



**EMPOWERING HOME-BASED
WORKERS IN INDIA
STRATEGIES AND SOLUTIONS**

Cover Picture: Bhavna Ben Ramesh on her sewing machine
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Home-based Workers
In India
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This publication is an outcome of a grant from the Tata Trusts to the Harvard University South Asia Institute for a project on 'Livelihood Creation in India through Social Entrepreneurship and Skill Development'. The project explores strategies for strengthening the educational, social and economic empowerment of women.

With special thanks to WIEGO and HomeNet South Asia

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Contents

Introduction.....	4
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PART 1

Home-based Workers & Cities: India in Comparative Perspective - Martha Chen and Shalini Sinha.....	9
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PART 2

Small World, Big Goals: Profile of a Home-based Garment Worker in Delhi - Leslie Vryenhoek.....	45
--	----

How Home-based Workers in Ahmedabad Formed a Union to Improve their Lives - Carlin Carr.....	61
---	----

PART 3

Strategies And Solutions: Collective Voices and Perspectives of Home-based Workers of India- Firoza Mehrotra.....	71
--	----

Ensuring Access to Basic Services for the Home-based Workers: Learnings from Bhubaneswar, Odisha, India - Janhavi Dave.....	91
--	----

Learning by Doing: Exploring New Frontiers in Design and Marketing - Sanjay Kumar.....	101
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Introduction

Home-based workers produce goods or services for the market from within or around their own homes. In developed, developing and under-developed economies, they produce a wide range of low- and high-end goods and services for domestic and global markets. Estimates suggest that there are more than 37 million (3.7 crore) home-based workers in India working outside the agriculture sector. Most of these are women. Given the size and situation of this segment of the Indian population, and to contribute to this category of workers, this project was undertaken as part of the collaboration between Harvard South Asia Institute (SAI) and the Tata Trusts on ‘Livelihood Creation in India’.

The urban livelihoods theme with a special focus on empowering urban home-based workers was designed and led by Faculty Co-Chair Martha Chen, Lecturer in Public Policy at the Harvard Kennedy School. The project had a pan-India scope. Its purview included partnering with local non-profit and for-profit social enterprises, experts from academia, government, and other institutions.

The first major outcome of this project was a set of capacity building and mutual sharing workshops for selected non-profit organizations, social entrepreneurs, academics, and other stakeholders. This was held in Mumbai in January 2016. The objective for these workshops was to enable home-based workers to effectively negotiate for basic infrastructure services in their homes, which double as their workplaces; for product development and marketing support; and for legal and social protection. The workshops were designed with inputs from knowledge partners and advisory board members to provide functional training, evolve strategies, showcase best practices, discuss scaling, deepen and maximize impact of these organizations, and formulate possible next steps they can collectively take as an alliance of organizations. The discussions of the participants during the workshop consolidated as a set of key learnings have been documented and included in this publication. An overview paper on Home-Based Workers in India has been co-authored by Professor Martha Chen and Shalini Sinha, Home-based Workers Sector Specialist at WIEGO (Women in Informal Employment: Globalizing and Organizing), especially for this publication.

“Platform of Demands” to the Government of India delegation to Habitat III at Quito. Habitat III is the United Nations Conference on Housing and Sustainable

Urban Development, which unveiled the New Urban Agenda (NUA). NUA has the potential to impact urban development on a global scale, and the “Platform of Demands” developed by project partners advocated for the recognition and integration of informal workers and their livelihoods into the document, as well as, in the implementation of the NUA as it unfolds in India.

As part of the project, a grant was also given to RUAAB SEWA. RUAAB SEWA represents a unique model of garment production and sourcing that is owned and managed by women producers, which ensures ethical and transparent supply chain. The objective of this pilot was to use the learnings of the Harvard SAI workshops to develop a pilot. Under this initiative, RUAAB developed new products and a new marketing strategy aimed at the Indian market for the Diwali festival. RUAAB also showcased their experience with other participating organizations on the process, hurdles, successes, outcomes and learnings at the second workshop of this project held in Delhi in October 2016.

As we present this book based on our eighteen-month long efforts in this area, we wish to acknowledge our team that made this publication possible. We are very grateful to Professor Martha Chen, Faculty Chair of this project, for compiling this publication and providing very valuable inputs and insights throughout the course of the project. She was ably assisted by Shalini Sinha who coordinated the field efforts with all grantees, knowledge partners and subject experts. Other area specialists from WIEGO, HomeNet South Asia and SEWA Bharat also made noteworthy contributions to the success of this project. The creative team led by Usha Gawde and Aashika Cunha spared no effort in presenting the content with fine aesthetics. Clare, our copy editor, has done a great job with proofing. Anisha Gopi and Kundan Madireddy, Project Managers at Harvard SAI helped Managers at Harvard SAI helped at every stage of this project. The guidance from Professor Tarun Khanna, Director, and Meena Hewett, Executive Director, Harvard SAI was valuable. We are obliged to R. Venkataramanan, Executive Trustee, Tata Trusts, and his team for the grant and their consistent cooperation.

We hope that researchers, practitioners, civil society leaders, gender activists, educationists and policy makers will draw some valuable insights from this compilation.

- Dr. Shashank Shah
Project Director, *Livelihood Creation in India*
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Shakuntala Rameshman makes brooms at her roadside stand on a busy street in Ahmedabad. She has been hand-crafting brooms for seven years, making 150-200 rupees a day.

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PART 1

Home-based Workers & Cities: India In Comparative Perspective

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Abstract

This paper explores the impact of local government policies and urban plans on home-based workers in India and elsewhere. It presents recent national data on the size and composition of home-based work in developing countries as well as findings from two recent field studies of urban home-based workers in several Asian cities/countries, including India. The research findings highlight that homes often double as workplaces, especially for women workers, and that slums are domains of significant economic activities. Reflecting these twin facts, as well as the demands of home-based workers, the paper makes the case that city governments and urban planners need to integrate home-based workers and their livelihood activities into local economic development plans and that city governments need to extend basic infrastructure to the homes-cum-workplaces of home-based workers and transport services to the settlements where they live and work. The paper provides some promising examples of where and how this has been done, largely in response to effective advocacy by organizations of home-based workers.

Key Words: home-based workers, homeworkers, informal employment, informal workers, housing, infrastructure services, urban policies and plans.

Introduction

Home-based workers produce goods or services for the market from within or around their own homes. In countries both rich and poor, they produce a wide range of low- and high-end goods and services for both domestic and global markets. Some of them are self-employed and some are sub-contracted. From in and around their homes, they stitch garments, shoes and footballs; weave textiles and baskets; roll incense sticks, cigarettes and cigars; thread flower garlands; process and prepare food items; assemble electronics; package pharmaceutical products; make automobile parts; and do laundry, hair-cutting, mechanical repair, clerical and professional work. Today, these workers represent a significant share of urban employment in some countries, particularly for women and especially in Asia.

This paper highlights that homes are workplaces, especially for women workers, and that slums are domains of economic activities; and it makes the case that city governments and urban practitioners need to be aware of these twin facts in all their interventions. The paper draws heavily on two recent studies of urban home-based workers in Asia: a 2012 field study in three Asian cities (Ahmedabad, India; Bangkok, Thailand; and Lahore, Pakistan)¹ as part of a wider 10-city study² coordinated by the WIEGO network;³ and a 2011-12 field study in 18 cities in seven Asian countries (Bangladesh, Cambodia, India, Nepal, Pakistan, the Philippines, and Thailand) undertaken by HomeNets South and South East Asia.⁴ The data for India and three other South Asian countries are from four statistical briefs commissioned by the WIEGO network.

¹ The methods used in the 2012 three-city study included a survey, a set of focus group tools and key informant interviews. The sample was a purposive random sample drawn from the membership of local organizations cross-classified by two key indicators: status in employment (self-employed and sub-contracted) and product line (garments and non-garments). The survey sample in each of the three cities was 150 home-based workers of which half took part in the focus groups (15 focus groups in each city with 5 members each).

² Chen, Martha A (2014), "Home-Based Workers Sector Report: Informal Economy Monitoring Study", WIEGO, Cambridge, MA, USA, 77 pages, available at <http://wiego.org/sites/wiego.org/files/publications/files/IEMS-Home-Based-Workers-Full-Report.pdf>

³ Women in Informal Employment: Globalizing and Organizing (WIEGO) is a global action-research-policy network that seeks to improve the status of the working poor, especially women, in the informal economy through building stronger organizations and networks of informal workers, improving statistics and research on the informal economy, promoting policy dialogues with organizations of informal workers to improve the regulatory and policy environment in which they work. See www.wiego.org. Both authors of this paper work for the WIEGO network.

⁴ Sinha, Shalini (2013), "Housing and Urban Service Needs of Home-based Workers: Findings from a Seven Country Study", WIEGO Policy Brief (Urban Policies) No. 15, WIEGO, Cambridge, MA, USA, 12 pages, available at <http://wiego.org/sites/wiego.org/files/publications/files/Sinha-Home-Based-Workers--WIEGO-PB15.pdf>

I. Size And Composition

There have been improvements in the statistics on home-based workers in recent years, but challenges to counting and classifying them remain. Most notably, in many countries, labor force surveys do not include questions on “place of work”, a key indicator for identifying who is a home-based worker. Also, enumerators are often not trained to recognize and count home-based workers as workers, and home-based workers themselves often do not perceive or report themselves as workers, with the result that they are often listed as doing unpaid domestic work. This is particularly true of women home-based workers. So even in those countries where home-based workers are counted, the estimates are likely to be underestimations.

Size and Significance

These limitations notwithstanding, available data, compiled by the WIEGO network, suggest that even in countries in Africa and Latin America where home-based work accounts for a relatively small part of urban employment, it is significant (6 per cent of urban employment in South Africa and 3 per cent in Buenos Aires).⁵ The available data also confirm that most home-based workers are informally employed (60 per cent in Buenos Aires; 75 per cent in South Africa); and that the vast majority of home-based workers almost everywhere are women (70 per cent in Brazil; 80 per cent in Ghana).⁶

It is in Asia, and in particular South Asia, where the prevalence of home-based work is quite high, especially among women workers: see Table 1 for recent data from four South Asian countries.⁷

⁵ ILO and WIEGO (2013), “Women and Men in the Informal Economy: A Statistical Picture, 2nd Edition”, ILO, Geneva, 205 pages, available at http://www.ilo.org/wcmsp5/groups/public/---dgreports/---stat/documents/publication/wcms_234413.pdf. Also Vanek, Joann, Martha Chen, Françoise Carré, James Heintz and Ralf Hussmanns (2014) “Statistics on the Informal Economy: Definitions, Regional Estimates and Challenges”, WIEGO Working Paper (Statistics) No. 2, WIEGO, Cambridge, MA, USA, 41 pages, available at <http://wiego.org/sites/wiego.org/files/publications/files/Vanek-Statistics-WIEGO-WP2.pdf>; Chen, Martha A. and Govindan Raveendran (2014), “Urban Employment in India: Recent Trends and Patterns”, WIEGO Working Paper (Statistics) No. 7, WIEGO, Cambridge, MA, USA, 16 pages, available at <http://wiego.org/sites/wiego.org/files/publications/files/Chen-Urban-Employment-India-WIEGO-WP7.pdf>

⁶ See reference in footnote 5.

⁷ The data and other evidence in this paper are for home-based workers in urban areas outside of agriculture. While there are home-based workers in the agricultural sector, such as those who do kitchen gardening, take care of livestock, do post-harvest processing, make fishing nets and process fish, from in and around their own homes, the official data on home-based workers cited in this paper are for home-based workers outside agriculture.

Table 1
Home-Based Workers as Percentage of Non-Agricultural Workers by Sex:
Bangladesh, India, Nepal and Pakistan

	Women	Men	All
Bangladesh (2009)	12.1	5.9	7.2
India (2011-12)	31.7	11	15.2
Nepal (2008)	47.6	21.6	30
Pakistan (2008-09)	40	1.5	5.3

*Sources: Mahmud 2014 (Bangladesh)⁸; Raveendran et al. 2014 (India)⁹;
Raveendran and Vanek 2013 (Nepal);¹⁰ and Akhtar and Vanek 2013 (Pakistan)¹¹*

Although home-based work comprises a smaller percentage of non-agricultural employment in Pakistan and Bangladesh, the absolute number of home-based workers is still large, estimated to be over one and a half million in Pakistan and two million in Bangladesh. In India and Nepal, home-based work is significant both in sheer numbers and as a percentage. These estimates suggest that there are at least 41 million home-based workers outside agriculture in these four countries of South Asia¹²: see Table 2.

⁸ Mahmud, Simeen (2014), "Home-Based Workers in Bangladesh: Statistics and Trends", WIEGO Statistical Brief No. 12, WIEGO, Cambridge, MA, USA, 7 pages, available at

<http://wiego.org/sites/wiego.org/files/publications/files/Mahmud-HBW-Bangladesh-WIEGO-SB12.pdf>

⁹ Raveendran, Govindan, Ratna Sudarshan and Joann Vanek (2014), "Home-Based Workers in India: Statistics and Trends", WIEGO Statistical Brief No. 10, WIEGO, Cambridge, MA, USA, 9 pages, available at

<http://wiego.org/sites/wiego.org/files/publications/files/Raveendran-HBW-India-WIEGO-SB10.pdf>

¹⁰ Raveendran, Govindan and Joann Vanek (2013), "Statistics on Home-Based Workers in Nepal", WIEGO Statistical Brief No. 11, WIEGO, Cambridge, MA, USA, 10 pages, available at

<http://wiego.org/sites/wiego.org/files/publications/files/Raveendran-HBW-Nepal-WIEGO-SB11.pdf>

¹¹ Akhtar, Sajjad and Joann Vanek (2013), "Home-Based Workers in Pakistan: Statistics and Trends", WIEGO Statistical Brief No. 9, WIEGO, Cambridge, MA, USA, 7 pages, available at:

<http://wiego.org/sites/wiego.org/files/publications/files/Akhtar-HBW-Pakistan-WIEGO-SB9.pdf>

¹² HNSA (2014), "10 Key Facts: Homebased Workers in South Asia", Ahmedabad, India, available at

<http://wiego.org/sites/wiego.org/files/resources/files/HomeNet-south-asia-statistical-profile.pdf>.

Table 2
Numbers of Home-Based Workers Outside Agriculture by Sex
(in millions): Bangladesh, India, Nepal and Pakistan

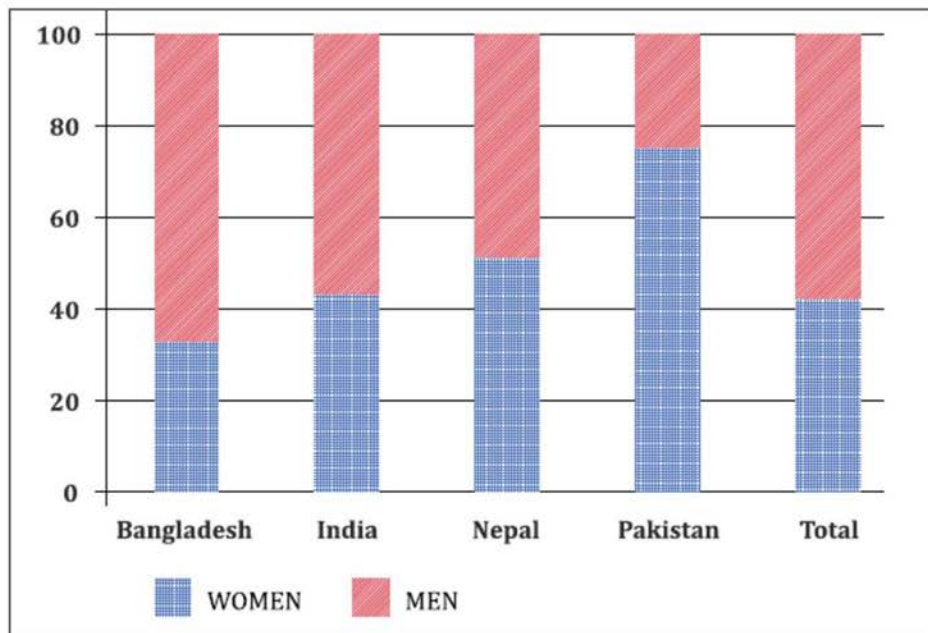
	Women	Men	All
Bangladesh (2009)	0.7	1.3-	2
India (2011-12)	16	21.4	37.4
Nepal (2008)	0.5	.4	0.9
Pakistan (2008-09)	1	.4	1.4

Sources: Mahmud 2014 (Bangladesh); Raveendran et al. 2014 (India); Raveendran and Vanek 2013 (Nepal); and Akhtar and Vanek 2013 (Pakistan)

Most notably, home-based workers comprise a particularly high share of women's work outside of agriculture, in Asian countries; and especially in South Asia where home-based workers represent more than 30 per cent of all women workers outside agriculture in India and more than 40 per cent in Nepal and Pakistan. As Table 2 indicates India has around 16 million women home-based workers, Pakistan one million, Bangladesh 0.7 million, and Nepal 0.5 million—a total of over 18 million women home-based workers in these four countries

Given the low labor force participation rates of women in South Asia and other factors, women do not necessarily represent the majority of home-based workers in these countries. As Table 2 and Bar Graph #1 indicate, there are more men than women in home-based work in Bangladesh and in India: with women representing 33 and 43 per cent, respectively, of all home-based workers in those two countries. But there are more women than men home-based workers in Nepal and Pakistan: with women representing 51 and 75 per cent, respectively, of home-based workers in those two countries.

Bar Graph 1
Women and Men as Percentage of All Home-Based Workers Outside
Agriculture: Bangladesh, India, Nepal & Pakistan



Sources: Mahmud 2014 (Bangladesh); Raveendran et al. 2014 (India); Raveendran and Vanek 2013 (Nepal); and Akhtar and Vanek 2013 (Pakistan)

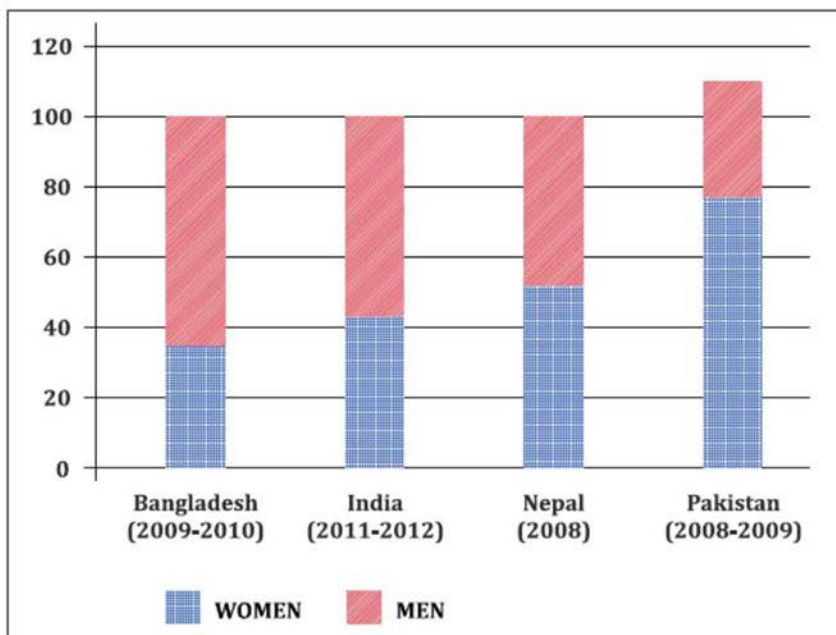
Although a large percentage of women home-based workers are rural, even outside agriculture, there are still large numbers of women home-based workers in urban areas; over 8 million in the four countries (Bar Graph #2). In Bangladesh and India, there are fewer women than men home-based workers in urban areas; a roughly equal proportion in Nepal; and a far higher number of women than men urban home-based workers in Pakistan.

Table 3
Urban Home-Based Workers: Bangladesh, India, Nepal and Pakistan

Countries	Women urban HBWs	Total urban HBWs	Women as % of total urban HBWs
Bangladesh (2009-2010)	156,836	454,529	34
India (2010-2011)	7,340,000	16,950,000	43
Nepal (2010-2011)	120,000	230,000	52
Pakistan (2010-2011)	424,000	545,000	77
Total	8,040,836	1,817,9529	44

Sources: Mahmud 2014 (Bangladesh); Raveendran et al. 2014 (India); Raveendran and Vanek 2013 (Nepal); and Akhtar and Vanek 2013 (Pakistan)

Bar Graph 2
Women and Men as Percentage of Urban Home-Based Workers Outside Agriculture: Bangladesh, India, Nepal & Pakistan



Sources: Mahmud 2014 (Bangladesh); Raveendran et al. 2014 (India); Raveendran and Vanek 2013 (Nepal); and Akhtar and Vanek 2013 (Pakistan)

In terms of trends, the evidence is mixed. Home-based work appears to be growing in Bangladesh and India, and declining in Pakistan. In Bangladesh, between 2005 and 2009, the size of the total home-based workforce increased by 41 per cent: while the number of men home-based workers nearly doubled, more so in rural areas, the number of women home-based workers decreased, more so in urban areas.¹³ In India, over a 12-year period, the number of home-based workers, both men and women, grew: from 23.3 million in 1999/2000 to 37.4 million in 2011/12.¹⁴ But in Pakistan, between 2005/6 and 2008/9, both the number and percentage of home-based workers in non-agriculture declined: from 1.7 to 1.4 million and from 6.6 per cent to 5.3 per cent.¹⁵

Composition

There are two categories of home-based workers: self-employed and sub-contracted.

The self-employed buy their own raw materials and supplies and sell their own finished goods, mainly to local customers and buyers. The sub-contracted workers (called homeworkers) produce goods for firms up the supply chain, both national and global supply chains. They typically do not know the backward or forward links of the chain they are engaged in beyond the firm or its contractor which directly outsources work to them; this is because they do not buy their own raw materials or sell their own finished goods. But like the self-employed, the sub-contracted have to cover many of the non-wage costs of production (workplace, equipment, utilities, transport) and absorb many of the risks of production (delayed or cancelled orders, unreliable supply of raw materials, delayed payments, rejected goods). It is important to distinguish between these two groups for organizing, advocacy and policy purposes.

However, in official statistics, the homeworkers are often classified as self-employed because they are not directly supervised by an employer and provide their own workspace and equipment or as wage workers as they depend on a lead firm or its intermediary who pay them, typically by the piece, for what they produce and also provide the raw materials and sell the finished goods. In reality, sub-contracted home-based workers - or homeworkers - occupy an intermediate status in employment between fully independent self-employed

¹³ See reference in footnote 8.

¹⁴ See reference in footnote 9.

¹⁵ See reference in footnote 11.

worker and fully dependent employee.

In three of the four South Asia countries, homeworkers could be distinguished from the self-employed home-based workers in official statistics although, for the reasons described above, the numbers are an underestimate as many independent home-based workers in fact are homeworkers. In India, around 33 per cent of all home-based workers, more so among women (45%) than men (25%), were homeworkers; in Pakistan, also 33 per cent of all home-based workers and also more so women than men; and in Bangladesh, around 14 per cent of all home-based workers, more so women and among urban workers.¹⁶

Branches of Industry

In three of the four South Asian countries with data, manufacturing was the sector with the highest concentration of home-based workers, especially women. In Bangladesh, 55 per cent of home-based workers outside agriculture were in manufacturing: notably, making garments, weaving textiles, processing rice, making food products and making bamboo and cane products.¹⁷ Also in India, 55 per cent of all home-based workers outside agriculture were in manufacturing: notably, in stitching garments, weaving textiles and making tobacco products.¹⁸ In Pakistan, 92 per cent of all home-based workers outside agriculture were in manufacturing.¹⁹ But in Nepal, only 12 per cent of all home-based workers outside agriculture were in manufacturing while nearly one-third engaged in retail trade from their own homes.²⁰

II. Needs And Constraints

Like other informal workers, most home-based workers do not enjoy adequate economic opportunities, legal rights, social protection or representative voice: referred to by the ILO as the four pillars of Decent Work.²¹ But home-based workers face additional challenges. Working from in or around their own homes, home-based workers, their activities, and their contribution to the economy remain largely invisible and undervalued. This is particularly true for

¹⁶ See reference in footnote 12.

¹⁷ See reference in footnote 8.

¹⁸ See reference in footnote 9.

¹⁹ See reference in footnote 11.

²⁰ See reference in footnote 10.

²¹ ILO (2002), "Decent Work and the Informal Economy", Report VI, International Labour Conference 90th Session, ILO, Geneva, Switzerland.

women, who represent the majority of home-based workers. Their economic activities are often dismissed as an extension of their domestic work, rather than being recognized as production for the market that contributes to the economy.

Because they remain invisible and undervalued, home-based workers tend to be overlooked by policy makers when they design policies, regulations or services. The result is that most sub-contracted home-based workers are not covered under labor or employment law; most self-employed home-based workers are not covered by commercial law regulating contracts and transactions; and the homes-cum-workplaces of home-based workers often lack basic infrastructure services. Further, policy makers do not understand how wider economic trends impact home-based workers; how inflation increases the price of their inputs; how recession or imports reduce demand for their goods; how competition increases during economic downturns or when factory workers lose their jobs; and how mechanization displaces home-based production.²² A study on the subcontracted incense rollers in Ahmedabad, mentioned three structural changes within the incense stick (*agarbatti*) industry: increased competition from incense sticks made in China and Vietnam; mechanization of incense stick cutting and rolling; and higher cost of the bamboo sticks around which the incense paste (called *masala*) is rolled. The higher costs are due in part to the deforestation of bamboo forests in east and south India where the sticks were originally sourced. The manufacturers now have to import sticks from Tripura, a state in the far northeast corner of India. The risks of production, including fluctuating demand, prices and competition are also borne by the home-based worker.²³

Home-based workers tend to remain isolated from other workers in their sector (apart from those in their neighborhood) and to have limited knowledge of markets and market prices (especially if they are sub-contracted) because they work from their own homes. As a result they are less likely than other groups of informal workers to be organized, although this is beginning to change. Remaining isolated and unorganized limits their ability as individual workers to bargain in the market for more favorable prices and piece rates or to negotiate with government for basic infrastructure and transport services.

It needs to be noted that homeworkers, a subset of home-based workers,

²² See reference in footnote 2.

²³ Mahadevia, Darshini, Aseem Mishra, and Suchita Vyas (2014), "Home-based Workers in Ahmedabad, India", WIEGO, Cambridge, MA, USA, 55 pages, available at <http://wiego.org/sites/wiego.org/files/publications/files/IEMS-Ahmedabad-Home-Based-Workers-City-Report.pdf>

represent a significant share of employment in global supply chains, especially in Asia. Homework in its modern form is driven in large part by the purchasing practices of firms and is facilitated by changes in trade and technology. It is estimated that over 5 million homeworkers are part of garment and textile supply chains in India's domestic and global supply chains alone. Lead firms and suppliers in global value chains outsource production to homeworkers for several reasons. First, some tasks require specialized skills and intricate work, which cannot be mechanized. Second, they can download the risk of fluctuating demand onto the homeworkers to whom they issue work orders only when there is demand. Third, they can download most of the non-wage costs of production, such as workplace, equipment, electricity and transport, to the homeworker; and also avoid paying for worker benefits. The homeworkers on the other hand, are often inserted in supply chains on unfair terms, including irregular purchase or work orders, irregular supply of raw materials, uneven quality of raw materials and delayed payments. They also absorb many of the costs of production as they provide the workplace, equipment, energy, as well as transport to collect and deliver their raw materials and/or finished products.



Nineteen-year-old Nisha holds a bundle of incense she has hand rolled. She and three other women spend long days sitting on the ground hunched over a smooth surface, rolling thousands of incense sticks.

© Paula Bronstein/Getty Images Reportage

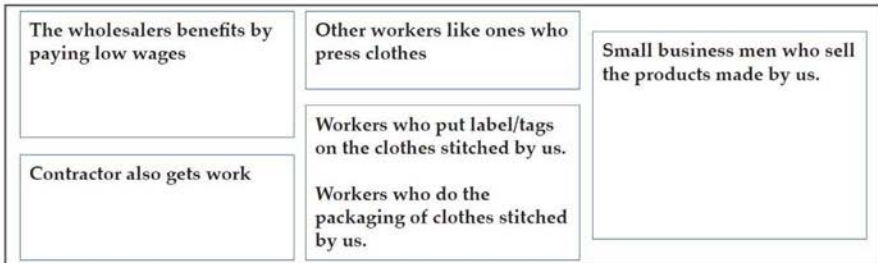
It is perhaps not surprising, therefore, that the average earnings of home-based workers are not only low but also erratic due to seasonal rhythms, supply chain dynamics, and wider economic trends. The study in three Asian cities found that the average earnings of all home-based workers are quite low with sub-contracted workers earning less on average than self-employed workers. While equal percentages of sub-contracted and self-employed workers were in the poorest earning quintile of their city, a far higher percentage of the self-employed were in the richest earning quintile.²⁴ In comparing net earnings, it is important to highlight that the sub-contracted homeworkers like the self-employed have to pay for many of the non-wage costs of production, notably, workplace, equipment, utilities and transport. But these costs are not factored into the very low average piece rates.

Despite their isolation, home-based workers have begun to recognize their contributions, to organize and to articulate demands (Figure 1). In the study of home-based work in three Asian cities, home-based workers characterized their contributions as follows: “We contribute to the household budget but also, by working from home, to the care of children and the elderly, to the quality of family life, and to the social fabric of communities. We provide goods and services at a low cost to low-income people and the general public. We also produce goods at low prices for domestic and global value chains. We do not commute every day and often go to markets on foot or by bicycle, thus helping to reduce air pollution and traffic congestion. We create demand by buying supplies, raw materials, and equipment and paying for transport and other services (such as washing, ironing and packaging of garments they produce). We pay taxes on the raw materials, supplies, and equipment purchase; and the firms up the chain who sell finished goods often charge sales taxes.”²⁵

²⁴ See reference in footnote 2. Also, for analyses of the earnings of home-based workers in relation to national per capita income and national poverty lines in South Asia countries, see Sudarshan, Ratna M (2010), “Reading The Signposts: Social Protection For Home Based Women Workers In South Asia.” In Sarah Cook and Naila Kabeer, eds., *Social Protection As Development Policy: Asian Perspectives*, Routledge, New Delhi and Oxford, 396 pages; and Mehrotra, Santosh and Mario Biggeri (2005), “Can industrial outwork enhance homeworkers’ capabilities? Evidence from clusters in South Asia”, *World Development* Vol 33, No 10, pages 1735-1757. And for an analysis of the earnings of home-based workers in Malaysia relation to the wholesale prices of the goods they produce, see Loh-Ludher, Lee (2007), “Homeworkers online: utilization of ICT for home-based work in Malaysia” *The Electronic Journal of Information Systems in Developing Countries* Vol 32, No 5, pages 1-14.

²⁵ See reference in footnote 2.

**Figure 1 Perceived Contribution to the City Economy:
Home-Based Workers in Ahmedabad, India**



III. Impact Of City Policies, Services & Practices

Because their home is their workplace, home-based workers are more directly affected than other workers by government policies and practices regarding housing (notably, slum upgrading and/or slum eviction-relocation schemes), basic infrastructure services (notably, the availability and cost of electricity but also water and sanitation), and zoning regulations (notably, whether commercial activities are allowed in residential areas). Like other groups of workers, although not always on a daily basis, home-based workers are also affected by the accessibility and cost of public transport, especially if they are forced to relocate at great distances from their customers, markets or contractors.

Housing

Size and Quality

For home-based workers, whose home is also their workplace, housing is an essential productive asset. A small house hampers productivity, as the home-based worker cannot take bulk work orders because she cannot store raw materials and she cannot work continuously as there are competing needs for the same space by other household members and activities. Also, due to the poor quality of housing, equipment, raw materials and finished goods often get damaged. As a focus group of garment makers in Ahmedabad, India put it “*We take less work so that we have space to store the material in our house... In case we get work in large amount and if the material gets damaged, we don't get paid for that*”

work, the trader even deducts cost of that material from our wage.” (Ahmedabad Focus Group 1). In South and South East Asia, monsoon rains force many home-based workers to suspend or reduce production when their roofs leak or their homes flood and when the humidity rises. For example, many products – from incense sticks to screen printed textiles to processed foods – cannot dry due to leaks and humidity. It is also more difficult to store and transport raw materials and finished goods during the rains.²⁶



Rebat Rangrez crochets handcrafted bags at the Self Employed Women's Association (SEWA) Artisan House. The Artisan House also sells their products, eliminating the issue of a middleman cutting into the women's small incomes. © Paula Bronstein/Getty Images Reportage

²⁶ See reference in footnote 2.

Box 1
Impact of Small Size and Poor Quality of Housing on Home-Based Workers in Ahmedabad, India

Small Size

- **cannot take bulk work orders:** sometimes only take work they can complete in a day
 - *“In case we get work in large amount and if the material gets damage, we don't get paid for that work, the trader even deducts cost of that material from our wage”* (FG 1 – garment maker).

- **cannot work continuously:** have to suspend work when children study, family members sleep, or guests visit
 - *“We face difficulty sleeping and sitting in our house. We face uncertainty (i.e. whether to keep working), whenever any guest comes to our house”* (FG 4).
 - *“We have to stop working when we have guests at home. During monsoons our roofs leak and hence the goods are also damaged”* (FG 3).
 - *“I cannot work in the night because using a sewing machine creates a lot of noise. My family members share my sewing space for sleeping and also other activities like dining, due to which I can only work in the morning and afternoon”* (FG 11).

Poor Quality

- **prone to leaks**
 - *“How can we work when rainwater enters in our house during the monsoon rains?”* (FG 1).
 - *“I hang polythene bags below the leaking roof”* (FG 11).

- **prone to flooding**
 - *“I build a small barrier (bund) in front of my main door to stop street water from flooding into my house”* (FG 11).
 - *“I can only afford 500 rupees as a monthly rent, but there are no houses in that range available in Ahmedabad. My house is in the low lying area and it gets filled with water during the monsoon rains every year”* (FG 11).

Further, occupational health and safety is a critical issue for home-based workers, including: *ergonomic risks* relating to poor posture from sitting on the floor or at low tables (incense stick and cigarette rollers), repetitive motion (incense stick and cigarette rollers), and long work hours with limited rest time; and exposure risks to toxic substances (incense stick rollers, shoe makers, metal workers).²⁷ These risks are compounded when the home-cum-workplace does not have shelter, water, sanitation, lighting or ventilation.²⁸ A comparative study of factory-based and outworkers in the Australian clothing industry found that the level of self-reported injury was over three times higher among outworkers than among factory-based workers undertaking similar tasks.²⁹

The study in seven Asian countries reported occupational health and safety hazards as a major concern for home-based workers. In Bangladesh, nearly all respondents reported respiratory and other chronic or acute health problems. In Thailand, many home-based workers, especially older workers, reported eye-strain, sore eyes, and blurred vision. Their workplaces have poor lighting and, particularly in the inner city areas, are often congested, hot, and stuffy. Exposure to dust and other irritants, such as the pungent fumes of kerosene, result in allergies and respiratory diseases. Those engaged in food processing suffer from skin rashes caused by splashes of hot oil while cooking. In Kanpur, India, those working with leather in severely polluted work conditions have to deal with extremely pungent smells. In Nepal, home-based workers are forced to work candlelight due to frequent power cuts the dim light affects the eyes and the smoke from the candles irritates the nose and throat.³⁰ The focus groups in the three-city study identified four main types of outcomes from occupational health and safety hazards: body aches and pains; blisters, cuts or burns; eye irritation and strain; and respiratory problems. The main causes of these problems are lack of proper seating/work tables, lack of adequate ventilation and the toxic substances used in production.³¹

²⁷ Tipple, Graham (2006), "Employment and work conditions in home-based enterprises in four developing countries: do they constitute 'decent work'?" *Work, Employment and Society* Vol 20, No 1, pages 167-179; also Mehrotra, Santosh and Mario Biggeri (2005), "Can industrial outwork enhance homeworkers' capabilities? Evidence from clusters in South Asia", *World Development* Vol 33, No 10, pages 1735-1757.

²⁸ Chatterjee, Mirai and Susan Thomas (2014), *Informal Workers' Health: Deepening the Prototypes for Access to Health in Ahmedabad*, Second Report from SEWA prepared for the WIEGO Informal Workers Health Project.

²⁹ Mayhew, Claire and Michael Quinlan (1999), "The Effects of Outsourcing on Occupational Health and Safety: A Comparative Study of Factory-Based and Outworkers in the Australian Clothing Industry", *International Journal of Health Services* Vol 29, No 1, pages 83-107. The study stated that the most significant factor explaining this difference was the payment system. All outworkers were paid solely by the piece, whereas factory workers were paid either under a time plus production bonus system or solely on a time basis. While the incidence of injury was far higher among outworkers, factory-based workers paid under an incentive system reported more injuries than those paid solely on a time basis. Increasing injury was correlated with piecework payment systems.

³⁰ See reference in footnote 4.

³¹ See reference in footnote 2.

It should also be noted that the children, and other family members, of home-based workers are impacted by noise, dust and other workplace hazards. As an incense stick roller in Ahmedabad commented: *“My house is too small to do home-based work. Also making of incense sticks is a very messy process which makes the whole house dirty and black.”*

Tenure

High rents and the lack of affordable housing is a major concern. The three-city survey found that 40 per cent of the home-based workers in Ahmedabad live in rented houses; and 9 per cent of the home-based workers in Lahore reported that rents are high. Members of a focus group in Lahore also commented on the behaviour of landlords: *“We have to keep moving to new places and this wastes time and our work is affected as we don’t know where to get orders... We can’t find work easily in the new place. They seize half of our stuff to make up for the rent.”* (Lahore Focus Group 10). A focus group of incense stick rollers in Ahmedabad reported: *“Our landlord doesn’t permit us to do work at the house we have rented from him, arguing that it may damage his house.”* (Ahmedabad Focus Group 8)

Location and Relocation

Where they live is also of concern to many of the home-based workers: many live in congested, under-serviced, or low-lying areas and/or in areas far from their customers, contractors, and markets. In Bangkok, some were relocated to housing projects in areas on the periphery of the city that were submerged or cut off during the severe flooding in late 2011 and early 2012. Some of the home-based workers are concerned that their residential area will be flooded again. They have heard rumours that the area where they live will, in the future, be used as a flood plain to control flooding elsewhere. Also, in both Ahmedabad and Lahore, some of the home-based workers live in low-lying areas prone to flooding, especially during the monsoon season.

Relocations result in loss of work which, in turn, results in lower incomes, inability to pay electrical bills, the need to cut expenditures and withdraw children from school, and increased tension within families. In the three-city study, some of the focus groups spoke about the impact of relocation on their work and lives. In Ahmedabad, two focus groups ranked this as a priority issue. One group had been relocated from a slum colony on the banks of the Sabarmati River to make way for a river-front development project.

The other focus group stated: *“It is true that AMC (Ahmedabad Municipal Corporation) has given us solid (pucca) houses,³² but what is the use when there is no work to do?...The AMC has forcefully demolished our hutments, and has pushed us to the city’s periphery. Commuting is difficult, work has decreased as there are no work contractors near the rehabilitation site.”* (Ahmedabad Focus Group 5). To cope, the women have sought alternative employment; have bought household necessities on credit; have taken loans from each other and from moneylenders; or have started using public, rather than private, health and education services which are often of poor quality.³³

In Bangkok, where many slum relocations took place in the 1980s and early 1990s, many of the focus groups discussed the struggle to get basic infrastructure services, road connections, public transport services, and social services where they now live. A group of home-based workers that prepares chili paste for a living described being relocated by the National Housing Authority (NHA) to an area prone to flooding with no public transport. As one of the group members commented: *“At the beginning, we were living like beggars.”* (Bangkok Focus Group 10). Eventually, the NHA provided housing loans to the community and promised to build a new road and provide public transportation. In brief, it took a decade or so for those who were evicted and relocated to secure their housing, stabilize their livelihoods, and leverage basic infrastructure and transport services. Most reported that they have fewer employment opportunities and earn less than before they relocated but enjoy better housing and more open residential areas.³⁴

Basic Infrastructure Services

One third of the survey respondents in the three-city study reported lack of basic infrastructure services as a problem. Of particular concern, also raised by all focus groups in Lahore and several in Ahmedabad, is the irregular supply and high cost of electricity. Pakistan is suffering from an acute energy crisis that is directly felt at the base of the economy; all of the focus groups in Lahore ranked irregular supply and/or high price of electricity as a major driving force in their

³² Pucca/ pukka housing refers to dwellings that are designed to be solid and permanent. The term is used in India, Pakistan, and elsewhere in South Asia to refer to housing built of substantial material such as brick, cement, concrete, and timber in contrast to kucca housing made from less permanent materials such as mud and thatch.

³³ See reference in footnote 2.

³⁴ See reference in footnote 2, Box 6, pp. 39-40 for more details on the evictions and relocations among the home-based worker sample in Bangkok.



Bhavna Headod runs a popular beauty parlor from her home on the outskirts of Ahmedabad. She started the home-based business after receiving a micro-loan from the Self Employed Women's Association (SEWA)
© Paula Bronstein/Getty Images Reportage

work and lives. Three groups also prioritized the lack of water and sanitation, and one group prioritized the irregular supply and high cost of cooking fuel.

One focus group of garment makers in Lahore detailed the chain of impacts caused by load shedding as follows: *“When there is no electricity they (the contracting firm) cannot make dye and we receive the work late and then our own electricity fails and we have to work around the electricity supply, which is erratic. ☒ Our houses are small and closed and we can't work in the dark. We have to use needle and thread so we can't see clearly...Light only comes for one hour. We can hardly do anything in that hour...We sit and wait for work. Or we try to finish our housework during load shedding. Or we use emergency lights which are expensive. If we don't deliver on time the contractors scold us and stop giving orders.”* (Lahore Focus Group 4). They summed up the situation in one sentence - *“Work stops due to no electricity.”* (Lahore Focus Group 4). Another focus group in Lahore summed up the problem as follows: *“When it is dark we cannot work. We have closed-in houses and there is no light. If we don't work how can we eat?”* (Lahore Focus Group) In sum, when there is no electricity, production slows down or is delayed, work orders are not met, and future work orders are cancelled or not issued.

In Ahmedabad, all six of the focus groups which ranked irregular supply and/or high price of electricity as a major driving force were comprised of garment makers who used electrical sewing machines. These machines consume a lot of electricity, especially if the machine is an old model. When there are power outages, the workers cannot operate their electrical sewing machines. If the power does not come back quickly, the women have to work late into the night to make up for lost time and complete their work orders. But in Ahmedabad, in contrast to Lahore, the focus groups were more concerned with the rising cost of electricity than with power outages. This is because the price of electricity has gone up in recent years and power outages are not as widespread or prolonged as in Lahore. As one garment maker in Ahmedabad noted: *“Earlier my electrical bill used to be 500 rupees every two months but now it is as high as 1000 rupees every two months for the same level of use.”* (Ahmedabad Focus Group 2). The workers also noted that if the electrical company finds more than one electrical sewing machine being used in a single house, they reclassify the electrical connection as commercial, rather than residential, and charge a higher unit price.

When power outages are frequent or prolonged, or when they can no longer afford to pay their electrical bills, some garment makers shift back to manual sewing machines. One focus group in Ahmedabad discussed a number of problems associated with shifting to manual machines. Firstly, they cannot stitch as quickly on manual machines, compared to electrical machines, and the finishing of the garment is also not as good. Secondly, their legs begin to hurt from working the pedals on the manual sewing machines – forcing them to take breaks that undermine their productivity. As one garment maker said: *“My legs pain and my feet swell. I am not able to do work for at least three-four days in a month and there is loss of income during those days.”* (Ahmedabad Focus Group 15). Other garment makers reported that they take painkillers and try to keep working. Manual sewing machines also make more noise and require more frequent maintenance than electrical machines.

It is important to highlight that slum-related health and environmental problems pose particular concerns for home-based workers, as they both live and work in those environments. The urban service-related hazards faced include problems of sewage, open drains or non-existent drains, and poor waste management, the absence of water and the presence of bad smelling canals and ponds: all of which take a toll on the health and productivity of home-based workers. Additionally, as with other, mainly women, workers, the time they

spend collecting water or disposing garbage represents an opportunity cost, time spent away from their market activities.

Transport Services

Home-based does not mean home-bound. Both sub-contracted and (more so) self-employed home-based workers have to leave their homes on a regular basis as part of their work. So the distance between the market/contractor/customer and the home-cum-workplace and the availability and cost of public transport directly impact the time and money spent in commuting and transporting goods and, thus, the productivity and earnings of the workers. In all three cities, nearly one fifth (18 per cent) of the survey respondents reported that they face problems transporting goods to and from markets: this is more the case for the self-employed (24 per cent) than the sub-contracted (15 per cent), as might be expected.

In Ahmedabad and Lahore, where there are strict norms of female modesty, seclusion, and veiling among the Muslim communities, even Muslim home-based workers leave home for work-related reasons. In Ahmedabad, a focus group of Muslim sub-contracted garment makers all reported that they go to a local market every day or every other day to supply finished goods to and collect raw materials from their contractors and they all go once a week to a specialized market to buy accessories like thread, sewing machine needles and oil.

The focus groups discussed the problems and costs associated with the lack, irregularity, inaccessibility, and cost of public transport: not only the financial cost but also the opportunity cost of the worker's time (or that of other household members). Inadequate public transport means that they cannot get work orders or raw materials on time (thereby having to wait for the next round of work orders/supplies) or miss deadlines for returning finished goods (thereby having their payments reduced or their goods rejected). As one woman in Bangkok reported: *"I would like to go to the markets on the weekend, but there is no bus. Sometimes I have no choice but to take a taxi."* (Bangkok Focus Group 9). It also means that the women and/or members of their family – whoever transports the goods – suffer exhaustion, headaches, and body pain, especially when they have to walk long distances. As focus groups in Ahmedabad and Lahore, respectively, reported: *"From carrying the goods, we get tired and get body aches. We have to sit on the roadside for some time and take rest. Otherwise, sometimes*

we get our children to collect the goods.” (Ahmedabad Focus Group 3). “We carry our stuff and walk for hours and use Panadol [a brand-name analgesic] for headaches as we get tired” (Lahore Focus Group 6). Other problems ensue; a member of a focus group in Ahmedabad noted: “Because there is no public transport, we have to walk to the contractor’s place. While coming back, we have to carry the raw materials. During the monsoon season, we face a lot of problems.” (Ahmedabad Focus Group 3).

Transport is of particular concern for those who get relocated to the periphery of cities to make way for urban renewal and infrastructure projects. In Ahmedabad, relocated home-based workers reported spending 100-125 rupees (more than an average day’s earnings) each time they go to the contractor to deliver finished goods and fetch raw materials. They also reported that the volume of their work orders has greatly decreased as their contractors do not contact them, even if work is available, as they cannot deliver on a timely basis. Also, the contractors are not willing to come to the relocation sites to distribute work.³⁵ Across the three cities, home-based workers reported spending an average of US\$ 20 per month on transport, representing around 30 per cent of total work-related expenditures. More significantly, about one quarter of the home-based workers who spend money on transport operate at a loss.

The seven-country study found that home-based workers across South and South East Asia faced similar problems in regard to housing, basic infrastructure services, and transport. In Nepal, home-based workers reported that they live in one-room houses because rents are so high. In the Philippines, home-based workers reported that rents had increased markedly in recent years. In Thailand, those living in rented houses reported that they have to pay flat rates imposed by their landlords for electricity and water.³⁶ In Phnom Penh, Cambodia, the home-based workers who rent homes worried that their low and erratic earnings would force them to default on their rental payments and face eviction. In Siem Reap, Cambodia, home-based workers were worried that the government might relocate them to a new location far away from their suppliers and buyers. And in Kanpur, India, home-based workers resisted being evicted from slum areas and relocated to government housing units because work was not available in the relocation areas.³⁷

³⁵ Mahadevia, Darshini, Aseem Mishra, and Suchita Vyas (2014), “Home-based Workers in Ahmedabad, India”, WIEGO, Cambridge, MA, USA, 55 pages, available at <http://wiego.org/sites/wiego.org/files/publications/files/IEMS-Ahmedabad-Home-Based-Workers-City-Report.pdf>

³⁶ See reference in footnote 4.

³⁷ See reference in footnote 4.

During three regional workshops convened by the WIEGO network in early 2014 - one each in Asia, Africa and Latin America - home-based workers and other sectors of informal workers articulated a platform of demands.³⁸ The common core demands by all sectors of informal workers included: the right to organization and representation; legal identity and standing; economic and social rights, including social protection. The key sector-specific demands of home-based workers, differentiated by whether they were made by self-employed, sub-contracted or all home-based workers, were as follows:

- **freedom from forced relocations and zoning restrictions** (all)
- the **right to basic infrastructure services** – water, electricity, sanitation – at their **homes-cum-workplaces** (all)
- **access to markets** for their goods and services (self-employed)
- the right to **fair prices in markets** (self-employed) and to fair piece-rates (sub-contracted)
- **protection from** subjection to **poor quality raw materials, arbitrary cancellation of work orders, arbitrary rejection of goods, or delayed payments** (sub-contracted)
- the **right to secure, transparent contracts:** work orders (sub-contracted) and commercial transactions (self-employed)

IV. Organizing Strategies & Campaigns: National, Regional And Global

Organizing home-based workers has unique challenges. This is because home-based workers are isolated, scattered and “atomized.” They do not know that other workers face the same terms and conditions, making it harder to generate solidarity.³⁹ This is also because sub-contracted workers need to organize to demand labor rights while the self-employed need to organize around market knowledge and access. Yet, despite these odds, home-based workers have been organizing.

³⁸ WIEGO Network (2014), “WIEGO Network Platform: Transitioning from the Informal to the Formal Economy in the Interest of Workers in the Informal Economy”, Cambridge, MA, USA, 16 pages, available at <http://wiego.org/sites/wiego.org/files/resources/files/WIEGO-Platform-ILO-2014.pdf>

³⁹ Gopal, Meena (2005), “In Demand in a Globalised World: Women Home Based Workers”, *Samyukta: a Journal of Women's Studies* Vol 5, No 1, pages 135-146; also Burchielli, Rosaria, Tim Connor and Annie Delaney (2015), “Positioning women homeworkers in a global footwear production network: How can homeworkers improve agency, influence and claim rights?” *Journal of Industrial Relations* Vol 57, No 4, pages 641-659; also Loh-Ludher, Lee (2007), “Homeworkers online: utilization of ICT for home-based work in Malaysia” *The Electronic Journal of Information Systems in Developing Countries* Vol 32, No 5, pages 1-14.

Scale of Organizing

Today, there are three regional networks of national and local organizations of home-based workers. HomeNet South East Asia (founded in 1996) has 5 national affiliates with a combined total of nearly 30,000 home-based workers as members; HomeNet South Asia (founded in 2000) has 58 local and national affiliates with a combined total of around 600,000 members; and HomeNet Eastern Europe (founded in 2013) has 13 local and national affiliates with around 48,000 members. The WIEGO network has mapped and begun working with 10 home-based worker organizations in Africa and 20 in Latin America.



Bangle maker © WIEGO

Forms of Organization

Neither informal workers nor their organizations fit easily into mainstream definitions of workers and worker organizations. The organizations of home-based workers, like organizations of other groups of informal workers, take various forms: trade unions, cooperatives, self-help groups, associations or hybrid forms. For those organizations that are registered, their legal form is often dictated by what is possible under the regulations of their respective

countries and may, therefore, differ from their de facto structure, strategies and activities. Regardless of particular form and registration, what is important is how well each organization deals with the economic concerns of its members and whether the organization's governance is representative and democratic.⁴⁰

Especially in the case of home-based workers, some organizations are started by pro-labor non-governmental organizations (NGOs). Some such organizations have a hybrid structure, with both NGO and Membership Based Organization (MBO) members and with representatives of both constituencies on their board. HomeNet South Asia has recently shifted from a hybrid MBO-cum-NGO structure into a more representative democratic MBO-led structure with a constitution which mandates the respective role and power of the MBO and NGO affiliates, giving MBO affiliates a greater voice in decision-making.⁴¹

The need for transnational linkages and global advocacy is driven in large part by the globalization of production and markets. Organizations recognize the need to engage with international agencies and the international development community, which deal with issues that affect their work and livelihoods. Given that businesses and governments are taking advantage of the rapid transmission of ideas and technologies, organizations of informal workers felt the need to do the same. In effect, globalization has provided both the impetus and the means for home-based workers' organizations to link up transnationally and engage on the global stage.

Organizational Strategies

Organizations of informal workers, including home-based workers, typically pursue a wider set of strategies than trade unions of formal workers pursue.⁴² See Box 1 for a typology of common core and supplemental strategies.

⁴⁰ Bonner, Chris and Dave Spooner (2011), "Organizing Labour in the Informal Economy: Institutional Forms & Relationships", *Labour, Capital and Society* Vol 44, No 1, pages 126-152; also Carré, Françoise (2013), "Defining and Categorizing Organizations of Informal Workers", WIEGO Organizing Brief No. 8, WIEGO, Cambridge, MA, USA, 16 pages, available at <http://wiego.org/sites/wiego.org/files/publications/files/Carre-Informal-Worker-Organizations-WIEGO-OBS.pdf>

⁴¹ Bonner, Chris and Françoise Carré (2013), "Global Networking: Informal Workers Build Solidarity, Power and Representation through Networks and Alliances", WIEGO Working Paper No. 31, WIEGO, Cambridge, MA, USA, 27 pages, available at <http://wiego.org/sites/wiego.org/files/publications/files/Bonner-Global-Networking-Informal-Workers-WIEGO-WP31.pdf>

⁴² Carré, Françoise (2013), "Defining and Categorizing Organizations of Informal Workers", WIEGO Organizing Brief No. 8, WIEGO, Cambridge, MA, USA, 16 pages, available at <http://wiego.org/sites/wiego.org/files/publications/files/Carre-Informal-Worker-Organizations-WIEGO-OBS.pdf>

Box 2

Typology of Organizing Strategies

Common Core Strategies: pursued by most organizations

- Collective Bargaining/Negotiating
 - with employers/contractors
 - with government (local, provincial, national)
 - with private companies, exporters, suppliers
- Policy Advocacy
- Mobilization Campaigns

Supplemental Strategies: undertaken by some organizations

- Economic Development Services, including financial and marketing services
- Collective Economic Action: e.g. cooperatives that provide services of various kinds and producer groups that do joint marketing
- Collective Access to Social Protection: negotiating access to existing schemes, advocating for more inclusive schemes or providing their own schemes
- Worker Education, including awareness building

Source: adapted from Carré 2013

Collective Bargaining

Home-based workers have to bargain with local government for basic infrastructure services to make their homes-cum-workplaces more productive. Like other informal workers, they need to bargain for accessible and affordable public transport between their homes and the markets where they buy and sell goods, or their contractors. Those who are self-employed have to bargain with suppliers and buyers for fair prices and terms of trade. Those who are sub-contracted have to bargain with lead firms and their intermediaries, the contractors, who outsource goods to them in order to obtain regular work orders, quality raw materials, fair piece rates, and timely payments.⁴

⁴³ Burchielli, Rosaria, Annie Delaney and Kylie Coventry (2014), "Campaign strategies to develop regulatory mechanisms: Protecting Australian garment homeworkers", *Journal of Industrial Relations* Vol 56, No 1, pages 81-102.

But home-based workers without a fallback position are often afraid to bargain because, as a home-based worker in Ahmedabad put it: “*We are afraid of bargaining because if we squeeze the employer, the employer will do the same to us*”.⁴⁴

Promising Examples

There are promising examples from cities around the world where home-based workers and their organizations have been able to demand better, more inclusive urban policies that integrate home-based workers and their livelihoods into urban planning and local economic policies. Organizations of home-based workers have also been successful accessing bigger and better markets for their members, in gaining victories for their members and other home-based workers in either the local or national policy arenas in some countries, and have joined hands across nations to form regional networks to bring visibility to the home-based workers, strengthen their livelihoods and to build a regional/global platform of demands.

Local

HomeNet Thailand (HNT) has been facilitating city dialogues to highlight and address the need for better public transportation for home-based workers and other informal workers in resettlement areas around Bangkok. These ongoing City Dialogues, started in 2012, provide a platform for informal workers to articulate their realities and problems to city authorities. The City Dialogues have resulted in tangible outcomes including more regular bus services during rush hour, and a pedestrian bridge in one flood-prone district.⁴⁵

In Ahmedabad in 2000, Mahila Housing Trust, the housing wing of SEWA, initiated a campaign with the Ahmedabad Electricity Company (AEC a private company) to electrify all of the slum households of Ahmedabad. The campaign was so successful that the AEC has committed to expanding the coverage to slum areas in other cities of Gujarat.

HomeNet South Asia (HNSA) has used the study of multiple cities/countries in Asia, cited earlier, to facilitate city level policy dialogues between home-based worker organizations and city officials. In Faisalabad, HomeNet Pakistan negotiated a water filtration plant at a location with a concentration of home-

⁴⁴ See reference in footnote 2, p. 54.

⁴⁵ Tangworamongkon, Chonticha (2015), “Home-Based Workers Create City Dialogue in Bangkok. Inclusive Cities Project”, WIEGO, Cambridge, MA, USA, 13 pages, available at <http://www.inclusivecities.org/wp-content/uploads/2015/09/IC-Bangkok-Case-Study-Final.pdf>.

based workers. The plant now serves 2,000 households. In Kathmandu, HomeNet South Asia, and SAATHI, a local NGO, partnered to meet with municipal officials to discuss the water, sanitation, and electricity needs of home-based workers. As a result, collaborative efforts are underway to install solar street lights and a 500 liter drinking water tank, and to devise a paid waste collection system. As a result of dialogues in Dhaka, Bangladesh between HomeNet South Asia and the Dhaka North City Corporation (DNCC), 20 million taka was allocated in the 2013-2014 corporation budget for garbage disposal in two slums (personal communication, Sapna Joshi).

At the city level, SEWA Bharat has been working to increase livelihood opportunities for home-based workers through the creation of new production models and enterprise development. In the town of Munger, it had promoted SEWA Shram Sugandhit Producer Agarbatti Cooperative, a cooperative of incense stick rollers, with a current membership of 1200 shareholders and production capacity of 25 tons (26,198 US\$).⁴⁶ In addition, SEWA has been instrumental in setting up a producer company owned and managed by women producers, for scenting the agarbatti. This model has many lessons for augmenting income for the home-based workers - collective enterprise, value addition, mechanized production, linkages with a private company for marketing, and promoting institutions owned and managed by women themselves. In the city of Delhi, SEWA Bharat has also promoted a model around promoting embroidery centers in the slum areas to bring home-based workers into direct contact with the international markets, eliminating middle men.

National

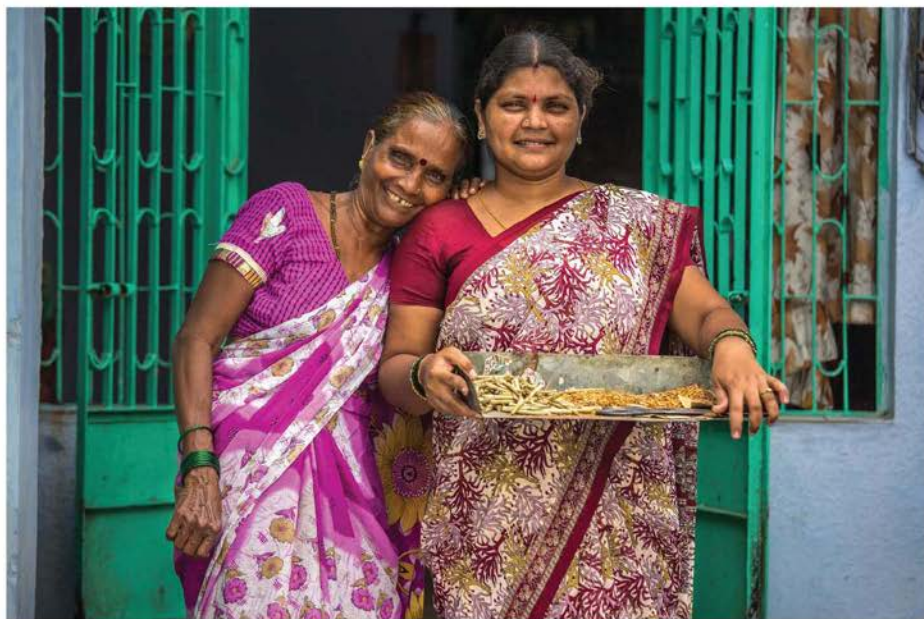
The Self Employed Women's Association (SEWA) in India is the world's largest trade union of informal workers, all women, and has been instrumental in achieving higher wages or earnings and better working conditions for home-based workers in many industries. SEWA is one of the first organizations in the world to draw attention to home-based workers – both nationally and globally. In Ahmedabad city, the SEWA Union has a membership of 107,530 home-based workers, of whom 21,114 are bidi (cigarette) rollers, 5,831 are kite makers, 38,356 are incense stick rollers, and 42,229 are piece rate tailors (garment workers).⁴⁷ SEWA's efforts to bring voice, visibility and validity to home-based workers have been ongoing and multipronged.⁴⁸

⁴⁶ Information provided by SEWA Bharat.

⁴⁷ Janhavi Dave and Kabir Arora, (2015) Interventions by SEWA in Ahmedabad, WIEGO, Cambridge, available at <http://www.inclusivecities.org/wp-content/uploads/2015/11/IC-Ahmedabad-Case-Study.pdf>

⁴⁸ Sinha, Shalini. (2013) Supporting Women Home-Based Workers, WIEGO Policy Brief No.13.

<http://wiego.org/sites/wiego.org/files/publications/files/Sinha-Home-Based-Workers-SEWA-India-WIEGO-PB13.pdf>



Rookmani Ram Naryan and her daughter, Kavita Harshresh Yemul, spend many hours each day on the floor of their home hand rolling Indian-style cigarettes called bidi. © Paula Bronstein/Getty Images Reportage

Organizing home-based workers has given them voice; highlighting their large numbers and contribution to the economy has brought visibility to the workers and their work; and finally, ensuring that they are included in the government schemes and policies has granted them validity.⁴⁹ It was due to the coordinated campaign by networks of home-based workers globally, led by SEWA, that the International Labour Organization adopted the Convention on Home Work (C177) in 1996. The Convention is the first comprehensive, international standard in favor of any category of informal workers.

HomeNet Thailand has effectively campaigned with and for home-based workers and other informal workers on the national policy front, in alliance with other civil society organizations. The first such success was the universal health coverage scheme for informal workers and other groups not covered by formal health insurance. Thailand stands out for its decade-long inclusion of civil society organizations, including HomeNet Thailand, in an alliance for health reform, which contributed to the campaign for what became known, initially, as

⁴⁹ In Ahmedabad, SEWA impact on the income and earnings on home-based workers has been documented. In the period between 2009-2014, there was a reported 78% increase in income of incense stick rollers, 53% increase in income for the beedi rollers 88% increase in income for the kite makers and garment makers. In addition, SEWA home-based worker members had increased access to SEWA financial services and services and also to low cost supplies. (Dave and Arora, (2015), p-18.).

the 30 Baht Scheme.⁵⁰ When the 30 Baht Scheme was replaced by the free Universal Coverage Scheme, the alliance of civil society networks, including HomeNet Thailand, was again involved in the design of the scheme, in the legislation, and thereafter in facilitating, monitoring and evaluating implementation.

The second success was the Homeworkers Protection Act, which entitles homeworkers in Thailand to minimum wage, occupational health and safety protection and other fundamental labor rights. To understand obstacles to implementing these protections, under a WIEGO project on law and informality, HomeNet Thailand examined instances where homeworkers had attempted to access their rights and to implement the tripartite implementation committee (comprised of government, private health providers and civil society) set up under the Act. The group also made a concerted effort to inform homeworker leaders and homeworkers about their rights under the Act through workshops with lawyers and government officials, posters, newsletters and other documents. In 2014, as a direct outcome of these struggles, three home-based workers supported by HomeNet Thailand were included in the tripartite implementation committee.

The SEWA Mahila Housing Trust (SEWA MHT) in India has campaigned for an enabling policy environment for housing and infrastructure for the poor at the national level in India, including procedures for better transparency and accountability regarding the housing subsidy to which the poor are entitled; and has worked to reform state-level rehabilitation policies and leverage urban town planning and tenural systems for the urban working poor in the informal economy. In the area of housing and infrastructure finance, SEWA MHT has advocated for enabling regulations and incentives to increase the access of the poor to formal housing finance. And it recently established a housing finance corporation, called SEWA Grih Rin Limited, for working poor women.

Welfare Boards

Worker welfare funds represent one of the models developed in India for providing social protection to workers in the informal economy. In India, these funds have been set up by various state governments as well as by the central

⁵⁰ Namsomboon, Boonsorn and Kyoko Kusakabe (2011), "Social Protection for Women Homeworkers: a Case of Health Care Services in Thailand", *International Journal of Sociology and Social Policy* Vol 31, No 1-2, pages 123-136; also Alfors, Laura and Francie Lund (2012), "Participatory Policy-Making: Lessons from Thailand's Universal Health Scheme", WIEGO Policy Brief (Social Protection) No. 11, WIEGO, Cambridge, MA USA, 6 pages, available at http://wiego.org/sites/wiego.org/files/publications/files/PB11_Alfors_Lund_2012.pdf

government. These funds are targeted at, amongst other groups, home-based workers in specific industries and are typically raised by a cess or tax on the production/ output in specified industries in which there are large concentrations of informal workers. The funds are transferred to the Ministry of Labor, which sets up autonomous welfare boards, comprised of representatives from employers, government, and workers, to plan and administer the funds. The benefits provided under these funds vary but typically include some mix of: education scholarships, identity cards, medical care, pensions, disability or unemployment allowances, housing loans, and sector-specific schemes.

Regional and Global

Organizations working with home-based workers from eight countries in South and South East Asia – Bangladesh, Cambodia, India, Nepal, Pakistan, Philippines, Sri Lanka and Thailand - along with city mayors and administrators from those countries, came together in a Regional Conference of City Authorities and Home-Based Workers in May 2014 in Pataya, Thailand to highlight how good civic amenities enhance the productivity, livelihoods and living standards of urban home-based workers. The conference participants developed and adopted an ‘Asian Cities Declaration on Home-Based Workers, 2014’.⁵¹ In 2015, HomeNet South Asia and WIEGO organized the first-ever global conference of home-based workers in New Delhi, India. Over 100 home-based worker representatives and supporters from 24 countries participated in the conference and jointly formulated the Delhi Declaration, the first global declaration of home-based workers.

Key recommendations of both the 2014 Asian Cities Declaration and the 2015 Delhi Declaration include: recognize the home as workplace and slums as sites of economic activity; integrate home-based workers and their livelihood activities in local economic development plans; extend tenure security through in-situ regularization and improvement in all existing settlements; extend basic infrastructure to all homes and settlements; and extend public transport services to all settlements.

HNSA, in partnership with SEWA, has launched a marketing initiative in all seven SAARC countries aimed at increasing employment opportunities and

⁵¹ HomeNet South Asia (2014), “Asian Cities Declaration on Homebased Workers, 2014”, 3 pages, available at <http://www.homenetsouthasia.net/pdf/ASIAN%20CITIES%20DECLARATION%20ON%20HBWS.pdf>

profitability for home-based workers. Through this project, home based workers become both the both owners and beneficiaries of the business created, are able to insert themselves into the market, gain critical skills for managing complex business organizations. Approximately, 100,000 home-based workers in the SAARC region have benefitted from this initiative; 13,800 have been provided work with an increase in income varying from 25% to 60%.

Conclusion

As the evidence presented in this paper has shown, three areas of urban policies, plans and practices have direct impact on the livelihoods and productivity of home-based workers: informal settlements and housing policies, basic infrastructure and transport services, and zoning regulations.

Housing policies directly impact home-based workers, more than is the case for other groups of informal workers. To secure their livelihoods and make them more productive, home-based workers need good quality, low-cost housing in central locations as well as affordable and reliable basic infrastructure services (water, sanitation and electricity) for their homes-cum-workplaces. Provision of work sheds or other work spaces for home-based workers should be included in the design of low-cost housing and settlements.

Similarly, settlement schemes need to factor in the livelihood of home-based workers and other informal workers. Evictions and relocations of homes and other workplaces, especially to the periphery of cities at a distance from markets, contractors and customers, pose a direct threat to the livelihoods of home-based workers and other urban informal workers. The best approach to protecting and enhancing the livelihoods of home-based workers, and other informal workers, is in-situ upgrading of informal settlements and informal housing. This will require that city planners recognize informal settlements and houses as sites of production and build them into plans for the allocation and zoning of urban land. If and when home-based workers and their families have to be relocated, efforts should be made to ensure that, from the outset, the relocation sites have adequate shelter, basic infrastructure, transport services, and access to markets, in addition to education and medical facilities.

Zoning policies need to reflect the significance and location of home-based work. Overly strict separation of land uses (such as single-use zones) can

negatively impact the livelihoods of urban home-based workers. It is important to promote a balanced mix of uses that fruitfully interact with each other. In regard to home-based production, “it is important to distinguish not only land uses but also the scale of the uses – because, for example, a small tailor workshop may enrich a residential neighborhood while a sewing factory may cause undue nuisance.”⁵² Distinguishing both land uses and the scale of uses would allow policy makers to better address the needs of home-based workers. For home-based work, “it may be advisable to let neighbors decide whether or not such activities are desirable in the neighborhood.”⁵³ Finally, transport systems and transport services need to be designed with the view of connecting home-based workers and other informal workers to the markets where they buy and sell and the places where they work.

Clearly, there is a link between urban policies, plans and practices and home-based workers and other groups of urban informal workers. Most existing urban policies, plans and practices are not designed to support and protect the urban informal workforce and, therefore, often have negative impacts on the working poor. If they want to reduce poverty and inequality and to enhance overall growth and development in their cities, municipal governments need to recognize that most informal workers are working poor people trying to earn an honest living and contributing to the urban economy of their cities. They also need to recognize that most urban informal activities are situated in private houses or on public land: they need to recognize, more specifically, that most slum or squatter settlements and many informal houses – as well as public land or spaces – are sites of production and distribution.

In sum, municipal governments need to recognize the contribution of the informal workforce, including home-based workers, to their cities and to integrate informal activities into the plans, policies and practices of their cities. They should do so by inviting informal worker leaders to the policy-making table.

⁵² Nohn, Matthias (2011), “Mixed-Use Zoning and Home-Based Production in India”, WIEGO Technical Brief (Urban Policies) No. 3, p. 4, WIEGO, Cambridge, MA, USA, 28 pages, available at http://wiego.org/sites/wiego.org/files/publications/files/Nohn_WIEGO_TB3.pdf

⁵³ See reference in footnote 52, p.4.



Bhavna Ben Ramesh sews handmade purses out of her home. Her work is essential to her family's income, though women's home-based work often goes unrecognized. Bhavna joined the Self Employed Women's Organization (SEWA) and Mahila Housing Trust (MHT), and received training on how to better market her products and to whom. © Paula Bronstein/Getty Images Reportage



PART 2



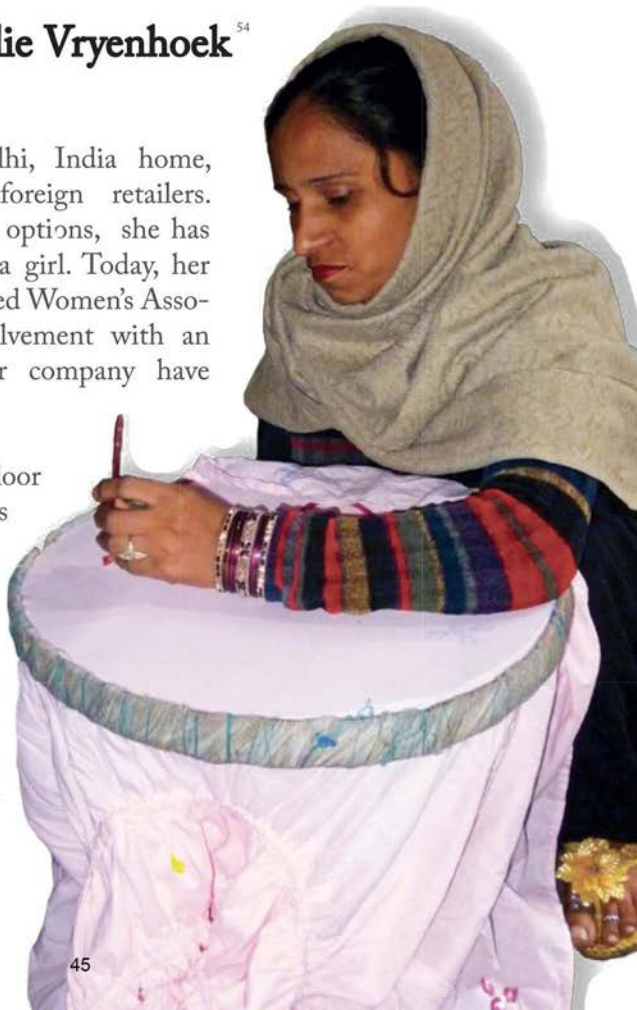
Small World, Big Goals

Profile of a Home-based Garment Worker in Delhi

Leslie Vryenhoek⁵⁴

Farida-ben works in her Delhi, India home, embroidering garments for foreign retailers. Denied an education and other options, she has done this work since she was a girl. Today, her membership in the Self-Employed Women's Association (SEWA) and her involvement with an ethical, SEWA-based producer company have expanded her world.

Farida-ben sits on the concrete floor of the two-room home she shares with her husband and their four children. Leaning into the day's work, she pulls the fabric taut across a circular frame and begins. The girls' dresses she's adorning today are flouncy, with a ruffle at the bottom and spaghetti straps at the shoulders. They aren't the sort of garment the girls in this Muslim family ever wear, but that's irrelevant.



These frocks are headed for the racks of a retail chain probably in the UK or in North America—she rarely knows just where.

It would be easy to assume this home-based garment worker in a Delhi slum cannot imagine the far-off stores where her work sells—but the assumption would be wrong. Farida-ben's membership in the Self-Employed Women's Association (SEWA)⁵⁵ and her engagement in the SEWA-linked producer company Ruaab have dramatically expanded her view on the world.

The room where Farida-ben works is a narrow rectangle, maybe 2 metres wide by 5 metres long. It is also the room where she prepares meals and feeds her



Farida-ben is paid by the piece to decorate garments like these pre-stamped girls' sundresses, which are destined for far-off retail stores.

⁵⁴ Leslie Vryenhoek is the Writer-Editor for Women in Informal Employment: Globalizing and Organizing (WIEGO). This account of her visit with Farida-ben was facilitated by SEWA Bharat in December 2012. Interpretation was provided by Richa Hingorani. All photos by Leslie Vryenhoek.

⁵⁵ SEWA was registered as a trade union in 1972 in the state of Gujarat after founder Ela Bhatt convinced authorities that poor self-employed women were workers deserving of rights. Active now in 10 states across India, SEWA has more than 1.4 million members, all women, and continues to grow rapidly.

family, entertains guests and washes up. To reach her here, one must walk a chaotic labyrinth of busy, grimy streets, but at the top of a steep flight of stairs, Farida-ben's home is clean and uncluttered.

A large window on the far wall brightens the space. That's important, because the electricity is out again. It's a common occurrence, Farida-ben says. Power outages happen as often as twice a day and can last for hours. Despite the unreliability, it costs about 300 rupees per month for a legal electrical connection to power a lightbulb and a small television in the second, windowless room where the whole family sleeps.

Sunlight from the window spills across the pale pink cotton onto which Farida-ben is affixing sequins to a pre-stamped design using an *ari*, a needle that looks much like a ballpoint pen. Yesterday, she went by the local centre that SEWA runs and was given seven of these children's dresses to embroider.

But when news got out that she was to be interviewed today, she was allotted another three to ensure she had enough work to show off.

She confides this with a characteristic broad smile, her lips shining with vibrant



Farida-ben models a fancy garment of her own for which she designed and embroidered complex beadwork.

ruby lipstick. Farida-ben is paid by the piece, 20 rupees (about US \$0.373)⁵⁶ for each dress she completes, so these additional three are a help. All extra income is welcome here.

Farida-ben works quickly, her movements so practiced that she barely pauses in telling her story to reload the ari with sequins. Embroidery has been her trade for a quarter-century. She works hard at it out of a keen desire to see her own children get the opportunities she was denied.

Farida-ben never had the option to attend school. Her parents educated only the boys. She recalls a strict upbringing that offered little choice but to do as she was told—and at age 12, she was told to take up work as a home-based embroiderer. Growing up under such limitations in Uttar Pradesh, northern India, she longed to see more of the world, and asked that the man chosen to be her husband live in Delhi. That one request, at least, was met. At 20 she was married to Akbar, whom she first met on her wedding day.



Akbar, Farida-ben's husband, is a plumber.

The mention of her marriage brings another brilliant smile. It was a good match, she says, and 16 years later they are very happy. (When Akbar comes home at midday, the rapport between them makes this obvious.) Still, she says, there are challenges. Farida-ben would rather not have to work so much, but Akbar is a

⁵⁶ Indian rupee was the equivalent of \$0.01835 USD on December 14, 2013 (per www.xe.com, mid-market rate).

plumber and his income is unpredictable. In fact, this is the first time in a week he's been out to work. His earnings—usually no more than 6,000 rupees monthly—are only slightly higher than the 4-5,000 Farida-ben's embroidery now brings in.

“Most women want to marry so they do not have to work,” Farida-ben says, but adds with a shrug and a rich laugh that she will work all her life to achieve her goals. Her aspirations are not small, especially where her children are concerned, but Farida-ben's involvement with SEWA is helping put them within reach.

Farida-ben first connected with SEWA about nine years ago when the Secretary to the SEWA Delhi Trust, a neighbour, suggested she go to the nearby SEWA Centre and ask for some embroidery jobs. Until then, Farida-ben had worked, as most home-based workers do, for middlemen.

Middlemen (or contractors) typically occupy a space in the apparel chain between the producer and the retailer. Along with taking a substantial cut of the proceeds, these intermediaries obscure the working conditions at the bottom of the production chain. Retail brands can't always see whether the people who make their garments are exploited. SEWA, however, works differently because it is focused on improving the livelihoods and raising the status of home-based producers.



SEWA offers vocational training to young women. This includes traditional skills such as embroidery and tailoring, but also computer and business skills.

Farida-ben won't abide middlemen anymore—SEWA, she says, offers more money per piece plus timely payments. Before, she might earn 100 or even 150 rupees per day but have to wait months to get paid. Now she earns a reliable (if variable) income—today's dresses will bring 200 rupees—and can access health benefits through SEWA. These include eye clinics to help counteract the strain caused by such constant, close work.

Trade union activity, successfully negotiating better wages and working conditions across a range of occupations, is core to SEWA, but it has developed into a multifaceted movement that embraces a holistic approach. Coming together in sustainable organizations, SEWA believes, is the best way for women to promote their own development. Hundreds of “sister” organizations within the SEWA family address myriad needs: financial, social security (including child-care), health, skills training, and marketing (Sinha 2013). All are comprised of SEWA members, and all are strongly bound by a shared ideology of women's empowerment.



Farida-ben during the interview

In 1994, SEWA Bharat—the All India Federation of the Self Employed Women’s Association—was created to serve as a connecting nucleus. It serves to transmit knowledge between organizations and helps foster the development of emerging SEWAs in new locations until they become self-sufficient. (SEWA Delhi, established in 1999 and now autonomous, is one of these.)

SEWA Bharat also directly administers some initiatives, including a range of training and skills development programmes. Embroidery has been one of its most successful.

According to Richa Hingorani, Media & Communications Manager for SEWA Bharat, the embroidery programme took off where others—pickle production, for example—had failed.



“Women have been exposed to embroidery work for a long time, but they did not understand themselves as workers,” she notes. That changed as the women came to understand, through SEWA, their value and their rights. In addition to enhanced embroidery skills, SEWA’s members are connected to marketing and business skills, and exposed to broader horizons.

“Whatever knowledge I have of the world,” Farida-ben says, “I got from SEWA.” She notes that she has learned to speak freely and articulately, and can talk to even the richest of people because of the confidence that her relationship with SEWA has instilled.

Ms. Hingorani says this newfound confidence is common. SEWA Delhi organizers have noted a trend among the women embroiderers,

most of them Muslim, to step out more on their own.

Still, Farida-ben longs for fewer limitations and wishes she could take a job outside the home—in a factory, where she'd make better money folding and packaging, or in an office- but her traditional husband won't allow it. He wants her at home so she can run the household and make sure the children get to school and do their homework.

She too believes that is important work, but says, *“My world is very small most days.”*

While her world may be small, her work goes far. Farida-ben is a member of Delhi-based Ruaab, a producer company under SEWA Bharat's umbrella. Ruaab (which loosely translated means “dignified pride” and hints at high quality) began as a programme to help women improve their incomes and skills. Focused on fair treatment for the women workers, Ruaab eliminates middlemen, ensures better wages and prevents child labour. In recent years it has blossomed into a full-fledged business that sells the work of nearly 1,500 fairly-paid embroidery artisans to major global markets. Orders come in from well-known international brands like Zara, Gap Inc., NEXT, Newlook and Vero Moda.



By linking producers like Farida-ben directly to major brands, Ruaab creates transparency while ensuring more money makes it into the hands of the producers. But it's a competitive business. Operating as a multinational business necessitates international trips to promote products. And not long ago, Farida-ben was selected to represent Ruaab's embroiderers on a marketing mission to the UK.

Since her oldest child, a daughter Yasmin, was born, Farida-ben has saved an impressive 140,000 rupees. Despite the family's limited means, she explains that she deposits at least 50 rupees, and whatever else she can, in an account at SEWA Delhi Co-operative every month. She is the family planner; Akbar, she admits, is less interested in worrying about the future. The savings are all earmarked for the children's education and for their weddings, which are large, expensive multi-day affairs.



Six-year-old Nazreen, just home from school, wants to grow up to be a teacher.

Farida-ben is adamant that all of her children, sons and daughters, will be educated and have ample employment choices. The Right to Education Act in India guarantees children a free education, including books and supplies, only between the ages of 6 and 14 or through the 8th standard. At 15, Yasmin will be in 9th standard soon—the oldest son is close behind—and while the government has waived the fees for the poor even for higher grades, Farida-ben

estimates it will cost about 1,000 rupees per month for uniforms and school supplies.

However, she insists she won't force her daughter to take up embroidery work to earn money, as she was made to, though she shows us a kurta

that Yasmin has artfully embellished. She knows the value of earning money will be learned soon enough, and she fervently hopes her daughters will have more opportunities than she did. For this reason, she wants Yasmin to attend SEWA's Polytechnic when she reaches the minimum age of 16.

The Polytechnic was established to offer vocational training in 2005 in response to a keen desire among SEWA members to see their children gain employable skills. The offerings are broad, and Farida-ben wants Yasmin to avail of all possible courses: embroidery, tailoring and the traditional art of henna tattooing called mendhi, but also computers and business skills.

When asked if she thinks her husband will let his daughters go to work out in the world, Farida-ben's eyes flash and she vows she'll argue with him. It's not hard to imagine that she will win that battle. After all, she won the fight to go to London three years ago, despite Akbar's fears that she would be harmed, corrupted or simply not return to him.

Farida-ben's London adventure was made possible by Ruaab and by her own dogged determination. SEWA Bharat Executive Director Sanjay Kumar and three other managers were going on a trade mission to meet buyers from major retail chains and show off the work



Yasmin's embroidery skills are displayed on this kurta, but Farida-ben will not compel her daughter to take up embroidery work. Instead, she wants Yasmin to study a range of trades at SEWA's Polytechnic.

of the company's artisans—and they wanted to have one of their skilled workers along. Farida-ben secured the single spot by being the most prolific worker, embroidering around the clock for 20 days to earn over 10,000 rupees.

But when she told her husband, Akbar resisted. “His first reaction was NO!” she recalls. While she other women from SEWA tried to reassure him that she would be accompanied and safe, the community, including Akbar's family who live nearby, warned of the dangers—that Farida-ben could be attacked or might even run off with a foreigner. It took almost two weeks of SEWA intervention and his wife's strong-willed convincing before he relented.

It was the first time Farida-ben had travelled on an airplane, her first trip far from India. And she was dazzled by everything. Or almost everything—she did find the British diet bland for her tastes, though she was amazed by the abundant food. She recalls a vegetable market with incredible variety and reasonable prices.

Back home, inflation has been eating up the family budget; the price of staples like rice, oil, and flour has risen – and sugar, so essential for tea, has become an outrageous expense. But in her London hotel, fresh fruit, coffee and tea were available any time for free. She took advantage, she confides, and managed to save a considerable portion of her per diem.



Farida-ben in London © SEWA Bharat

Farida-ben and her children spent a portion of the week sightseeing with her companions using a pass for public transportation. As she details her travels, Farida-ben takes out the photo album and we look at tourist shots of London—the Eye, the old English architecture, the Thames.

Going around such a strange and foreign place gave her a new confidence and relieved her of fear, she explains. Now, she can go around Delhi by herself and is not afraid to ask directions of strangers, even men, if she's uncertain. "But I always ask more than one person—I've learned that!" She flashes a grin.



Piped water coming directly into the home makes it much easier for Farida-ben to meet her high standards for cleanliness.

While Farida-ben has been showing her photos and serving tea, Akbar has been to the school to collect the youngest daughter, Nazreen, who at six years old is too young to manage the dangerous Delhi traffic. As soon as the child arrives, Farida-ben directs her to wash up. The obedient child fills a small basin from the tap that brings municipal water into the house—a cost of about 1,500 rupees (US \$27.50) every six months—and tackles the grime she's worn home. She scrubs at her face earnestly and washes her hands up past her elbows. Then, cleaned up and combed, Nazreen nibbles at a small packaged snack and shyly says she wants to be a teacher when she grows up.

Then Farida-ben continues her narrative. In London, she reveals, she wandered through The Gap and looked at the clothes. There, she spied something familiar - a garment, or one in the same pattern, that she herself had embroidered. Of course she looked at its price tag.

She shakes her head, incredulous. “I’m not stupid,” she asserts. “We should be paid more.”

But she’s astute enough to understand the larger issue of global competition in a world where garment contracts regularly travel to find the cheapest bidder. Despite the better rates SEWA is able to achieve for its members, those involved in the production of garments—even highly skilled artisans— have little control over the value chain.

“So we have the choice to do the work for this pay, or someone else will,” she says. Ultimately, like so many things in her 36 years, “The choice is really no choice at all.”

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Shakuntala Rameshman makes brooms at her roadside stand on a busy street in Ahmedabad. She has been hand-crafting brooms for seven years, making 150–200 rupees a day.

© Paula Bronstein/Getty Images Reportage

How Home-based Workers In Ahmedabad Formed A Union To Improve Their Lives

Carlin Carr

Neetha Rathore



Neetha Rathore © Paula Bronstein/Getty Images Reportage

Every day, from her humble, one-room home in an Ahmedabad slum, Neetha Rathore makes huge quantities of curried potatoes. She spends hours sitting cross-legged on the floor washing, chopping and mashing, preparing mounds of stuffing for an Indian snack that her husband will later sell on his roving pushcart. The business is the family's primary income, and Neetha's role is essential, though – like many home-based workers – largely invisible and unrecognized.

In India, one-third of women working in non-agricultural employment are involved in all kinds of remunerative work from their homes. They produce a variety of goods and services, including tailoring, rolling incense sticks, hairdressing and assembling electronics. Some are self-employed while others are sub-contractors for an individual entrepreneur, contractor or larger firm or intermediary.

The work is flexible – especially important for women – and helps support poor families, but home-based workers face many challenges, including irregular work, delayed payments and rejected goods. In order to gain greater visibility and rights as workers, the women featured here, including Neetha, have joined the Self Employed Women's Association (SEWA), a trade union for poor, self-employed women in the informal economy. SEWA is a pioneering organization that empowers women to work together to gain work security, income security, food security and social security, especially health care, child care and shelter.

Organizing gives working poor women a powerful collective voice to gain greater visibility and to be heard by the decision makers who can affect their lives – on both a local and global level. SEWA has been instrumental in a number of key policy-level decisions that have helped secure informal livelihoods. In fact, SEWA led the important and successful movement to the Home Work Convention (C177), approved by the International Labour Conference in 1996. This year marks the 20-year anniversary of C177, which aims to promote and protect the rights of those who work at home to create products specified by an employer. Ten countries have ratified the Convention to date, and home workers around the globe are pushing for continued action and ratification.

Bhavna Ben Ramesh



Bhavna Ben Ramesh © Paula Bronstein/Getty Images Reportage

Bhavna Ben Ramesh sews handmade purses out of her home in one of Ahmedabad's vast informal settlements. For Bhavna, her home is her workplace, so the quality of housing and access to basic services, such as electricity for her sewing machine, fan and lights, are essential to her earning power. In a recent study by Women in Informal Employment: Globalizing and Organizing (WIEGO), home-based workers in Ahmedabad cited the quality of housing – including roofs that leak water and damage their materials, a lack of windows for ventilation and light, and cramped spaces – as their main challenges in their work.

A few years back, as a member of SEWA's sister NGO, Mahila Housing Trust (MHT), Bhavna and other MHT members in her slum fought for essential housing infrastructure, including individual toilets, individual water connections, drainage, paved roads, street lights, solid waste management and storm water drainage. MHT brought them to key government offices, taught them about policies that could help them, showed them how to fill out the appropriate paperwork and gave them useful tips for speaking with government officials.

All the training paid off, and Bhavna and her local neighborhood organization of women gained important upgrades to their slum. The improvements have had a positive impact on their lives and, for the home-based workers in the area, their work, as well.

Feroza



Feroza © Paula Bronstein/Getty Images Reportage

Feroza has made kites for the last 26 years from her small, dimly lit, two-room home in another of Ahmedabad's informal settlements. When it's too hot or crowded indoors, she moves her simple set-up to the lane just outside. Every day, she sits for hours in the same position making an average of 1,000 colorful kites a day for just 100 rupees (about £1). Repetitive work for long hours causes many health issues for informal workers. Feroza has suffered from body cramps and pains. Through SEWA, she attended trainings to improve her working environment, and now uses specially designed tables and chairs to reduce work-related pain from making the kites. The table, she says, is more comfortable and helps with her back pain. 'I also work faster,' she adds.

Bhavna Headod



Bhavna Headod © Paula Bronstein/Getty Images Reportage

Bhavna Headod runs a popular beauty parlor from her home on the outskirts of Ahmedabad. She started the home-based business in 2010 after receiving a 5,000-rupee micro-loan from SEWA, and now she earns Rs. 3,000 to 4,000 (about £30 to £40) a month. She provides a variety of services for the women in her neighborhood, including hair cutting, eyebrow threading and fancy hairstyles for weddings. Home-based workers, like all informal workers – from informal waste pickers to vegetable sellers to street food vendors – provide valuable products and services at affordable rates for low-income neighborhoods. Bhavna has dreams for her parlor: one day she hopes to save enough money for a small house of her own and a separate shop for her business.

Rookmani Ram Naryan and Kavita Harshires Yemul



Rookmani Ram Narayan & Kavita Harshires Yemul © Paula Bronstein/Getty Images Reportage

Rookmani Ram Naryan (left) and her daughter, Kavita Harshires Yemul, spend many hours each day on the floor of their small home hand rolling Indian-style cigarettes called bidi. They are carrying on a family business that was started by Rookmani's mother and father. The women roll 500 bidis in three to four hours. Subcontracted workers such as Rookmani and Kavita are vulnerable to exploitation by middlemen, who often cheat them of payment or provide loans with high interest rates, and suppliers, who provide poor-quality material and charge workers if the finished product doesn't come out well. As SEWA members, they have more bargaining power and visibility for their hard-earned income.

The Self Employed Women's Association (SEWA)



SEWA © Paula Bronstein/Getty Images Reportage

SEWA takes a holistic approach to addressing issues for working poor women in the informal economy. In addition to helping to secure their rights as workers, SEWA runs a variety of programs to support the women and their families in other ways. In one informal settlement in Ahmedabad, the organization runs an affordable day-care called the BALSEWA Center. The two-room space in the physical heart of the slum allows working mothers to keep their children in a safe, educational space while they earn for the family. The BALSEWA Center is also used as a community gathering place, providing health check-ups and educational programs. In the photo above, Padma, a SEWA representative, hosts a nutrition class for mothers in the area to learn about healthy cooking.

Empowering informal workers, especially women, has positive ripple effects in communities and societies. SEWA helps women gain access to secure work to help them lift their families out of extreme poverty and invest in the next generation, both of which are key elements of creating sustainable 'cities for all'.



Nikita Yadav makes beautiful decorative hangings from her small, dimly lit one-room home. Despite her challenging working conditions, she earns 1,000-1,200 per day income that helps support her family.

© Paula Bronstein/Getty Images Reportage

CONSTRAINTS & CHALLENGES

LACK OF BASIC INFRASTRUCTURE SERVICES AT HOME/WORKPLACE



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PART 3

Strategies And Solutions: Collective Voices And Perspectives Of Home-based Workers Of India

Firoza Mehrotra - Strategy Advisor, HomeNet South Asia

Introduction

The overarching theme of the two workshops held under the urban track of the Harvard University South Asia Institute for a project on 'Livelihood Creation in India through Social Entrepreneurship and Skill Development' held in January and October 2016 was Empowering Urban Home-based Workers with regard to Infrastructure Services, Marketing Support and Appropriate Policies.

Under this Project, two capacity building/mutual learning workshops were held in January 2016, in Mumbai and New Delhi respectively.

The workshop participants had a number of opportunities to analyze, share experiences and brainstorm on a variety of issues. Based on discussions of the participants and some desk review, some key aspects of these issues have been compiled, for use of home-based worker organizations and further in-depth

work. The strategies and suggestions for improvement could also be used for advocacy and lobbying to introduce new initiatives or modify existing ones to make them more user-friendly for home-based workers (HBWs).

I. Constraints And Challenges

The common constraints and challenges faced by home-based workers were grouped into three broad areas.

- A. Lack of basic infrastructure services at home/workplace
- B. Low capacity for product design and marketing (for individual home-based workers and organizations)
- C. Inappropriate policy environment – missing, hostile or unfair policies and implementation

The participants explored and discussed (i) why there were challenges and what they were, and (ii) how these are a constraint for home-based workers or how they affect them. Their collective wisdom and experience has been captured in columns 2 and 3 of Table 1 below.



Table 1: Challenges and how they affect home-based workers

	Why a Challenge	How it affects Home-based Workers
A	Lack of basic infrastructure services at home/workplace	
1	Small cramped homes which are the home/living area as well as the workspace	<ul style="list-style-type: none"> - Poor light and ventilation which is not conducive for work or health - Often one room doubles up as living, sleeping, cooking studying and working/production area, making it very cramped for all – adults and children; workers and non-workers - Due to small workplaces, often work gets soiled or damaged - All leading to low productivity and therefore diminished incomes
2	Less or no space to store raw materials and finished goods	<ul style="list-style-type: none"> - Can't buy raw materials in bulk which could reduce production costs - Finished goods often get damaged or dirty - Since no space to store goods, HBWs have to make more trips to the contractor to get work and deliver finished goods, wasting time and increasing costs of production and therefore decreasing profit
3	Illegal/costly/uncertain/fluctuating electricity	<ul style="list-style-type: none"> - Work in poor light resulting in bad eyesight - Work orders get delayed affecting income - High cost of electricity increases cost of production and affects income
4	Poor or no sanitation – lack of toilets, garbage management and poor drainage	<ul style="list-style-type: none"> - Time wasted in accessing public toilets, reducing work hours - Unhealthy environment due to bad or no drainage and garbage disposal, resulting in ill health which affects productivity and incomes
5	Public source of water at a distance and erratic supply. Also bad quality of water	<ul style="list-style-type: none"> - Time wasted in collecting water reducing working hours - Tensions, uncertainty and fights during water collection - Bad health
6	Lack of appropriate transport	<ul style="list-style-type: none"> - Makes HBWs dependent on family members or contractors - Increases production costs, and delays in meeting deadlines resulting in decreased profit

7	Lack of banking and other financial services	<ul style="list-style-type: none"> - Pushing HBWs to private money lenders/middlemen who charge high interest - No risk cover as no insurance
8	Occupational health and safety issues	<ul style="list-style-type: none"> - Bad posture, bad eyesight, inhaling toxic substances all resulting in health issues, which affect productivity and incomes
B Low capacity for product design and marketing (for individual home-based workers and organizations)		
1	Low levels of education and low skills	<ul style="list-style-type: none"> - Work at the bottom end of supply chains - Often perform less skilled work - Don't know what the final product is or who they are producing for - Competition among themselves
2	Mechanization using HBWs' designs	<ul style="list-style-type: none"> - Lose their niche markets, as machine-made products are cheaper - Reduced work orders
3	Lack of opportunities to showcase products and lack of awareness regarding markets - quick change in consumer choices/styles/colors, etc.	<ul style="list-style-type: none"> - Can't sell products as not always what the market wants - Low incomes and low standard of living
4	Reluctance in adopting new skills and designs due to uncertainty of benefits from this and due to lack of motivation, opportunities and time	<ul style="list-style-type: none"> - Can't sell products as not always what the market wants - Low incomes and low standard of living
5	<ul style="list-style-type: none"> - Many layers of contractors - Low bargaining capacity 	<ul style="list-style-type: none"> - Exploitation of HBWs by contractors - Fear of losing work orders - Don't get fair wages resulting in low incomes and low standard of living
6	Lack of skills as well as avenues for skill upgrading	<ul style="list-style-type: none"> - Quality of products suffer - Need to spend more time on a product thus lowering productivity - High percentage of rejection, leading to low incomes - Not always aware of skill upgrading opportunities (government as well as non-government) - Even when aware, may not be able to avail due to household responsibilities and patriarchal social norms - Low skill sets result in intergenerational poverty/vicious poverty cycle

C Inappropriate policy environment – missing, hostile or unfair policies and implementation		
1	No policy for fair wages – not all workers included under minimum wages legislation in India – vast differences between states	<ul style="list-style-type: none"> - Exploitation of HBWs as workers - Get paid less
2	Identity issues as <ul style="list-style-type: none"> a) <i>Workers</i> by HBWs themselves b) <i>Workers</i> by their families and community c) <i>Workers</i> by government d) <i>Workers</i> by trade unions e) <i>Informal employees</i> by firms/contractors 	<ul style="list-style-type: none"> - Low self-esteem - Exploitation of HBWs as workers - Get paid less - Don't get social security and other benefits as workers - Don't get solidarity or support from trade unions
3	Policies regarding electricity for HBWs faulty	<ul style="list-style-type: none"> - Often have to pay commercial rates for power thus increasing costs of production and lowering profits - To minimize power bill, HBWs work in dim or no light, negatively affecting the quality of their work and their eyesight
4	Inappropriate tax regimes	<ul style="list-style-type: none"> - Increasing costs of production and lowering profits
5	Housing programs/schemes of the government (especially those of relocation) do not take into account special needs of HBWs for whom home is their workplace	<ul style="list-style-type: none"> - Small cramped homes where there is inadequate space to work or store raw materials and finished products - Quality of products adversely affected - Productivity and profits reduced
6	Relocation policies not sensitive to the transport and market needs of HBWs	<ul style="list-style-type: none"> - Adversely affects productivity and income
7	Lack of data regarding HBWs and no specific policy for them	<ul style="list-style-type: none"> - Very low visibility and recognition of HBWs as workers, thus depriving them of all their rights as workers
8	Government of India's 'Make in India' policy	<ul style="list-style-type: none"> - Encourages competition, reduces demand for labor, reduces benefits and condition of work and negatively impacts home-based workers
9	HBWs not specifically included in many welfare/social protection schemes and/or not aware of them	<ul style="list-style-type: none"> - HBWs do not benefit from the government's social security schemes, as they are often not aware and also not specifically mentioned as a beneficiary group

CONSTRAINTS & CHALLENGES

LOW CAPACITY FOR PROJECT DESIGN & MARKETING

Vertical column of orange sticky notes on the green board.

STRATEGIES SOLUTIONS

TECHNICAL RESOURCES

LOW CAPACITY FOR PROJECT DESIGN & MARKETING

Grid of yellow and green sticky notes on the white board.

Collective Bargaining

Grid of orange, pink, and green sticky notes on the pink board.



NAME TAG: **MANI A. MALHOTRA**
Assistant Manager, Dairy Development Division

II. Strategies, Solutions And Technical Resources

For the constraints and challenges identified above, the participants once again pooled their knowledge to arrive at strategies, solutions and technical resources for these three sets of issues/challenges. The group work and very fruitful and interesting discussions resulted in the following:

Table 2: Strategies, solutions and technical resources

	Strategies and Solutions	Technical Resources
A	Lack of basic infrastructure services at home/workplace	
1	- Proactively link HBWs to housing schemes	- Government departments/agencies dealing with housing - Other technical agencies, like Mahila Housing Trust
2	- Free or subsidized/rationalized electricity tariffs - Adoption of solar energy sources - Energy audits of homes of HBWs and better energy management	- Electricity departments of government - For solar lights – Selco Karnataka, Sun King Ahmedabad and Green Light - Mahila Housing Trust
3	- More community toilets - Cleanliness and upkeep of community toilets - Increase in staff for this and making them regular - Provision of eco toilets (Udaipur model) - Community sensitization to keep toilets clean - Provision of garbage bins outside homes of HBWs - Employees State Insurance (ESI) to be made compulsory and HBWs issued ID cards	- Municipal/panchayat authorities - Sulabh toilet management and staff - Local leaders/corporators, MLAs and MPs - Employees State Insurance Corporation - HBW organizations and NGOs
4	-Water storage tanks - Community hand pumps - Individual water connections	- Municipal/panchayat authorities - Local leaders/corporators, MLAs and MPs - HBW organizations and NGOs
5	- Occupational Health and Safety (OHS) issues mainstreamed - Mapping OHS status of HBWs and sharing findings with local elected leaders, municipal bodies and HBWs	- OHS specialist in civil hospital - Local elected leaders - Local bodies
6	- Awareness raising and advocacy regarding all the above issues, especially for garbage collection and sanitation	- Municipal/panchayat authorities - HBW organizations and NGOs

B Low capacity for product design and marketing (for individual HBWs and organizations)		
1	<ul style="list-style-type: none"> - Training regarding company law, accounting, management, etc. - Educational fellowships 	<ul style="list-style-type: none"> - Chartered accountants - Shareholders - Other professionals <li style="padding-left: 20px;">SBI, Piramal, ICICI, Teach India, Pratham
2	<ul style="list-style-type: none"> - Capacity building and awareness regarding changing market demands - Exposure visits - More professional approach – designers, etc. - Product promotion through domestic and international exhibitions - More use of technology by HBWs 	<ul style="list-style-type: none"> - National Institute of Fashion Technology (NIFT) - Pearl Academy - SEWA - Eco Tussar - Individual designers - Common Facility Centers, especially for embroidery and handicrafts
3	<ul style="list-style-type: none"> - Skill development training 	<ul style="list-style-type: none"> - Skill Development Mission - NGOs - NABARD - State Co-op Societies (including industrial co-ops)
C Inappropriate policy environment – missing, hostile or unfair policies and implementation		
1	<ul style="list-style-type: none"> - Baseline studies - Apply Minimum Wages Act by including trades of HBWs in the schedule of Minimum Wages Act 	<ul style="list-style-type: none"> - Social science institutions - Home science institutions - Organizations of HBWs
2	<ul style="list-style-type: none"> - Baseline studies - Compulsory registration of HBWs 	<ul style="list-style-type: none"> - State Departments of Labor and Employment
3	<ul style="list-style-type: none"> - Build pressure groups for policymaking - Ratify ILO Convention -177 for homeworkers 	<ul style="list-style-type: none"> - NGOs, CBOs, trade unions and like-minded organizations
4	<ul style="list-style-type: none"> - Tripartite welfare boards for allocation of resources and implementation of welfare activities/schemes - Social security schemes - Access welfare schemes for weavers and artisans - Procure weaver/artisan cards 	<ul style="list-style-type: none"> - Ministry/Department of Labor - Vimo SEWA and others - Ministry/Department of Industry/MSME - Ministry of Textiles
5	<ul style="list-style-type: none"> - For all the above strategies, need to build pressure groups and do aggressive advocacy with government 	<ul style="list-style-type: none"> - HBW organizations, NGOs, community-based organizations, trade unions and other like-minded groups

III. Identity For Home-based Workers

One of the primary and most basic problems of home-based workers is the lack of identity – as a person and as a worker. Some of the different kinds of identity cards that home-based workers are entitled to, the issuing authority and main features are shown in the table below.

Table 3: Kinds of identity for home-based workers

	Kind of Identity	Issued by	Main Features
1	Artisan ID Cards	Development Commissioner (Handicrafts), Ministry of Textiles, Govt. of India, through their regional offices in states	<ul style="list-style-type: none"> - Artisan ID card is a biometric photo ID card denoting the craft practiced by an artisan - Artisan ID card helps access a variety of handloom and handicraft schemes for marketing, access to credit, insurance, etc. - All artisans and crafts persons eligible to get it
2	Aadhar Card	Unique Identification Authority of India (UIDAI) - a Central government agency	<ul style="list-style-type: none"> - Aadhar card serves as proof of identity and address, anywhere in India. Any individual, irrespective of age and gender, who is a resident in India can get an Aadhar card - It establishes uniqueness of every individual on the basis of demographic and biometrics – fingerprints and retina scans and a unique ID number - Aadhar number can also be linked to services like banking, mobile phone connections and other govt. and non-govt. services
3	Voter ID Card	Election Commission of India	<ul style="list-style-type: none"> - The Indian voter ID card is identity proof to certify that one is eligible to vote in Indian elections - It also serves as general identity proof, address proof and age proof for casting votes as well as for other purposes
4	Ration Cards – 3 kinds: - Antodaya; Below Poverty Line (BPL);	Food and Supplies Departments of state governments	<ul style="list-style-type: none"> - The original purpose of the ration card was to get subsidized food rations and kerosene from the government - It can also be used as proof of identity and residence - Presently there are 3 kinds of ration cards – Antodaya cards to the poorest families having no

	Above Poverty Line (APL)		stable income; Below Poverty Line (BPL) cards to those living below the poverty line (criteria differs from state to state); and Above Poverty Line (APL) cards - Cards are color coded – but differ from state to state, e.g. blue, pink or red cards for BPL and orange for APL
5	Employees' State Insurance (ESI) Card	The Employees' State Insurance Corporation (ESIC) - an autonomous corporation of Ministry of Labor, Govt. of India	- Employees' State Insurance (ESI) is a self-financing social security and health insurance scheme for Indian workers - Identity as a worker plus healthcare for whole family
6	Home-based Worker Card	LEARN, Tamil Nadu Govt.	- Localized ID proofs issued by state governments like in Tamil Nadu or organizations like LEARN
7	Bidi Worker ID Card	Employers of Bidi workers and Labor Welfare Organization	- Under the law, employers of bidi workers are required to issue identity cards to their employees to enable them to receive welfare benefits - However, as many employers do not issue the ID cards, the responsibility has shifted to the Labor Welfare Organization
8	Unorganized Workers' Identification Number or UWIN Card	District Collectors	- Unorganized Workers' Identification Number or UWIN card is a smart card, linked to Aadhar card, issued under the Unorganized Workers' Social Security Act - Pushed by 12 central trade unions since unorganized workers constitute about 90% of the workforce of the country
9	Bhamashah Card	Rajasthan State Govt.	- An ID proof to avail multiple benefits under the Bhamashah Yojana to transfer financial and non-financial benefits of governmental schemes directly to recipients in a transparent way

IV. Difficulties In Obtaining Cards And Accessing Benefits

While there are a number of different forms of identity that home-based workers are entitled to, in reality, they face various problems in obtaining identity cards and accessing benefits that they are eligible for. Some of the difficulties that were identified are:

1. Proof of residence (which is a requirement for getting many cards like Aadhar and Bhamashah) for HBWs is often a problem as they do not have ownership or rental documents or live in informal habitations/slums. This is especially problematic for migrants and slum dwellers.
2. Unsupportive, obstructionist and often exploitative and very corrupt staff in issuing offices.
3. Lack of awareness among HBWs regarding the existence of and process of obtaining ID cards, especially if the HBW is not part of an organization and remains isolated and marginalized.
4. Long and cumbersome procedures for applying for ID cards.
5. Exploitation and harassment by bidi contractors of bidi workers for certifying that they are bidi workers.
6. Inability of home-based workers to provide information regarding income for getting Artisan cards, which sometimes becomes problematic.
7. Sometimes home-based work is not included in the unorganized sector list.
8. Artisan cards are now required to be linked to Aadhar cards, and it is often a difficult process to acquire one.



V. Different Kinds Of Social Security Schemes For Home-based Workers

The common perception is that there are no or very few social security schemes for HBWs. It was therefore decided to pool the knowledge of participants and make an inventory of social security opportunities, provided either by the Central or state government or NGOs/trade unions that HBWs could avail of. Many of the social security measures are not exclusively for home-based workers; but HBWs are entitled to avail of them. Surprisingly the list, as given below is quite long; though how easy it is for HBWs to access these services is questionable.

Table 4: Social security for home-based workers

	Kind of Social Security Scheme	Main Components
1	Employee's State Insurance administered by the ESI Corporation (ESIC)	<ul style="list-style-type: none"> - For all employees earning Rs. 15,000 (US\$220) or less per month as wages, the employer contributes 4.75% and employee contributes 1.75%, total share 6.5%; state government's share is 1/8 and that by Central government is 7/8 - The employees registered under the scheme are entitled to medical treatment for themselves and their dependents, <u>unemployment cash benefit</u> in certain contingencies and maternity benefit in case of women employees - In case of employment-related <u>disablement</u> or death, there is provision for a <u>disablement benefit</u> and a family pension respectively
2	Aam Admi Bima Yojana administered by Life Insurance Corporation of India	<ul style="list-style-type: none"> - Aam Admi Bima Yojana (AABY) is a social security scheme for rural landless households, including some categories of HBWs. Janashree Bima Yojana has been merged with AABY, since Jan. 2013 - The head of the family or one earning member in the family of such a household is covered under the scheme - The benefits include life insurance (for both accidental and natural death), disability insurance and scholarships for children's education
3	Shramayeva Jayate Yojana under the Unorganized Workers' Social Security Act	<ul style="list-style-type: none"> - Supposed to provide primary, preventive and even secondary health services to unorganized workers, besides life insurance, banking and pension

4	Vimo SEWA administered by SEWA	<ul style="list-style-type: none"> - Vimo SEWA is an integrated insurance program aiming to provide social protection for members of the Self Employed Women's Association (SEWA) to cover their life-cycle needs - It offers various integrated insurance packages, which include coverage for life, asset loss, widowhood, personal accident, sickness and maternity benefits - The packages have varying levels of premium and corresponding sums ensured - Each member contributes a very low premium towards the coverage offered, making her responsible for securing her own future, with the organization's assistance and reflecting Vimo SEWA's motto, 'Helping the members to help themselves'
5	Atal Pension Yojana administered by the Pension Fund Regulatory and Development Authority, through ICICI Bank	<ul style="list-style-type: none"> - Atal Pension Yojana (APY) provides a guaranteed pension ranging from Rs. 1,000 to Rs. 5,000 per month, to people of the unorganized sector so that they can benefit from social security as well - They can opt for a fixed pension of Rs. 1,000, 2,000, 3,000, 4,000 or 5,000 on attaining the age of 60 - The amount of contribution and the individual's age will determine the pension - The scheme is open to all individuals between the ages of 18 and 40
6	Indira Gandhi National Widow Pension Scheme	<ul style="list-style-type: none"> - A centrally sponsored scheme, where the beneficiaries receive a pension of Rs. 300 per month - Widows aged 40 years and above who fall in the BPL category are eligible - This is part of the National Social Assistance Program (NSAP) which came into effect from 15 August 1995
7	Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	<ul style="list-style-type: none"> - The IGNOAPS is a non-contributory old-age pension scheme that covers <u>Indians</u> who are 60 years and above and <u>live below the poverty line</u> - All IGNOAPS beneficiaries aged 60–79 receive a monthly pension of Rs. 300 (Rs. 200 from Central government and Rs. 100 from state government); those 80 years and above receive a monthly pension of Rs. 500 - This is part of the <u>National Social Assistance Program (NSAP)</u> that was launched by the <u>Ministry of Rural Development</u> in August 1995
8	Indira Gandhi National Disability Pension Scheme (IGNDPS)	<ul style="list-style-type: none"> - This scheme is also part of the <u>National Social Assistance Program (NSAP)</u> - It provides pensions to persons suffering from severe or multiple disabilities (80% or above) who are above 18 years - The pension is Rs. 300 per month for persons up to 80 years and

		<p>Rs. 500 per month for those above 80 years</p> <ul style="list-style-type: none"> - All persons belonging to the Below Poverty Line (BPL) category are eligible
9	National Family Benefit Scheme (NFBS)	<ul style="list-style-type: none"> - This scheme is also part of the <u>National Social Assistance Program (NSAP)</u> - In the event of the death of a BPL breadwinner in a household, the bereaved family will receive a lump sum of Rs. 20,000 - The breadwinner should have been between 18–60 years of age
10	Madhu Babu Pension Yojana administered by the Government of Odisha	<ul style="list-style-type: none"> - Madhu Babu Pension Yojana is a flagship pension scheme of the State Government of Odisha to provide pensions to old-aged persons, widows and handicapped persons since 2008 - The pension amount normally gets transferred on the 15th of every month to the bank account of the beneficiary
11	Bidi Workers Welfare Fund	<ul style="list-style-type: none"> - Bidi Workers Welfare Fund Act, 1976, provides basic benefits such as healthcare, education, insurance, housing assistance, scholarships, drinking water supplies, and provides 12 hospitals and 276 dispensaries across the country for bidi workers
12	Rajiv Gandhi Jeevandayee Arogya Yojana (RGJAY)	<ul style="list-style-type: none"> - The State Government of Maharashtra has launched Rajiv Gandhi Jeevandayee Arogya Yojana (RGJAY) in order to improve access of Below Poverty Line (BPL) and Above Poverty Line (APL) families to quality medical care for identified specialty services requiring hospitalization for surgeries and therapies or consultations through an identified network of healthcare providers - The scheme shall provide coverage for meeting all expenses relating to hospitalization up to Rs. 1,50,000 per eligible family per year in any of the empanelled hospitals subject to package rates on a cashless basis
13	Annapurna Scheme	<ul style="list-style-type: none"> - Under this scheme which is also part of the <u>National Social Assistance Program (NSAP)</u>, 10 kg of foodgrains (wheat or rice) is given per month per beneficiary - The scheme aims at providing food security to meet the requirements of those eligible old-aged persons who have remained uncovered under the IGNOAPS and who are below the poverty line
14	Shravan Bal Yojana	<ul style="list-style-type: none"> - This Maharashtra government scheme is for senior citizens above 65 years old who belong to BPL families
15	Bhamashah Yojana	<ul style="list-style-type: none"> - This is a Rajasthan government scheme where the eligible beneficiary is entitled to Rs. 30,000 medical benefits, private healthcare; educational benefits, etc. in a transparent way



VI. Practical Difficulties In Accessing Schemes

- i. The biggest problem voiced repeatedly was one of poor, indifferent if not obstructionist implementation of otherwise good schemes, mingled with high levels of corruption at multiple levels.
- ii. Lack of residence proof and lack of identity proof is another major hurdle in accessing social security.
- iii. Home-based workers' lack of knowledge about schemes, documentation required and processes (which are very often very exhausting and lengthy) for accessing social security is another big hurdle.
- iv. Language is often a barrier as details of schemes and forms are not always in local languages.
- v. Though HBWs opened bank accounts, they were not always functional.
- vi. Linking the Aam Admi Bima Yojana with the Aadhar scheme is a very cumbersome and time-consuming process.
- vii. Certain kinds of artisans, e.g. women home-based workers who do the thread work on kites, are not included in the categorization of artisans.

VII. Recommendations And Suggestions

In light of the social security that is available in theory for home-based workers and the practical problems they faced, two sets of recommendations or suggestions were arrived at:

A. Additional social security needs of HBWs:

- i. Small loans for consumption and credit facility;
- ii. Housing loans as home is the workplace as well as the living space;
- iii. Pensions for elderly home-based workers who can no longer work;
- iv. Build model housing facilities for HBWs, at the local level to serve as examples for government to take to scale.

B. How the existing schemes/programs can be made more HBW-friendly and accessible to HBWs:

- i. Simpler processes using local languages for availing schemes;
- ii. Sensitization of all social security service providers/officials (e.g. in Unorganized Sector Board, Bidi Welfare Board, D.C. Handicrafts, ESI clinics and hospitals, Provident Fund Commission, labor departments, etc.) to issues of HBWs, so that they provide more sensitive and humane services and treatment in an efficient and speedy manner;
- iii. Greater awareness among HBWs who must get organized and stand together for collective bargaining, advocacy and visibility;
- iv. Research and documentation to be undertaken to show the various factors (like better housing, civic amenities, childcare, health facilities, etc.) that help to increase HBWs' productivity. This can be used for building awareness, advocacy and sensitization;
- v. Mapping good practices in addressing issues of HBWs and making videos about them could be good strategies for advocacy and awareness raising;
- vi. Government should partner with NGOs for facilitation and delivery of services. The role of NGOs/MBOs/worker groups must be clearly identified and institutionalized;
- vii. Health services and facilities of ESI clinics and hospitals should be of good quality;
- viii. Effective provision of childcare for HBWs' children by employers / government is required – some ICDS anganwadis could remain open for longer hours, so as to function as crèches;
- ix. Where employers' contribution has to be made, like in ESI, etc., to ensure that they pay up, their contribution can become part of their tax burden;
- x. The definition of social security for HBWs needs to be expanded to include housing;

xi. Women HBWs must be part of the planning and implementation of appropriate government housing initiatives. Work towards a working group on housing for HBWs in the Ministry of Housing and Urban Poverty Alleviation, Government of India.

VIII. Conclusion

There is a wealth of information and knowledge in the collective wisdom and perspectives voiced here. The points raised are not exhaustive and they may need to be examined a little more; however, they provide a very good beginning to explore further and contextualize to local circumstances. The listing of technical resources that can be tapped was found to be of special interest to many participants. It was noted that even for centrally sponsored schemes, there are vast regional and state variations as implementation, which seems key, happens at the state / local level.

As mentioned earlier, there is also a strong starting point here for evidence-based advocacy that could be done with governments and local bodies.





Sumati Nayak, a papad maker at work, along with her family in Kargil Basti, Bhubaneswar, Odisha, India © Janhavi Dave, HomeNet South Asia

Ensuring Access To Basic Services For The Home-based Workers

Learnings from Bhubaneswar, Odisha, India

Janhavi Dave - International Coordinator, HomeNet South Asia

This case study, prepared for the Harvard South Asia Institute (SAI) workshop in October 2016, captures the impact of a small project to provide basic infrastructure services to home-based workers, implemented in Jharna Sahi and Shantipally slums in the city of Bhubaneswar, Odisha, India. It also documents the strategic partnership of HomeNet South Asia, ROAD and Mahila Housing SEWA Trust (MHT), which enabled the knowledge transfer and thereby access to basic services for home-based workers. The case study highlights the direct correlation between access to basic services and increased income and health benefits for home-based workers.

Introduction

Home-based workers are a category of workers who carry out remunerative work from their homes or from adjacent grounds or premises. Poor living conditions equate to poor working conditions; interrupted electricity supply and the lack of basic amenities as well as storage space in their homes reduces home-based workers' productivity. Dimly lit houses and lack of public transport increases the cost of production. Inadequate urban infrastructure adds to the daily challenges and insecurities urban home-based workers face.

Bhubaneswar is the administrative capital of the State of Odisha situated in the eastern part of India. Odisha is one of the least developed states of India. Bhubaneswar covers 186 sq. km with 67 wards and has a population of 837,737. Bhubaneswar has 436 slums with a population of 301,611. As per a study

conducted by the Bhubaneswar Municipal Corporation in the year 2000, 78% of slum dwellers lived in *kutch*a houses, with an average area of about 90 sq. ft. Most household activities were observed to take place in community space due to lack of space in individual dwellings. These slums lacked basic amenities; 87% of slums lacked public water supply, thereby leading to waterborne diseases. Only 21% of households could afford electricity supply.

Training Plus Program

HomeNet South Asia (HNSA) implemented a project in partnership with WIEGO called 'Training Plus', which provided handholding support to the partners as they replicated the initiative in their local context. Mahila Housing SEWA Trust (MHT) was the technical expert for this initiative. The key objective of the Training Plus Program was to ensure access to basic services for home-based workers by providing exposure and support to home-based worker organizations at every step.

Process of Knowledge Transfer

The key components of the program were needs assessment and community mapping; training and exposure visits; community organizing; advocacy with the city officials; creation of a monitoring committee; monitoring and implementation of basic service. The idea was to not only replicate a success story from one city to the other, but to transfer knowledge from one expert organization to another. In the Training Plus Program HNSA played the role of coordinator, which brought together the grassroots implementing organization, ROAD⁵⁷, and the technical partner, MHT. MHT's role was to conduct a needs assessment, provide exposure to their work in Ahmedabad, and train and support the employees and grassroots home-based worker leaders of ROAD at every stage. ROAD was the implementation organization which organized the community members around the issue of basic services, understood the technical aspects of their implementation, and conducted multiple advocacy meetings with the city officials in order to implement the services.

⁵⁷ Aim of Our Regional Development (ROAD), is a non-governmental organization established in 2006, which works in the state of Odisha, India. It works for women and children in the areas of education, health, labor and employment. It works towards the promotion of sustainable development of informal economy workers, particularly for home-based workers.

Impact

The impact study was conducted in two slums of Bhubaneswar, namely Jharna Sahi and Shantipally. These were two of the seven slums where the Training Plus Program was conducted. To understand the impact of the program, individual interviews were conducted with 110 home-based workers, and three focus group discussions were held with 30 members.

Jharna Sahi is an informal settlement in the southern part of Bhubaneswar with 139 households. Most residents living in Jharna Sahi are migrant construction laborers from Andhra Pradesh (a neighboring state) who migrated to Jharna Sahi 40 years ago to work on the Bhubaneswar Airport. Most of their homes are made with pucca material, but due to lack of ownership of land, access to basic services has been an issue. The home-based workers living in Jharna Sahi worked mainly as turmeric powder makers and garment workers. They also worked as construction workers when work was available. The two main issues the residents of Jharna Sahi faced were lack of individual water connections and solid waste management (SWM). Prior to the intervention, householders (especially women) procured water from the community borewell, the community water stand post and from a temple nearby. Garbage was thrown on the road outside Jharna Sahi.

After the Training Plus Program, individual water connections were installed in all the houses and the municipal van collected waste on a daily basis. Additionally, two dustbins were installed at 50-meter intervals outside Jharna Sahi.

Positive impacts of these two interventions were:

1. Increased Income-

All the respondents saved approximately one hour every day due to access to individual water connections. The time saved was used to do additional work. 90% of respondents did more turmeric work and earned an additional income of USD3 to USD6 per month. 5% of respondents utilized the time saved to get construction work and earned an additional income of USD15 to USD22 per month.

2. Reduced Illness and Health Expenses-

Due to piles of garbage and high exposure to mosquitoes, the residents of Jharna Sahi faced at least 10 to 12 episodes of malaria, diarrhea and/or vomiting,



Individual water connections for residents of Jharna Sabi, Bhubaneswar, Odisha, India
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especially among children every year. Following the intervention, illness in families reduced to one or two per year. Prior to the intervention, the respondents spent USD22 to USD30 every month on private doctors and medication for their families. While after the implementation of the SWM service, the healthcare expenses reduced to USD1.5 to USD2 per month.

3. Increased Number of Work Days and thereby Increased Income-

All the respondents had to take at least four to five days of sick leave due to recurring episodes of mosquito-borne illness, either for themselves or for their families. Leave means loss of wages for home-based workers. After the implementation of the SWM service, respondents reported an increase of four to five work days per month, which meant an increase in income of USD3 to USD15 per month.

4. Increased Time for Childcare-

5 percent of respondents spent the time saved from procuring water in taking care of their children by cooking fresh food, going to drop and pick up their children from school, etc.

5. Other Benefits-

Some other benefits mentioned by the respondents included: fewer fights with neighbors, which primarily happened in queues to procure water; and cleaner connecting roads as residents used the water to clean the roads outside their houses at least once every two days.

Shantipally is an informal settlement in the eastern part of Bhubaneswar. It is a 30-year-old settlement with 1,100 households. It is one of the slums to be rehabilitated under the Rajiv Awas Yojana and therefore no additional services are provided to the slum. The settlement continues to lack services like individual toilets. The biggest issue for the residents of Shantipally was excessive mosquitoes and related diseases. The mosquito menace in the foothills of Shantipally was due to lack of drainage leading to water-logging, while in the elevated areas it was due to lack of SWM. The home-based workers in Shantipally were agarbatti makers, garment workers and snack makers. They earned USD15 to USD120 per month, although this work was seasonal.

1. Increased Number of Work Days and thereby Increased Income-

During monsoons in the foothills of Shantipally, there was knee-deep water inside the houses for approximately 15 days. The respondents couldn't work for



Drainage Construction in Shantipally, Bhubaneswar, Odisha, India © Janhavi Dave, HomeNet South Asia

almost four months. Post the drainage construction, the home-based workers are able to work for an additional three months per year, which means an increased income of USD45 to USD270 per annum.

In the elevated areas of Shantipalli, the implementation of the SWM service has led to a reduction in the episodes of illness. As a result, the respondents are able to work an additional four to five days a month, thereby earning an increased income of USD11 to USD23 per month.

2. Reduced Illness and Health Expenses-

Some of the common diseases faced by the respondents living in Shantipally were malaria, diarrhea, vomiting and skin diseases. The respondents and their families faced 8 to 10 episodes of illness through the year and spent USD15 to USD22 per month on private doctors and medication. After the drainage construction and implementation of the SWM service, the episodes of illness have reduced to one or two annually, and the household expenditure on private doctors and medication has reduced to USD1.5 to USD3 per month.

3. Better Living Conditions-

Apart from the monetary benefits, 70% of respondents stated that access to

drainage and SWM has reduced mosquitoes and provided better living conditions. It has also resulted in an increased number of guests and visitors. Prior to the intervention, they were ashamed to invite people and often guests refused to visit them.

Learning and Challenges

The Training Plus Program supplemented the existing capacities of the grassroots organization and bridged the gap in slum settlements, where home-based workers were not able to access basic services. There were a few challenges which prolonged the process, but the services were met after the project period. Some of the key learnings from the Training Plus Program, which can be inculcated in similar projects in future are:

- More investment of funds and time in the capacity building of community members to ensure sustainable development.
- Need for the technical partner to study the state government programs and their implementation prior to project planning.
- Requirement of additional trainings on relationship building and management with the urban local bodies.

Despite the challenges, the Training Plus Program achieved the outcomes it had set prior to the implementation of the program. Two key takeaways from the impact study were that there is a clear correlation between access to basic services and increased income and health benefits for home-based workers; and women home-based workers understand this correlation and are ready to take a lead in accessing basic services.



*Group Meeting with Home-Based Workers (snack makers) in Shantipally, Odisha, India
© Janhavi Dave, HomeNet South Asia*



Sanjuga Mundali, a papad maker at work, outside her house in Kargil Basti, Bhubaneswar, Odisha, India © Janhavi Dave, HomeNet South Asia



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Learning By Doing: Exploring New Frontiers In Design And Marketing

Ruaab SEWA

Sanjay Kumar - Co-Founder, Ruaab SEWA
and former Director, SEWA Bharat

Ruaab SEWA⁵⁸ represents a unique model of garment production and sourcing that is owned and managed by women producers, which ensures an ethical and transparent supply chain. Promoted by SEWA Bharat, the company has nine board members: six are producers, two are representatives of SEWA, and one is independent. A total of 1,200 women have been linked to Ruaab SEWA, largely from the slums of Delhi but also weavers of Bhagalpur and Murshidabad.

Ruaab

Today, Ruaab is a functioning, productive and transparent model that provides workers with fair working conditions and consumers with ethical and high-quality products. Originating from an idea to address the vulnerabilities of home-based workers, who have commonly been exploited by middlemen, Ruaab now engages over 1,000 artisans and weavers and is redefining the position of home-based workers in the global supply chain. Ruaab provides an alternative to traditional non-transparent, exploitative supply chains. Transforming an idea into action, home-based workers have taken this enterprising journey for more than ten years now.

⁵⁸ The Self Employed Women's Association (SEWA) was founded in 1972 in Ahmedabad, Gujarat as a trade union of women workers in the informal economy. Home-based workers have been members of SEWA since its inception.

Ruaab Achievements

390 women members directly supported (2015-16)

Total production of Rs. 96,000,00 (2015-16)

Background

Members of Ruaab attended a three-day residential workshop, from 28-30 January 2016 in Mumbai, conducted by the Urban Livelihoods track of Harvard University South Asia Institute (SAI). The workshop was designed to empower urban home-based workers, especially women, to effectively negotiate for basic infrastructure services in their homes, which double as their workplaces; for product development and marketing support; and for legal and social protection. In this training, SAI partnered with a design expert to hold a training session aimed at generating and strengthening the capacity of the participants in the sphere of product design and niche marketing.

Two ideas which appealed to the participants at the training were expanding their product base without incurring huge costs by recycling the waste generated, and niche marketing with socially conscious clientele. The current initiatives have built a pilot on these two ideas. Another proposal was to use social media for marketing.

The objective of the pilot was to use some of the learnings from the Mumbai Harvard SAI workshop. Under this initiative, Ruaab developed new products and new marketing strategies aimed at the Indian market for the Diwali festival. In this report, Ruaab will describe how they went about it, what the hurdles were, how successful they were, and the lessons learnt in the October 2016 workshop.

Since its early days, Ruuab SEWA has been contemplating targeting corporate gifts in order to diversify its market outreach. Indian corporates have a strong gifting culture to their employees and associates, and they buy various types of products from the market. However, Ruaab was unable to take this forward due to two main constraints. One reason was lack of capital to invest in R&D and the second was lack of a strong design and marketing team. With support from the TATA-Harvard SAI project, Ruaab could take this big initiative, as the design and marketing team were ready for this challenge.



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Specifically, Ruaab developed corporate gifts for Diwali, in a wide price range, using garment waste, which highlighted the weaving and embroidery skills of the home-based workers. A designer developed samples of at least 25 products, and showcased them for the consumers in a Lookbook.⁵⁹ With the help of marketing experts, these products were targeted at the socially conscious consumer, for their Diwali gifting. The initiative generated employment for home-based workers from Bihar (Bhagalpur [weavers' cooperative], SEWA katihar [bamboo artisans]) and Delhi (embroidery artisans). It is expected that Ruaab will continue to build on this small pilot in the coming years, including many more artisan home-based workers from around the country.

When Ruaab started developing samples and reaching out to the market, one of our products got selected by Rashtrapati Bhavan. This order gave an opportunity to women artisans to produce a tablecloth, which is 11 meters long and fully hand embroidered in beautiful elegant lotus motifs on handloom fabric. To complete the range for Rashtrapati Bhavan, Ruaab developed more than 25 handwork embroidery panels to show the different options and the skills of our artisans.

⁵⁹ A Lookbook is a collection of photographs compiled to show a clothing line or a crafts product. Also described as 'fashion diaries' because bloggers are constantly updating them on a daily or weekly basis, they are a method of marketing new products in the design world.

Additionally, Ruaab has created a range of products to showcase to major corporate organizations. One of the highlights is the table place mat set with a contemporary yet ethnic design which got selected by KPMG, a professional service company. The table mat design is an artwork that the company wants to use as a multipurpose decorative frame.

However, several challenges remain. To meet large orders, Ruaab needs to mix handwork with technology (machines and software) and we need to outsource in the absence of in-house infrastructure. The lack of infrastructure and an industrial environment is a big gap for Ruaab and its artisan members. Expansion requires embroidery machines, embroidery software, sewing machines as well as pattern printers, which can increase productivity. Ruaab women artisans will also benefit from a design library incorporating minimal IT facilities to update themselves with the product knowledge as our women artisans are very keen to mix the techniques and explore new technology to keep up with the fast-moving corporate world.



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