

## **B-SkillFUL**

*Building Skills for Unemployed and Underemployed Labour*

### **A Targeted Study on Gender: Assessing correlation between home-based employment and economic empowerment of women**

*Lead Researcher: Nadia Chowdhury*

*Co-author: Musharrat Mahera and Deeba Farah Haque*

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## List of Abbreviations

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B-SkillFUL	Building Skills for Unemployed and Underemployed Labour
BWCCI	Bangladesh Women Chamber of Commerce and Industry
EU	European Union
IS-ISC	Informal Sector Industry Skills Council
LRDW	Labour Rights and Decent Work
NASCIB	National Association of Small and Cottage Industries of Bangladesh
SDC	Swiss Agency for Development and Cooperation
TSP	Training Service Provider

## Glossary

Terms	Explanation
<b>Economic Empowerment of Women</b>	Defined as Women's Economic advancement – increased income and return on labour; Access to opportunities and life chances such as skills development or job openings; Access to assets, services and needed support to advance economically; Decision making authority in different spheres including household finances.
<b>Female oriented occupation</b>	Occupations which are dominated by female employment
<b>Gendered Divisions of Labour</b>	Gendered divisions of labour refer to the allocation of different jobs or types of work to women and men. In feminist economics, the institutional rules, norms and practices that govern the allocation of tasks between women and men and girls and boys also constitute the gendered divisions of labour, which is seen as variable over time and space and constantly under negotiation. The most prevalent form is the division of paid and unpaid work between women and men in private and public life.
<b>Home-based employment</b>	Home based work takes place in the space of one's home setting. It can be of various types: subcontract, own account worker, piece rate, unpaid work for family business
<b>Household power relations</b>	The relationship between the dominant and subservient within household usually active in decision making
<b>Male oriented occupation</b>	Occupations which are dominated by male employment
<b>Productive and Reproductive roles</b>	<b>Reproductive role</b> refers to childbearing/rearing responsibilities and domestic work (usually considered to be done by women), required to guarantee the maintenance and reproduction of the labour force. It includes not only biological reproduction but also the care and maintenance of the work force (male partner and working children) and the future work force (infants and school-going children). <b>Productive role</b> refers to work done by both men and women for pay in cash or kind. It includes both market production with an exchange-value, and subsistence/home production with actual use-value, and also potential exchange-value. For women in agricultural production, this includes work as independent farmers, peasant wives and wage workers.
<b>Self-employment</b>	The project defines self-employed as entrepreneurship: both outside of home and home-based businesses
<b>Triple burden</b>	Women's triple burden refers to the reproductive, productive and community managing role. The way these forms are valued affects the way women and men set priorities in planning programmes or projects
<b>Wage-employment</b>	The project defines wage employed as a worker working outside of home and earning a wage.

## Executive Summary

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B-SkillFUL has been encouraging its partner Training Service Providers (TSPs) to enrol more women in training and place them in wage-employment after training, with an assumption that women are more empowered if they come out of the house. This was done keeping in mind that wage-employment leads to mobility of women, which is considered as one of the indicators of empowerment. However, this assumption was questioned during regular monitoring visits of B-SkillFUL, whereby, many women prefer to work from home due to multifaceted reasons. As such, the project commissioned a study to understand what motivates women to work from home and the possible correlation of home-based work with empowerment of women.

It is a qualitative study, conducted through in-depth interview of 14 women. The sample size has been fixed based on the limited time and resources available to conduct the study. The sampling frame has been selected purposively to include only self-employed females working from home. Within the sampling frame, the sample of interviewees has been selected randomly.

The study brings forth interesting realities of women, which reflect that the relations between home based work and empowerment is not linear and requires a more nuanced understanding of the notion of empowerment.

Findings from this study highlight that saving overhead costs of running a business outside home setting is the primary cause of females working from home. Other motivational factors include flexibility of workload, flexible timing, care responsibilities and other household chores. One of the limiting factors for many women to work outside home is certainly the lack of an enabling environment, i.e. unavailability of washroom facilities for females in public places. Moreover, the norm of communal resistance towards women who go out to work acts as an inhibition for many to take that leap of faith and decide to run their business beyond home settings.

The monthly earning levels of different female oriented occupation differs within a range of BDT 5,000 to BDT 12,000, depending on the season, order of clients and occupation. The findings, however, do not suggest anything of the sort that the income would be higher if these women engaged in wage employment.

In terms of the correlation between home-based work and empowerment, it can be concluded that home based work surely offers better access to material resources for women. It does lead to the economic advancement of women who otherwise were not engaged in productive work, within or beyond domestic settings. Additionally, many women have also claimed to be able to make their own decisions on how to spend their income. This exemplifies that home-based work can be empowering, depending on the lens through which empowerment is defined. Although many women are still struggling in this regard, the relationship is non-linear between empowerment and home-based work. However, the household power dynamics still incline heavily towards patriarchal norms. To that end, women who are working are often supported (if at all) by another female family member, but never by their male counterparts. Hence, the triple burden on women needs to be addressed.

Based on the findings of the study, two recommendations can be drawn. Firstly, the project needs to pilot child-care facilities with TSPs as well as enterprises where possible. These facilities are required for women who otherwise do not have any support system to take care of their children. Secondly, dialogues can be initiated with the local government or market authorities so that some mechanism can be found out to ensure washroom facilities for women in the markets. Finally, the awareness raising campaigns need to be conducted on a larger scale and needs to be more focused on sensitising males to break down the traditional gender roles both within and beyond households.

# 1 Introduction

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## 1.1 Background and Rationale

B-SkillFUL Phase I (November 2015 – January 2020) is jointly funded by the Swiss Agency for Development and Cooperation (SDC) and European Union (EU) and implemented by Swisscontact. The project aims to reduce poverty and improve well-being of 40,000 poor and disadvantaged men and women by increasing their access to the labour market and enhancing their incomes, while safeguarding their fundamental rights at work. The project facilitates implementation of training programmes through local Training Service Providers (TSPs) on demand driven skills. It also supports the linkage of skilled graduates with financial institutions. Additionally, B-SkillFUL raises awareness amongst the graduates and informal sector enterprises on issues of gender and diversity and Labour Rights and Decent Work (LRDW).

Given that 55% of the target beneficiaries of B-SkillFUL is women and 60% is disadvantaged, the project has developed a strategy to mainstream gender and diversity from the onset. Based on the strategy, the project, through partner TSPs, has been actively advocating for female participation in training, followed by employment, especially wage-employment. This was done with the assumption that wage-employment leads to mobility of women, which is considered as one of the indicators of empowerment. However, after 2 years of implementation, it was found out through regular monitoring that many females still prefer to work from home because of household responsibilities and lack of congenial working environment at workplace. As such, the project decided to commission a study to understand the motivation factors of women working from home and its correlation to empowerment of women.

## 1.2 Objectives of the Study

The main objective of this study is to assess the correlation between home-based employment after training and empowerment of women. Specifically, the study aims to answer the following questions:

- What motivates women to work from home?
- What are the earning levels of different home-based employment in female-oriented occupations?
- Is there a correlation between home-based work and empowerment? Why?
- Is there any change in household power relations brought about by home-based employment? Why?

## 1.3 Methodology

This is a qualitative study. The study has been conducted in two parts – the first part comprises a Literature Review, whereby a secondary literature review is done to define ‘home based employment’ and ‘empowerment’ in the context of the project. The project has worked very closely with a gender consultant to define these terms clearly. Based on the definitions, the consultant developed a Conceptual Framework of economic empowerment. The framework illustrates the correlation between types of employment and empowerment and how that helps the project achieve its overall goal of wellbeing.

The second part was based on evidence collected from the field through in-depth interviews as the tool for data collection. In depth interviews in qualitative research involve conversations with participants to gather detailed information regarding the phenomenon under examination (Knox and Burkard, 2009, pg.

1).<sup>1</sup> Based on the objective of the study, the sampling frame entails only self-employed females working from home and as such, has been selected purposively. Within the given sampling frame, 15 participants were selected randomly for interviewing, out of which, 1 person was unavailable during interview. The Consultant, with support from the project, developed an unstructured questionnaire and travelled to the project areas in order to conduct the interviews.

## 1.4 Scope of the Study and Limitations

This report includes a final count of 14 respondents from 4 project districts: Tangail, Bogra, Joypurhat and Dinajpur. The occupations of interviewees were of a wide range of female oriented occupations such as tailor, block batik printer, beautician, machine embroider and karchupi fitter. Additionally, 1 interview was also conducted with a female mobile phone technician, which is considered as a male-oriented occupation. This was included to bring out a comparison between the motivation factors, earning level and empowerment of females who are working in technical occupations. As such, all the interviewees were above the age of 18 with businesses primarily operating from home, except for 1 (Mobile Phone Technician), who has recently started her own business (in partnership with another person) in the local market.

As for limitations, it must be noted that structural deficiencies in not having a larger number of respondents to interview due to time and resource constraints may provide this study with limited source to draw from. Also, the sample of females working from home was chosen based on information in MIS. However, during data collection, it was found that one of the interviewees have recently started her own business in the market place.

## 1.5 Report Outline

This report is divided in five sections. The first and foremost section explains the rationale, objectives, methodology and limitations of the study as well as the report outline. The second section is the detailed review of existing literature on empowerment of women and home-based employment. Section three illustrates a conceptual framework of economic empowerment of women in the context of B-SkillFUL, which has been developed by the researcher in consultation with the B-SkillFUL team. The fourth section demonstrates the analysis of study findings with specific quotations from the interviewees. The fifth and final section concludes the study with some recommendations.

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<sup>1</sup> In qualitative research, researchers are looking to capture experiences through data collection to “understand the experience(s) of other people and the meaning they want to make of them” (Knox and Burkard, 2009, pg. 2). “the means to access those experiences range widely....from open-ended, unstructured approaches that may seem more a friendly conversation than a data-gathering interview”, it is “open-ended unstructured approach” (Knox and Burkard, 2009, pg. 2) relying on a rapport between the interviewer and the clients that has been primarily used for this study.

## 2 Literature Review

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### 2.1 An Introduction to Economic Empowerment of Women

Economic empowerment of women can be defined as the “economic advancement.....access to opportunities and life chances.....access to assets, services and support for economic advancement.....economic decision-making capability and voice in different spheres....[and] manageable workloads, taking into account unpaid care demands” (Ruegg 2016, pg. 2). Characteristics of women/female dominated work include a major portion of unpaid work, which is primarily an issue of historic inequity and inequality. Although measures have been introduced to tackle women’s empowerment in work holistically, specific measures are needed to overcome gender barriers to full-paid work in all economic spheres (Ruegg, 2016).

While the above definition identifies the different dimensions of economic empowerment of women, Naila Kabeer (2001) provides the following theoretical framework on this, emphasising the importance of being able to make choices: “One way of thinking about power is in terms of the ability to make choices: to be disempowered, therefore implies to be denied choice.....understanding the notion of empowerment is to understand its inescapable centrality to the condition of disempowerment and refers to the processes by which those who have been denied the ability to make choices acquire such an ability. Empowerment entails a process of change, and thus refers to the expansion in peoples’ ability to make strategic life choices in a context where this ability was previously denied...” (Kabeer, 2001, pg. 18-19).

Women’s economic empowerment is thus to be conceptualised within a framework of having the ability to make choices which would enable one, for example to find their way out of poverty and/or improve their overall livelihood and survival possibilities (Eyben, Kabeer and Cornwall, 2008). Building upon Kabeer’s work on empowerment, Huis, Hansen, Otten and Lensink (2017), provide a definitive model for addressing factors in female empowerment, focusing on resources, agency and achievements in describing and defining women’s empowerment (pg. 2).

### 2.2 Understanding Home-based employment

#### 2.2.1 Defining Home-Based Work

A study of women working in the informal sector by Martha Alter Chen (2001) provides a working definition for home-based employment as being the following, “the term “home-based workers” refers to three types of workers who carry out remunerative work with their homes – dependent subcontract workers, independent own account producers, and unpaid workers in family businesses.....available evidence suggests that home-based work is an important source of employment, especially for women, throughout the world: over 85 percent of home-based workers in most countries are women” (pg. 4).

Chen (2001) refers to the over-representation of women working in informal employment in “most developing countries” and “globally” (pg. 2). A gender-based study of differences in terms of roles women assume in contracting work reveals that “compared to the male informal workforce, women in the informal sector are more likely to be own account workers and subcontract workers....less likely to be owner operators or paid employees of informal enterprises” (Chen, 2001, pg. 3-4).

#### 2.2.2 Why The Home

A study by Lawanson and Olanrewaju (2012) describes the home as the ultimate setting for carrying on a business or employment. According to Tipple (2006), running a business at home embodies the “ability to maintain an enterprise at little overhead cost; to make use of household resources, especially space and utility connections....providing the ultimate environment for trading off resources between domestic

and productive activities; to make effective use of time and money particularly by avoiding travel to work; to make effective use of social and human resources, particularly relatives and friends in the enterprises in exchange for small sums of money or benefits in kind; and to enable women to have productive work even in societies where their movement and social intercourse are restricted” (pg. 1). Especial focus should be placed on women’s empowerment in this respect, for not only are women then able to work and earn with little to no costs involved, but also are able to access paid work in places where their movement is restricted due to patriarchal social norms.

Valuable questions to be pondered upon at this point include looking into violence and abuse at home including its impact on women who work from home: are women workers able to hold on to their wealth and resources or are they forced to hand it over for the “benefit” of the family? Do their spouses abuse them and force them to share or give their earnings and how does abuse and violence connect to home-based work? These are interesting questions.

In defining work from a gender-based lens, Jhabvala and Tate (1996) describe a sobering reality of where women are placed socially as they work, “homework is women's work almost by definition, so it is not surprising that it is often wrongly confused with housework or domestic work. The invisibility of home-based workers is directly related to the traditional isolation of women within many societies that restricts their interactions with other women outside of their families or immediate communities. It is not surprising that many of these women, when surveyed, refer to themselves as "not employed," or as "housewives", even when they are spending 14-16 hours a day earning income to support their families. They carry out their tasks with minimal contact with the outside world, often having little understanding of where the work comes from or where it goes once it leaves their hands” (pg.3).

The above quote is relevant to keep in mind when assessing literature on women and employment as a whole; women from the beginning of the contractual phase till the end, exercise little to no control over the work they do or the produce of their efforts. Despite “the overrepresentation of women in home-based work...in developed and developing countries alike”, “large numbers of immigrants and ethnic minorities also turn to homebased work as they not only face discrimination in the labour market but must also contend with barriers to formal employment such as problems of language, culture or legal status. Disabled individuals in many countries also face restricted employment opportunities and thus have little alternative but homebased work” (Jhabvala and Tate, 1996, pg. 3). From this data, we can therefore surmise that home-based work is primarily a domain of individuals who face certain barriers in accessing systemic work due to discrimination, lack of mobility, structural barriers or all of the above.

### **2.2.3 The Home Space: Discussing Poverty and Empowerment Through Two Types of Home-Based Workers**

In discussing home-based work and its different types, we discuss two types: primarily piece rate workers and own-account workers (Jhabvala and Tate, 1996, pg.3-4). Piece-rate workers for example obtain their raw materials from a source and then deliver their finished goods to their contracting agencies or individuals having completed their work (Jhabvala and Tate, 1996, pg. 3). As home-based piece rate workers, these contractors often have to buy their own supplies to finish their products, which when supplied may not be enough, which often cut into their earnings (Jhabvala and Tate, 1996, pg. 3).

Own account workers, on the other hand, are “generally in direct contact with the market, buy their own raw materials and sell their own finished goods” (Jhabvala and Tate, 1996, pg. 3). With or without the presence of a direct contract, women are still disempowered in terms of their earnings or retention of it. In some cases, workers must enter debt in order to gain access to raw materials, as evidenced in Thailand for example (Jhabvala and Tate, 1996, pg. 3). Is contractual work therefore linked to greater increases in poverty for the workers themselves?

An important point of reference here is the fact that women as a result of not being in ownership of her own resources is rarely able to hire her own workers and therefore establish a certain prestige for herself. This is supported by Chen (2001) who notes that “the majority of women in the informal sector are own account traders and producers or casual and subcontract workers [and] relatively few are employers who hire paid workers” (pg. 6). Therefore, for women entrepreneurs who work in the informal economy, an additional hurdle can arise due to the fact that if and when women start their own businesses independently, they would not be taken seriously largely because of an inability to prove themselves beforehand as self-sufficient contractors. Based on Chen (2001) and Jhabvala and Tate (1996)’s study findings here, we can assume that a lack of ownership of work, protection from employer-dependent transactions and spending of money earned impedes female contractors from assuming full control over their work and their earnings.

#### 2.2.4 A Bangladeshi Synopsis: Home-Based Work

How would we define home-based work and gender statistics in Bangladesh?

A Bangladeshi analysis takes into account the percentage of home-based workers per industry, which are mostly, “manufacturing, trade, personal and community services” (Mahmud, 2014). The study reports “personal and community services” being relatively “more important for women”, with “trade being more important for men”. With a substantial decline in manufacturing work for women, Mahmud (2014) attributes this change to shift in urban versus rural areas which led to a significant increase for women working in personal and community services.

Mahmud, in her paper (2014) further elaborates, in terms of describing age and marital statuses amongst women working in the home-based sector in Bangladesh, the average age bracket is between 20-49, for men and women both. In conclusion, Mahmud (2014) contends that a significant proportion of the Bangladeshi workforce is involved in home-based work, with 2 million home-based workers in 2009-2010 alone. Home-based work in Bangladesh “is primarily located in rural areas” and has experienced a significant increase in male home-based workers from 2005 to 2009 in rural and urban areas (Mahmud, 2014). Although men and women from the ages of 20 to 49 engage in home-based work, there has been a reduction in numbers for women who are younger and also unmarried (Mahmud, 2014).

In terms of stereotypes and stigmatisations faced by home-based workers, Mahmud (2014) comments on how “home-based workers are not seen by enumerators, themselves and/or their family members as economically active”. This assumption/stereotype becomes worse when workers work for a few hours, are seasonal, low paid or may miss remuneration when working (Mahmud, 2014).

A comprehensive study of work at home for women and men in Bangladesh will therefore have to consider multiple factors when looking into gender and work from home.

### 3 Conceptual Framework: *Economic Empowerment*

#### 3.1 Defining Economic Empowerment of Women

The term ‘empowerment’ has been clearly unpacked in the previous section with a review of existing literature in this regard. Economic empowerment of women in particular is one of the contributing factors in the overall context of empowerment. According to Dr. Linda Jones (2012), the key elements of economic empowerment of women are as follows:

- Economic advancement – increased income and return on labour
- Access to opportunities and life chances such as skills development or job openings
- Access to assets, services and needed supports to advance economically
- Decision making authority in different spheres including household finances

An illustration of the elements of economic empowerment of women is as follows:

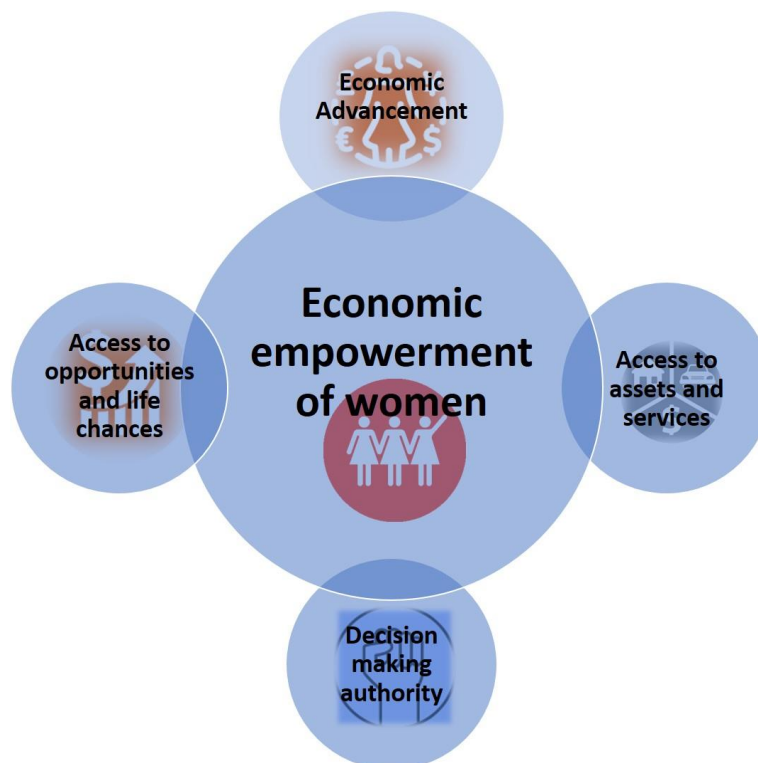


Figure 1: Elements: Economic Empowerment of Women

On one hand, it is understood from the review of literature above that the linear notion of economic advancement leading to economic empowerment is contested in various schools of thought. However, there are also others who have brought forth compelling arguments that economic advancement of women does lead to their economic empowerment through increase in their engagement in productive work.

It must be mentioned that the broad components of ‘empowerment’ are not mutually exclusive than those of ‘economic empowerment’. As such, the underlying assumption is that economic advancement of women will lead to the overall improvement of women’s ability to choose, raise voice, decide, transform power relations etc.

### 3.2 Economic Empowerment of Women in B-SkillFUL

Based on the above elements, B-SkillFUL contributes to the economic empowerment of its female beneficiaries in the following manner:

The core intervention of B-SkillFUL project is to facilitate market driven skills training for the poor and disadvantaged community through the partner Training Service Providers (TSPs). In doing so, it develops the capacity of TSPs to deliver quality skills training. Additionally, the project also develops capacity of Counselling and Placement Cells within TSPs so that they are better equipped to place graduates in decent and gainful employment opportunities.

On the other hand, the project also works with partner associations like BWCCI (Bangladesh Women Chamber of Commerce and Industry), NASCIB (National Association of Small and Cottage Industries of Bangladesh) and IS-ISC (Informal Sector Industry Skills Council) in order to raise awareness of the informal enterprises on issues of labour rights and decent work. This is to ensure that the working environment for the female graduates is congenial. Moreover, B-SkillFUL facilitates entrepreneurship training and linkage between financial institutions and graduates who are interested to become self-employed but lack financing facilities.

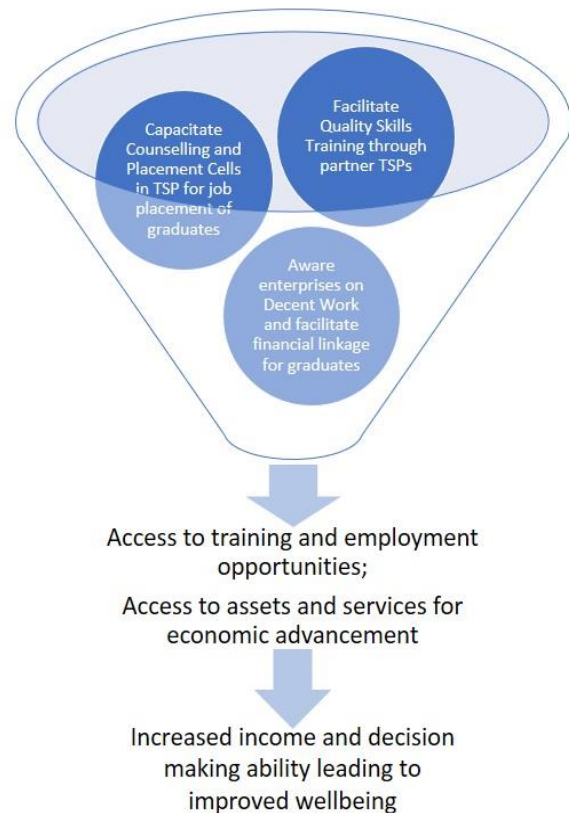


Figure 2: B-SkillFUL's activities for Economic Empowerment of Women

As such, the project contributes to enhancing the overall *access* of poor and disadvantaged men and women to not only *training and employment opportunities*, but also to *assets and services* for their overall economic advancement. It is therefore assumed that this will in turn lead to an *increase in their income*, which will eventually *enhance their ability to make decisions* and bring about *improvement in their overall wellbeing*.

### 3.3 Economic Empowerment of Women through Home-based employment of B-SkillFUL beneficiaries

Among the female beneficiaries of B-SkillFUL, many are self-employed, out of which, most females are engaged in home based employment (as per the data available in the B-SkillFUL Management Information System). It is also found out from regular monitoring visits that there are both piece-rate workers and own-account workers amongst them. However, based on the review of literature on home-based employment, it can be deduced that the correlation between empowerment and home-based employment is debatable. While some scholars argue that women working from home are not empowered, others come up with arguments against that. As such, the correlation between empowerment and home-based employment of women is to be found out through this study.

## 4 Study Findings

Findings from the interviews show multivariant responses to economic empowerment and work at home. These findings are analysed and presented in the following paragraphs according to the objectives of this study.

### 4.1 Motivation factors of working from home

While it is easy to hypothesise and generalise that women, just like most men, prefer to work outside home; the reality is very different. It has been found out through this study that women engaged in home-based employment have a number of factors which motivate them to work from home, the first and foremost being 'cost'. It is certainly less costly to run their business from home. They can save up on the overhead costs such as rent, utilities and travel, which eventually leads them to have a higher net income from their business. In this regard, *Armin*, a tailor in Dinajpur, stated as follows:

*"When working from home, not only do I have financial independence, but I am able to work by myself on my own terms. I do not feel that I would have earned more working at a shop; it would have been costlier, I would have had to travel and also more exhausting to work at a shop."*

It should therefore be duly stressed that working from home not only provides economic freedom for women who want to work but also an opportunity for women to save their money as they work and build a career for themselves. Thus, it increases the return on labour and contributes to economic advancement of women.

Secondly, given gendered divisions of labour<sup>2</sup>, most married women still feel obliged to take the lead on care work and household chores. As such, working from home helps them save a significant amount of time for commuting to and from workplaces. They would rather use that time for rest and leisure. Additionally, this gives them flexibility to better manage both their productive and reproductive roles<sup>3</sup>. Furthermore, the interviewees have also mentioned that they appreciate this independence and flexibility of managing their time and workload. This will not be the case if they are wage employed and are supervised by others. For instance, *Debi Rai*, a tailor in Dinajpur, has mentioned that she wants to work from home because she can then take care of her 4-year-old son while operating her business. When asked if she would choose to work outside home if she can find someone to take care of her son, the answer was not affirmative. She stated that she does not face any obstacle from her in laws or husband even if chooses to work outside; they are rather happy to see her contribute to family income. However, she still chose to work from home so that she can stay close to her son.

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<sup>2</sup> Gendered divisions of Labour-Gendered division of labour refers to the allocation of different jobs or types of work to women and men. In feminist economics, the institutional rules, norms and practices that govern the allocation of tasks between women and men and girls and boys also constitute the gendered division of labour, which is seen as variable over time and space and constantly under negotiation. The most prevalent form is the division of paid and unpaid work between women and men in private and public life.

<sup>3</sup> Productive and reproductive roles- **Reproductive role** refers to childbearing/rearing responsibilities and domestic work (usually considered to be done by women), required to guarantee the maintenance and reproduction of the labour force. It includes not only biological reproduction but also the care and maintenance of the work force (male partner and working children) and the future work force (infants and school-going children). **Productive role** refers to work done by both men and women for pay in cash or kind. It includes both market production with an exchange-value, and subsistence/home production with actual use-value, and also potential exchange-value. For women in agricultural production, this includes work as independent farmers, peasant wives and wage workers. Source: <http://www.ilo.org/public/english/region/asro/mdtmanila/training/unit1/groles.htm>

Finally, other sociocultural factors also act as inhibitions for women to work outside home. The fact that they do not have to deal with these if they engage in home based employment also act as one of the motivational factors for women. For example, family members and neighbours often taunt women who work outside home. In addition to that, harassment and lack of security at work and while commuting to and from workplace is another concern that many have expressed.

Yet another practical challenge that women working outside home face is the unavailability of washrooms for them. In fact, one of the female interviewees (mobile phone technician) who used to work from home earlier, have recently started business in the marketplace. She stated that there are days when she goes to the washroom just once during lunch, while on other days she does not use washroom for as long as 8 hours. Her shop is within walking distance from the Training Institute from which she received her training in Tangail and she avails their washroom. She stated as follows:

*"If my training institute was further away, I would probably not be able to continue doing business in the market place.....My parents and I have to deal with taunts and harassment from my neighbours and people in my society every day because I have chosen an occupation which is considered to be male dominated. On top of that, I have chosen to do business with a male partner in the market place so people think I have lost my mind. However, my parents support me to a great extent but I'm not sure if I will be able to continue doing this once I am married. I will try my best!" –*



Shimu Aktar, Mobile Phone Technician, Tangail.

## 4.2 Earning levels of different occupations

It is to be noted that for women engaged in home based work, the income is self-reported and there is no other mechanism to validate that. It has been found through this study that female tailors who are working from home on an average earn BDT 5,000 – 6,000 per month. However, during festival season, this amount may go up to BDT 7,000 or 8,000 depending on client orders. The same applies to female machine embroiders and karchupi fitters. Their average monthly income is higher, ranging between BDT 10,000 to 12,000 and goes up during festival season. The monthly income of Mobile Phone Technicians ranges between BDT 7,000 to 8,000. The monthly income of home-based beauticians and block batik printers falls within the same range, which is about BDT 5,000. All the tailors, block batik printers, karchupi fitters and machine embroiders interviewed in this study are own account workers and their earning depends on the amount of orders they receive. However, it has been observed that those women who work in a combination of own-account and piece rate, tend to earn more. This mostly happens during festival seasons when the demand for clothing is too high to be met by the shops in the marketplaces.

It can be inferred from the above findings that home-based employment does not necessarily mean less income. It rather seems to be a better option for many in comparison to wage employment or business outside home, if the overhead costs are discounted for. This not only gives women increased income, but also gives them access to job and training opportunities.

### 4.3 Correlation between home-based employment and empowerment

All the women interviewed in this study have expressed that receiving training enhanced their ability to be engaged in home-based income generating activity and that has led to their economic advancement through an increased return on their labour. Being able to work independently and earn one's living is, as Kabeer (2001) has already noted, a choice, women are able to make. It is this ability to choose ways in which they can improve their livelihood that is vital to empowerment (Eyben, Kabeer and Cornwall, 2008). The study shows that the training has led to women's improved access to opportunities and thus increased income. The interviewees have spoken primarily of access to material possession via economic empowerment which has been a key factor of empowerment for them. Four interviewees (two tailors, one Karchupi Fitter and one mobile phone technician) have also received loans with support from their respective training institutes. This has certainly ensured their improved access to financial services. These findings reflect that despite working from home, these women have advanced economically and thus are economically empowered. This is referred to in Kabeer's (2011) work where the importance of access to material resources to women's empowerment in the context of Bangladesh is emphasized in reducing or "lessening the price" women have to pay for being dependents of their male partners (pg. 42).

However, when it comes to decision making aspect of empowerment, some are still struggling. For instance, one of the tailors interviewed have mentioned that she can only save secretly. She expressed her concerns that if her husband is aware of her savings, he will take the money from her and spend it on himself.

While this portrays a depressed picture of decision making empowerment, there are others who have overcome this barrier and are not accountable to anybody on how they spend their income. In fact, one of the interviewees has mentioned that her husband now discusses all the important decisions with her. This depicts a reassuring image. Moreover, one of the tailors have stated: *"Of course I feel independent, because I am able to use my own money and earnings to buy things for myself. My husband is unable to say or do anything about it because he hardly gives money for my children's education. I earn my own money now and so I'm not accountable to him. I do not have to answer to anybody for the money I earn; either I spend it on myself or on my children."* - Helena Akter, Tailor, Tangail

The above quote is relevant in demonstrating that women feel *strongly* about working from home and being able to earn money is significant empowerment for them.

It boosts their confidence level and improves their status both within the family and society. As such, being able to control one's finances and access money by oneself is, as Kabeer (2001) and others have noted in the literature review, integral to women's empowerment.



#### 4.4 Changes in household power relations through home-based work

Power is dynamic, in which, 'gender' shapes power relations at all levels of society. In fact, the set of roles, behaviours and attitudes that societies define as appropriate for men and women may well be the most persistent cause, consequence and mechanism of power relations from the intimate sphere of the household to the highest levels of political decision-making (Koester, 2015). As such, Lewis and Giullari (2006, pg. 184) has stated very aptly: "Women's agency is situated in relationships of care, and therefore that concern for others needs to be taken seriously as an expression of autonomy...The key issue is...how to promote conditions that foster responsibility for sharing care between men and women and that enhance women's agency freedom by making men more accountable for their responsibility to care for others....It is only when all persons are conceived from the start as autonomous and interdependent—that is as persons who need, give and receive care...that gender equality in respect of agency freedom can be embraced."

It is, therefore, crucial to understand the risk of triple burden<sup>4</sup> that is brought upon women with their engagement in productive work, without having someone to share their reproductive workload. In this context, all the interviewees, regardless of marital status, have expressed that their household workload is being shared (if at all) by other female members of the family. The female helping hand is either the mother, sister, mother-in-law or daughter to the interviewee, depending on the case but it is never the male counterpart.

To that end, one of the interviewees has even shared her sorrows that: *"I wanted to work outside but my husband does not allow me to. As such, I have decided to collect orders from local shops and work from home. In doing so, I have to go outside for short periods of time in order to collect and deliver my orders. Despite that, my husband gets mad at me for not being at home. Part of the reason is also because people in our society say bad things about me when I go out and he does not like that. Additionally, irrespective of my work priorities (home or outside), I need to attend to his needs first so that he does not get angry and stop me from working altogether."* This is an archetypal example of the price women have to pay for being victims of patriarchy in Bangladesh. It is the reaction of people around them (including family members) who see them go to work and communal hatred of working women that makes things harder for them.

Yet another example from an interviewee in Bogra illustrates similar image. She had to go to the training against the will of her husband. She was determined to finish the training and start earning her living. She is also continuing her work from home against her husband's support. Her parents are very supportive. However, she yearns for support from her husband, who is highly influenced by the negative comments the society makes when his wife works.

The above testimonies suggest that working at home might empower women but does not necessarily remove other pressing, more obvious, historically rooted barriers against women who work at home or outside. These show their everyday struggles to keep going and challenge the power dynamics both within and outside households. They have to disregard their husbands' remarks both for training and for working. They have to tolerate the fact that people living in their areas berate them. This violence and enforced-shame women often have to face is quoted by Kabeer (2001) as being the "humiliations and other violence" from their male partners and a patriarchal society in securing and retaining work (pg. 42). She further speaks of the harassment, abuse and strain that working takes on women's health (pg. 38). Nonetheless, paid work, when done "regularly, visibly and with associated social benefits" alongside creating acceptance of women doing work, do yield greater benefits and good for the women involved

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<sup>4</sup> Triple burden- Women's triple burden refers to the reproductive, productive and community managing role. The way these forms are valued affects the way women and men set priorities in planning programmes or projects

(Kabeer, 2001, pg. 50). 50% of the interviewees of this study has mentioned that they are now able to make their own decisions in terms of spending their income. Perhaps some feel the need to discuss with their husbands or parents but they claim that their decision is valued at home now.

One of the interviewees, *Jahanara Begum* from Tangail also took pride in saying that she is the primary decision maker of the household. She stated: *“My husband, my son and my daughter have very high regards to my decision-making ability and I have acquired that respect by being one of the breadwinners in the family. In fact, my home-based tailoring business gives me enough money to not only support household expenditure but also make gold ornaments for my daughter and myself. I don’t have to be accountable to anybody for that.”*



A karchupi fitter in Bogra, Jannatul, said, *“Now that I earn for myself, my decisions are valued by my in-laws and my husband. They have never prevented me to work at home or outside. In fact, my mother in law helps me share the household responsibilities when I have work to do. It was my choice to do business from home to save up on overhead costs and have some flexibility in terms of working hours. I earn about BDT 10,000 to 12,000 and save up some part of it in the Islami Bank.”*

This ability to choose one’s way of living and spend as one wishes is vital to the notion of empowerment. Although home-based work seems to have mixed impact on the household power relationships, especially in terms of sharing workload, the picture does not necessarily change if the employment is workplace based. As for the change in power dynamics of decision making, any income generating activity seems to work in favour of women in most of the cases.

## 5 Conclusion and Recommendations

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### 5.1 Conclusion

It can be concluded from this study that regardless of the location of women's work, their ability to 'choose' work, makes one feel empowered. Furthermore, they work to earn a living for themselves for economic advancement despite facing opposition from others. This in turn, plays a significant role in improving not only their access to resources and services, but also their decision-making ability, as mentioned in the conceptual framework discussed above.

While women's mobility may diversify their social network, and expose them to various experience and opportunities, it also increases their likelihood of being exposed to physical and verbal abuse both in the private and public space. As such, the correlation between home-based employment and empowerment of women cannot be drawn linearly. Unless a holistic approach can be taken and interventions are designed to sensitise family and workplaces, improvements in aspects of empowerment will have to be incremental.

### 5.2 Recommendations

Given the realities of women in the market place and the unfortunate fact that their primary role is still considered as reproductive and not productive, the project needs to take a holistic approach in empowering women. It needs to work towards creating an enabling environment for women to work. For instance, it is evident from the study that child care is one of the factors that limit women to work outside home. As such, the project may pilot initiatives to facilitate childcare facilities in training centres, as well as workplaces if possible. This will offer training and employment as an alternative life choice to many mothers. It will be difficult to initiate this in less solvent training service providers and smaller informal enterprises. However, the larger institutes and enterprises may be the entry point for the project.

Additionally, B-SkillFUL may consider initiating dialogues with the local governments or market communities/ business associations to pilot washroom facilities for women in the market places. This will encourage many women to consider wage employment opportunities as an option.

It is reasonable to assume that the above initiatives will not be enough to change the mindset of people in the community and marketplace. This will require mass sensitisation and awareness raising campaigns on a very large scale, which may not necessarily be possible within this phase of the project. Nevertheless, the pre- and post-counselling mechanisms by the partner TSPs of the project is expected to attain islands of successful cases in this regard.

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