Home-based Workers in the Export Garment Sector in Bangladesh: An Exploratory Study in Dhaka City
Home Based Workers in the Export Garment Sector in Bangladesh: An Exploratory Study in Dhaka City
(Final report submitted to WIEGO)

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1. Introduction

The export garment sector is one of the largest employers of women in Bangladesh, especially women from poor households with little (if any) education. Employment in this sector is expanding in magnitude, and the nature of employment is changing over time. An important feature of garment sector employment is its heterogeneity: ranging from ‘formal’ employment (i.e. jobs with benefits and social protection) to employment characterized by varying degrees of informality that account for an increasing share of total employment. At one end of this continuum are home-based workers supplying subcontracted labour to the export garment factories through agents and contractors working on piece rate basis. This section of the workforce (mainly married women with children and low skills) having few labour market choices and little bargaining power vis-à-vis employers, generates a plentiful pool of ‘cheap’ female labour. Since clothing manufacturing is such a labour intensive process and has recently also seen considerable labour unrest in Bangladesh, factories and employers are looking to hire workers in the most flexible and informal ways possible, not only to cut costs of production but also to avoid having to deal with worker demands and unrest.

Although factory-based garment sector employment has featured prominently in academic research and activist arenas in Bangladesh, not much is known about the situation of home-based workers in this sector, and they continue to remain an invisible segment of the labour market. The purpose of this exploratory study is to undertake a situation analysis of home-based workers in the export garment sector (HBGW) as a first step towards a systematic documentation of this phenomenon. In this investigation particular emphasis is placed upon the conditions of employment and the livelihoods of the workers and the issues around their lack of organization, highlighting the role of intermediaries and agents and more traditional labour organizations. The report relies upon information collected from various actors, which include women based home based workers, agents and contractors, NGO organizers and staff and relevant members of trade unions.

The report is organized as follows: Section 2 presents the background to the study and report; the research methodology is discussed in Section3; the findings from the case studies of HBGWs are presented in Section 4; Section 5 discusses the position of HBGWs in the garment production labour supply chain; Section 6 discusses the role of agents and intermediaries; Section 7 presents the issues around mobilization and organization of HBGWs; Section 8 briefly
discusses the role of trade unions in this process; and Section 9 summarizes the findings and discussion. Annex 1 shows the location of the four research sites in Dhaka metropolitan area.

2. Background

Home-based work in Bangladesh comprises of outsourcing of certain labour intensive tasks to home-based workers (HBW) by small and medium enterprises producing for the local market and by some garment factories producing for export to other countries, as well as home-based craft production for a family enterprise or as self-employed. The majority of home-based workers are women, for whom this work has low opportunity cost as it can be combined with their household and care responsibilities, and since it does not require breaking with cultural norms, it also entails relatively little cost for family and community. In fact, women’s home-based work is seen as an extension of their domestic work. As a result, in Bangladesh and other countries of South Asia as well, women’s home-based work is invisible both socially and from a policy perspective.

However, there is a cost for falling below the policy radar: women’s home-based work is by and large excluded from the purview of existing labour law and highly under-represented in official labour statistics. With respect to the labour law, the major constraints to inclusion as workers is the ongoing debate around whether or not home-based workers are dependent or independent and the fact that the labour contract is almost non-existent for these workers. In official labour force statistics women’s home-based work is not recognized as economic activity and hence excluded, and those who are enumerated are designated as “unpaid family helpers” (Mahmud and Tasneem 2011). While the ILO Convention passed in 1996 gave a great boost to the efforts of activists to gain recognition for HBW as “workers” (Sudarshan and Sinha 2011), the failure of the Bangladesh government to ratify the convention or introduced polices, legislation, or schemes reflecting the convention constrains activists in Bangladesh to effectively engage in actions for their recognition and rights.

The magnitude of this segment of the labour force is difficult to assess given the lack of statistics. In the official labour force survey of 2010 (BBS 2011a) 56% of the employed female labour force (16,202,000) was designated as unpaid family worker and 15% worked inside their homes, with the figure being 11% in urban and 16% in the rural areas. According to a recent report roughly half of all women workers are home-based in the South Asia region; and the

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1 By contrast men home based workers tend to be designated in official statistics as own account workers or employers, and a few as unpaid contributing family workers.
2 The proportion of workers working at home will be much higher among informal sector workers, which was 71% for women and 21% for men in the 2002-03 LFS (Sudarshan and Sinha 2011).
trends suggest that home-based work is on the increase, and found in both old and new industries, particularly with liberalization and globalization (Sudarshan and Sinha 2011).

The emergence of home-based work for the export garment sector in Bangladesh is an example of the latter. The export-oriented ready-made garment (RMG) industry emerged in Bangladesh from a confluence of the global restructuring of the ready-made garment industry and national policy trends (Kabeer and Mahmud 2004). From the early 1980s, Bangladesh undertook a series of economic reforms to open up its economy, and a new import policy in 1982 announced an export-led growth strategy to be spearheaded by the private sector (Rashid 2000:30). The incentive structure in the new policy led to a dramatic expansion of the export-oriented RMG sector from around 600 factories employing less than 100 thousand workers in the mid 1980s to over 5,000 factories employing around 3.6 million workers by 2010. At present nearly two thirds of the workforce are young women mostly migrants from rural areas. Most of the factories supply garments at the lower end of the market, primarily woven, but increasingly also knitted garments. Home-based workers in the export garment sector (HBGW) provide labour for the final tasks in the garment production process at the lowest end of the value chain, but there is almost no systematic information on the size of this work force or the conditions of their work and livelihoods.

While there is a dearth of information on HBGWs, some information is available in a couple of recent studies that have made investigations on the working and living conditions of HBWs in general (Ahmed et al 2010; Dey 2012). This is not surprising given the invisibility of HBWs, and the absence of activist and policy interest about them. The lack of information, even denial in a few cases of the existence of HBWs in export garment work, might also be linked to the fear (among some activists and organizations) of adverse effects on the availability of such work, with negative consequences for the livelihoods of women engaged in this work. Research interest in Bangladesh is only recently being generated in response to the activity of international organizations for recognition of HBWs and their rights as workers.

The purpose of the study by Ahmed et al (2010) was to understand the conditions of urban HBWs in Bangladesh and their organizations, and city schemes and policies regarding HBWs. They interviewed 63 HBWs and conducted FGDs and interviews with city service providers in three cities (Dhaka, Jamalpur and Tangail) in greater Dhaka Division. They noted that garments

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3 Staff of one organization that works with HBWs (OSHE) denied the existence of HBWs in export garment work, and another buyer/merchandiser claimed that the possibility of any production task, whether it be making a button hole or sewing a button, going out of the factory premises was almost nil.

4 Two regional networks of home-based workers - HomeNet South Asia and HomeNet South East Asia; and the international network, Women in Informal Employment: Globalizing and Organizing (WIEGO)
subcontracting piece rate workers and handicraft and hand stitching workers were predominant among HBWs, but that garment factory subcontracted workers were found only in Dhaka. Information collected from HBW interviews included living conditions, terms of work and remuneration, access to basic services, decision making and empowerment. Although one category of HBWs in their sample was subcontracted piece rate garment workers, they did not disaggregate the information. They found that remuneration of own account workers was higher than that of piece rate workers. HBWs in garment subcontracting work reported that on average they had work for 15 days in a month, and that they felt the work was decreasing as there were more workers than work available due to heavy migration to Dhaka city for work.

The study by Dey (2012) was on ‘homeworkers’ and associated organizations in Dhaka city, to understand the supply chain in which women HBWs are involved by examining three or four specific trades. She interviewed 10 key informants (male and female homeworkers, middlemen, a garment worker leader and an NGO activist). In addition she interviewed 60 homeworkers and 13 organizations that provide them support. There is only limited information on homeworkers in export garment work. In the garment sector, previously piece-rate homeworkers were hired for making button hole, stitching on buttons, and doing embroidery work, but the number of garment homeworkers has been decreasing because now the factory owners have expanded their factory space and they like to finish production by their regular workers. Moreover, the wage of the factory workers has increased that encourages many homeworkers to join the sector as regular factory workers. Yet, a good number of women are hired on a piece rate basis for doing embroidery or bead work on the garment products (Dey 2012).

3. Research Methodology

This research is based on 27 qualitative case studies of HBGW in 4 areas of Dhaka city (and surrounding area) using life history method focusing on work history using semi-structured questionnaires. Issues covered include individual and household information, marriage, migration, condition of current residence, daily activity, work history, conditions of HBGW work and other income earning work, choice of work, benefits of work, use of income, organizational linkages, access to services and benefits, aspirations, vulnerability and empowerment. In

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5 In the report homeworkers are defined as “home-based piece rate or subcontracted workers, who are provided with raw materials and sometimes with equipment and they are involved in the partial production of any final product. Hence they constitute a specific category of home-based workers.
addition we conducted 17 in-depth interviews with related individuals and institutions, such as agents (7), NGO staff (5), trade union staff (3), one trainer and one merchandiser (Annex Table 1). Issues addressed in the interviews included individual and organizational work history, situation of HBGW, organizational activities, such as organizing, training, etc. Separate checklists were used for each group of respondents.

Since there is a dearth of information in this sector, the research process was very exploratory in nature. Although from the existing literature it was clear that a significant number of women are involved in home-based income earning work, there was very little information about women engaged specifically in home-based work for the export garment industry, i.e. providing labour for embellishment, embroidery, crochet work, etc. on garments (skirts, T-shirts, jeans, shirts, sweaters) produced in export oriented factories. Therefore, before embarking on the actual research, we had a meeting with an NGO working with working women’s rights for over 20 years, particularly organizing and training women garment factory workers, and who might therefore be able to provide us with some information regarding location and identification of HBGWs. They confirmed that some of their group members/leaders who were former garment factory workers, now acted as agents for home-based garment workers and could help in locating them.

In order to find out specific areas where HBGW are located we had an interview with Prof. Shafiul Islam who also provided us with names of organizations who work directly with HBGWs, such as Sanjibani, Bangladesh Home-workers Women’s Association (BHWA) and Occupational Safety, Health and Environment (OSHE) Foundation. From these organizations we found out that HBGW were located in several areas of Dhaka such as Mirpur, Diabari, Polash Nagar, Lalkuthi in the north and Motijheel, Malibagh, Moghbazar in the south and central part of Dhaka city. In addition HBGWs also live in Aminbazar, Savar, north of Dhaka municipal area. The organizations further provided us with names of agents who contract HBGWs and through these agents we were able to reach our case study respondents, as well as other agents. These organizations also provided us with the names of two national trade unions, Bangladesh Jatiyo Sramik federation (BJSF) and Bangladesh Free Trade Union Congress (BFTUC), which have some experience regarding home-based workers. Finally through HomeNet South Asia (HNSA), we also came to know of the Coalition for Urban Poor (CUP), which organizes urban poor slum dwellers around their rights. Our research is based on the information provided by these organizations and individuals.
Challenges in conducting the research

Certain methodological and conceptual challenges arose once the research was underway following the preliminary inquiries.

The initial plan of access to HBGWs in Dhaka and Chittagong fell through due to subsequent reticence or incapacity of the NGO to help us gain access. This meant we had to drop Chittagong as one of our research sites. For different reasons, Sanjibani 6 initially and then OSHE 7 denied that women work at home for the export garment market.

Identifying organizations working with home-based workers was thus a methodological challenge, as it appeared that there are few such organizations. Relying on the organizations to identify agents/contractors and depending on them to locate home-based garment workers (without whom we had no access) was another methodological constraint. The sample of HBGW cases in our research is thus in some ways defined by who we relied upon to access HBGWs.

Our initial plan of producing a video on the lives of HBGWs also had to be abandoned even after a preliminary meeting with a documentary filmmaker. Conversations with other researchers and development workers reiterates the concerns we had heard regarding jeopardizing the work opportunity for HBWs, particularly in view of recent garment factory fires and intense media attention at both home and abroad. The sensitivity of the issue at this time made us decide not to go ahead with the video.

Finally we decided that PRA surveys of the locations would not be particularly useful as we were not certain about what community characteristics might provide relevant insight into HBGW life and work.

The major conceptual challenge was the realization that there are overlapping roles played by those involved in this sector. Agents, workers and trade union leaders are not exclusive categories. Agents are, or in many cases were, home-based workers themselves, and could be trade union leaders as well. Moreover, home-based workers for local and export garment sector are not mutually exclusive categories. This raised the challenge of treating them as separate analytical categories.

6 They were not aware specifically about existence of HBGW.
7 For definitional reasons discussed later.
4. Findings from case studies of HBGWs

For the purpose of this research we have defined home-based workers in the export garment sector (HBGW) as sub contracted supply chain workers who obtain work from factories through intermediaries or agents on a piece rate basis, whether they work in their homes or in a nearby common space. As we shall see later (Section 7) that there are varying opinions about the definition.

Home-based garment worker at her home, Badda

Description of the areas

We interviewed HBGW from 4 locations: Badda, Mirpur, Bonosree and Amin Bazar. Badda, Mirpur and Bonosree are located within Dhaka metropolitan city, while Amin Bazar is a peri-urban area, west of Dhaka city. The particular research sites in Badda, Mirpur and Bonosree are mainly low income residential areas located within a predominantly middle class residential and commercial area close to all kinds of institutions and services, like bazaars, schools, hospitals, banks, etc. Badda and Mirpur have a large migrant population, while Bonosree has both local and migrant families. Amin Bazar is also a low income area, but most of the population is local and lives in self-owned houses, unlike in the other three areas where residents are mainly
tenants. Located at a distance from the town, they have no pucca roads and limited proximity to institutions and services – it costs Tk.10 rickshaw fare from Amin Bazar to reach the nearest bazaar. (See map in Annex 1)

**Socio Economic Profile**

Table 1 presents individual and household socio economic profiles of home-based garment workers. From our cases we found that HBGWs are mainly belong to two broad age groups 20-30 years, 40-50 years. It seems related to their life cycle. The younger group is composed of women who have considerable household and child care responsibilities and a few of whom are single. The older group is composed of women, some of whom are divorced or widowed, and need to work because their husbands are unable to do so. Some also work because they have free time. Home-based garment workers in Badda are relatively older, on average, than women in the other three areas.

Table 1: Socio Economic profile of HBGWs and their households

<table>
<thead>
<tr>
<th>Area</th>
<th>Badda</th>
<th>Bonosree</th>
<th>Amin Bazar</th>
<th>Mirpur</th>
<th>All Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of cases</td>
<td>8</td>
<td>4</td>
<td>6</td>
<td>9</td>
<td>27</td>
</tr>
<tr>
<td><strong>Individual Variables</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean age</td>
<td>34</td>
<td>29.3</td>
<td>27.6</td>
<td>28.2</td>
<td>29.9</td>
</tr>
<tr>
<td>Mean age at marriage</td>
<td>14.6</td>
<td>17.3</td>
<td>16</td>
<td>15.5</td>
<td>15.6</td>
</tr>
<tr>
<td>Single</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Married</td>
<td>8</td>
<td>1</td>
<td>5</td>
<td>7</td>
<td>21</td>
</tr>
<tr>
<td>Separated/divorced/widowed</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Mean no. of children</td>
<td>2.9</td>
<td>2.6</td>
<td>2.2</td>
<td>1.5</td>
<td>2.2</td>
</tr>
<tr>
<td>Mean class passed</td>
<td>4.8</td>
<td>7.3</td>
<td>4.8</td>
<td>7.3</td>
<td>6</td>
</tr>
<tr>
<td>Feels safe in community</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>8</td>
<td>18</td>
</tr>
<tr>
<td><strong>Household Variables</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male headed</td>
<td>8</td>
<td>2</td>
<td>6</td>
<td>7</td>
<td>23</td>
</tr>
<tr>
<td>Husband working</td>
<td>8</td>
<td>2</td>
<td>5</td>
<td>7</td>
<td>22</td>
</tr>
<tr>
<td>Mean HH size</td>
<td>5.2</td>
<td>5.5</td>
<td>4.8</td>
<td>3.7</td>
<td>4.6</td>
</tr>
<tr>
<td>Mean no. of earners</td>
<td>2.6</td>
<td>3.8</td>
<td>2.3</td>
<td>2.4</td>
<td>2.6</td>
</tr>
<tr>
<td>Mean monthly HH expenditure (Taka)</td>
<td>17306</td>
<td>18483</td>
<td>11897</td>
<td>15360</td>
<td>15630</td>
</tr>
<tr>
<td>Per capita annual expenditure</td>
<td>3298</td>
<td>3352</td>
<td>2461</td>
<td>6284</td>
<td>3670</td>
</tr>
</tbody>
</table>

The vast majority of HBGW are currently married and some of them have chosen their own partners (5). This tendency appears to be higher among women who were former garment
factory workers. Mean age at marriage is quite low and similar to the average for Bangladesh. In this sample the mean age at marriage ranges from 10 – 20 years. Among younger HBGW, mean number of children is 2, while it is slightly higher for the older age group. In general education level is quite low and only a few (4) have passed their secondary school certificate examination. Except for HBGWs in Amin Bazar, most HBGWs are migrants coming from different parts of Bangladesh such as Khulna, Satkhira, Faridpur, Barguna, Chandpur, Narsinghdi, Shariatpur, Patuakhali, Noakhali, etc. In Amin Bazar, the HBGWs are local residents whose natal and husband’s families are both in Amin Bazar and in neighbouring villages.

Majority of households are male-headed and most of the husbands are working. Husbands’ occupations include primarily transport work, garment factory work, and some manual labour and business. Most are nuclear families – a few are extended families which include nieces or nephews who work in Dhaka, often in garment factories. Most households have two earners including the HBGW. Where there are more earners, they are usually adult sons and daughters. Mean monthly HH expenditures vary by area ranging from 12000 – 18000 taka, with lowest in Amin Bazar and highest in Bonosree. According to the 2010 Household Income and Expenditure Survey (BBS 2011b) the estimated upper poverty line income in Dhaka metropolitan area was Tk 2038 per capita monthly and the lower poverty line was Tk 1406. Compared to these estimates the calculated per capita monthly expenditures for the sample households indicate that these households cannot be considered poor. However, there is considerable variation by area, with per capita monthly expenditure in Amin Bazar being only just above the poverty line income, while in Mirpur it is three times higher.

All HBGW live in predominantly low income areas, but which cannot be described as slums. Their homes tend to be in a series of rooms built by a single landlord often in an enclosed space (generally for migrants coming from rural areas), with toilet and kitchens to be shared among the occupants, usually with gas, water and electricity connections, although gas supply may be intermittent. Amin Bazar being peri-urban is slightly different, where the HBGWs live in their own homes and have separate toilets and kitchen. While two thirds (18) of the women feel safe in their communities, there is some sense of insecurity in all of the areas, except for Mirpur.

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8 SSC is the public examination at the end of 10 years of schooling.
9 The prevailing US$ Taka exchange rate was Tk 82=$1.
10 In fact these households have monthly expenditures comparable to the average for urban areas which was Tk 15,276 in 2010 (BBS 2011b, pp17).
Work profile and history

Among the HBGWs in our sample, the age at which they first started paid work varies quite a bit, ranging from 8 years (Firoja) to 47 years (Shahida). Shahida started work after her husband became too ill to earn an income. Women who started working before marriage, started working at a younger age, before migrating to Dhaka. From Table 2, we find that women in Badda and Mirpur started working at an earlier age compared to women in the other two areas, possibly because they were relatively more likely to have been former garment factory workers before taking up home-based work and have longer, more varied work histories. For example, Beauty who started working at age 12, first began with kantha stitching and poultry rearing at her village home, then joined a garment factory as a helper, left to do domestic work and now combines domestic work with home-based garment work.

Table 2: Terms and conditions of work

<table>
<thead>
<tr>
<th>Area</th>
<th>Badda</th>
<th>Bonosree</th>
<th>Amin Bazar</th>
<th>Mirpur</th>
<th>All Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of cases</td>
<td>8</td>
<td>4</td>
<td>6</td>
<td>9</td>
<td>27</td>
</tr>
<tr>
<td>Age when first began working</td>
<td>15.8</td>
<td>19.5</td>
<td>20.8</td>
<td>16.4</td>
<td>17.6</td>
</tr>
<tr>
<td>Mean years as HBGW</td>
<td>6.5</td>
<td>3.7**</td>
<td>3.4</td>
<td>3.5</td>
<td>4.4</td>
</tr>
<tr>
<td>Received formal skill training</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Regularity of work</td>
<td>5/6 mths</td>
<td>5/6 mths</td>
<td>6 mths</td>
<td>Not always</td>
<td>Irregular</td>
</tr>
<tr>
<td>Average monthly income (taka)</td>
<td>928.5*</td>
<td>900**</td>
<td>1083.3</td>
<td>1475*</td>
<td>1146</td>
</tr>
<tr>
<td>Investment in work</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>0</td>
</tr>
<tr>
<td>Problem getting work</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>0</td>
</tr>
<tr>
<td>Knows name of contracting factory</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Fears losing work</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>Is paid late at</td>
<td>8</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>19</td>
</tr>
</tbody>
</table>

* Firoja (Badda) and Shahida’s (Mirpur) monthly income have not been included in calculation as they earn as agents
** Not including Fatema agent as she is the only among Bonosree respondents who has worked for 11 years in her in law’s village

In general home-based garment work for export is not the first paid work for the sample women. Majority of women have a history of past paid work. For only 4 respondents this was their first paid work. Most common entry point into the labour market for these women is garment factory work (10 women), which they left for various reasons. Another common route is where women started earning an income from sewing and embroidery for the local garment
market (either individually or through an agent) and then were approached by agents for home-based garment work for export (11). The process of entering the HBGW for the export market through an agent is also not the same for everybody. In general, the agent herself\textsuperscript{11} approaches the women and motivates them to become involved, citing the advantages of earning an income sitting at home. The agent brings the work to them and collects the products. The vast majority work at home so that they can combine their household work and HBGW work. In all areas we found a space or a room rented specifically by the agent to store the products, but where women sometimes come to work together especially when there is a shipment deadline or agent needs to supervise alterations.

![Rented storage space where women can also work, Badda](image)

In Badda, women have been working longest in home-based export garment work, an average of 6.5 years compared to 3.5 years in other areas. None of the respondents have received any formal training, but they picked up sewing and embroidery skills from their mothers, relatives, or neighbours and also from agents once they started working as HBW. Home-based garment work is usually available 5-6 months during the year. Continuity and regularity of work depends upon the number of agents operating within the area or the number of factories that individual agents have connections with. In the case of Mirpur, where the agent Shahida brings in work from a number of factories and there are other agents operating in the year, there appears to be greater availability of work. Nevertheless it should be pointed out that since women are engaged in other types of income earning work (elaborated later), they usually have some work

\textsuperscript{11} There are few male agents in this sector; we interviewed one.
throughout the year and sometimes may not be able to distinguish home-based work for local market and export market.

When there is work, women earn between 900-1500 taka a month, although we feel that this is an underestimate. Women do not need to make any investments for this work as everything is supplied by the agents and sewing machines are not required. This is identified as a big advantage for doing this work. However, the women do provide the workplace and pay for the electricity. Women do not know the names of the factories that they supply work to and do not feel the need to know as the work is delivered to their homes. One consequence is that women do not always know whether they are producing for the local or export market, especially if it is the same agent providing both kinds of work. This affects their perceptions regarding regularity of work since they might be working throughout the year, but only part of the year for export factories. Women also do not state that there is a problem getting this work, as agents provide them with work, whenever it is available. However some fear losing work mainly when there are long gaps between orders. A few fear that because the work is irregular and there is a lot of competition among the women to do the work, they might lose this work.

All HBGWs are paid on a piece rate and most complain that the rates are low relative to the amount of time spent on the work. Storage of the products is not a big problem because they are given small quantities of work that they can store easily on table tops, show cases, drawers, etc. Most of the HBGWs report that sometimes payment is late because agent themselves face delay in payment from the factories. A few mention, other types of harassment like cheating by agents (not paid at the rate promised, fined for soiling products), abusive language, etc. This was mentioned particularly by women in Bonosree.

Table 3: Other current work

<table>
<thead>
<tr>
<th>Area</th>
<th>Badda</th>
<th>Bonosree</th>
<th>Amin Bazar</th>
<th>Mirpur</th>
<th>All Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of cases</td>
<td>8</td>
<td>4</td>
<td>6</td>
<td>9</td>
<td>27</td>
</tr>
<tr>
<td>Does other income earning work</td>
<td>6</td>
<td>3</td>
<td>4</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>Regularity</td>
<td>6</td>
<td>3</td>
<td>4</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>Average monthly income</td>
<td>1350</td>
<td>2600</td>
<td>1775</td>
<td>3300</td>
<td>1879</td>
</tr>
</tbody>
</table>

From Table 3, we find that about half the women (14) report other income earning work. Eleven women work for the local garment market either through agents or provide tailoring services within the community (stitching blouse, petticoat, children’s clothes, shalwar kameez,
etc., and embroidery and bead work on sarees, bed linen, etc). Most women who work for the local market do it both through agents and through individual orders. Four women work as domestic help. Other women are employed by life insurance companies as insurance agents, NGO group mobilizers, private tutors, small business entrepreneurs, nursing home ayah (female ward boy), and one woman is also a garment factory worker. Only 8 women received formal (from Directorate of Women’s Affairs) or semi formal (from master tailors on payment, NGOs or boutique owners) training mainly in tailoring, block, batik and appliqué. Mode of payment for all types of garment work for the local market is on a piece rate, while for jobs, the payment is on a monthly basis. All women engaged in other current work are economically active on a regular basis throughout the year. Those who work for the local garment market, have greater work pressure during festivals, which they do not necessarily see this as extra work burden. Mean monthly income from other current work is 1879 taka, which is 64% higher than the monthly income from home-based garment work for the export market.

**Associational Life**

Table 4 shows that about half of women (14) report being members of work-related associations, like NGOs and cooperatives, all of which have been set up by agents. All of these newly formed associations have a savings component and aspire to create market access for home- based workers by establishing showrooms and building networks to participate in fairs. They also aim to facilitate access to public resources and training by securing registration with the government that make them eligible to receive government funding and training. One of the associations in Badda also has a clear mandate to mobilize home-based workers around rights (the reasons for which are discussed in Section 7). Through agent Salma, women in Badda and Bonosree are members of the same association and pay membership fees (Tk.105). The associations in Amin Bazar and Mirpur are newly formed and members have not started paying fees (Tk.20) as yet. The benefits of joining these associations as identified by the women are: being able to save; getting loans; and the prospect of displaying and enjoying increased sales of their products through the showrooms\(^{12}\). The women do not get training through this membership but also did not mention any problems of membership.

Very few women were found to be members of microfinance institutions (MFI). The main reason given for not wanting to become members is the hassle of paying weekly installments. Women generally do not seem to think that need MFI loans for their home-based work as it needs little investment. Agents who continue to do home-based garment work themselves no

\(^{12}\) Women describe this as being a part of “something bigger” in the future.
longer find microcredit sufficient for their needs and are looking for small and medium
enterprise (SME) loans.

Table 4: Associational membership

<table>
<thead>
<tr>
<th>Area</th>
<th>Badda</th>
<th>Bonosree</th>
<th>Amin Bazar</th>
<th>Mirpur</th>
<th>All Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of cases</td>
<td>8</td>
<td>4</td>
<td>6</td>
<td>9</td>
<td>27</td>
</tr>
<tr>
<td>Work related associational membership</td>
<td>6</td>
<td>4</td>
<td>3</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>Membership fee</td>
<td>6</td>
<td>4</td>
<td>1</td>
<td>0</td>
<td>12</td>
</tr>
<tr>
<td>Benefits of membership</td>
<td>4</td>
<td>3</td>
<td>0</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>Microfinance institution</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>7</td>
</tr>
</tbody>
</table>

Apart from formal membership in these associations, a few women (7) in Badda and Bonosree
participate actively in Bangladesh National Workers Federation (BJSF) activities, although most
are not ‘formal’ members. Only two women, one of them an agent, are paid members of BJSF
and serve as, respectively, Education Secretary and Campaign Secretary of ‘National Garments
Tailoring Workers Union’ which is affiliated to federation. Women actively participate in
mobilizing rallies, meetings, protests on behalf of the federation even though some do not
recognize the connection of these activities to the federation. Their involvement is through
their agent Salma who is a member of the Policymaking Committee of BJSF, General Secretary
of the Women’s Committee of BJSF and Executive Chairman of the National Garments Tailoring
Workers Union.

In an opposite scenario, we find that in Mirpur, the agent Shahida used to be an active
federation member but quit because of dissatisfaction (discussed later in Section 8). None of
the respondents identified through her participate in the above mentioned activities. The role
of the agent in linking women to rights activism thus appears to be quite critical, although this
could jeopardize the standing of the agents with the factories/firms, as expressed by one of them.

These seven women spoke elaborately about the benefits of such involvement, which include:
participation in movements, protests, meetings, day observations, rallies – in fact a few
mentioned their contribution to the garment factory workers’ movement that resulted in
higher pay scales; expansion of their networks with various labour rights organizations;
increased interaction in places outside their home and with different people; capacity to
mobilize other women for participation in these activities and training; awareness on rights as
workers and women; getting transport cost to attend these events (Tk.100-200).
Six of these women received training organized by OSHE with funding from HomeNet South Asia and trainers from SEWA, India. All found the training to be useful. They spoke of becoming aware on the one hand, of their own individual identities (as opposed to only being mothers and wives), the value of the work they do and of their citizen rights; and on the other, the need for solidarity among home based workers, how to organize and mobilize HBWs, their rights as workers and negotiating for rights.

*Choice of work*

Although our respondents gave multiple reasons for choosing HBGW, one of the main reasons cited by the women (23) is the fact that working from home allows them to combine paid work with their household and child care responsibilities. Other reasons cited have been: ability to earn some income with little time and effort (8); ability to work on their own schedule without a boss (6); a few specifically mentioned that they like this work as they do not have to go out to look for work (4), or because their husbands do not allow them to go out or even to work (4). The most common disadvantages pointed out were irregularity of work and low remuneration (piece rates), but there was no perception of being exploited.

More than half (15) of the women contribute to meeting household expenses from their incomes, and all of them feel that their living standard has improved and peace in the family has increased. Three of the women who do not contribute also feel that peace in their family has increased because they can spend their earnings for their own needs and can sometimes give it to their husbands when required. Seventeen women spoke of other benefits of earning an income like, using time productively, being able to meet their children’s small desires, having pocket money and not having to ask anyone for money, eating what they want, and helping parents and siblings.

More than half of the women (15) feel that their work burden has increased particularly during peak seasons. There is a difference in this perception according to whether the women’s earnings contribute to meeting household expenses. Women who are not contributing to HH expenses, either because their incomes are very low or they use their income for pocket money, do not feel an increase in work burden because they do it during their leisure time. On the other hand, women whose income is important for the household are more likely to express an increase in work burden possibly because they feel that they are not adequately remunerated for the time and labour they put into this work. Many of them report health problems such as neck and back pain and eye strain, but this could also be related to all the other kinds of work that they do.
Table 5: Benefits and costs of home-based garment work for export

<table>
<thead>
<tr>
<th>Area</th>
<th>Badda</th>
<th>Bonosree</th>
<th>Amin Bazar</th>
<th>Mirpur</th>
<th>All Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of cases</td>
<td>8</td>
<td>4</td>
<td>6</td>
<td>9</td>
<td>27</td>
</tr>
</tbody>
</table>

**Benefits**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Badda</th>
<th>Bonosree</th>
<th>Amin Bazar</th>
<th>Mirpur</th>
<th>All Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributes to HH expenses</td>
<td>5</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td>Living standards improved</td>
<td>6</td>
<td>2</td>
<td>2</td>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td>Peace in family increased</td>
<td>6</td>
<td>3</td>
<td>3</td>
<td>6</td>
<td>18</td>
</tr>
<tr>
<td>Satisfaction</td>
<td>6</td>
<td>2</td>
<td>4</td>
<td>9</td>
<td>21</td>
</tr>
<tr>
<td>Other benefits</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>7</td>
<td>17</td>
</tr>
</tbody>
</table>

**Costs**

<table>
<thead>
<tr>
<th>Cost</th>
<th>Badda</th>
<th>Bonosree</th>
<th>Amin Bazar</th>
<th>Mirpur</th>
<th>All Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perception of increased work burden</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td>Health problems</td>
<td>7</td>
<td>4</td>
<td>3</td>
<td>5</td>
<td>19</td>
</tr>
</tbody>
</table>

Since all of the respondents are engaged in the export garment sector, we asked respondents their reasons for not working in a garment factory and whether they preferred factory or home-based work. Since a significant proportion of our respondents were former garment factory workers, we examined their responses separately from those who had never worked in a garment factory. Among former garment factory workers, the main reason (8) for not continuing factory work was their inability to take care of their children and raise them properly. Beauty (28 years, Badda) stated “What is the point if after all this hard work you cannot bring up your children properly?” Other reasons were long and inflexible hours of work (3), illness or old age (2) and husband’s disapproval (1). Among women who never worked in garment factories, it was family opposition which was cited as the main reason for not joining garment factory work (8). For some in this group, social unacceptability of garment factory work (3) or not being able to take care of children and long hours (5) were also given as reasons. Many of the respondents (16) saw HBW, either subcontracted garment factory work or independent tailoring/ sewing, as their preferred work and wanted to continue it. For a few (4) of them (both former factory and non factory workers) garment factory work was their preferred work. One or two women mentioned teaching, small business and regular job as their preferred work.
**Empowerment and gender relationships**

In order to assess economic empowerment we asked the respondents whether they keep some (or all) of their own income to spend as they wish, have savings and/or own some kind of asset like land, cow, jewelry, sewing machines, televisions, etc. All women in all areas keep their own income and spend it as they wish, but few women have savings and even fewer (about one third) own any assets. Women save in banks, pension schemes or savings accounts, life insurance schemes, in NGOs and cooperatives. One woman saves at home.

Table 6: Empowerment and gender relationships

<table>
<thead>
<tr>
<th>Area</th>
<th>Badda</th>
<th>Bonosree</th>
<th>Amin Bazar</th>
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</thead>
<tbody>
<tr>
<td><strong>No. of cases</strong></td>
<td>8</td>
<td>4</td>
<td>6</td>
<td>9</td>
<td>27</td>
</tr>
<tr>
<td><strong>Economic empowerment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Keeps own income</td>
<td>8</td>
<td>4</td>
<td>6</td>
<td>9</td>
<td>27</td>
</tr>
<tr>
<td>Can spend own income on own decision</td>
<td>8</td>
<td>4</td>
<td>6</td>
<td>8</td>
<td>26</td>
</tr>
<tr>
<td>Has savings</td>
<td>6</td>
<td>2</td>
<td>5</td>
<td>4</td>
<td>17</td>
</tr>
<tr>
<td>Has assets</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td><strong>Individual empowerment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does not wear burkah</td>
<td>4</td>
<td>3</td>
<td>1</td>
<td>5</td>
<td>13</td>
</tr>
<tr>
<td>Has old age plans</td>
<td>5</td>
<td>0</td>
<td>3</td>
<td>4</td>
<td>12</td>
</tr>
<tr>
<td>Personal independence</td>
<td>8</td>
<td>3</td>
<td>3</td>
<td>5</td>
<td>19</td>
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<tr>
<td>Confidence</td>
<td>8</td>
<td>4</td>
<td>5</td>
<td>8</td>
<td>25</td>
</tr>
<tr>
<td>Voice in decision making</td>
<td>8</td>
<td>3</td>
<td>3</td>
<td>4</td>
<td>18</td>
</tr>
<tr>
<td><strong>Gender relationship</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husbands supports work</td>
<td>8</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>23</td>
</tr>
<tr>
<td>Does not need permission to go out</td>
<td>8</td>
<td>3</td>
<td>1</td>
<td>5</td>
<td>17</td>
</tr>
<tr>
<td>Not exposed to physical violence</td>
<td>8</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>20</td>
</tr>
</tbody>
</table>

Individual empowerment was assessed by looking at personal independence (ability to buy things or go places as they wish), confidence, voice and participation in household decision-making. We also asked women if they had old age plans which did not involve being supported by children. Most of the women in all areas reported having confidence in themselves to do things, but fewer women (except in Badda) stated they played a key decision making role in the household as well as having personal independence. The final say often belongs to the husband and, in fewer cases, to in-laws or parents. Although in Bangladesh the general norm is for
parents to depend upon their children, especially sons in their old age, among HBGWs we find nearly half had their own independent plans. These include using own savings, buying land, building a house, farming, raising cattle, planting trees. We also found that half of the women wear *burkah* when going out. There is variation by area and much less in Mirpur and Badda compared to Amin Bazar where residents are local as opposed to migrants. To what extent not wearing a *burkah* is empowering is of course debatable.

In terms of gender relationships we asked women whether her husband/ parents support her work, whether she can go out without having to seek permission from husband/ parent and whether she feels she is not exposed to physical violence. For most women, families support their income earning work. Majority of them are not exposed to physical violence, although the likelihood of physical violence appears greater in Mirpur. Fewer women have autonomy with regard to going outside the home, particularly in Amin Bazar.

Overall, it appears that through this work women have gained some degree of economic empowerment and self confidence, but are relatively less likely to have personal independence and voice, which is also reflected in the unequal gender relationships they are in. Women in Badda are relatively more empowered and have better gender relationships. This may be related to the fact that, on average, they are somewhat older and have worked longer.

*Aspirations and Vulnerabilities*

With regard to the future, most women (22) want to continue as home-based workers in the export garment sector but many of them (19) want to make an occupational change for the better. Most of the women who want to remain in the garment sector want higher remuneration and regular work. Among those who want to move to other occupations some want to take up regular tailoring work, set up tailoring shops, become agents, establish a showroom or factory, or work in a garment factory.

**Table 7: Aspirations and vulnerabilities**

<table>
<thead>
<tr>
<th>Area</th>
<th>Badda</th>
<th>Bonosree</th>
<th>Amin Bazar</th>
<th>Mirpur</th>
<th>All Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of cases</td>
<td>8</td>
<td>4</td>
<td>6</td>
<td>9</td>
<td>27</td>
</tr>
</tbody>
</table>

**Aspirations for work**

<table>
<thead>
<tr>
<th></th>
<th>Badda</th>
<th>Bonosree</th>
<th>Amin Bazar</th>
<th>Mirpur</th>
<th>All Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regarding current home based work</td>
<td>5</td>
<td>4</td>
<td>4</td>
<td>9</td>
<td>22</td>
</tr>
<tr>
<td>Any future occupational change</td>
<td>5</td>
<td>3</td>
<td>4</td>
<td>7</td>
<td>19</td>
</tr>
</tbody>
</table>

**Vulnerabilities (possibility of facing the following)**
In general, around 40% of HBGWs report that they are vulnerable to risks of water logging and food shortage, and somewhat less to eviction and crime. Women in Badda and Amin Bazaar appear to be more vulnerable to food shortage.

5. Position of HBGWs in the supply chain

Perceptions of HBGWs regarding their position

The specific tasks performed by HBGWs include, embroidery, crochet work, beadwork, pasting sequins and stones, making and attaching flowers, pompoms, bows, etc., which are the final tasks in the production process before the garment goes for washing and cleaning. Clearly the HBGWs provide labour at the lowest end of the supply chain, also evident from some of the piece rates that they report. For example the piece rate for light beadwork ranges Tk 5-7 (Mirpur) to Tk 15-20 (Badda), while heavy beadwork ranges from Tk 10-20 (Mirpur) to Tk 20-30 (Badda). The range indicates that the extent of commissions (cuts) at different levels in the supply chain from the price determined by the buyer for that task also varies.

While HBGWs may be aware that they are producing for the export garment factories (which could be a consequence of the OSHE training according to one of the trade union workers), they usually do not know which factory they are producing for and also do not seem to be aware of their position in the supply chain. Their only relationship is with the immediate agent who brings the work, they have no links to the factory. Workers are often unsure about which work is for export since the same agent may bring them work for both the local and export markets and because there are several stages of intermediation before the work reaches the home of the workers, But slowly there is a growing awareness of the cuts that are made at the various levels and a few workers (3) are talking about approaching the garments factories themselves so that their remuneration is higher. In fact some of the agents we interviewed, who were previously HBGWs, had become agents precisely for this reason.
Information on supply chain from agents and buyers

If any garment product requires hand stitching and hand embroidery, the garment factory decides how this work will be completed; buyers are not involved in decisions about who does the work or where. The process of subcontracting a particular task may be initiated by the shop floor managers or by the contractors and their agents. In the former case shop floor managers will contact contractors or agents known to them who may have been former workers in the factory or relatives or acquaintances in some cases. Agents or contractors may also contact factory management on their own initiative. An agent is selected by examining their sample products and usually the entire order is placed with one agent, although the same factory may be working with several agents for different tasks. The contracted agent may either distribute the work to women if s/he has a direct network or s/he may sub-contract this out to another agent who has her own networks. Clearly the sub-contracting process can go through several “hands” and the greater the number of hands, the greater the number of cuts (or commissions) and the lower the piece rate paid to the women workers. According to the merchandiser we interviewed, if the buying house pays the factory tk.30 for one task, the factory sub contracts out the work to an agent for tk.15-20 and the agent pays the women piece rate of Tk.10. He commented that “Everyone except the women workers are businessmen”.

The sub-contracted work is usually done by women in their homes but it can also be performed in a particular space within the factory or a designated space rented by the agent in the community\textsuperscript{13}. Since the buyers’ primary objective is to reduce cost of production s/he will try to contract factories which offer the lowest cost for products requiring hand sewing and embellishment. These are most likely to be the less compliant factories (Category B)\textsuperscript{14} which also are unlikely to be able to provide space within the factory for women to do this work. Hence, it appears that the provision of a factory space for women to perform finishing tasks must be extremely limited.

\textsuperscript{13} We had heard of one factory in Bonosree that had a space within the factory compound where several women worked together on finishing tasks, but could not visit it because the relevant agent who is also a trade union member was preoccupied with the recent fire in one of the factories in Ashulia.

\textsuperscript{14} Category A factories are compliant, Category B factories are largely compliant and Category C factories are non compliant.
According to the agents and merchandiser we interviewed the orders for hand stitched and hand embroidered garments is shrinking in Bangladesh due to mechanization, and shifting to India and China where these are now done by machines at much lower costs. For example, it is claimed that products such as crocheted caps and woolen pompoms are now being produced at much lower costs in these countries.

6. Profile and Role of Agents

Characteristics of agents or contractors

Agents are generally women who have good relationships with factory management, although there are some male agents as well. Most have prior links with garment production, either as former garment factory workers or former HBGWs or as contractors for the local garment market. Agents who contract women directly have wide networks with women in the community and enjoy considerable goodwill and trust in the larger community.

The agents are not very different from the home-based workers they supply work to. They mainly come from comparable economic backgrounds and live in the same community as the home-based workers. Being agents does not necessarily end their days as home-based workers – three out of five agents we interviewed continue to do home-based work to supplement their income as agents, or when there are deadlines to meet. According to these agents, it is the fact that they are also home-based workers themselves that makes them empathic towards the
situation of other home-based workers, so that they try to provide women with as high a piece rate as possible limiting their own commission. Since they often work side by side with the women, agents are strictly speaking not employers, although they provide work to women. Agents appear to resemble workers more rather than employers in this context.

Agents require both contacts with garment factories and home-based workers, as well as necessary skills to do embellishments, which they in turn have to teach to the women they supply work to. Agents generally have some education that allows them to understand terms and conditions of the contract, follow instructions for the tasks, etc. The work of agents involve approaching various garment factories, gaining access to the floor manager, supervisor or merchandiser (usually by paying a small amount of money to the factory guard for “tea”) to get a sample. The agent then has to replicate the sample and compete with other agents in order to get the contract. Once she gets the order, she has to sign a contract, count the number of pieces of clothing and transport it to the community. There she has to go to each of the worker’s houses, show each of them how to do the work, check a sample made by the worker, and give her a limited number of pieces (few if new worker, more if old and trusted). She stores the remaining pieces in order to distribute it again the following day. The agent needs to keep a strict count of the number of pieces and control over the quality. Once the order is complete the agent has to take it back to the factory for cleaning and ironing. If the orders are large, an agent may have to bring the order in lots and therefore make repeated visits to the factory.

Process of becoming an agent

There are several routes through which people become agents. Some agents were home-based export garment workers in the past. Due to their prior experience of dealing with agents who would take a big cut, do not pay on time and sometimes even cheat the workers, that they chose to become agents and bring work directly from the factories. But this mobility has only been possible for those who have some direct contact with the factories or have husbands who were either agents or garment factory workers. Some agents had no prior direct links with the export garment industry but gained experience and developed a network by having been active in the local market for garments or handicrafts, either as sub-contracted home-based worker or as independent entrepreneurs. Some of them have also obtained training in tailoring from the Directorate of Women Affairs. These agents contacted garment factories on their own initiative after learning from garment workers in the community that certain tasks are being outsourced from the factories.
There are also a few male agents who do not deal directly with home-based workers but through other women agents. These men may or may not have been garment factory workers but have some link with the garment sector or connections with factory management.

Process of procurement and distribution

The process of actually obtaining the work is complex and requires negotiating and bargaining skills. Some of it involves paying small amounts of bribes to gain access to factory management and negotiating with factory management to determine the piece-rate. The sub contracting process typically involves a written contract, a deposit of security, or having a guarantor inside the factory. The agent distributes the work to women in small lots (8-10) which they can easily store in their homes. The agent herself stores the products in a storeroom either in her own house or a rented space. Another purpose of the room is to fulfil the buyers’ condition for a common workplace (for about 20 workers). If it is a large order or a strict shipment deadline, the agent often involves other women in the area who have sewing skills but do not work for an income.

Agents need to, and indeed do, exercise a certain kind of control in their area, manifested in several ways. Firstly, each agent has a sort of “catchment area” within which they exert considerable influence in terms of providing work to women, often posing a barrier to women seeking work from other agents. This they believe is necessary to maintain the quality and the timeline particularly when the deadline is very close. Secondly, the women workers are reluctant to talk to strangers about their work: for instance, it was only through individual agents that the researchers had access to HBGWs. Women also feel obligated to these agents because they are dependent on them for their work and hence do not like to upset them in anyway.

Other activities undertaken by agents

Every agent we interviewed has multiple sources of income. Thus some may continue to work as HBWs for the local and export garment, some work on the basis of orders, for example tailoring and some are entrepreneurs (market goods, garments, handicrafts made by other women). Some agents have part-time jobs for example in micro-finance institutions (MFIs) or in insurance or real estate companies. This suggests that income from their work as agents is inadequate to meet entire household expenses.
Role of agents in expanding associational life of HBGWs

Some agents have links with trade unions and NGOs working on labour rights such as Bangladesh Legal Aid and Services Trust (BLAST), Kormoji Nari (KN), Bangladesh Institute of Labour Studies (BILS) or organizations which work with urban poor and workers in the informal sector such as the Coalition for the Urban Poor (CUP). These links allow agents to include and involve, formally or informally, HBGWs in various activities beyond those related to their work. For example, skill training Partnership of Women in Action (PaWA), workshops and dialogues, rallies and protests. This expands their horizon, increases their awareness and solidarity and creates a new space for participation. It sometimes gives the HBGWs a sense of belonging to larger labour struggles and also develops local leadership when the agent delegates some of her responsibilities for organizing and mobilizing. This is particularly the case of agents who are trade union workers. In such cases, the agents seem more aware about low remuneration and claim to take lower cuts or commissions than other agents. They also recognize the need for solidarity among HBGWs in order to bargain for higher piece rates. As we saw earlier, the level of awareness among HBGWs of their rights is uneven across locations depending on who provides work, i.e., agents linked to the labour movement or other agents. However, agents linked to trade unions have to balance between maintaining their good relations with the factory management (i.e. those further up in the supply chain) while retaining solidarity with the women they subcontract. The agents also seem to act as role models for HBGWS, some of who are aspiring to become agents in the near future.

Balancing between rights and profit

It appears that there are mainly two broad categories of agents working in this sector. The first category are former garment factory workers having links with trade unions and/or with organizations that provide legal services, rights awareness and training to garment worker. The other category of agents is those who do not have a direct link to garment factories, but who have experience in subcontracting out work for the local market or are known to the factory management, and do not have organizational links. The sample of agents in this research comprises mainly of the former category, primarily because we gained access to them through organizations working with home-based workers (mentioned earlier).

Agents, who currently, or in the past, have links with trade unions, appear to be caught between trade union values of workers’ rights and maintaining good relationship with workers and profit making. One of the agents says she reconciles her two roles by only recovering her labour time and monetary costs incurred in procuring the contract and transporting and distributing the work to the women in the community from the piece rate price agreed with the
factory amount payable to the home-based workers. Stories told by some agents point to other agents who have become rich in a short span of time from the commission they make. Agents with trade union links also have to make a decision as to which role they prioritize. Since trade union members or workers are not allowed within factory premises, there are agents who have either had to give up trade union work, or keep a low profile, in order to be agents, as well as agents who have decided to focus more on their role as trade union workers and shift away from their work as agents.

7. Mobilizing and organizing

Who is a home-based worker?

Home-based work is a new concept in the labour market discourse in Bangladesh for a number of reasons. Although informal sector workers are recognized in many labour laws, home-based workers constitute the least visible group in this sector. In addition this work is often seen as an extension of women’s household tasks and therefore tends to be undervalued as an economic activity. Currently there is no consensus about who is a home based worker in Bangladesh and its definition is still evolving. Opinions regard HBW is varied. One opinion is that home-based work, including home-based export garment work, is work which is performed alone at home or in a group in a common space near the workers’ residence. The other opinion is that, if five or more workers work together outside the home in a common space, this work falls under the Factory Act and the workers cannot be considered home-based workers.

There is a need to distinguish between how a home-based worker is defined in labour force statistics and under labour (or related) laws. In labour force statistics, according to ILO standards, home-based workers are those workers who work in their own homes, whether as employers who hire others, own account workers who do not hire others, sub-contracted workers, or unpaid contributing family workers. This is a place of work definition. Those who work in a room or workspace outside their own home are NOT home-based workers according to international statistical definitions. The woman who hires 5 or more workers in a space in or around her home is a self-employed home-based worker but her employees are not home-based (as they do not work in their own homes). Whether or not the Factory Act applies to home-based employers who hire five or more workers in their own home is, of course, up to Bangladesh to decide.

\[15\] In their opinion HBWs are not necessarily slum dwellers.
According to Omar Farooque, OSHE, there are no home-based workers who provide labour for the export garment sector. This is because according to the factory codes of compliance no work can be outsourced to workers’ homes. Any work (even sewing buttons or zippers) which is sub-contracted out has to be performed within the factory premises. Hence even if several women are working together in a common space, it would not be considered as home-based work.

The definitional debate, particularly the disagreement between the statistical and labour definitions, need to be resolved in order to identify HBWs in all types of activities as a particularly vulnerable group needing urgent policy and advocacy attention. And clearly, the first step in organizing and mobilizing HBWs is to reach a consensus as to who are home-based workers.

*Mobilizing HBGW for recognition and rights*

Attempts to mobilize HBWs have been on a general basis, not specifically targeting home-based garment workers. The process of organizing HBW has been a long struggle and is still at a nascent stage in Bangladesh, and is still constrained by the fact that home-based work is not visible and not recognized under existing labour laws.

One of the first attempts to organize home-based workers was by Bangladesh Home-worker Women’s Association (BHWA). According to the General Secretary, this organization is registered as an NGO since they work with workers in the informal sector, who are not covered by the Labour Code. Even to register it as an NGO, the process took over three years because of the government’s resistance to recognize women working from their homes, as workers. In order to increase the visibility of home-based workers BHWA undertook a survey in 1993 with support from ILO and created a data base for the different types of products and the different locations which specialize in these products. BHWA has also been advocating without much success for a national policy on home-based workers, with support from international agencies like the ILO and the regional association HNSA. Over the years BHWA, has provided skills training, rights awareness training\(^\text{16}\), health and safety training to home-based workers and created a membership network of local organizations working with women producers of handicrafts, embroidery work, etc. Through this network BHWA has promoted women leaders at local levels and been able to link home-based producers in different locations to local government officials and resources\(^\text{17}\) and also to market for their products. It is this latter

\(^{16}\) With support from UNIFEM and the Ministry of Women and Children Affairs

\(^{17}\) Links with Directorate of Women’s Affairs for training and grants; loans from Bangladesh Bank.
aspect that BHWA is currently emphasizing by arranging fairs, creating opportunities for these local organizations to attend various training and conferences at the national and international level, suggesting a conscious shift in approach to organizing HBWs for rights to creating market access.

The interest in organizing HBWs around rights was revived in 2010, when Home Net South Asia (HNSA) approached OSHE to fund a short term awareness raising project. The main purpose of the project was to create awareness among HBWs regarding labour laws, about their right to fair wages and decent working conditions and their recognition as workers. They also engaged with public service provider agencies (DESA, DESCO, WASA – electricity and water supply boards) at the policy level for improved access for HBWs. Despite the initial groundwork done by BHWA this was the first time attempt to organize home-based workers around issues of their recognition as workers and through that, recognition of their rights. This recognition was critical not only for changing the mindsets of officials but also the perspective of home-based workers themselves and their families.

Based on the research by HNSA, OSHE selected a number of areas where different types of HBWs were located. OSHE identified a number of partners including NGOs (such as Sanjibani) and trade unions (BTUFC, BJSF) that had separate strong women’s committees, and who knew pockets or areas where different types of HBWs are concentrated. Through them OSHE identified persons who could act as organizers in their local community: the criteria were that they should be HBWs with leadership qualities and networks and who are well known and trusted. These organizers were trained by SEWA (India) in organizational skills – how to organize workers, how to claim their rights, how to pose their problems and issues to relevant ministries or authorities, etc. Each of these organizers mobilized and organized 50 HBWs in their area by going door to door which was difficult both because there is no recognition of the term home-based worker among the workers and their families and because they are scattered. Practical and financial constraints prevented direct training of all HBWs enlisted and therefore organizers were entrusted to conduct training programmes in their own localities to raise awareness among the HBWs. In addition to the training, HBWs were mobilized to participate in rallies, processions, special day observations, and more.

These project activities ended when funding stopped, however trade unions (BTUFC, BJSF) retained interest and continued to organize HBWs informally through maintaining networks and engaging the HBWs in rallies, protests without enrolling them as members. These rallies and marches are not only informal spaces for participation but also contribute to raising their awareness about struggles around rights and expanding their networks with labour activists.
Although trade unions were unable or unwilling to incorporate HBWs as members, other associations\textsuperscript{18} emerged that provided an alternative structure to sustain these networks and continue to work for the welfare of home based workers. These alternative structures are mostly in the form of registered NGO or cooperatives. It is possible that the formation of these associations was facilitated by the training the founders had received through OSHE and through their links with the trade unions. Besides providing a space for mutual support especially during crisis, solidarity and bargaining power, these associations provide services such as savings and market access, and possibly loans in the future. Through their registration with various government departments, they also have the potential of accessing government grants, training, and other resources.

Although this discussion captures the challenges in organizing HBWs in general, it also applies to HBGWs. In fact these associations and trade unions do not distinguish between different types of home based workers.

8. Role of Trade Unions in organizing HBGW

We held interviews with staff from two trade union federations (BJSF and BFTUC) which were part of OSHE’s training (as mentioned above), and hence were the only trade unions to have any experience working with home-based workers. Both the women trade union members are part of the Central Committee and Women’s Committee of their respective organizations, as belonging to specific trade unions of garment workers\textsuperscript{19}.

According to them, it was through mobilizing for and participating in the OSHE training, that they first thought of mobilizing HBGWs. There is no official enumeration of HBWs in general, and any enumeration of HBGWs is practically impossible. The problems HBGWs face in particular are low remuneration relative to their labour inputs; irregularity of work, which compels women to take on subcontracted work at low piece rates; and late payment (common) and cheating by agents (rare).

They also felt that there has not been much initiative to organize HBWs in general even now, despite the activities of organizations like HNSA, trade unions work do not work with home based workers. The ability of the trade unions to enroll HBWs into formal membership is

\textsuperscript{18} Nari Nakshatra Samiti in Badda, Progoti Mahila Unnayan Samiti in Amin Bazar, Mahila Handicrafts Samabay Samiti in Mirpur

\textsuperscript{19} Salma Akhter, Member, Policy Formulation Committee, BJSF, General Secretary, Women’s Committee (BJSF), Executive Chairman, National Garments Tailoring Workers Union; China Rahman, Women Secretary, BFTUC, General Secretary, Federation of Garment Workers, Governing Body Member and Acting Executive Director, OSHE
constrained by the fact that HBWs are not formally recognized as workers. As a result, there is no designated fund in the budgets of the trade unions allocated to organize HBWs. At the same time there is mounting need to organize informal sector workers as their numbers are growing at a rapid rate. As important contributors to the garment sector, HBGWs should fall within the purview of trade unions working with garment workers. Furthermore, informal sector workers are becoming of increasing interest at the international level.

They mentioned several practical obstacles in organizing HBGWs. As informal workers, there is no legal basis to fight for their rights. There is no accurately identifiable “employer” of HBGWs as they receive the work after it exchanges many hands, which raises the question of who to hold accountable for ensuring their rights. Apart from these, there are problems in locating, identifying and organizing scattered population who work from their home, making them aware of the need to be organized, which requires time, or even of the fact that they do not receive fair remuneration, and of contending with opposition from family members. In addition, they also mentioned NGOs like OSHE who work with HBWs face intense competition for limited funding. Fund shortage makes it difficult to maintain networks with these workers.

The experience of one of the agents who was a former trade union member highlights the constraints of trade unions at the ground level. To circumvent the problem of lack of allocated funds to mobilize home-based workers, she was instructed to keep a commission from training stipend offered to these workers. Even in the cases where she helped recover garment factory workers’ salary from her employer, she was not provided with any monetary incentive or compensation for costs involved and was asked to keep a commission from their salaries. Her reluctance compelled her to sever her relationship with the federation. Her membership in the federation also posed an obstacle to entering garment factories as an agent.

9. Discussion and conclusion

Export oriented garment factories in Bangladesh, and elsewhere, have tapped into the existing large pool of women engaged in home-based work in urban areas because they want low cost, flexible labour. Home-based work for the export garment sector forms a small subgroup within the group of HBWs, characterized as piece-rate subcontracted workers (as distinct from own account workers) at the bottom end of the value chain, although their labour contributions add significantly to the value of the final product. These workers are not in a clear employment relationship, but in one that can only be identified as a personalized relationship between women workers and the agents or intermediaries. They do not have any direct contact with the market, i.e. the factories from which the work is outsourced. Their employment status may thus
be defined as ‘fully dependent’ along a “continuum of dependence, from being completely independent to being fully dependent on the contractor/middleman for design, raw material and equipment and unable to negotiate price of the product” (Unni and Rani 2004 cited in Sudarshan and Sinha 2011). Hence they constitute a particularly vulnerable group that needs to be identified.

However, women who engage in subcontracted work for export garment factories are not an exclusive group: the same woman will engage in two or more types of home-based work in order to be employed throughout the year. While location or place of work characterizes the home-based worker, it is difficult to make a sharp distinction between contractual and self-employed workers as many women do both kinds of work depending on what is available. This means that although they depend on agents and intermediaries for this particular employment, this constitutes only a proportion of their income and time spent in paid work. However since there is a limit to the volume of home-based work available relative to the number of women seeking such work, they are in a relatively weak bargaining position. Because they are engaged in different types of activities including their domestic tasks (for which they are still mainly responsible), this poses a constraint to organizing them. The demand for organization is not yet evident among HBGWs. Very few have any experience of non-kin associational life – savings and market access are the only incentives for them to become involved with associations. But the potential for change in terms of their awareness of their rights and value as workers is evident from women who received the OSHE training and those who participated in trade union mobilized activities.

From the side of organizations and trade unions too, there are considerable constraints to organizing HBGWs both internal, related to recognition and resources, as well as at the macro policy level where HBWs and HBGWs in particular remain invisible. Several organizations have started working with HBWs in general, however some feel that the invisibility of HBGWs forms a kind of protection from the risk of losing work and therefore they are hesitant to ‘rock the boat’ and take up organization of HBGWs in a visible and systematic manner. But the down side to this perspective is that the contribution of HBGWs to the economy and family remain unrecognized. This research shows that their contribution to their household and livelihoods is quite substantial and has in many cases led to improvement in the living standards of their households.

While this exploratory study demonstrates is that clearly there are home based workers engaged in subcontracted work for export garment factories, it was not possible to estimate the magnitude of this workforce or the number of garment factories that require
embellishment and finishing tasks from this limited research. There is a 3-step supply chain, which is primarily female, from factory to agent to workers in their homes. At the agent level there could be more than one stage. Agents are generally women from the same community as the home based workers who supply the work for a small commission (though this may vary from agent to agent). In many cases they also work side by side with workers, and hence agents resemble workers and cannot strictly be seen as employers. Garment factories keep the biggest cuts from the price offered by buyers and contract work to agents who offer the lowest piece rate.

Since this group of home based workers constitutes a particularly vulnerable segment of the workforce, they need to be identified as workers. In this respect they fall within a definitional gray area which is essential to resolve in order for their inclusion in official statistics as well as for recognition and protection under the labour law.

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Annex 1: Research Sites (Amin Bazar, Mirpur, Badda and Bonosree) in Dhaka