

Home-based Women Workers in Nepal: Their Condition and Contribution

Reena Tuladhar¹

Abstract

The main purpose of this paper is to assess the economic contribution of two categories; self-employed and piece rate type of home-based women workers to their household economy. Applying the OLS techniques in a survey data obtained from 375 women home-based workers in Kathmandu valley in 2011 the study found a substantial contribution of homebased workers to their household economy. Data analysis showed that income from home-based workers constituted 30 percent of household budget. Background characteristics of home-based workers such as type of work, age, ethnicity, family size, marital status, number of surviving children, place of residence, and educational attainment were found significant predictors.

Introduction

Home-based worker refers to the general category of workers, within the informal or unorganized sector. Bulk of these workers does a variety of jobs for industry and trade. Their work ranges from sewing garments, knitting, handicrafts, assembling electronic components to simple jobs of sorting, packaging and labelling goods.

Home-based workers carry out remunerative work in their own homes, or in adjacent grounds or premises. Home-based work does not include unpaid housework or paid domestic work. The general term, home-based workers, refers to two broad categories: self-employed and subcontracted. The more specific term, homeworkers, refers to the subcontracted home-based workers who carry out paid work for firms/businesses or their intermediaries, typically on a piece-rate basis. This important distinction between self-employed and subcontracted home-based workers reflects differences that have policy implications. (ILO, 2013).

In Nepal, home-based work is confined to agriculture as well as non- agricultural sectors. One of the largest non-agricultural sectors which absorbs large segment of home-based works are: Tailoring, knitting and weaving followed by production of edible foods and products. Home-based works are also found engrossed in handicrafts, bead work, ornamental wares, metal works, pottery/ceramics, handmade paper works, wood sandstone carving, bamboo works, traditional paintings, leather laundry. These production hierarchies of this trait are usually and very closely confined to family bases. The skill is usually transferred from family to family and thus the tradition has still been kept alive (UNIFEM and Home Net Nepal 2004).

¹ Dr. Tuladhar is an Associate Professor, Economics Instruction Committee, Padma Kanya Multiple College, Tribhuvan University, Kathmandu. Email: reenaatuladhar@hotmail.com

In Nepal, about 30 percent of the non-agricultural workers aged 15 and above were home-based workers in the year 2008. Home-based work is a major source of employment for women. Nearly one-half of women non-agricultural workers in the country – specifically 47.6 per cent – were home-based workers compared to 21.6 per cent of men. Nearly one-third of the home-based workers were in retail trade while about 12.3 per cent were in the industry group “manufacture of food products and beverages”. These two industries taken together accounted for about 45 per cent of the home-based workers. Home-based work comprises about one third of Nepal’s non-agricultural labour force. It is a much greater source of employment for women than for men: 47.6 per cent of women non-agricultural workers were home-based in comparison to only 21.6 per cent of men. Home-based work was also a greater source of employment in rural than in urban areas: 33.9 per cent of the non-agricultural workers in rural areas were home-based in comparison to only 22.2 per cent in urban areas. Over half of all women in non-agricultural work were employed as home-based workers in rural areas, in comparison to just over a third in urban areas (Raveendran and Vanek, 2013).

Although largely invisible, home-based workers produce for both domestic and global value chains across many industries. They may work in the new economy (assembling micro-electronics) or the old (weaving carpets).

Home-based work represents a significant share of total employment in some countries, especially in Asia, and it represents a larger share of women’s than men’s employment. The vast majority of home-based workers are women: 62 percent in South Africa, 70 percent in Brazil and 88 percent in Ghana. The majority of home-based workers are informally employed: 60 percent in Buenos Aries and 75 percent in South Africa (ILO, 2013).

Home-based work is a global phenomenon found in countries rich and poor. Today, many home-based workers produce under subcontracts for global value chains (Carr Chen, and Tate, 2000).

The Informal Economy Monitoring Study, coordinated by WIEGO, provides critical insight on home-based workers in Ahmedabad, India; Bangkok, Thailand; and Lahore, Pakistan. It found that home-based workers make significant contributions to their households, society, and the economy. Around 30 per cent of self-employed home-based workers in the Informal Economy Monitoring Study sample purchase materials from formal firms; just fewer than 30 per cent of both groups sell to or produce for formal firm (Chen, 2014).

Bajaj (1999) estimated the contribution of women home-based workers in some sectors across South Asia. In India in 1989-90, the total domestic and export sales of the agarbatti (incense stick) industry were worth approximately USD 198 million and USD 42 million, respectively; the industry employed approximately 500,000 workers – 90 per cent women and 80 per cent homeworkers. Pakistan is the single largest manufacturer and exporter of match grade footballs, generating over 80 per cent of total world production. About 58 per cent of football stitchers are women homeworkers. In Nepal, over 100,000 persons – most women – are engaged in collecting and processing medicinal plants and other non-timber forest products trade and contribute around 4 per cent of the share of forestry to the national GDP. Most processing is done at home.

A study of some 600 homeworkers in three sectors in India found they contributed, on average, 35 per cent of household incomes in rural areas, and 35.6 per cent in urban areas (Sudarshan and Pande, 2007).

In this context, the main objective of this paper is to assess the economic contribution of home-based women workers of two categories separately in household level economy in Nepal. Given the nature of diversification in terms of demographic, ethnic, and religious composition, marital and educational status etc. of home-based workers, the paper attempts to analyze the effect of socio-economic and demographic variables on home-based women workers' contribution in their household economy.

Some Related Literature

A brief review of some related studies done in other countries is presented here, before going into the analysis, so that it gives some inputs for our discussion.

Malik and Khan (2009) highlight the effects of family composition of women workers (16-60 years) in informal sector on their contribution in family income. It is found by the authors that family size and number of old age persons (more than 60 years) in the family, dependency ratio and if the eldest sibling of the main couple is male have positive effect on contribution. The number of infants, number of male and female children (5-15 years) in the family, number of male and female prime-age children (more than 15 years) and number of adult males in the family have shown negative effect on the contribution of women in the family income. The ratio of male to female children (5-15 years) and the number of working children also affect the contribution of women negatively.

Khan and Khan (2007a) showed the contribution increases by increase in age but on the later age the contribution decreases. Their study also concluded that married women contribute more to household budget as compared to single women.

Khan and Khan (2007b) found that women as head of household, women's education, and ownership of assets by woman have positive effect on contribution. Age of the woman has a non-linear effect on woman's contribution. First the contribution increases and then decreases by increase in age of the woman. Married women and women living in nuclear families contribute more to household budget. The household per capita income and number of children (5-15 years) in the household have shown negative effect on contribution of women in household budget.

Johnson and Tomal (2005) showed that there is no statistically significant gender earnings gap between self-employed women and men in the informal economy in Bogota. Earnings determinants for self-employed women, results showed only one variable was statistically significant: the number of household members (paid and unpaid) helping with the business.

Shrestha (2011) has found the nature of the works being done by the home-based workers in Nepal is diverse and also exhibits lots of differences in terms of demographic, ethnic, and religious composition, marital and educational status etc. The study results have shown that majority of the home-based workers are engaged in weaving accounting for 26.92 per cent followed by sewing 16.92 per cent and embroidery and patch works 16.15 per cent. In addition to this, the number of incense rollers, knitters, traditional painters etc. are also substantial. With regard to number of working days the home-based workers' work, more than 50 per cent (55.28%) of them work almost seven days a week followed by 38.21 per cent working for 4 to 5 days a week. The study has shown that almost 50 per cent (49.59%) of the home-based workers' monthly income is less than NPR 2000 (approx. US\$ 28) and the percentage of those earning more than NPR 5000 (approx. US\$ 70) per months is less than 15 per cent (14.63%).

Hasan (2014) found 93% of the respondents were engaged in home based work due to poverty. 84% of the respondents expounded poverty as the main cause of being uneducated. The family restriction was the second major factor (39%) responsible for female illiteracy specifically in socio-cultural context of the country. 23% of the respondents were illiterate as no school was available in their vicinity. 67.5% of the home based women workers expounded family restriction as a major barrier to their mobility. 67.5% of the home based women workers expounded family restriction as a major barrier to their mobility.

Akhtar (2011) found home-based workers in 15-19 and 20-24 age brackets constitute over 40 percent of all home-based workers. Around half of all home-based workers do not have any formal education, mirroring low literacy levels of the country. The second highest group of home-based workers consists of primary school drop-outs. Only 19 percent of home-based workers work more than 49 hours in a week, defined as 'excessive' hours. Nearly half of female home-based workers work in the range of 35-44 hours per week and another one quarter work part-time i.e., between 20- 29 hours per week. During the decade the average monthly earnings of all types of home-based workers fluctuated between Rs.1900/- and Rs. 3,100/- per month. Regularly paid home-based workers are the highest paid with monthly earnings of Rs.4,870/- in 2008-09. Piece rate home-based workers just earn Rs. 2,400/- per month.

Hiralal (2010) found that home-based activity was largely undertaken by women plagued by poverty and unemployment. The majority of home-based workers in this research were primarily between the ages of 20-60 years. Well over 60% of the interviewees were between the ages of 30-60 years. It would appear that there was no defining age when one enters the informal economy. This is largely determined by personal and socio-economic conditions. For women between the ages of 20-29, many engaged in home-based work after completing high school. They were mainly single parents, unmarried and lived with unemployed parents. For women between the ages of 40-60 years, who engaged in home-based work for well over a decade, the income derived was their only source of livelihood. Regarding the educational profile of women over half of the women had completed formal schooling. The women between the age categories of 20-35 all completed twelve years of formal schooling. Due to economic hardships, such as poverty and financial constraints they were unable to pursue tertiary education. The older women between the ages of 40-60, did not complete formal schooling.

Materials and Methods

Home Net Nepal and UNIFEM have maintained a comprehensive data base of home-based workers associated with 135 different institutions working for home based workers (Home Net Nepal and UNIFEM, 2004). Apart from Home Net Nepal and UNIFEM and Trade Unions GEFONT and NTUC, Home-based Workers Concern Society, SABAH Nepal, WEAN Co-operative, Sana Hastakala, Kumbheswar Technical School, Yak and Yeti Handicrafts, Mahaguthi etc. are the main sources who provided the list of home-based workers who are registered as members of these organizations. From the whole list of members provided by these organizations only those eligible women according to operational definition of the present study has been drawn from 42 organizations, which is figured out to be 2075 in number. These are the sources that have been used as input for sample master frame for the present study. Following a standard procedure of sample size determination a total of 375 home based workers were interviewed from Kathmandu,

Lalitpur and Bhaktapur using two stage cluster sample technique. So the data for the present study come from the survey of women home based workers done in 2011.

Models are designed for the both type of home-based work self-employed and piece rate workers separately and a combined one in order to understand the effect of explanatory variables in depth.

The contribution of woman in household income is defined as the ratio of the woman's earned income from home-based work to the total income of the household. The ratio of the yearly income to household income is taken as contribution of women in household income. In the computation of total income of household, income of respondents from home-based work is added to income earned by other members of the respondents' family from different sources.

For the analysis, a very simple model of the contribution of home-based work that consists a set of variables to determine the causes of contribution is built. To capture the contribution of respondents in the household economy, Linear Regression Model is estimated in which contribution of a woman is a function of the characteristics of women. The variables used to predict the contribution of home-based workers are age, levels of education, family size, marital status, wealth quintile, working hours, yearly income of women from home-based work. Dummy variables were created for some of explanatory variables like type of home-based work, ethnicity groups, current residence, relationship of respondents with the head of the household, respondents' attitude towards home-based work. For example, regarding attitude towards home-based work if the response is positive, it is explained with reference to otherwise. The linear regression model is used for estimation of the coefficients for each dependent variable separately on 375 numbers of respondents (women home-based workers) selected for field survey which was conducted in Kathmandu valley in 2011.

Before applying regression analysis and t-tests, a multi-correlation test has been done among the explanatory variables. Only the variable whose correlation is significant at 0.05 level (2-tailed) has been chosen for regression analysis.

The models designed are following:

Model 1: $COHW = f(X1, X2, \dots)$

Model 2: $YIF = f(YIH, X1, X2, \dots)$

Model 3: $YEH = f(YIH, X1, X2, \dots)$

Where, **COHW** is the ratio of the woman's earned income from home-based work (YIH) to the total income of the household (YIF),

YIF is the yearly income of family including income of home-based workers,

YEH is the expenses from income earned from home-based work, and

X1, X2, ... are individual and socio-economic variables.

The variables that are used in Regression Analysis are:

Dependent variables

1. Contribution of home-based workers to household budget (COHW)- The ratio of the home-based work earned income (YIH) to the total income of the household (YIF)

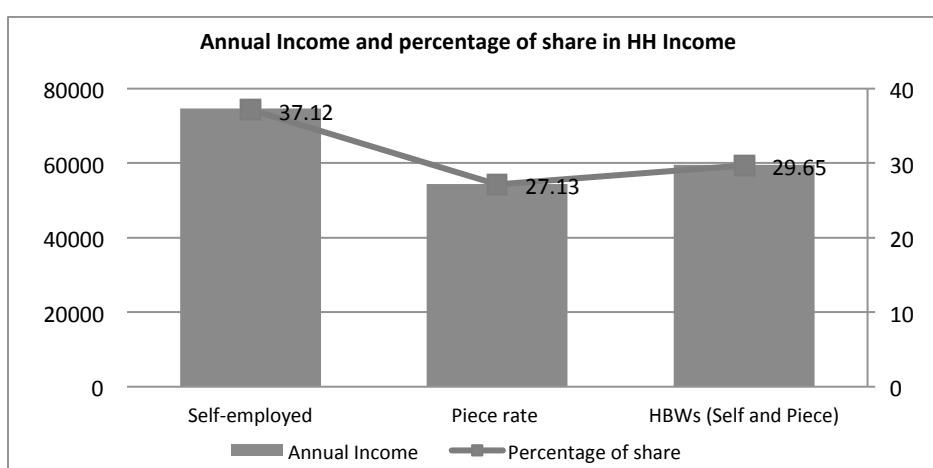
2. Yearly income of family (YIF)
3. Yearly household expenses from income earned by home-based work (YEH)

Explanatory variables:

1. Type of home-based work
2. Age of respondents
3. Cast and ethnicity of respondents
4. Family size of respondents
5. Marital status of respondents
6. Current stay of residence
7. Educational qualification attained by respondents
8. Wealth quintile
9. Relationship of respondents with the head of the household
10. Respondents' attitude towards home-based work
11. Working hours of the respondents
12. Yearly income of women from home-based work

Results and Discussion

Women home based workers income comprises a significant part of the household budget that is approximately 30 percent. So their contribution to their household economy is substantial. As shown in Figure their share in household income is found to be 29.65 %. The share of self-employed category is 37.12 % and 27.13% for piece-rate category workers. Obviously, self-employed have their own decision on pricing of their products, while in case of piece-rate workers, their wage is fixed by employers who are mostly of exploitative nature. Further, middlemen are there who take away big portion of their income in the course of facilitating.



Source: Field Survey, 2011

As seen above, home-based workers' contribution to their household economy is substantial. This bivariate analysis of data lends support to the hypothesis that the main driver of women's participation in home-based work is their dire need to supplement inadequate family income. So the main hypothesis here is that women's income from home-based work contributes significantly to household income which is governed by multiple socio-economic factors. This paper highlights the effects of socio-economic background of women workers, and particularly their income from home-based work on their contribution in family income.

Here estimation of contribution of women home-based workers' income in the household income is done through Linear Regression Model. The variables included in the model are concerned with the individual characteristics of women and some socio-economic variables that may affect the contribution.

For women home-based workers in study area, a positive impact of explanatory variables such as that type of work, age, ethnicity groups, family size, marital status, number of children, stay of residence, educational attainment etc. is predicted on contribution of home-based work and other dependent variables. The summary statistics and regression results are given in the following tables. The coefficients indicate the direction and strength of the relationships between the independent and dependent variables.

Table1: Summary Statistics and Regression Results for Women's Contribution in Household Budget

Predictors	Self Employed		Piece-rate Workers		Total	
	Standardized Co-efficient	T-values	Standardized Co-efficient	T-values	Standardized Co-efficient	T-values
Type of HBW					-0.172	-3.350***
Age	0.014	0.103	0.051	0.690	0.048	0.767
Caste/ethnicity	-0.011	-0.109	-0.058	-0.835	-0.032	-0.578
Number of family	-0.151	-1.320	-0.159	-2.583**	-0.162	-3.127***
Marital Status	0.270	2.175**	0.142	1.903*	0.153	2.606**
Place of residence	0.245	-2.089**	0.013	0.181	0.041	0.721
Education	-0.220	-1.554	0.155	2.224*	-0.048	0.799
Wealth quintile	0.032	0.267	-0.182	-2.665***	-0.117	-2.099**
Relation with HHH	-0.122	0.985	0.106	1.175*	0.037	0.702
Attitude towards HBW	0.083	0.747	0.091	1.601	0.086	1.778*
Working hours	0.341	3.054***	0.246	4.265***	0.245	4.961***
Negative effect of health on working capacity	-0.047	0.441	-0.131	2.314*	0.080	1.659
Constant		0.590		1.491		2.448**
R squared		0.279		0.219		0.218

T test was performed at *= $P < 0.05$ **= $P < 0.01$, ***= $P < 0.001$.

Table 2: Summary Statistics and Regression Results for Annual Income of Family

Predictors	Self-employed		Piece-rate Workers		Total	
	Standardized Co-efficient	T-values	Standardized Co-efficient	T-values	Standardized Co-efficient	T-values
Type of HBW					0.087	2.155*
Age	0.038	0.383	0.102	1.755*	0.066	1.362
Caste	-0.063	-0.866	-0.114	-2.100**	-0.094	-2.225**
No. of family	0.064	0.794	0.253	5.238***	0.219	5.447***
Marital Status	0.104	1.145	0.094	1.595	0.107	2.340**
Place of residence	0.125	1.499	0.082	1.507	0.072	1.631
Education	0.143	1.434	0.163	2.939***	0.147	3.149***
Wealth quintile	0.176	2.002**	0.232	4.310***	0.228	5.200***
Relation with HHH	-0.009	-0.108	-0.005	-0.103	0.005	0.132
Attitude towards work	-0.003	-0.036	-0.035	0.773	-0.029	0.782
Working hours	-0.140	0.1.749*	0.029	0.639	-0.009	-0.242
Negative effect of health on work	0.094	1.251	-0.105	-2.352**	0.066	-1.749*
Yearly income of HBW	0.696	9.016***	0.461	10.120***	0.535	13.788***
Constant		0.777		-1.405		-1.244
R squared		0.645		0.522		0.533

T test was performed at *=P<0.05 **=P<0.01, ***=P<0.001.

Table 3: Summary Statistics and Regression Results for Annual Expenses from Income Generated from Home-based Work

Predictors	Self-employed		Piece-rate Workers		Total	
	Standardized Co-efficient	T-values	Standardized Co-efficient	T-values	Standardized Co-efficient	T-values
Type of HBW					-0.119	-2.684**
Age	0.007	0.064	0.060	0.878	0.032	0.606
Caste	-0.076	-0.965	0.007	0.115	0.019	0.399
No. of family	0.042	0.481	-0.129	-2.275*	-0.072	-1.633
Marital Status	0.228	2.334*	0.153	2.213*	0.147	2.934**
Place of residence	0.060	0.674	0.053	0.824	0.005	0.093
Education	-0.101	-0.942	0.023	0.357	-0.40	0.773
Wealth quintile	-0.174	-0.1845*	0.065	1.025	0.005	0.114
Relation with HHH	0.052	0.551	0.043	0.758	0.039	0.870

Attitude towards work	-0.153	-1.814*	0.003	0.048	-0.027	-0.661
Working hours	0.097	1.131	0.146	2.705**	0.125	2.929**
Negative effect of health on work	0.015	0.184	-0.008	-0.149	-0.003	0.069
Yearly income of HBW	0.698	8.420***	0.529	9.905***	0.575	13.464***
Constant		0.458		-1.455		-0.708
R squared		0.589		0.341		0.436

T test was performed at *=P<0.05 **=P<0.01, ***=P<0.001.

The following features of the results are worth noting.

Type of home-based work

One of the significant variables is the type of home-based work. The analysis shows that self-employed group is in better position in regards to income, saving and, their contribution to household economy than piece-rate workers. Unlike piece-rate workers who are dependent on employer and worse than that, dependent on middlemen at many places, self-employed group at least own a small business on which they have their own right. On this understanding, one hypothesis that may be postulated is, among two groups of home-based workers, self-employed are in a better financial position than piece-rate workers so to make a bigger contribution than piece-rate workers.

While checking the proportion of women's income in family income, women involving in two types of home-based work, the type of piece rate work is negatively associated to proportions to household budget compared to self-employed. Income of self-employed rises along with the number of persons engaged in their work. On the two types of women home-based workers taken, the results explained piece rate workers' contribution is less significant to household budget.

Age of respondents

A general hypothesis is that workers' age is positively related with productivity as the worker gains experience or skill. When a worker enters the labour market in the beginning he/she has no experience of work and consequently contribute less, as the age increases he/she gets experience and contribute more.

In the present study also, for the women in age bracket of (18-66) years, women's participation shows an increase in the later age as mean age is 34 years. It explains that work experience also counts in home-based work. Obviously the kind of home-based work is that workers gain skill and talent on the base of practice. The explanation has one aspect to see. In the older-age group when the women have adult offspring, she spends more time for home-based and contributes more to the household income. Actually, age factor shows higher significant relation to income and expenses of home-based workers and income of their family as well.

Caste/ Ethnicity background

This kind of social background does not show significant effect on either proportion of

women's income to household income. Only in case of piece rate workers for household expenses caste shows significant positive result which is obviously because large number of respondents to fall into Newar caste.

Size of family

It is found that two dependent variables proportions of respondents' income (COW) and expenses to household (YEH) is negatively related with family size. Big family size shows a significant positive relationship with family income. The result explains that in a big family where the number of income earners are many so women home-based workers' income earning has lesser role to play in family's financial management. However, this factor shows something different effect for self-employed group in case of family expenses. Usually self-employed women who earn higher income than piece-rate workers contribute to family budget irrespective of family size.

Marital Status of the Respondents

In general, socio-economic status of an individual within household is determined by his/her marital status. In the informal sector, the employment pattern of working women in their marital status is highly related to income earning jobs especially in low income occupations. Majority of the women in this strata works only after marriage as found in this study, 81 percent of the respondents are currently married. They do not have prior commitment to their work but after marriage they are forced by their circumstances to seek employment in order to support their growing families. In the absence of opportunity in formal jobs, women choose home-based work as a solution to the financial difficulties in family.

The result of the present study shows a positive relationship of proportion of income of home-based workers to family income with married and cohabiting women. It supports the notion that circumstances force the currently married women to contribute in household economy. So contribution of currently married women to household expenses is also seen significantly positive.

Place of Residence

Life style of people is influenced by the regional environment where their residence is located. So the needs of urban dwellers and that of rural dwellers should be quite different. On this base, respondents' current stay of residence is also included in the model as an explanatory variable. In the present study area, those who are urban dwellers significantly contribute to household income and expenses. This is due to the fact that mostly rural women spend much time for farm works so having less time to finish their home-based type of works whereas urban dwellers spend longer hours for home-based work.

Education

The model is used to estimate the relationship between contribution of women home-based workers with some socio-economic variables along with individual and regional characteristics. A hypothesis set is that individual and regional characteristics of the women of the present study influence the level of her contribution in household budget.

For example, education is perceived as the major characteristics for the process. The educational level of a woman may work in many ways to affect on the allocation of her time in market and at home. If education increases and so opportunity cost of staying at home is

larger, then she would devote time in income generating work. To capture the effect of women's education on their income, continuous variable representing the number of completed years of education of women is included. In the present analysis educational factor of respondents shows a positive relationship to household income which is a generally understood phenomenon. Educated women should be efficient even in the type of home based work also. But compared to piece-rate workers education of self-employed women shows a negative relationship with contribution to household budget. This shows highly educated women get involved themselves to other works than home-based work.

The possible explanation is that a common educational phenomenon is not applied in case of women home-based workers. For example a common hypothesis is that the level of education among women implies to improve their skill through training. It creates an opportunity for them to adopt changing technology. The highly educated and better-trained women lead to increased productivity and wages. The other aspects of effect of women's education on her contribution is seen as education increases a woman's efficiency in households tasks and reduces the time in home production, so more time is devoted to paid work and more contribution is done in household income. The better educated women also belong to higher-income households, and social norms tend to increase their contribution to household budget.

However present respondents' involvement in self-employed home-based workers is not affected by these common educational phenomenon. The income as well as expenses from home-based work is not statistically significant with level of education. Mostly these women with lower level of education or no-education have work aspirations simply to get paid and contribute in household budget. Educational qualification has less influence on this type of workers' decision to work.

Wealth quintile

This is an important indicator of the socio-economic standing of working women in informal sector. The higher degree of wealth quintile implies a relatively high degree of security to women and household. It determines household expenditure and budget. Theoretically the ownership of wealth may impact the contribution of women in a way that, the wealth and assets make the household richer and financially stable and women are less likely to spare time for paid work.

The result here shows a linear negative relationship between wealth quintile and women's income from home-based work and positive relationship with income of family. The possible explanation is that the ownership of assets by family enhance the productivity in other family members, ultimately respondents have less to contribute for the household. Wealth quintile however shows a significantly positive relationship with annual household income, as generally understood.

Head of Household

The present objective of including women as head of household, as an explanatory variable, is to see if the women's contribution in household budget in such households is significantly different from their counterparts where heads of household are other than the respondents. There is an explanation for the phenomenon that in the absence of sole income earner in the family and having more dependents as children or old-age members in the family, as a head of the household, women take a big burden of household members and specifically children's needs compel them to contribute more and more in household budget.

The present result shows a positive relationship of respondents as head of the household and their significant contribution to household income and expenses. The result is same for both of the groups, that is, self-employed and piece-rate.

On the subject of heading the family, some possible explanation is that given the barriers created by patriarchy society norms, sometimes women do not act as head of household, even when woman is sole source of economic support in the household. Life is difficult for female-heads, because of prejudice and social stigma. They have more difficulty in maintaining their families because in case of self-employed they have less access to market economy, for piece rated workers even do they earn, wages are very low. Women home-based worker are less likely to go outside home in search of higher income generating activities.

Attitude towards work

Another possible variable is women's their own attitude towards their work. An assumption is that with positive attitude, women contribute higher to family.

As seen from results, respondents are indifferent in their attitude towards job. Those who keep positive view towards the benefits that their family getting from their income have equally negative attitude towards difficulties in their work mainly related to health hazards, wage exploitation, and competition in market etc. This is possibly a reason for women's positive attitude not showing a significant effect on household income and expenses. Their positive attitude is in most cases neutralized by negative attitude.

However a positive attitude towards their job shows a positive relationship with contribution to household income and expenses in case of piece rate workers although the result is weak for self-employed group. This explanatory variable does not pronounce well for yearly income of family.

Working Hours

Working for long hours is the only option for women home-based workers to earn more in the absence of other facilities from employer in case of piece-rate workers. While for the self-employed lack of good markets and other facilities for production compel them to work hard for longer hours. So longer the hours they work, higher will be their income thereby contribution to family. Multi variate result shows very significant relationship between working hours and economic contribution of the respondents.

Negative effect of poor health on working efficiency

On the enquiry of social problems to respondents, 94 percent of them replied that they face health hazards due nature of their work. But only nearly half of them replied health problem create inefficiency to work. The result here shows health problem is more problematic to piece-rate workers than self-employed women.

Income from home-based work

The main finding of this research that women's income from home-based work contributes significantly to household economy which is governed by multiple socio – economic factors is supported strongly by positive significant results for all of the three models for both type of home-based workers. In all cases, the results are found positively significant. On the basis of results supported by multivariate results , it is concluded that women home-based workers choose to do some kind of income generating activities at home

solely to support family financially. So their contribution to household economy would be visible if assessed by following a sound and harmonized measurement method.

Conclusion

Women who are not working in the formal economy are by no means all housewives who have chosen to stay at home and be full-time mothers and/or wives, supported by the income of a responsible male head of the family. Many of them are women who need to earn an income. But they are insufficiently skilled or educated to be considered for jobs in the formal sector of the economy. Many of them are the sole supporters of their families, and many others have to earn incomes to supplement the low wages earned by other family members.

As found from study, contribution of women home-based workers is influenced by various individual and socioeconomic factors. However, it has remained a compulsion and the only source of earning for the household. For many women, it is the major source of livelihoods. For some to supplement their household income in order to raise their own as well as their families quality of life. For many others, it is a source of additional income to the household but still a compulsion as their family income source is not adequate to cover the total household expenses.

Although small in scale, home-based businesses make a significant contribution to their household economy. It helps them to provide economic support to their households. The present study has conclusively shown that the home-based work is the major source of income for women. It helps them to provide economic support to their households. It is therefore recommended here that women home-based workers be recognized by the local authorities as an integral part of labour force, a group which has a contribution to make.

References

- Akhtar, S. (2011). *Searching for the Invisible Workers: A Statistical Study of Home-based Workers in Pakistan*. Islamabad: ILO Country Office for Pakistan.
- Bajaj, M. (1999). *Invisible workers, visible contribution: A study of home-based women workers in five sectors across South Asia*. US: WIEGO.
- Carr, M., Chen, M., & Tate, J. (2000). Globalization and home-based workers. *Feminist Economics*, 6 (3), UK: ECLAC library.
- Chen, M.A.(2014). *The urban informal workforce: Home-based workers, IEMS sector summary*, IEMS Sector Report: Home-based workers report, WIEGO
- Hasan, S.M. (2014). *Need assessment of home-based women workers: A new paradigm for social work*. Lahore: University of Punjab.
- Hiralal, K. (2010). *The "Invisible" workers of the informal economy – A case study of home-based workers in Kwazulu/Natal, South Africa*. Durban: University of Kwazulu/Natal.
- ILO (2013). *Women and Men in Informal Economy: A Statistical Picture* (Second Edition), Geneva: ILO.
- Johnson, L., & Tomal, A. (2005). *Earnings determinants for self-employed women and men in the informal*. New York: Applied Economics and Management, Cornell University.
- Khan, R., Ejaz, A., & Khan, T. (2007a). Informally employed women: Their characteristics and contribution in household budget, *Journal of Applied Sciences* (14), Pakistan: Asian Network for Scientific Information.

- Khan, R.E.A., & Khan, T. (2007b). Urban informal sector: How much women are struggling for family survival. *Journal of Applied Sciences 1901-1907*. Pakistan: Asian Network for Scientific Information.
- Malik, S., & Khan, T. (2009). Family size, composition and women work in informal. *Pakistan Journal of Social Sciences (PJSS) 29(2)*
- Raveendran, G., & Vanek, J. (2013). *Statistics on home-based workers in Nepal*. WIEGO Statistical Brief no.11, WIEGO
- Shrestha, D.B.(2011). *Study on urban issues of home based workers in selected cities of Nepal issues based study on two cities : Kathmandu Valley and Hetauda* .Kathmandu: HomeNet Nepal .
- Sudarshan, R.M., & Pande, S. (eds.) 2007. *Ensuring public accountability through community action: A case study in east Delhi*. New Delhi: Institute of Social Studies Trust.
- United National Development Fund for Women & Home Net Nepal (2004). *Mapping and organizing of home-based workers in Nepal*. Kathmandu:UNIFEM, HNN.