HomeNet INTERNATIONAL

STATE OF HOMEWORKERS IN GARMENT AND FOOTWEAR SUPPLY CHAINS

2025

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HomeNet International (HNI) is an organization that facilitates dialogue and collaboration among organizations of home-based workers. It is a global network of membership-based worker organizations representing home-based workers around the world. It speaks for more than 1.2 million home-based workers, from 75 organizations spread across 33 countries. The network aims to raise visibility and gain recognition for home-based workers as workers, build and provide solidarity among these workers around common issues, and use the power of a global voice to influence governments and employers across the world.

Cover photo: Courtesy of Cambodia Home-based Workers Association (CHWA).

A garment homeworker from Serbia.
Photo credit: NGO Zlante Ruke.

Foreword

Whether the space for them to do so is open, restricted, or closed, home-based workers are organizing everywhere, with or without the support of external organizations. Being dispersed, this has not been easy. Their growing numbers, and inadequate government action to address their exploitative work conditions and lack of social protection, have induced urgency in the movement to secure worker rights, a struggle that home-based workers and their organizations lead from the front. Alarmed by rising informalization in employment, especially in the garment and footwear sector, conventional trade unions and their federations are now beginning to ally with home-based worker organizations to champion, inform, and influence government policies for workers in informal employment.

The last three decades have witnessed fast expansion of garment and footwear supply chains, capturing and creating demand in a world becoming more prosperous. Incomes have been rising, with retailers seeking new markets across the globe as well as new, more efficient, and lowest-cost modes of production. In trying to benefit from the glittering promise of employment opportunity, populous developing nations have eased entry of these retailers with tax breaks and other conveniences. Almost all production and manufacturing has moved to Asian and other developing nations, away from the developed nations that have come to focus mainly on design, branding and marketing.

Though cheap labour has been the most significant factor in these moves, decentralization of production also has been driven by the seemingly low but unsustainable costs due to weak regulatory frameworks that are unable to prevent exploitative ways of subcontracting. Unfair and often illegal labour practices are commonplace along the lower end of these production chains, which operate in a risky environment of slim margins and extremely tough delivery schedules. Profits, which are concentrated at the top of these chains with retailers and brands, have been huge compared to what accrues to actors in developing nations. Workers, especially informal workers, have been somewhat on the receiving end of these changes that add to sector instability.

Even as they have become an increasingly integral and indispensable link in the globalized production chains, homeworkers, who get paid by pieces they produce or work on, are the most marginalized, even among workers in informal employment. Working from or near their homes is the most convenient and at times the only option for women who shoulder the primary responsibility of care and house work to engage in paid work. Even though the lack of precise data on the extent and magnitude of their economic and social contribution continues to be a serious barrier, home-based worker organizations have continued to devise new ways to advocate for appropriate and adequate policies for this section of workers. Whether it is ratification of the ILO Convention 177 or formulating specialized provincial and national policies for home-based workers, these organizations are creating learning and networking platforms, building evidence, and collaborating with diverse actors to ensure action on rights of homeworkers.

As a network of HBW organizations, HomeNet International leads and informs discussion on issues of homeworkers through research that it commissions regularly. This HNI study is an attempt to fulfil the need of home-based worker organizations for more comprehensive and precise information; it uses a comparative approach to highlight the severity of challenges that homeworkers face within the highly vulnerable group of home-based workers. A more secure and just working life for homeworkers is critical to more stability and sustainability of the garment and footwear sector.

Abbreviations

HBW	Home-based workers
HNI	HomeNet International
CATU	Cambodian Alliance of Trade Unions
UTGLAWU	Uganda Textiles Garments Leather and Allied Workers Union, popularly known as Uganda Textile-Workers Union
ATGWU	Amalgamated Transport and General Workers Union
AYSO	Afri-Youth Support Organisation
GAF	Garment and Footwear
SYTRIECI	Syndicat des Travailleurs Domestiques et Indépendants de l'Economie Informelle
MTE Textil	Federación de Costureros, Indumentaria y Textiles (Sewing And Garment Workers Cooperatives Federation LLC)
UTEP	Unión de Trabajadores y Trabajadoras de la Economía Popular (The Union of Workers of the Popular Economy)
SITRABORDO	Sindicato de Trabajadoras de Bordado a Domicilio de El Salvador (Home-Based Women Embroiderers Trade Union of El Salvador)
SUA	Sindicato Unico de la Aguja-Vestimenta (SUA-Single Needleworkers' Trade Union)
SAVE	Social Awareness and Voluntary Education
SEWA	Self Employed Women's Association
CHWA	Cambodia Home-Based Workers Association

A homeworker from Uganda working outside her home. Photo credit: AYSO.

Executive Summary

This study was conducted at the initiative of affiliates of HomeNet International (HNI), to document the socio-economic conditions of homeworkers – the most marginalized among home-based workers – in the garment and footwear supply chains. Spread across a wide geography, affiliates are organizations of workers in informal employment contributing to diverse economic sectors. They represent the voice of home-based workers (HBWs), persistently striving to secure their worker rights through dialogue with governments and companies.

Organization of home-based workers emphasize neglect by national policymakers as the key factor that has precluded fair compensation and working conditions for home-based workers. This is particularly distressing among workers of the garment and footwear sector, which has seen fast-paced growth along with increasing informalization and continued decentralization of production to locations offering cheap labour, over the last more than two decades.

Study findings are expected to help support advocacy for homeworkers at local, national and global levels for increased recognition and better protection. In locations where the affiliates feel they have made considerable progress, it will also assist in convincing their national governments to leap forward on ratifying the ILO convention on homework, C177, under the overall umbrella of which home-based worker organizations aim to push for homeworker-centric policies.

The study surveyed 724 home-based workers and spoke to 15 key informants from participating HNI affiliates, trade unions and civil society organizations, across 12 locations worldwide: Ahmedabad, India; Argentina; Bulgaria; Cambodia; El Salvador; Indonesia; Rwanda; Serbia; Tirupur, India; Uganda; Uruguay; and Vietnam. It uses this data to compare and correlate the status of work, working conditions, and access to social protection for homeworkers. Design of the study, data collection and analysis, and report writing spanned much of the year 2024.

Who are Home-Based Workers?

Home-based workers produce goods or services in or near their homes for local, domestic or global markets (WIEGO, Home-based workers). They work in a wide range of industries: from assembling micro-electronics and providing IT services to producing and finishing textiles and garments. Across all industries, home-based work is a growing global phenomenon.

There are two types of home-based workers:

- Self-employed home-based workers buy their own raw materials, supplies and equipment and pay utility and transport costs. They usually sell their goods and services locally, but sometimes sell to international markets. Most do not hire others but may have unpaid contributing family members working with them. They assume all the risks of being independent operators.
- Sub-contracted home-based workers, called homeworkers or industrial outworkers, are contracted by individual entrepreneurs, factories or firms, often through an intermediary. Homeworkers may not know what firm they are doing work for or where the goods will be sold. Typically, they are paid by the piece and do not sell the finished products themselves. While homeworkers might be given the raw materials to work with, they have to cover many costs of production: workplace, equipment, electricity, and supplies.

Among home-based workers, homeworkers' excessive dependence on contractors for work makes them the most vulnerable. Even if marginally so, the self-employed are less dependent on contractors or middlemen than homeworkers. There is some movement between categories, depending on what type of work is offered and how flexible the worker is in adapting to changing work situations, so that some workers may work on a self-employed basis while also taking on subcontracted jobs (Nandi et al. 2015).

Informal Employment in the Garment and Footwear Sector

The garment and textiles industry is one of the largest job providers (Ludmer et al. 2023). Modernization of the sector hasn't changed that (ILO 2020). Production can be mainly in the hands of individuals and small operators spread over a wide geography, such as in Rwanda and Uganda, or concentrated in high-activity factory clusters organized to reduce labour costs and capture production efficiencies, like in most other study locations. A significant portion of the sector's labour force is composed of women, whether in factories in formal jobs or as home-based workers operating informally (ILO 2020 and ILO 2019). In this study, over 93 per cent of respondents are women.

Informality is the norm as far as home-based work (WIEGO, Home-based workers) is concerned, with either no written or clearly comprehensible contracts. Over the last three decades, rising incomes and changing fashion preferences have resulted in decentralization of the production of popular global garment and footwear (GAF) supply chains. Companies and contractors constantly looking to reduce cost favour arrangements engaging the most marginalized as workers, as much as possible on informal terms, in countries where labour legislation is weak or implementation of laws is poor (Klaveren et al. 2018). Trade unions that have historically worked only with formal factory workers acknowledge increasing informalization (Klaveren et al. 2018) and are keen to bring home-based workers under their fold to work towards safeguarding rights of all workers, irrespective of their employment status.

A worker making footwear at her home in Uganda. Photo credit: Afri Youth Support Organization (AYSO)

Notably, to expand employment opportunities, governments invite multinational companies to invest in the sector and even give them special treatment. However, lack of suitable labour laws for workers in the informal economy, including home-based workers, and weak government capacity for regulation and enforcement (Hilal 2022), significantly impact the bargaining strength of these workers. This tilts the balance of power overwhelmingly in favour of companies and contractors. As the ILO highlights, "(Informality)…creates barriers to protective measures and essential services provided by governments increasing people's vulnerability and putting national economies at risk" (ILO 2023).

The disruption in production caused by COVID-19 furthered informalization in the sector as factories closed down due to losses. Though production has come back to pre-COVID levels, many factories have not reopened. Where they have, they show preference to employ a large number of workers on an informal basis, within and outside of factories. This allows transfer of work-related costs like rents and utilities and saves costs related to benefits to which formally employed workers are entitled.

Organizations of home-based workers argue that government lack of attention to the plight of home-based workers in general – exacerbated by sector shifts – likely stems from its unfamiliarity. Nowhere are home-based worker numbers and their economic contributions documented explicitly and comprehensively in official statistics (Vanek 2020). As a result, attempts to extend labour laws formulated for formal workers, without suitable changes, either

entirely miss home-based workers or result in limited benefits. For instance, not having a work contract or proof of income makes such workers ineligible for lower-cost loans from banks, and unaffordable premiums restrict access to government social security schemes.

Study Findings

This study highlights the types and severity of challenges that homeworkers face and how these impact their productive ability and potential. It compares their condition with self-employed home-based workers on a variety of socio-economic parameters while also assessing condition of the home-based workers group as a whole. The context shaped by social, economic and political factors – including the strength of worker movements – is unique in each study location. That said, the study finds several common features: feminization, heavy burden of care and household responsibility on women, low and precarious earnings, uneven and limited access to social protection and other institutional support; and efforts of home-based workers to organize into collectives to build voice for their worker rights.

Workers are almost exclusively dependent on informal home-based work: Over a half of all respondents operate purely as homeworkers, and about 8 per cent work on both subcontracted and self-employed bases, depending on work availability and payment rates. All respondents in 4 out of 12 study locations are homeworkers, and in two locations all respondents identify as self-employed. Among all, a small percentage also does factory work, mostly on a purely informal basis. Almost one in three respondents also engage in other livelihood activities to supplement earnings, but this, too, is almost entirely informal. Less than a third have some past experience of working on formal employment contracts. Informality is widespread even among earning family members of respondents. In 8 locations, all earning members of 70 per cent or more respondent families are in informal employment. The highest number of respondents, 70 per cent, reporting formally employed family members, are in Uruguay

Work is insufficient and uncertain: The largest number of respondents is engaged in tailoring and stitching jobs, followed by those embroidering, embellishing, cutting patterns, repairing, packaging, and weaving. Work in general is insufficient and irregular for all. In March 2024, 25 per cent to 30 per cent of respondents worked for four or fewer days per week; this includes those who could not work at all. In 7 out of 12 locations work hours clocked were significantly less than the standard for the country. Except in Vietnam — where only 17 per cent reported it — in all other locations large numbers of respondents are desperate for more and regular work. Work disruption is common; 29 per cent of respondents were not able to work even seven days per month over a six-month period before the survey. The main reason for this lack of work was limited orders or buyers or markets – 78 per cent of respondents cited it. Almost one third said there was little assurance of if and how much work they would get even for the week immediately following the survey. About half were unsure about the same over the three-month period following the survey.

Low and precarious earnings leave HBWs unable to meet basic needs: Payment rates – by piece or by time – that the workers managed to earn, are lower than those mandated by the minimum wage in all locations except in Tirupur, India, and Uruguay. The presence of hunger, including child hunger, reported at 7 out of the 12 study locations clearly demonstrates that earnings are insufficient to cover even basic needs. In a significant number of locations, respondent earnings are below national poverty lines and are much further away from living wage, for all locations wherever this estimate is available. Where respondents manage to make more than the poor, they remain highly vulnerable to even the slightest change in earnings or expenses. In such a situation respondents are in no position to handle delay in payments, which is reported as a challenge by about a third of respondents

Workers rely on multiple mechanisms to cover even basic necessities: Even though almost one in three of all respondents engage in additional livelihood activities to supplement earnings, they also borrow, deplete savings, sell assets, reduce consumption, and delay medical treatment. Almost 70 per cent report taking more than one such measure. Borrowing is particularly widespread – approximately two out of 3 respondents borrowed between January and March 2024. In several cases the cycle of small, necessary borrowing paid every time some earnings come in is a routine affair, especially since payments for completed work may be delayed. In five locations, average

outstanding debt of borrowers is equivalent to between more than three times to almost 12 times of March 2024 earnings. For Cambodia, it is as high as four years of earnings.

Working conditions are poor and pose risks to health: Most respondents work from their homes; in addition, some may work collectively with peers in premises of an individual home-based worker or at those arranged for by their home-based worker organization, or sometimes at contractor-provided work sheds. Low and precarious earnings make it difficult for home-based workers to deal with challenges affecting their ability to work such as health problems and weather-related risks, cramped and poor-quality homes, costs incurred for home-based work that largely remain uncompensated for by work providers, and the burden of care and household responsibilities. About 85 per cent of respondents report facing one or more of these challenges. Three quarters – more women than men – suffer from health problems directly related to their poor working conditions and work irregularity that involves intense periods of excessive work when it is available. Back pain, eye-related troubles, allergies and respiratory problems commonly affect respondents. Additionally, high heat has been making it difficult to work for longer hours during the day, especially in warm regions, and high moisture can damage garment and footwear products.

Women's ability to engage in paid work is limited by considerable care and household responsibility: Predominantly women, average age of respondents is about 43 years. Most live with their families. Almost three-quarters live with one or more child below 15 years of age, or adults above 65 years of age, or others requiring care such as the sick or the disabled. About a third blamed work disruptions on care and household responsibilities and illness. On average, women spend over four-and-a-half hours daily cooking, cleaning, fetching water, and caring for family members. In El Salvador this was the highest at 10 hours.

Lack of specialized institutional assistance prevents suitable government support for home-based workers: More respondents (20 per cent) reported receiving specialized support from their organizations than from their governments (12 per cent). This makes workers dependent on general government welfare, access to which is uneven, insufficient, and difficult, even with facilitation support from their organizations. Though their quality and reach varies, across all study locations children of 90 per cent respondents are enrolled in public educational institutions, 66 per cent of respondents used public medical facilities, 27 per cent received free or subsidized food, and 24 per cent received financial support through social assistance schemes between January and March 2024. However, access to social insurance is more limited. In four locations, being informal excludes home-based workers from such schemes entirely. In other locations, the percentage of respondents covered ranged from 3 per cent in Tirupur to a maximum of 45 per cent in Indonesia. Of the many challenges that respondents faced in accessing benefits under social security schemes, more than half cited the difficult and time-consuming registration processes and heavy documentation required.

Homeworkers fare worse than the self-employed on most counts: Compared to the self-employed, homeworker families are larger, with more respondents having children below 15 years of age, but with fewer having family help to assist with care and household work. Unsurprisingly, more homeworkers than self-employed cited care and household responsibilities as a reason for work disruption. While the earnings picture is mixed, a higher percentage of homeworkers reported experiencing work-related challenges, including health and weather related risks. Excessive dependence on contractors leaves them with less autonomy over when and how they work.

Organizations of home-based workers are indispensable for policy reform and protection of home-based workers' rights: Though their journey may be at different points shaped by their contexts, each of the organizations that participated in the study persistently negotiates with governments and their agencies to secure worker rights and public entitlements of home-based workers. Successful outcomes include: the tripartite collective bargaining process to set and update minimum wages for workers in informal employment, including home-based workers in Uruguay; modification of municipal laws to make them more friendly to home-based workers and bilateral agreements with companies for social and health insurance in Bulgaria; and registration for provincial social protection schemes for home-based workers in Tirupur. The Argentine and Bulgarian experiences show how even

in the presence of strong worker organizations, changing political and economic environments can erode worker rights and point to their enduring role in protecting home-based workers. Cooperative workers in Argentina are blocked from access to social security under recent government austerity measures. Though worker organizations in Bulgaria persuaded the government to amend the National Labour Code to include provisions on homework in 2011, enforcement has been poor.

Recommendations

It is the result of untiring efforts of home-based worker organizations over long periods of time that, across study locations, we see such workers come together in solidarity as members of trade unions, associations, cooperatives, and producer groups working with non-governmental organizations (NGOs). Making the voices of home-based workers central to any discussion on policies and programs for them is essential. The study's findings point to range of actions that different stakeholders need to take towards this. Broadly, these relate to organizing home-based workers, expanding the evidence base to support suitable policy formulation, and urgent policy reform to reduce risks. Specifically, this study recommends:

1. **Organize women HBWs:** This is indispensable to build collective voice necessary to negotiate with governments. It is also a complex, time-consuming, and resource-intensive process, not only because women home-based workers are dispersed and fully pre-occupied with daily survival, but also because they are much less aware of their rights as workers as compared to other workers in informal employment.

2. **Support organizations of HBWs and their networks through information and other resources:** Build on and feed the cumulative experience of home-based worker organizations in securing worker rights through support to networking, and use and dissemination of research and other information, particularly that on national legislation and international mechanisms relevant for garment and footwear home-based workers.

Recommendation	Lead actors
• *Invest in mobilization and organization of HBWs and strengthening their organizations*	*HBW, informal labour organizations, trade unions*
• *Facilitate learning exchanges and coalition building among organizations of HBWs and with other worker organizations interested in expanding coverage to organize garment and footwear HBWs, such as textile factory workers unions and unions of workers in the informal economy*	
• *Use and disseminate relevant data and research evidence among allies, partners, and networks of HBW organizations*	
• *Build and update understanding of national and international regulatory mechanisms that impact garment and footwear sector HBWs*	*Government and HBW organizations*

3. **Sector research and review:** Expand the evidence base to aid appropriate design of policies for home-based workers through detailed and disaggregated data on home-based workers; garment and footwear production chains; markets; and relevant legislation.

Recommendation	Lead actors
• *Strengthen national data collection systems to cover HBWs, especially women, by the sectors they contribute to*	*Government*
• *Support data collection and research on garment and footwear HBWs at subnational and local levels*	
• *Invest in regular research and dissemination of findings on issues of garment and footwear HBW, particularly to inform policy at local, national, regional, and global levels*	*Government, HBW organizations, informal labour organizations, trade unions and worker federations*

4. **Urgent policy reform**: Specialized policies are essential to address risks along the full production chain, enforce employer responsibility towards social security and other worker benefits, and enhance labour productivity. Organizations of home-based workers have advocated for a host of such policies that have been tested for their efficacy; several have been part of global agreements like the ILO Convention on Homeworkers, C177. These need urgent government attention.

Recommendation	Lead actor
I. *Ratify ILO convention C177* **II.** *Design, enact, and track implementation of HBW-specific legislation to recognize HBWs as workers and protect their rights, for example, national policy for HBWs* **III.** *Encourage formation of cooperatives of HBWs for a decentralized and distributed model of economic growth that empowers workers, and to avoid concentration of economic power in the hands of a few companies and brands.* **IV.** *Support setting up and registration of trade unions of HBWs.* **V.** *Allow for general trade unions for HBWs without trade specificity. New technology and rapid globalization impact economic scenarios, which in turn leads to change in home-based trades. Trade unions for diverse home-based trades will add to HBWs' strength, voice and visibility.* **VI.** *Make national budgetary allocations every year for the social security and protection of HBWs and fix employer and contractor contributions to it. Provide for income support and help with indebtedness through expanded/better outreach of institutional finance, reducing burden of debt, discounted borrowing rates, longer periods for repayment, appropriate collateral requirements, etc.* **VII.** *Mandate sector-wise tripartite agreements and their regular review, related to work, working conditions, earnings, and recovery packages to cope with external crises among employers, HBW organizations, and the government.* **VIII.** *Fix and regularly update living wages, beyond the minimum wage, both on a daily wage and piece-rate basis (reflecting the methods by which most HBWs are paid) through deliberations with organizations of HBWs, government, and the representatives of employers/contractors in the garment and footwear sector.*	Government

5. **Advocacy:** Government efforts at modifying regulatory frameworks to account for changes in the garment and footwear sector are lagging; in some instances they may have regressed. Across study locations, advocacy remains the foremost strategy to push for formally established collaborative tripartite processes involving governments, organizations of home-based workers, and employers to set-up appropriate regulatory frameworks including policies cited above.

Recommendation	Lead actors

• Build pressure on governments to set up a lead national regulatory agency for HBWs composed of leaders of HBW organizations to participate in devising all policy and policy implementation decisions with governments. This could be done through:
  • Forming alliances with like-minded institutions, including organizations of HBWs, workers in informal employment, unions, NGOs, and other interested garment and footwear sector actors to negotiate with governments at local, provincial, and national levels
  • Regional and international networks of HBW and other worker organizations like HNI, ITUC, IndustriALL, and global institutions supporting labour rights such as ILO, EU, and others
	HBW Organizations, other labour organizations

• Support national and subnational HBW organizations in helping formulate and strengthen policies related to work, working conditions, earnings, and social protection for garment and footwear HBWs	Government

***Note**: HBW organizations include cooperatives, trade unions, associations, and others who organize home-based workers*

Introduction

Availability of cheap labour in developing economies has fuelled the rise of global garment and footwear brands, most of which originated in the developed West but have, over time, decentralized production across countries and continents. Production for these global chains is organized in a "complex, multi-layered and competitive" environment involving contractors and subcontractors operating on tight margins (Hilal 2022). The cost-effectiveness in operations has made garments and footwear cheaper and widely available for customers. In growing economies of the developing world, rising domestic demand has helped stability and growth of the sector.

These changes in the production chains and markets have affected workers in the garment sector worldwide in different ways. On the one hand, employment opportunities have multiplied, and new markets have opened up for self-employed producers. On the other, there is discontentment not only among workers who have lost jobs or benefits of formal employment, but also among those who entered these production chains and face high levels of uncertainty along with pressure to reduce "lead times". Moreover, earnings remain poor, work is irregular, and health problems are common due to gruelling work schedules (Hilal 2022).

Informalization has made inroads even in factories (Asia Floor Wage Alliance 2024), the original grounds for historical labour struggles that led to mandated employer responsibility for established work terms, including minimum wage, hours of work, paid leave, health insurance, pension, etc. There has been an increasing tendency towards not only engaging home-based workers but also shrinking factory labour force[1] with many ending up doing the same work from home earning less than before without the benefits of formal employment (Kala 2020 and Kala 2022). As per ILO, countries that have increased the size of their apparel and footwear industries – such as Bangladesh, Cambodia, India, Turkey and Vietnam – have also seen increased trend towards homeworking (ILO 2021). Notably, the sector is predominated by women across all modes of employment, especially so in home-based work, and is providing work to increasingly large numbers of home-based workers. In Bangladesh, within the manufacturing sector, over 65 per cent of women home-based workers contributed to textile and apparel value chains in 2016-17 (Koolwal et al. 2020). In India, in 2017-18, about 48 per cent of all women home-based workers in manufacturing were employed in the garment sector, up from about 30 per cent in 1990-2000 (Mazumdar 2018).

Organizations of home-based workers stress that labour laws and codes well-established for formal workers either don't apply to informal labour at all or are unsuitable and hence, implementation is not effective. With the rise in home-based work, it has become imperative for governments to become familiar with the needs, and economic potential of home-based workers to inform policy and practice.

This study, initiated on the demand of organizations of home-based workers spread across the world, wants to look at fresh evidence on how these workers are impacted with the changing nature of the sector, not just in their locations but in similar situations elsewhere. Organizations want to use documented evidence to inform themselves and their partners, use it to convince governments of the changes that they have been seeking, and strengthen solidarity with participating sister organizations to make faster progress towards securing worker rights of homeworkers. This study has been conducted with their close participation. These are trade unions, cooperatives, associations, NGOs, and other member-based organizations (MBOs), all operating with workers in the informal economy; garment and footwear workers are a sizeable portion of their members and associates.In line with the above, this study was carried out to:

- Document and highlight the socio-economic conditions of homeworkers working in garment and footwear supply chains.

[1] During COVID-19, several garment factories closed due to cancellation of orders and weak demand. Factory workers were forced to shift to HBW status overnight, working on reduced piece-rates.

- Build evidence to advocate for their recognition, better protection, and support strategies at local, national and global levels.

With respect to homeworkers in the sector, study findings are expected to provide a cumulative global snapshot of their work, working conditions, and access to social protection through individual, location-specific experiences. The focus of the study are homeworkers, the most marginalized among informal labour categories. Data collected on self-employed workers for comparative purposes points to the extent of marginalization of homeworkers within the home-based worker category. Where their presence is significant in home-based worker organizations, information on male home-based workers allows for comparison with their female counterparts.

The 12 study locations selected in consultation with home-based worker organizations are spread across the Asia, Africa, Eastern Europe and Central Asia, and Latin America; listed in the table below. In each of these locations, home-based workers are relatively large in numbers, and the participating organizations are either already working with home-based workers or intend to do so.

Africa	Eastern Europe and Central Asia	Latin America	South Asia	South-East Asia
Uganda	Bulgaria	Argentina	India, Ahmedabad	Cambodia
Rwanda	Serbia	El Salvador	India, Tirupur	Indonesia
		Uruguay		Vietnam

Global and domestic garment and footwear supply-chain operations are well established in most locations, except Rwanda and Uganda. In some locations like Uruguay, Bulgaria, Argentina, and Serbia, years of deindustrialization-led informality has resulted in a drop in formal jobs, while in others where informal employment is already very significant, new and existing opportunities have tended to favour informal employment arrangements like India, Cambodia, and Indonesia.

The study methods included desk research, a survey with 724 individual home-based workers, and in-depth key informant interviews (KIIs) with senior leaders of the participating organizations of home-based workers as well as leaders of trade unions and civil society institutions. Participating home-based worker organizations were:

1. Afri-Youth Support Organisation (AYSO), Uganda
2. Syndicat des Travailleurs Domestiques et Indépendants de l'Economie Informelle (SYTRIECI), Rwanda
3. TUSIW-Edinstvo, Bulgaria
4. Zlatne Ruke, Serbia
5. Federación de Costureros, Indumentaria y Textiles (FECOSET – Sewing And Garment Workers Cooperatives Federation LLC), associate of La Unión de Trabajadores y Trabajadoras de la Economía Popular (UTEP – The Union of Workers of the Popular Economy), Argentina
6. Sindicato de Trabajadoras de Bordado a Domicilio de El Salvador (SITRABORDO –Home-Based Women Embroiderers Trade Union of El Salvador)

7. Sindicato Unico de la Aguja-Vestimenta (SUA-Single Needleworkers' Trade Union), Uruguay
8. Anukantham (Trade Union), set up by Social Awareness and Voluntary Education (SAVE), India
9. Self Employed Women's Association (SEWA), India
10. Cambodia Home-Based Workers Association (CHWA)
11. HomeNet Indonesia
12. HomeNet Vietnam

The report's annexures provide more details on each organization as well as the study methodology and process used for data collection.

The following section delves into the study findings in detail, with a section on organizations of home-based workers – their challenges and aspirations. Learnings and recommendations follow, ending with a concluding note. The annexure on country experiences provides a peek into individual location-specific pictures that are further detailed separately in individual country notes available as stand-alone documents.

A homeworker from India receiving materials from an intermediary. Photo credit: SAVE.

Findings

Economic, demographic, political and social differences abound. That said, feminization, heavy burden of care and household responsibility on women, low and precarious earnings, uneven and limited access to social protection, invisibility of home-based workers, and mobilization of these workers into collectives to build voice for their worker rights are some common features across the study locations. Evidence related to these is discussed in the following sections.

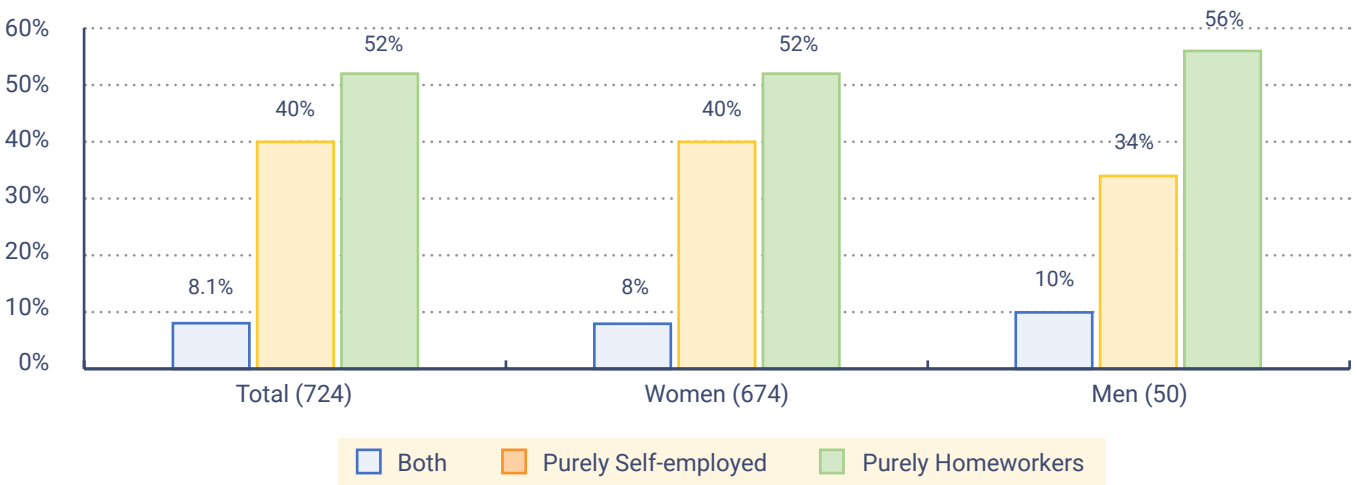
Respondent profile

Gender, age, and migration status: 724 home-based workers were surveyed for the study – 674 women (93 per cent) and 50 men (7 per cent) garment and footwear workers – based out of the 12 study locations across the world. The distribution between women and men respondents mirrors the predominance of women among home-based workers engaged in the sector. Across the total sample, the average age of women is around 43 years while men are younger at 40 years. A significant percentage of respondents – over 30 per cent – have moved either within the country (24 per cent) or across national borders (7 per cent) mainly for work or due to marriage. Of those moving across countries, 40 per cent are men, a strikingly high percentage compared to their modest presence in the total sample. Ninety-four per cent of those who have migrated out of their country presently work in Argentina; the rest are married to men based in Bulgaria.

Type of work: Garment and footwear workers tailor, stitch, weave, embroider, sew shoes, repair, package, and more. Over 18 per cent of all study respondents are involved in multiple such activities. About 63 per cent are engaged in tailoring and stitching clothes, bags or other accessories, adding lace, sewing buttons on articles, and hemming; close to 30 per cent embroider, or embellish, or decorate cloth articles; cutting cloth patterns, which is a specialized skill, is practiced by over 9 per cent; and about 6 per cent sew or embroider shoes or stick soles to uppers. Repair work is done by 11 per cent, weaving by close to 2 per cent, and sorting and packaging by 5 per cent of respondents. Notably, all respondents in Cambodia and El Salvador embroider, and all the male workers in Rwanda work with shoes – sewing, embroidery or both. Over 90 per cent of respondents in Uruguay, Vietnam, and Ahmedabad, and all of them in Argentina and Indonesia, are involved in activities related to tailoring and stitching.

Employment status: About 52 per cent work purely as homeworkers, receiving work through contractors or middlemen representing factories, buyers, or companies, and receiving payment for their work on a piece-rate basis **(figure 1)**. About 40 per cent work solely on a self-employed basis, making products that they sell to individual or bulk buyers directly or through local markets. Over 8 per cent of respondents work in both these ways.

Figure 1: Employment Status of Garment and Footwear HBWs



There is locational diversity related to employment status **(table 1)**. While all respondents in Rwanda and Vietnam are self-employed and don't engage in any kind of subcontracted work, all those in Tirupur, Ahmedabad, Cambodia, and El Salvador are fully dependent on subcontracted work. While all Vietnam respondents identify as self-employed workers, they get work through peers sourcing work mainly from retailers, traders and shops. Respondents work in groups, in facilities provided by the home-based workers who source work for them and arrange necessary raw materials and equipment – almost like mini workshops. They get paid on a monthly basis, are not excessively dependent on one work provider, and have the freedom to shift from one to another. In the rest of the locations, the situation is mixed, with more respondents getting work through company representatives or contractors in places like Argentina and Indonesia; in Uganda, Bulgaria, and Uruguay, there are more self-employed workers than homeworkers. The Argentina respondents are organized as a cooperative; they arrange for a common workspace with all facilities, including a day-care centre for children. Members work collectively on orders secured through staff dedicated to this task. They also have their own brand of clothes that they market directly to individual and bulk buyers.

Table 1: Employment Status of Garment and Footwear Workers by Location

	Both			Purely Self-employed			Purely Homeworkers			
	Total	Women	Men	Total	Women	Men	Total	Women	Men	Total
Rwanda	0	0	0	60	51	9	0	0	0	**60**
Vietnam	0	0	0	60	60	0	0	0	0	**60**
Serbia	5	5	0	49	46	3	6	4	2	**60**
Uganda	14	10	4	40	38	2	7	5	2	**61**
Bulgaria	5	5	0	39	39	0	18	16	2	**62**
Uruguay	11	11	0	30	30	0	19	19	0	**60**
Indonesia	15	15	0	2	2	0	43	43	0	**60**
Argentina	9	8	1	7	4	3	44	22	22	**60**
Tirupur	0	0	0	0	0	0	60	60	0	**60**
Ahmedabad	0	0	0	0	0	0	60	60	0	**60**
Cambodia	0	0	0	0	0	0	60	60	0	**60**
El Salvador	0	0	0	0	0	0	61	61	0	**61**
Total	**59**	**54**	**5**	**287**	**270**	**17**	**378**	**350**	**28**	**724**

Adjustments by global brands due to the COVID-19 pandemic are understood to have led to shifts in employment status. For instance, as per Titin Kustini of HomeNet Indonesia, during COVID, many factories closed in and around Jakarta. In other places in Indonesia, even when orders for these brands started to pour in, there has been a tendency to get the bulk of the work done by home-based workers instead of restarting factories. Many ex-factory workers now work as home-based workers. In Vietnam, respondents report that tightening restrictions in factories to increase production are compelling pregnant women or those with a high level of care and household responsibility to leave jobs and operate from their homes – three among the sampled home-based workers quit

their jobs just before the study survey for similar reasons. On the other hand, because they are largely unconnected to the global garment chains, the respondents in Rwanda, Uganda, and Serbia who mainly sell in the domestic market – even if it is to tourists as in case of Serbia – remain largely unaffected by such post-COVID operational adjustments of global brands.

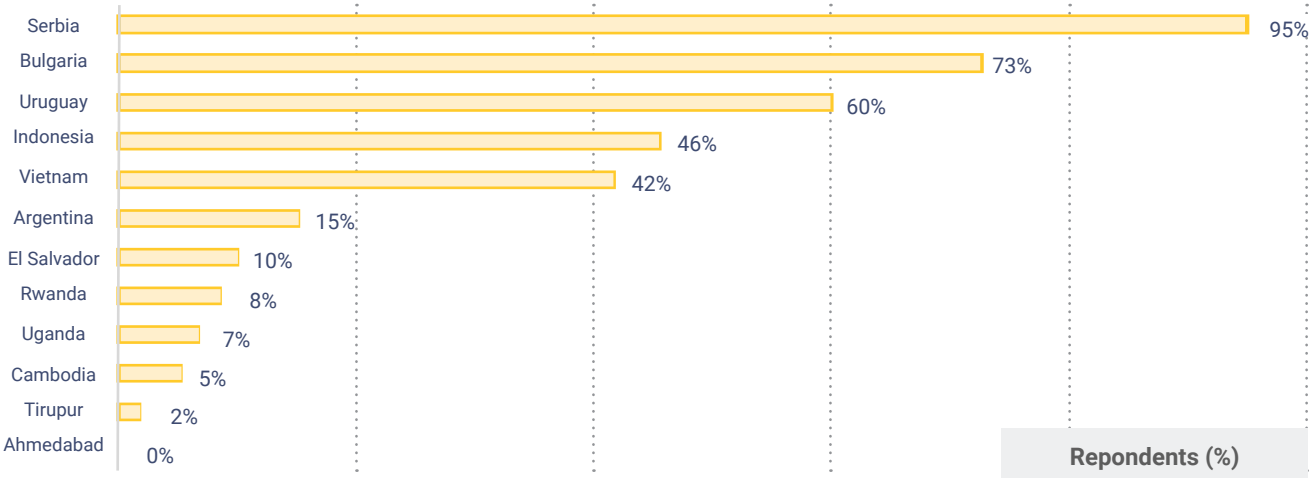
All respondents engage in informal home-based garment and footwear work. In addition, about 7 per cent also get some factory work but purely on an informal basis; another 2 per cent manage to get partial benefits of formal work for factory work, such as access to retirement schemes, festival bonus, and vacations **(table 2)**. Between 13 per cent and 26 per cent of respondents in El Salvador, Cambodia, Argentina and Uruguay engage in factory work. The "factory" could refer to smaller units or workshops set up by work-providing contractors or their representatives – as in case of Cambodia and Vietnam – to whom branded garment companies outsource work through multiple layers of middlemen, or by a skeletal office only for brand or company registration purposes, serving as a point to distribute work orders and receive finished products – as in El Salvador.

Table 2: Respondents Engaged in Home-Based and Factory Work

		Some additional factory work	
	Purely home-based work	**Purely informal**	**With some formal worker benefits**
El Salvador	73.8%	26.2%	
Cambodia	80%	15%	5%
Argentina	83%	15%	2%
Uruguay	86.7%	1.7%	11.7%
Serbia	93.3%	3.3%	3.3%
Bulgaria	90%	8%	2%
Rwanda	93%	7%	
Uganda	95%	7%	
Vietnam	96.7%	1.7%	1.7%
Indonesia	97%	3%	
Tirupur	98%	2%	
Ahmedabad	100%		
All	**91%**	**7%**	**2%**

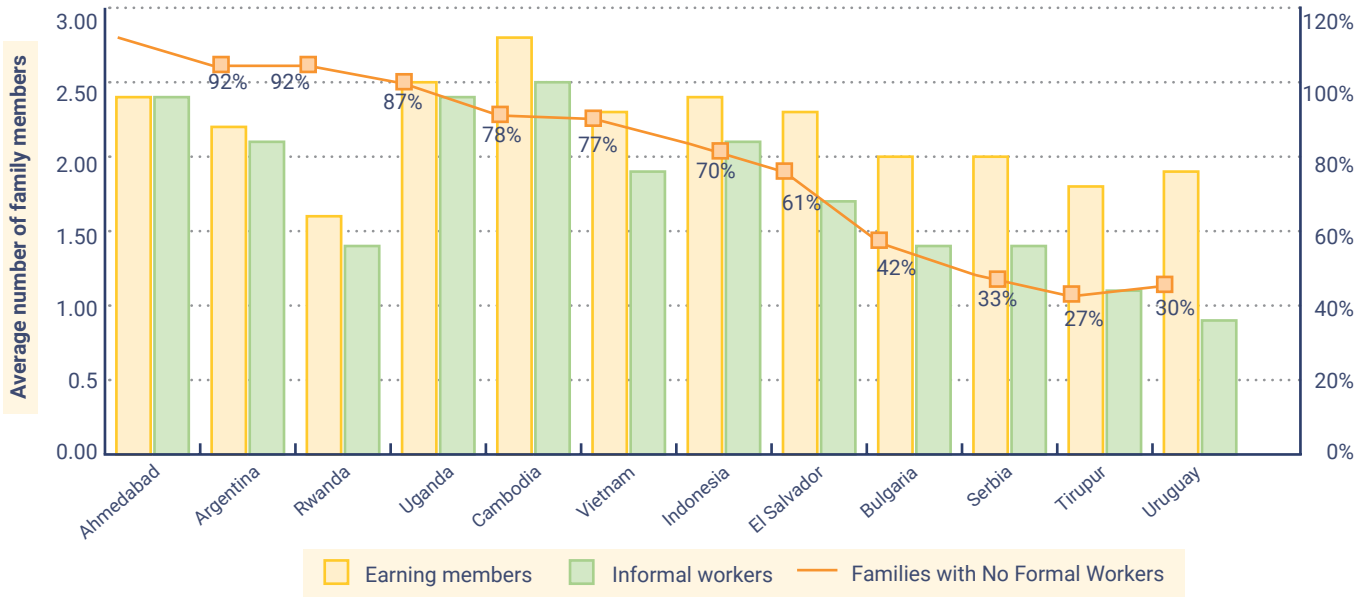
On average, 31 per cent of respondents were employed formally in the past **(figure 2)**: 95 per cent of respondents in Serbia, most of whom are retired but forced to work due to insufficient pensions; 73 per cent in Bulgaria; 60 per cent in Uruguay; 46 per cent in Indonesia; and 42 per cent in Vietnam. Between homeworkers and self-employed respondents, only 22.5 per cent of the former have done any formal work in the past, compared to over 42 per cent of the latter. Participating organizations point to the slowdown during the pandemic and the restructuring of production chains that followed it as being at least partly responsible for increasing informalization.

Figure 2: Formal Work in the Past



Dependence on informal work: 28 per cent of all respondents engage in supplementary livelihood activities; all these are almost entirely on informal employment terms. Further, having family members who are in regular, formal jobs can bring some measure of stability to family income of home-based workers. In 7 out of the 12 study locations, all earning members of 70 per cent or more respondent families have informal employment **(figure 3)**; in Ahmedabad, none of the respondent families have members holding a formal job. In Tirupur, 73 per cent of respondents reported family members working in garment factories. However, Vykula Mary of SAVE shared, "About 70 per cent of these factory workers are informally employed through work contractors, without access to working conditions and earnings of a formally employed worker." When adjusted for this, the percentage of families with no formal workers jumps up to 78 per cent. That makes it 8 out of 12 locations with very few respondent families having formally employed earning members.

Figure 3: Earning Family Members



** Seventy-three per cent of Tirupur respondents reported family members holding formal jobs as depicted in this figure. However, 70 per cent of these family members work in factories and are informally employed.*

Uruguay, Serbia, and Bulgaria, which have the highest percentage of respondents with at least one family member in formal jobs, still reported between 30 per cent and 42 per cent of respondent families with no formal workers among their earning members. Heavy family dependence on informal work is observed across homeworkers and self-employed categories of workers.

Homeworkers from Cambodia working together at a workshop. Photo credit: CHWA

Work and Earnings

The study sample has an interesting diversity related to the terms and conditions on which respondents engage with work providers, the strength of their connection with global supply chains, and their experience with issues of worker rights and solidarity. For instance, respondents in Indonesia, Ahmedabad, Tirupur, Vietnam, Cambodia, Bulgaria, and El Salvador contribute to international brands through well-established production chains. In Uruguay, Flor de Liz Feijoo of SUA notes that a lot of work that home-based workers are doing for companies remains hidden, and she suspects that they are contributing significantly to production marked for foreign markets. However, respondents in Uganda, Rwanda and Argentina largely service the national and local markets. The high inflation in Argentina makes it financially risky for foreign companies to outsource production there; in the two African nations, global garment and footwear brands are yet to make an entry in any significant manner.

It is thus not surprising that all respondents in Rwanda and a majority in Uganda are self-employed. The same is true in Serbia, where most workers make traditional products and sell through local shops targeting tourists. On the other hand, all workers in Tirupur, Ahmedabad, El Salvador, and Cambodia are homeworkers. In Argentina, respondents are organized in cooperatives, and in Uruguay, several of them are associated with the union (SUA), whose leaders work with middlemen or companies to source work orders.

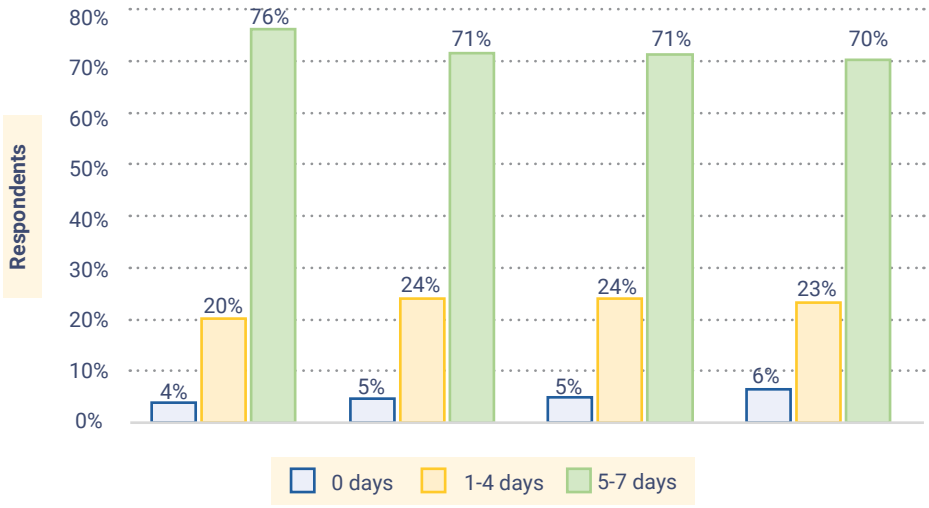
Work

While work in general is irregular and uncertain, in addition the heavy burden of care and household responsibilities of women may compel them to disrupt work. Homeworkers are affected more sharply by work-related challenges than the self-employed.

- **Workdays and disruption:** For the four weeks of March 2024, soon after which the study survey was conducted, between 4 per cent and 6 per cent of respondents reported having no work; between 20 per cent and 24 per cent worked one to four days per week; and 70 per cent to 76 per cent worked five to seven days every week **(figure 4)**.

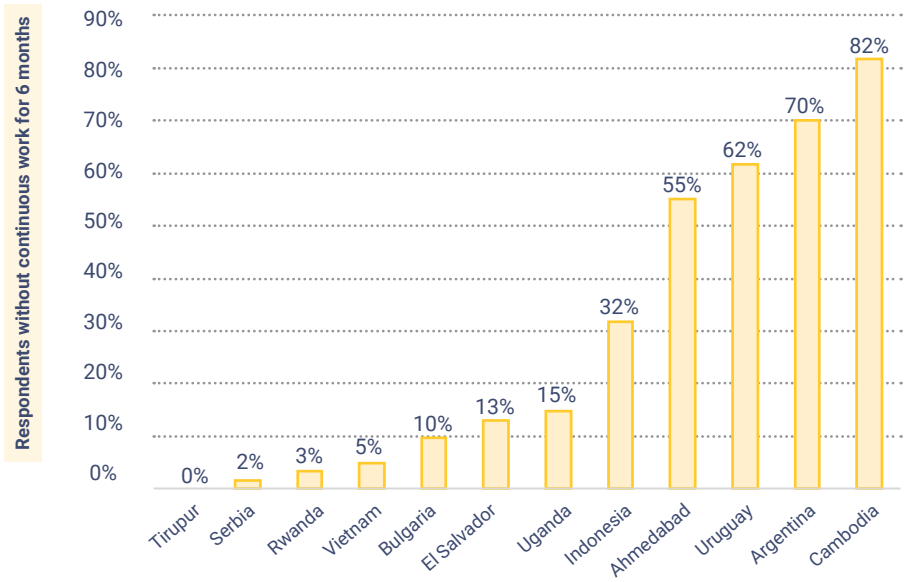
Women working together to complete a bulk order in Uganda. Photo Credit AYSO

Figure 4: Weekly Workdays in March 2024



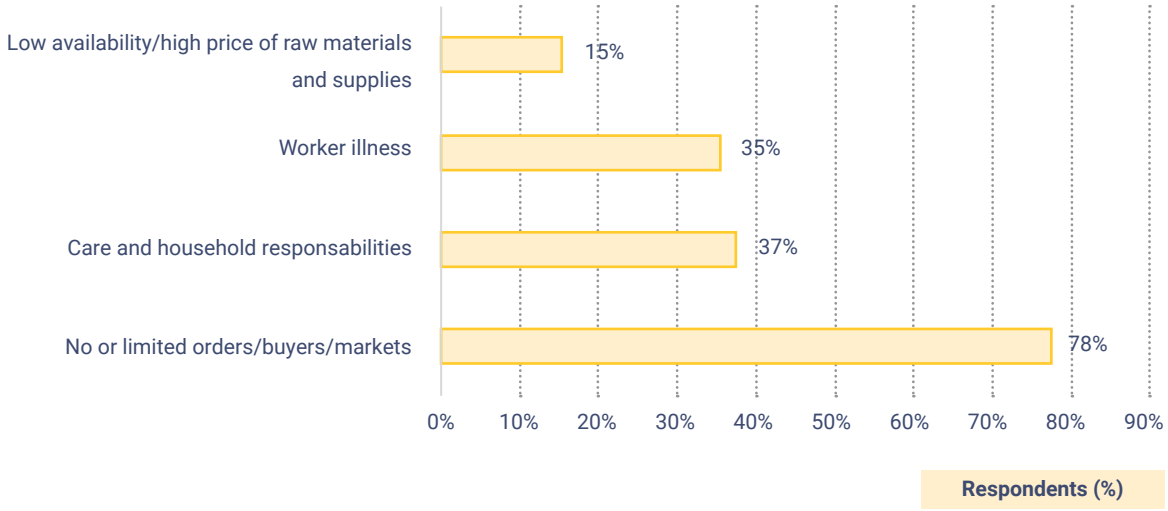
Work uncertainty and lack of regular work are common challenges. Recognizing this, a low benchmark of a minimum seven days of work per month was set for the study to qualify as a work month; "… it was pragmatic but imperfect", felt Flor de Liz Feijoo of SUA, as it "… makes work appear more continuous than what it is in reality", a valid criticism. However, even at such a low benchmark, 29 per cent of respondents were unable to work consistently over a six-month period before the survey in April-May 2024. Among homeworkers, this was the case for 38 per cent of respondents and 16 per cent among the self-employed. Across locations, only all Tirupur respondents reported working every month over the entire period as per this benchmark. Work disruptions were especially serious in Cambodia, Argentina, Uruguay, and Ahmedabad, affecting over half of all respondents (**figure 5**).

Figure 5: Work Disruption over 6 Months: Garment and Footwear HBWs



No or limited orders, buyers, or markets was by far the most common reason cited for work disruptions – reported by 78 per cent of respondents (**figure 6**); about one in three respondents also reported care and household responsibilities, as well as illness.

Figure 6: Reasons for Work Disruption during 6 Months before April-May 2024



Among those who complained about no or limited orders, buyers, or markets, there is a disproportionately high number of homeworkers – over 69 per cent – compared to their 52 per cent presence in the total study sample (**table 3**). For the self-employed, these figures are 20 per cent against the 40 per cent that were surveyed. The maximum number of such respondents are in Cambodia; they make for 28 per cent of all respondents facing this challenge, and all of them are homeworkers. No respondents in Serbia and Rwanda, who are all self-employed, had to disrupt work for this reason. The same was the case with respondents in Tirupur, all of whom are homeworkers, indicating availability of sufficient work.

- **Work hours**: To understand the full magnitude of work available to respondents, both number of workdays as well as the hours worked each day were tracked for March 2024. Across all study locations, garment and footwear home-based workers put in anywhere from 25 to 61 hours of work every week in the month

of March 2024 (**table 3**). Vietnam respondents clocked the highest at over 61 hours, substantially higher than the standard six-day-48-hour week stipulated in the country. The other locations where respondents worked more than the legally recommended work hours for factory workers in their countries are El Salvador, Cambodia, Serbia, and Bulgaria. In all the other locations, except Uruguay, between 42 per cent and 55 per cent of respondents reported working less in March than they usually do in other months of the year. Among homeworkers and the self-employed there was almost no difference in work hours – 37.53 hours and 37.48 hours per week, respectively.

Because work coming to home-based workers is irregular and fraught with disruptions, there is a tendency to put in as many hours as needed to complete available work. Apart from the fact that excessively long hours of work are particularly harmful for workers' health, home-based work doesn't easily fit into the frame of work hours and days commonly used for formal workers to calculate minimum wages and other terms of work.

Table 3: Garment and Footwear HBWs: Work Hours, Days, and Relative Magnitude in March 2024

				Amount of work, relative to other months (% respondents)		
Location (standard work hours per week)	**Days worked in a week**	**Hours worked in a day**	**Weekly work hours**	**Usual**	**More**	**Less**
Vietnam (48)	6.2	9.9	61	57	28	15
El Salvador (44)	6.0	8.8	53	72	3	25
Cambodia (48)	6.7	7.0	47	47	40	12
Serbia (40)	5.6	7.8	44	88	8	3
Bulgaria (40)	5.2	7.9	41	66	27	6
Indonesia (40)	4.3	8.9	38	20	27	53
Argentina (48)	4.4	7.9	35	45	2	52
Rwanda (40)	4.6	6.6	31	55	0	45
Uganda (48)	4.4	6.3	28	41	14	44
Uruguay (48)	4.1	6.4	27	68	27	5
Ahmedabad (48)	4.3	5.9	25	32	13	55
Tirupur (48)	4.8	5.3	25	57	2	42

- **Gender disparity**: Women home-based workers shoulder a disproportionate burden of care and household responsibilities, among other reasons that limit their ability to work consistently. Not only do women spend long hours on these responsibilities on a regular basis, but in many instances they are forced to stop work because of them. While 29 per cent of women and 42 per cent of men reported disruption during the six-month period before the survey, none of the men reported it to be because of either care of the children or the sick or household work. Among the top four locations where large numbers of respondents faced

work disruption (**figure 5**), except Argentina, respondents in the other three locations are all women. In Cambodia, 63 per cent couldn't work throughout the period due to household chores and 52 per cent due to care needed for children and the sick family members (**table 4**). In Ahmedabad, these figures were 70 per cent and 48 per cent, respectively. In Argentina, where the cooperative members have arranged for a childcare centre at their workspace, the main reason for work disruption was limited orders.

Table 4: Work Disruption Due to Care and Household Responsibilities in Selected Locations

		Reason	
	Respondent HBWs facing working disruption over a six-month period	Household chores	Child/sick care
Cambodia	82%	63%	52%
Argentina	67%		
Uruguay	62%		19%
Ahmedabad	55%	70%	48%

Note: *These are the top four locations where a large number of respondents faced work disruption during the six-month period before the study survey*

Thus, it is no surprise that in the five locations where both women and men workers were surveyed, **men spent more time on paid work** as compared to women. However, this difference is not that high, indicating women work longer hours when paid and unpaid work is combined than men. In March 2024, women spent over 90 per cent of time on paid work in Argentina and Serbia as compared to what men did in their locations, close to 85 per cent in Rwanda and Bulgaria, and almost 80 per cent in Uganda (**table 5**).

Table 5: Work Hours – Women and Men HBWs in March 2024

				Weekly work hours	
		Days worked in a week	Hours worked in a day	Total	Women's work hours compared to men (%)
Rwanda	Women	4.6	6.5	29.7	84
	Men	5.0	7.1	35.4	
Uganda	Women	4.4	6.1	26.7	79
	Men	4.3	7.8	33.7	
Argentina	Women	4.4	7.7	34.2	94
	Men	4.4	8.2	36.4	
Serbia	Women	5.6	7.8	43.4	91
	Men	5.7	8.4	47.5	
Bulgaria	Women	5.2	7.8	40.8	86
	Men	5.3	9.0	47.3	

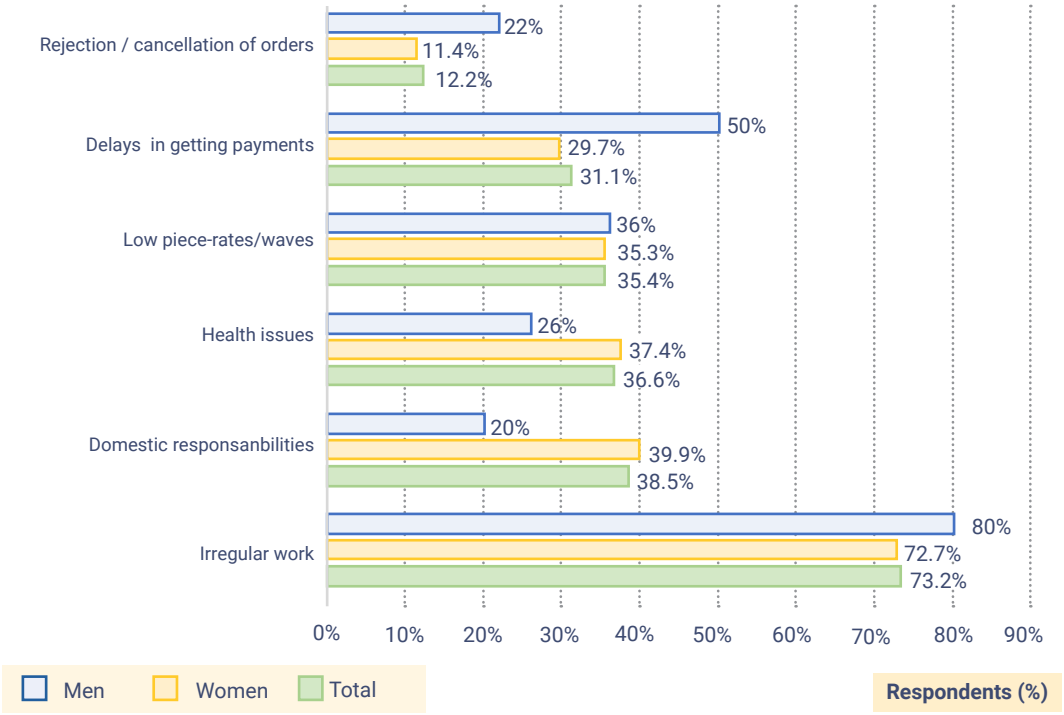
- **Uncertainty**: Even in the immediate future, many workers are unsure if and how much work will come their way. Fifty-two per cent of respondents in Cambodia did not know if they had work for the week immediately following the survey (**table 6**). This was the highest among all study locations. Except Serbia, where everyone had assured work, as almost all are self-employed, the next-lowest figure was 15 per cent for Tirupur, where all respondents get work through contractors, just like Cambodia. The uncertainty about having work over the quarter following the survey was higher, except in Indonesia and Vietnam, where more respondents were hopeful of being gainfully engaged. Titin Kustini shared that, "For Indonesia this is not surprising, as HBWs are generally very optimistic about the future." Greater number of homeworkers face uncertainty than the self-employed – in the week following the survey, 35 per cent against 17 per cent indicated being unsure about getting work, and in the quarter following the survey, 63 per cent versus 32 per cent reported the same.

Table 6: Assured Work (% respondents)

	Next week			Next quarter		
Location/Employment status	**Yes**	**No**	**Don't know**	**Yes**	**No**	**Don't know**
Cambodia	48	0	52	5	5	90
Argentina	43	17	40	25	17	58
Ahmedabad	65	0	35	0	5	95
Uganda	59	6	35	56	5	40
El Salvador	64	5	31	51	3	48
Indonesia	57	18	25	97	2	2
Uruguay	73	3	23	68	2	30
Rwanda	63	13	23	42	8	50
Vietnam	82	0	18	98	0	2
Bulgaria	82	2	16	61	3	35
Tirupur	85	0	15	12	8	80
Serbia	100	0	0	47	2	52
Homeworkers	61	4	35	31	6	63
Self-employed	77	6	17	63	5	32
Both	73	12	15	31	6	63

- **Challenges:** The reasons for work disruptions in the past and the sense of work uncertainty in future align closely with what respondents reported as their main work challenges. Over 73 per cent of respondents experience irregular work, making it the top-cited challenge (**figure 7**). This is followed by domestic responsibilities (almost 39 per cent), health issues (over 36 per cent), low piece-rates (over 35 per cent), and delayed payments for completed work (31 per cent). Respondents reconfirmed the high burden of domestic responsibilities that women shoulder – almost 40 per cent of women reported it as a serious challenge, compared to only 20 per cent of men doing so. Similarly, health issues affect the working ability of more women (37 per cent) than that of men (26 per cent). More men than women reported all other challenges listed.

Figure 7: Work-Related Challenges



Serious disruption in production chains due to the COVID-19 pandemic left several without work, depressing the piece-rate and wages in the sector. These didn't bounce back commensurately even after production reverted to pre-COVID levels. This resulted from increase in informalization, forcing many previously formal workers to accept informal terms. "The registered garment factories in Tirupur are hiring as high as 70 to 80 per cent of their work force, or even more, through informal labour contractors on purely informal terms. This group enjoys no formal worker rights though the remaining 20 to 30 per cent work as per the government-mandated employment requirements," shares Vykula Mary. As per Aurora Martinez, in El Salvador, "Companies move to poorer communities where women agree to work at lower rates. This keeps payment rates low for HBWs." In such a situation, home-based workers have little power to demand higher piece-rates and wages.

Workers who work on purely a homeworking basis are overrepresented among workers facing almost all the listed challenges (table 7). They make up 52 per cent in the study sample. But, they are a much higher percentage of workers experiencing challenges related to health issues, low piece rates or wages, domestic responsibilities, and irregular work. The experience of the self-employed is the reverse.

Table 7: Work-Related Challenges by Employment Status

	Homeworkers	Self employed	Both
Health issues	69%	22%	10%
Low piece-rate/wages	63%	28%	9%
Domestic responsibilities	61%	33%	6%
Irregular work	59%	34%	8%
Rejection and cancellation of orders	54%	25%	22%
Delays in getting payment	47%	39%	14%
Total surveyed	52%	40%	8%

"I rent the machine I use, and clients are not regular. Sometimes I can't afford the rent of the sewing machine." Uwimana Clementine, Rwanda

"The piece-rates are very low, they never increase. The heat in our corrugated sheet house is too much to be able to work comfortably. When work comes at the last minute, I work all night to complete it." Mumtaz Sheikh, SEWA

Earnings

Rarely in line with the mandated minimum wages, earnings are also precarious due to excessive dependence on informal work, and most times insufficient even to cover basic needs. Delayed payments are not uncommon.

- **Low earnings**: For March 2024, except in Vietnam and Serbia, home-based garment and footwear workers in the study area did not earn "enough to cover the very basic needs of everyday life" as measured by notified minimum wage (**table 8**). Notably, in both these locations, respondents worked more than the standard work hours. In Vietnam, where a 48-hour work week is considered normal, respondents worked over 61 hours per week, earning 117 per cent of the mandated minimum wage. However, when these earnings are adjusted for the 48 hours per week schedule, earning drops to 92 per cent of minimum wage, indicating payment rates for work done to be lower than the minimum wage rate. The same is true for Serbia respondents, who worked more than the standard 40 hours per week and earned 107 per cent of the minimum wage; however, had they worked the recommended hours, they would have made only 98 per cent at this rate of earnings. Note that in both locations, applying the higher overtime rates for work done beyond the standard work hours would change the picture for the worse.

Table 8: Weekly Earnings, Minimum Wage, and Living Wage, March 2024

	Work hours per week		Weekly Wage (local currency)		Average earning per week			
						as a % of		
	For mandated minimum wage	Actual worked	Based on minimum wage	Based on Living wage	Total (local currency)	Minimum weekly wage	Minimum weekly wage adjusted for hours worked	Living wage adjusted for hours worked
El Salvador*		53.14	65.12	95	19	28	24	16
Cambodia	48	47.15	189,143	221,151	57,303	30	31	26
Rwanda	40	30.53		50,189	10,344	No minimum wage policy as yet		27
Uganda	48	27.64		198,062	54,440			48
Indonesia	40	38.01	607,607	1,040,989	283,472	47	49	29
Bulgaria	40	41.02	223.2		140	63	61	
Ahmedabad	48	25.34	2922		1036	35	67	
Vietnam	48	61.03	1,092,000	1,439,652	1,273,278	117	92	70
Serbia*	40	43.74	92.5		99	107	98	
Tirupur	48	25.22	1,900	4,312	1,349	71	135	60
Uruguay	48	27.13	5,196		5,092	98	173	
Argentina	48	35.14		201,736	70,451			48

Notes:

1. ** Minimum wages and earnings for El Salvador are expressed by the respondents in US Dollars and for Serbia in Euros*
2. *Weekly minimum wages are derived from minimum wages notified by authorized government agencies for 2024. Minimum wage notifications are available online.*
3. *Where available, Living Wage figures are for 2023, except Argentina, for which the figures are for 2024. All these are estimated by the Global Living Wage Coalition.*
4. *Figures in the last two columns were calculated by adjusting weekly minimum wage and weekly living wage estimates for the actual hours worked per week in comparison with standard work-week hours used for mandated minimum wages, then compared with weekly earnings.*

The situation is more alarming in locations where, after working more than the standard hours per week, respondents still made a much lower fraction of minimum wage than those in Vietnam and Serbia. For instance, in El Salvador, working over 52 hours every week against the standard 44 hours resulted in about 28 per cent of the minimum

weekly wage and, when adjusted for standard work hours, to below a quarter of minimum wage rate. Respondents in Bulgaria, Serbia, Cambodia, and to a lesser extent in Indonesia faced similar circumstances.

Only in Tirupur and Uruguay did respondents manage to earn more than the mandated minimum wage rate, indicating better piece-rates, or higher productivity, or a combination of both. On average, respondents in both these locations spent less time in a week than the regular work hours. In Tirupur, 42 per cent of respondents reported relatively less work in March than in other months. Thus, not just insufficient work but also low piece-rates or wages lead to the low earnings situation. When earnings were compared to Living Wages[2] that can afford a decent standard of living, Tirupur, too, fell short of reaching this benchmark, just like all other locations where this estimate is available.

Flor de Liz Feijoo of SUA explained the reason for relatively "higher" average earnings in case of Uruguay – though not applicable to all, several respondents who stitch school uniforms worked more than usual due to the impending reopening of schools. March is generally a time of busy activity, generating much higher earnings for home-based workers than other months. Additionally and more importantly, SUA, the union that has been organizing workers in the clothing sector for over a century, ensures that those associated with it and receiving work through it earn commensurate to their skills and quality of work, and never less than the minimum wage – 50 per cent of the respondents in Uruguay are associated with SUA.

Because of the persistent and high inflation that Argentina has been experiencing for several years now, comparing worker earnings with minimum wages is not very meaningful. Purchasing power of wages is eroding rapidly, and poverty is rising alarmingly; per an April 2024 study, it is over 50 per cent (Buenos Aires Herald 2024). In recent times, even though minimum wages are being revised almost every month, they are unable to keep pace with inflation, according to the National Statistics Centre of Argentina (OCEPP 2024). For instance, they were pegged at 187 per cent of the national Canasta Básica Total (CBT) or Total Basic Basket, in January 2017 and have continuously tumbled since then; they were at about 81 per cent of the CBT in March 2024. Estimated by the National Statistics Centre, CBT is the official valuation of what a person needs to earn every month to cover basic needs and not go under the poverty line.

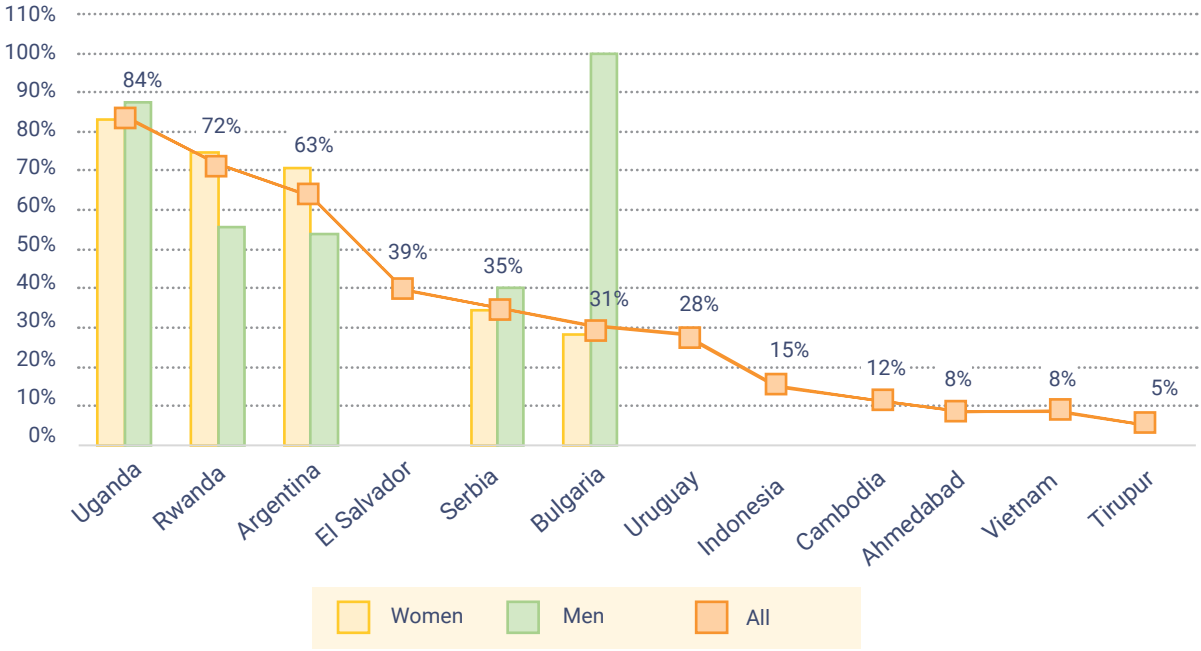
In absolute value, CBT was ARS 250,286 (USD 272)[3] per month or ARS 58,400 (USD 63.5) per week for March 2024 (National Statistics Centre 2024). Average earnings of study respondents were 121 per cent of this value of CBT, and as per these estimates, hovering just above the poverty level. If we compare with median income earned by the non-salaried workers, earnings fell short; they were 95 per cent of it for the first trimester of 2024, which was ARS 317,748 (USD 346) per month or ARS 74,141 (USD 80.6) per week (National Statistics Centre 2024). Jacqueline Serrano and Maite Morfu of UTEP feel that "ARS 1 million is a more realistic figure for CBT value in the current circumstances to cover all routine expenses"; ARS 1 million is a figure closer to the Living Wage estimated by the Global Coalition for Living Wages. This likely explains hunger experienced by adults as well as children in respondent families over the three-month period before the survey was conducted – adult family members of about 20 per cent of respondents and children of 3 per cent of respondents had to miss some meals because of lack of money.

Earnings by employment status: In the six locations where both self-employed and homeworkers were surveyed, the earnings picture is mixed. While average weekly earnings of homeworkers are less than those of the self-employed in Indonesia (63 per cent) and Uruguay (97 per cent), they are between 102 per cent to 223 per cent in Bulgaria, Argentina, Serbia, and Uganda. In each of these locations the percentage of those working purely as homeworkers and on purely self-employed basis among all respondents varies widely (**table 1**).

[2] As per the ILO, Living Wage is "the wage level necessary to afford a decent standard of living for workers and their families, taking into account the country's circumstances and calculated for the work performed during normal hours".
[3] The USD estimates for Argentina are derived by averaging the official and Blue USD-PESO exchange rates for March 2024 listed on exchange-rates and ambito websites, respectively.

- **Precarious earnings**: The irregularity in when and how much work becomes available makes earnings precarious; workers never knowing how much they will be able to earn affects their daily living and resilience to shocks. It also puts pressure on them to take on excessive work when available, affecting their health.
- **Delayed payments:** Low and precarious earnings leave little room for workers to cope with even the slightest of delays in payments for finished work, which was reported by 31 per cent of all respondents for the work completed during 30 days preceding the study survey. Those reporting delays made for 26 per cent among homeworkers and 38 per cent among the self-employed. As high as 84 per cent of all respondents in Uganda and 72 per cent in Rwanda mentioned such delayed payments (**figure 8**). The lowest percentage of such respondents reside in Ahmedabad (8 per cent), Vietnam (8 per cent), and Tirupur (5 per cent). Notably, except in Rwanda, in all other locations where men were surveyed, a higher percentage of male respondents experienced payment delays than women.

Figure 8: Garment and Footwear HBWs – Delayed Payments in the Last 30 Days



Note: *Figures for women and men are depicted separately only in locations where both were surveyed. In other locations, all respondents were women.*

"Working informally is convenient, but salary and welfare is low. I want regular work, high salary, and someone to support caring for my child." Nguyen Thi Tham, Vietnam

Hunger: The insufficiency of earnings is reflected starkly in the hunger reported (**table 9**) and the lack of money cited as the main and only reason for it. Over 12 per cent of all respondents reported adult members of the family missing meals "sometimes" or more, and slightly over 10 per cent reported the same for children. Except Uruguay, Serbia, Vietnam, and Ahmedabad, hunger was reported from every other study location. What is particularly troubling is the higher incidence of hunger among children than in adults in Uganda – 23.2 per cent against 23 per cent – and Indonesia – 7 per cent against 5 per cent; and among those who are either self-employed or take on both homeworking jobs along with working on self-employment basis. All employment categories report significant adult and child hunger. Hunger rank of locations is almost directly related to how far their earnings are from minimum or living wages (**table 8**).

Table 9: Hunger

Location/employment status	Adult hunger (% of all respondents)	Child hunger (% of those with children)
Uganda	23	23.2
Rwanda	30	20
El Salvador	20	16
Cambodia	28	15
Indonesia	5	7
Argentina	20	3
Bulgaria	6	2
Tirupur	10	0
Ahmedabad	0	0
Serbia	0	0
Vietnam	0	0
Uruguay	0	0
Homeworkers	14.3	9.2
Self-employed	9.1	10.6
Both	13.6	17.9

Coping Mechanisms

Borrowing is the most popular way to cover survival needs for home-based workers even as they engage in additional livelihood activities, deplete savings, sell assets, reduce consumption, and delay medical treatment.

As a result of irregular work, low earnings, and payment delays, respondents struggle to pay for basic survival. Consequently, they take multiple measures to cope.

- Though home-based workers are challenged by limited livelihood options, poor earnings drive them to look for alternatives. About 28 per cent of all respondents (**table 10**) reported that they engage in supplementary livelihood activities, which are almost entirely informal, to increase earning. Between January and March 2024, some of them managed to earn through these to a small extent. Within this group, close to a quarter are involved with food-related activities like making and selling food items, and selling uncooked food items like vegetables, fruits, beans, rice, and coffee. Less than a fifth engage in garment and footwear-related work like selling items, working informally in a factory, and training others. Over 16 per cent engage in domestic work, cooking, babysitting, or doing laundry and providing other types of cleaning services. About 14 per cent do some kind of farming activity, including grazing animals.

Table 10: Supplementary Work, January-March 2024

	Respondents engaged in supplementary work (%)	Type of work
Uganda	80%	Farming-based, garment-related
Bulgaria	55%	Farming, street vending, domestic work, entertainment in local hotels and pubs
Uruguay	42%	Domestic work, garment-related
Indonesia	40%	Food-related, garment-related
Argentina	23%	Driver, food-related
El Salvador	18%	Food, garment work, domestic work
Serbia	18%	Domestic work, teaching
Ahmedabad	18%	Domestic work
Cambodia	17%	Garment work, farming
Vietnam	13%	Farming, garment-related
Rwanda	12%	Domestic work, street vending, farming
Tirupur	0	
All	**28**%	
Homeworkers	20%	
Self-employed	32%	
Both	63%	

The highest number of Uganda respondents (80 per cent) engage in supplementary work in addition to their primary garment and footwear work. At the other end, in Tirupur, not a single respondent did so and hence, there were no additional earnings apart from the garment and footwear work. A disproportionately large number – 63 per cent – of those who work on both homeworking and self-employed bases engage in supplementary earning opportunities. Only 20 per cent of the homeworkers do so.

In only six locations, the total earnings - from garment and footwear work and supplementary work[4] - of those who engage in supplementary work, are greater than the earnings of those who don't engage in any supplementary work (table 11). These are in Cambodia, Argentina, Bulgaria, El Salvador, Serbia and Ahmedabad.

Table 11: Work Hours and Earnings of HBWs Doing Supplementary Work, January-March 2024

Location (no. of respondents doing supplementary work)	Weekly work hours on GAF as % of work hours of those not doing supplementary work	Supplementary work earnings as % of GAF work earnings	GAF work earnings as % of earnings of those not doing any supplementary work	Total work earnings as % earnings of those not doing any supplementary work
Cambodia (10)	63	141	99.7	240.8
Argentina (14)	99	5	200.6	210.7
Bulgaria (34)	89	26	108.8	137.4
El Salvador (11)	95	99.9	65.5	131
Serbia (11)	75	13	110	124
Ahmedabad (11)	84	5	102	108
Vietnam (8)	113	11	88.9	98.3
Indonesia (24)	93	33	69.3	92.1
Uruguay (25)	80	23	71.0	87.4
Uganda (49)	72	26	58.6	73.7
Rwanda (7)	82	29	34.6	44.4

Notes:

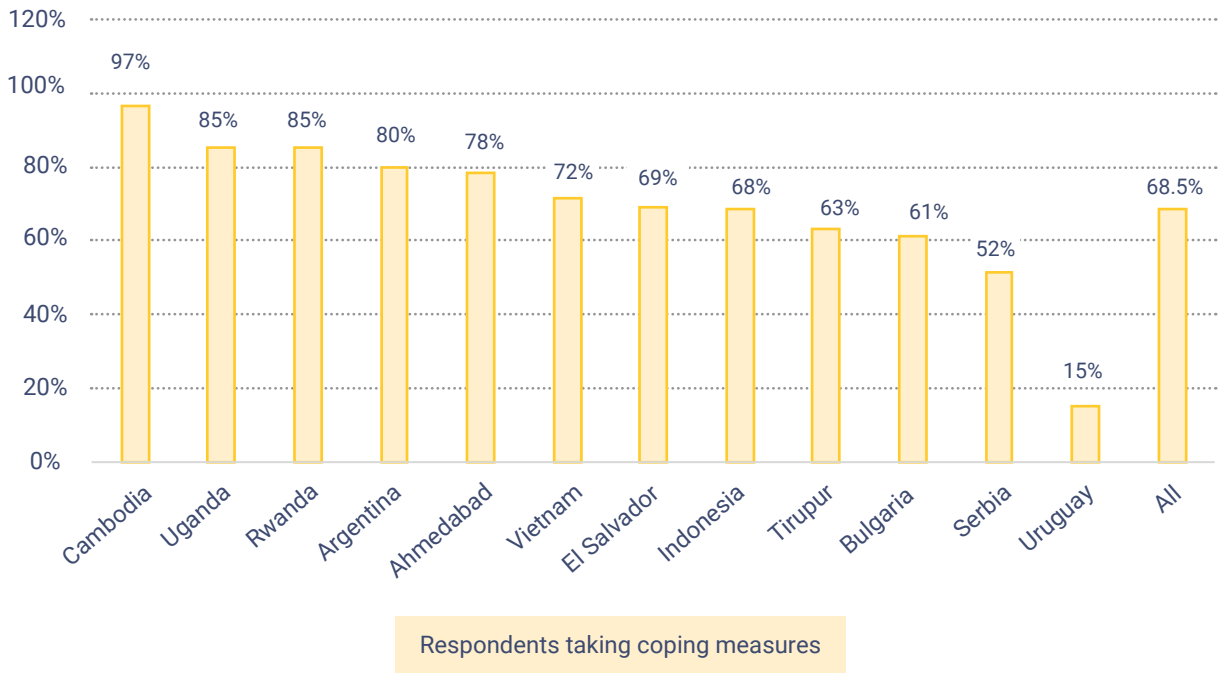
1. *None of the Tirupur respondents engage in supplementary work; they are all homeworkers.*
2. *Weekly earnings from supplementary work were derived by averaging earnings from these over the three-month period just before the study survey.*

[4] An estimate of weekly earnings from supplementary work is derived from averaging these over a three-month period immediately preceding the survey date. This is particularly relevant for income from farming, which is typically realized over longer periods like three months or more once the crop is harvested and sold.

Except in El Salvador, in all other locations, those earning from supplementary work are making more than or close to the rest of respondents from the garment and footwear work itself. Hence, additional earning from supplementary work adds to it. In the case of El Salvador, garment and footwear earnings of those engaging in supplementary work activities is low and only 65.5 per cent of the earnings of those who do no supplementary work. However, their earnings from supplementary work are high and almost equal (99.7 per cent) earnings from their garment and footwear work, pushing total earnings upwards substantially. The case of Cambodia is similar; even though respondents report that GAF remains their primary vocation, for the group engaging in supplementary work, earnings from it surpass earnings from garment and footwear work by 41 per cent. Since respondents put in very close to standard work hours on garment and footwear work in March 2024, this indicates extremely low piece-rates. As mentioned earlier, earnings are about 31 per cent of what the mandated minimum wages would justify (table 8), forcing respondents to do any work that would add to earnings. Understandably, respondents engaging in supplementary work spend less time on garment and footwear work than those focusing only on it, except in Vietnam, where there is a lot of garment and footwear work available. In the six locations mentioned, this indicates higher work efficiency of this group or ability to command better piece rates/wages or a combination of both, compared to their peers.

- Beyond exploring supplementary work options, workers borrow, draw down their savings, sell or pawn assets, reduce food and other consumption, buy essentials on credit, suspend or discontinue children's formal education, and forego or delay essential expenses such as that on health, and more. Between January and March 2024 almost 69 per cent of all respondents took one or more such measure (**figure 9**). Except in Uruguay, where only 15 per cent of respondents resorted to these, in all other locations this figure was over 50 per cent; the maximum being 97 per cent in Cambodia. Among homeworkers this figure was 72 per cent; it was 66 per cent for the self-employed.

Figure 9: Workers Using Measures to Cope, January-March 2024



Of all 497 respondents who had to resort to such coping measures (**table 12**), 64 per cent borrowed, over 24 per cent depleted their savings, 22 per cent reduced food consumption, and about 18 per cent reduced non-food consumption. Among homeworkers 271 and among the self-employed 190 respondents used these methods. Except borrowing, more homeworkers than the self-employed took all these measures.

Table 12: Coping Measures by Employment Status, January-March 2024

	Respondents taking measures (% of category total)			
Worker category (total)/ Coping Measures	**All (497)**	**Homeworkers (271)**	**Self-employed (190)**	**Both (36)**
Borrow	64	61	69	58
Draw down savings	24	32	11	36
Reduced food consumption	22	24	8	22
Reduced non-food consumption	18	28	5	19
Sell assets	9	13	3	14

Borrowing is the most common coping measure for respondents to deal with poor earnings situation, particularly payment delays. Over the first trimester of 2024, 64 per cent of those resorting to multiple measures to cope took loans; they make for over 44 per cent of all study respondents (table 13).

Across locations, Tirupur reported the lowest number of borrowers – 5 per cent of all respondents there. As per Vykula Mary of SAVE, this is mainly because the majority of workers are migrants and own no property in the city – 65 per cent live in rented houses. This along with their low earnings makes them high-risk for even informal moneylenders. Further, since migrants have no immediate or extended family in the location, they are unable to seek any assistance from them; family is the main source of borrowing for home-based workers in general. After Tirupur is Uruguay, where only 10 per cent of respondents took loans; 85 per cent did not use any other coping measures, either. Flor de Liz Feijoo of SUA said, "During a previous economic crisis workers became heavily indebted, and this poor credit history virtually disqualifies them from formal lending." The few who managed to borrow got loans from family and friends.

At the other end is Cambodia, where borrowing is widespread and almost everyone routinely takes loans; over 93 per cent of respondents reported doing so in the first trimester of 2024. Over 88 per cent of these borrowed from informal sources, and 59 per cent from formal sources – both these include microfinance loans offered by unregistered as well as registered companies. Notably, microcredit that was pushed and funded by the international development institutions as a poverty alleviation strategy and was later promoted by private players has resulted in Cambodia having the highest per capita microfinance loans in the world. This has worsened the situation for poor borrowers instead of pulling them out of poverty (Hett 2023 and Wester 2024).

Table 13: Borrowers and Sources of Borrowing

	Borrowers	Informal	Formal	Family	Friends and Neighbours
Location (number of respondents)	**% of all respondents**	**% of borrowers**			
Cambodia (60)	93	88	59	39	20
Ahmedabad (60)	73	5	9	64	36
Rwanda (60)	72	37	12	30	42
Uganda (61)	57	46	20	37	17
Indonesia (60)	45	15	52	30	15
Bulgaria (62)	40	42	0	38	31
Serbia (60)	37	27	0	73	0
Argentina (60)	42	16	16	52	44
Vietnam (60)	32	6	17	72	33
El Salvador (61)	20	8	8	92	8
Uruguay (60)	10	17	17	33	17
Tirupur (60)	5	33	33	33	0
All (724)	**44**	**36**	**22**	**49**	**28**
Homeworkers (378)	44	42	28	44	26
Self-employed (287)	46	30	11	50	22
Both (59)	36	19	43	33	29

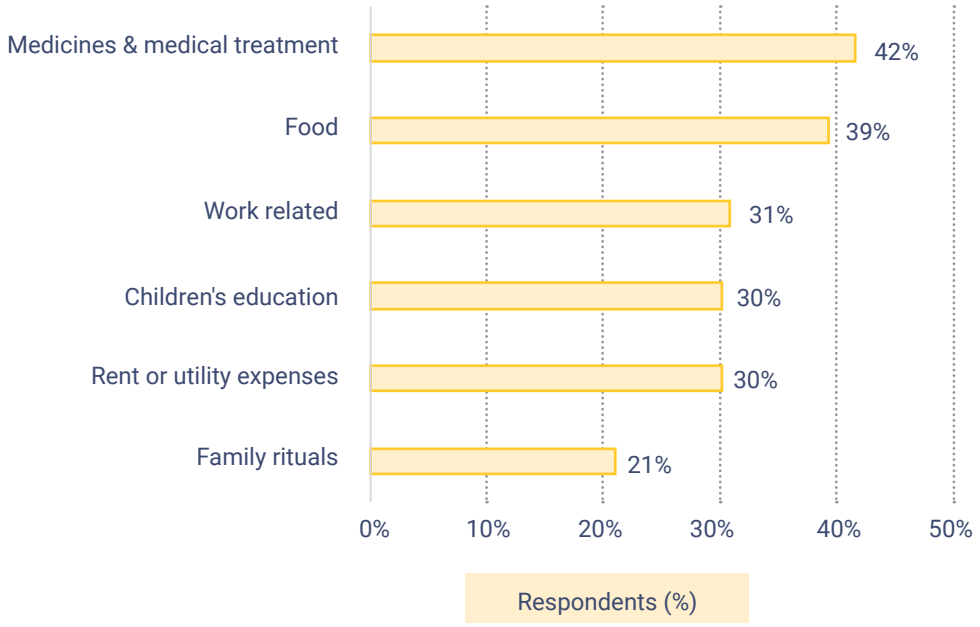
Sources of borrowing: Respondents borrowed from family (49 per cent), informal sources like village moneylenders (36 per cent) followed by friends and neighbors (28 per cent). The least accessible are formal sources like banks and registered microfinance companies (22 per cent). This is mainly because formal lenders like banks either do not serve workers in informal employment – as in Bulgaria, Serbia, El Salvador, Rwanda, Argentina, Uruguay, and Uganda – or do so only at relatively high interest rates, for instance, in Indonesia at 30 per cent per annum. Their documentation requirements are difficult for informal borrowers who don't have collateral and formal proof of income. About 28 per cent of homeworking borrowers and 11 per cent of self-employed borrowers were able to secure a loan from formal sources (**table 13**).

As far as informal lenders are concerned, they charge prohibitive interest rates. However, dependence on them remains high as a quick and easily accessible source of loans. Especially in cases of urgent need or purely consumption requirements and where there is a lack of documentation to prove credit-worthiness, borrowers tap into informal moneylenders or microfinance agencies that may be either formally registered or operating informally. Microfinance agencies have become infamous for using severe collection measures in case borrowers are unable to pay installments on time. For larger amounts like housing loans there is limited choice, and formal lenders have to be approached, unless family pitches in. More homeworking borrowers (42 per cent) borrow from informal sources than other types of workers (30 per cent of self-employed and 19 per cent who take on both types of work). Dependence on family for loans is high among all categories of borrowers, including 44 per cent of homeworkers and 50 per cent of self-employed.

Worker saving groups operate in some locations as an informal but lower cost means of borrowing. For instance, in Rwanda, the government encourages workers in informal employment to group into Village Savings and Loan (VSL) Associations that pool saving and lend to group members. "Interest rates are decided collectively by the group and can range between 3 per cent to 10 per cent monthly," shares Jean-Pierre Habimana of SYTREICI. In Vietnam, Le Van Son mentions close-knit groups based on personal and familial ties that save and lend similarly, except the interest rates are much lower, even below formal financial lenders. However, because worker incomes are low and uncertain, savings groups may not be an option for many. As per Aurora Martinez of SITRABORDO in El Salvador, "The vast majority of home-based embroiderers, especially single mothers, simply do not have the financial means to accumulate any meaningful savings."

Reasons for borrowing: Workers borrowed mainly to take care of medicines and medical treatment - 42 per cent of all respondents listed this; and for food - 39 per cent of all did so. Around 30 per cent each took loans to cover children's education expenses, work-related needs, and rent or utility expenses (**figure 10**).

Figure 10: Garment HBWs – Reasons for Borrowing, January-March 2024



The largest number of respondents borrowing for medicines and medical treatment reside in Cambodia (95 per cent), Ahmedabad (68 per cent), and El Salvador (50 per cent), indicating limited reach of public health systems (**table 14**). Government health insurance covers hospitalization for Ahmedabad respondents, and other medical support is available at government-run health centres. "However, costs of private facilities

used for emergencies or specialized treatments are borne by respondents," says Manali Shah, National Secretary, SEWA. In the case of Bulgaria, where 38 per cent of respondents needed to borrow for this purpose, though the public medical facilities widely cover citizens, they are overburdened, and the number of health conditions requiring medical support may be high because the respondents are relatively older than those in other locations.

Cambodia (95 per cent) is on top also for respondents borrowing to cover food expenses, followed by El Salvador (58 per cent), Argentina (56 per cent), Uruguay (50 per cent) and Rwanda (47 per cent). Lesser number of borrowers take loans for children's education in locations like Bulgaria (8 per cent), Serbia (0 per cent), and Uruguay (0 per cent), where either the number of children in families is low, as in case of the former two, or the public education system is satisfactory and widely available, as in the case of Uruguay. In El Salvador (8 per cent), due to very low earnings, parents are under pressure to have their teenage children help with work, which leads them to drop out of school. Respondents borrowing for work-related needs are high in locations where there are more self-employed than homeworker respondents: Uganda (77 per cent), Serbia (73 per cent), Rwanda (47 per cent), Bulgaria (42 per cent), and Vietnam (38 per cent).

While work-related needs are a top priority for the self-employed (table 14) and understandably so, for most borrowing homeworkers, loans helped meet costs of basic expenses of medicines and medical treatment (61 per cent), food (54 per cent), and rent and utility (42 per cent).

Table 14: Reasons for Borrowing by Location and Employment Status, January-March 2024

	Medicines & medical treatment	Food	Children's education	Rent or utility expenses	Work related	Family rituals
Cambodia (56)	95%	95%	62%	78%	2%	75%
Ahmedabad (44)	68%	14%	18%	14%	0	43%
El Salvador (12)	50%	58%	8%	42%	17%	0
Bulgaria (25)	38%	23%	8%	23%	42%	0
Rwanda (43)	28%	47%	37%	28%	47%	0
Serbia (22)	27%	0	0	0	73%	0
Vietnam (18)	17%	22%	50%	22%	39%	11%
Uruguay (6)	17%	50%	0	67%	0	0
Indonesia (27)	15%	26%	33%	0%	22%	11%
Argentina (25)	12%	56%	16%	48%	28%	0
Uganda (35)	11%	14%	34%	11%	77%	0
Tirupur (3)	0	0	33%	0	0	67%
All (318)	42%	39%	31%	30%	30%	21%
Homeworkers (166)	61%	54%	33%	42%	8%	38%
Self-employed (131)	21%	22%	27%	18%	55%	2%
Both (21)	14%	29%	33%	14%	48%	10%

- **Debt burden:** Borrowing is prevalent across all 12 study locations. However, the burden of debt varies, depending on the workers' specific context, including earnings, government support for basic needs, and other sources of support like family and peer networks and existence of worker organizations. Average earnings of borrowers are lower in seven locations than that of non-borrowers and higher in the remaining five (**table 15**), likely indicating that in the former, workers are compelled to borrow to survive while in the latter, higher earnings allow workers to access loans. The exception is Cambodia where, as mentioned earlier, widespread borrowing is the result of a huge push to microfinance as a strategy to alleviate poverty. Average weekly earnings of Cambodian borrowers are not much different (105 per cent) from what non-borrowers earn in Cambodia. Almost all workers borrow for food, medicines and medical treatment; over three-quarters borrow for rent and utility expenses and family rituals (**table 14**). Sixty-two per cent use loans for children's education expenses. Only 2 per cent borrow for working capital.

Table 15: Debt Profile of Borrowing Garment and Footwear Workers, January-March 2024

	Borrowers (% of total respondents by location)	Average weekly earnings of borrowers (as a % of weekly earnings of non-borrowers)	Outstanding debt to weekly GAF earnings of borrowers in March 2024 (number of weeks)*
Serbia	37	78	0.05
Bulgaria	40	94	1.46
Uruguay	10	98	2.47
Rwanda	72	120	4.40
Argentina	42	183	5.90
El Salvador	20	84	8.47
Uganda	57	86	13.19
Indonesia	45	119	14.99
Tirupur	5	78	17.21
Vietnam	30	107	34.81
Ahmedabad	73	63	52.11
Cambodia	93	105	210.43

* This represents debt burden in terms of number of earning weeks using the March 2024 earnings data.

Borrower earnings are highest in Argentina compared to that of the non-borrowers – 183 per cent (**table 15**). Though family and friends are the most important source for loans, workers can't fully depend on them for "lack of ability to repay", as per Jacqueline Serrano. Workers are extremely careful in seeking loans that lenders may charge high interest for to be able to cover the persistently volatile inflation in the country. Among the borrowers, over 56 per cent take loans for food, 48 per cent to cover rent and utility expenses, and 28 per cent for work-related expenses such as raw materials, finishing and packaging of items, transport and courier charges, working capital, etc. (**table 14**); worker access to good quality and relatively comprehensive medical service results in only 12 per cent borrowing for medicines and medical treatment.

Borrowing respondents in Vietnam, Indonesia, and Rwanda also earn more than non-borrowers. While loans from family and friends are generally interest-free in all three locations, in Indonesia informal sources charge prohibitively, and formal sources like banks also impose 30 per cent annual interest, quite expensive for the respondents. To be able to pay loan instalments regularly, borrowers engage in additional side businesses like vending food or clothes – about 40 per cent in the study sample. Thirty-three per cent borrowed for children's education, 26 per cent for food, 22 per cent for work-related needs and 15 per cent for medicines and medical treatment. In Rwanda, respondents borrow from the Village Savings and Loan groups of workers in informal employment. Loan interest, which is generally higher than the bank rates but not exploitative, is decided by the group collectively. In Vietnam, there is hardly any dependence on informal lenders; it is common for workers to pool funds, with friends and family members lending at very low interest rates. The largest number borrow for children's education (50 per cent), followed by work-related needs (39 per cent), food (22 per cent), rent or utility expenses (22 per cent), and medicines (17 per cent).

Across all borrowing respondents the debt burden is the highest in Cambodia – at the time of the survey, respondents' outstanding debt was equivalent to over 210 weeks, that is, over 4 years, of March 2024 earnings only from garment and footwear work (**table 15**). This is about 150 per cent of the USD 2,000 per capita annual income of the country (Hin 2024). When supplementary earnings, which are significant, are included to estimate average earnings, this burden reduces to 168 weeks. The 17 per cent of respondents doing supplementary activities, probably due to insufficient better-paying garment and footwear work, earned substantially from these, resulting in a lower debt burden of about 71 weeks' worth of borrower earnings. In contrast, for the rest of the 83 per cent of respondents, outstanding debt was equivalent to over 216 weeks of earnings (for detailed analysis, see the Cambodia Country Report available on HNI website).

Comparatively, for Indonesian borrowers, the debt burden equaled almost earnings of 15 weeks, for the Vietnamese close to 35 weeks, and for the Argentines about 6 weeks. Seventy-three per cent of Ahmedabad respondents who have taken loans have an accumulated debt equivalent to over a year's earnings.

Serbia borrowers have the lowest debt burden of less than a day's earning; "borrowing appears to be a temporary, manageable measure to address short-term financial gaps", says Zora Kajtez of Zlatne Ruke. 73 per cent borrowed for work-related needs and 27 per cent for medicines and medical treatment. The few workers (8 per cent) who have school-going children manage to cover food and children's education through their earnings and with the support of government schemes. In Bulgaria, Uruguay, Rwanda, and Argentina, outstanding debt doesn't seem overwhelming.

Debt profile by employment status: In Cambodia, Ahmedabad, and Tirupur, where borrowers are heavily indebted, all of the respondents are homeworkers, though in Tirupur the number of respondents is very low, at just 5 per cent of all respondents (**table 15**). In contrast in Vietnam, where all workers are self-employed even though debt burden is high, as per Le Van Son of HomeNet Vietnam, "Such debts are common, and workers pay them off over time through their family and peer networks." In Rwanda, where all workers are self-employed, debt burden is not very high.

In the six locations where both homeworkers and self-employed workers operate, the picture is mixed (table 16). A greater percentage of self-employed are borrowers than homeworkers in Indonesia, Uganda, Argentina and Serbia; this is reversed in Uruguay and Bulgaria. In the latter two, homeworkers are more indebted than self-employed workers, and in keeping with the same trend it is the opposite of this in Uganda, Argentina, and Serbia. In Uganda homeworkers are also considerably indebted though less than the self-employed. While homeworking borrower earnings are higher than non-borrowers in Indonesia and Argentina, homeworkers are heavily indebted in the former but very lightly so in the latter.

Table 16: Debt Profile by Employment Status in Selected Locations, January-March 2024

		Borrowers (% of total by employment status)	Average weekly earnings of borrowers (as a % of weekly earnings of non-borrowers)	Outstanding debt to weekly earnings of borrowers in March (number of weeks)
Indonesia	Homeworkers	40	147	19.33
	Self-employed	50	41	2.74
	Both	60	81	4.21
Uganda	Homeworkers	57	97	14.37
	Self-employed	60	103	17.90
	Both	50	71	1.87
Uruguay	Homeworkers	16	128	4.86
	Self-employed	10	90	0.48
	Both			
Bulgaria	Homeworkers	61	65	3.69
	Self-employed	36	116	0.13
	Both			
Argentina	Homeworkers	23	105	0.64
	Self-employed	57	99	27.57
	Both	56	125	3.04
Serbia	Homeworkers	17	70	0
	Self-employed	44	84	0.06
	Both			

"I get work irregularly and have a lot of debt to clear." Kim Sokchan, Cambodia

Delivery of work to a home-based embroiderer in El Salvador
Photo credit: SITRABORDO

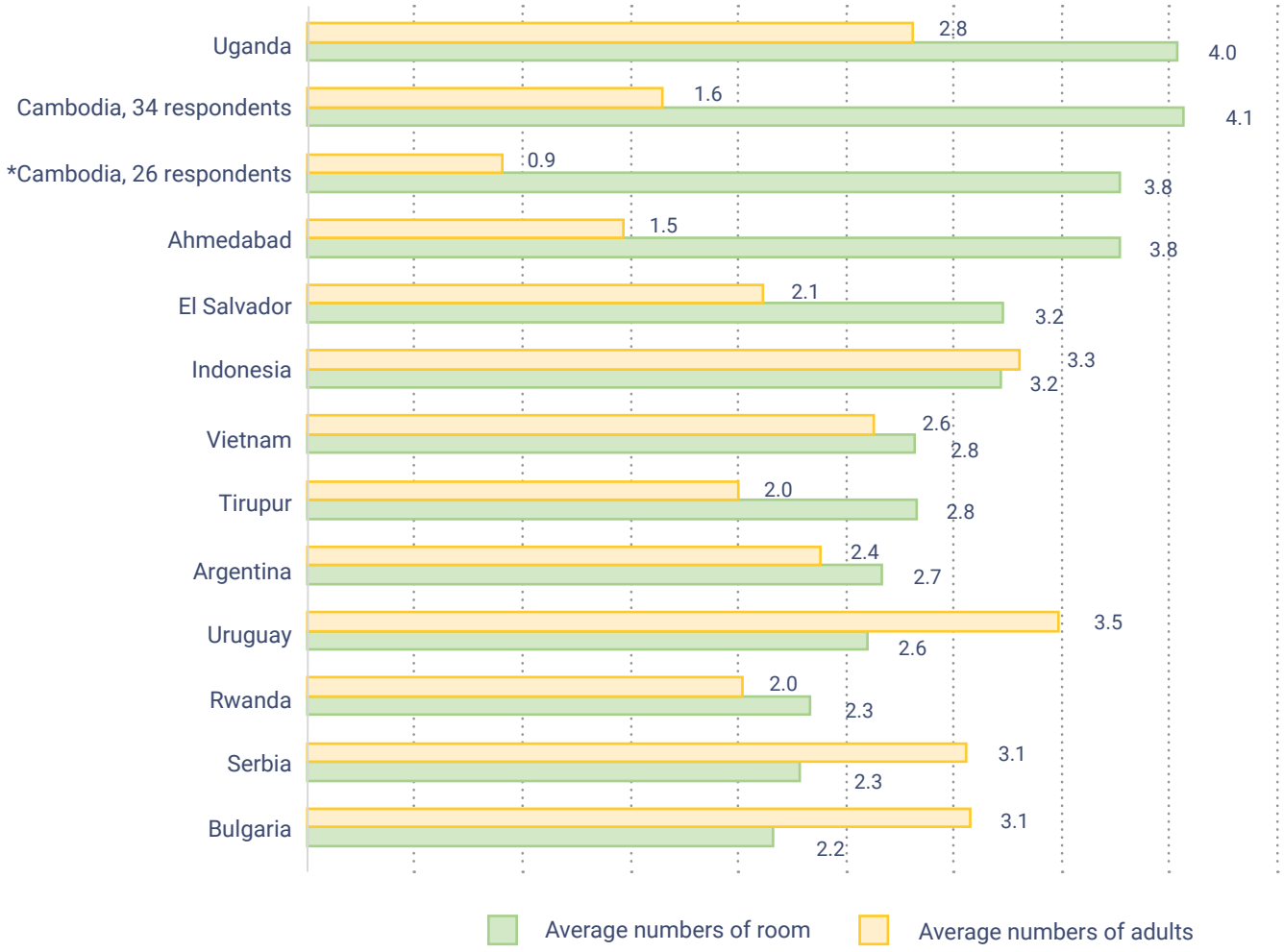
Working Conditions

Factors such as home size and ownership, health and weather-related risks, work-related costs, and care and household responsibilities affect the working ability and productivity. Without sufficient and regular earnings it is difficult for home-based workers to manage these.

Home size and ownership

Working space for home-based workers gets defined by their family and home size. On average, the number of adults per respondent family is the lowest at 2.2 and 2.3 in Bulgaria and Serbia respectively, and highest in Uganda at 4.9 (figure 11). Cambodians, with relatively large families – 3.9 adults per family, 87 per cent of whom have children below 15 years of age – live in the smallest houses compared to respondents in all other study locations. However, almost everyone (97 per cent) in Cambodia owns the home they live in (table 17), where 43 per cent of respondents reported sharing one room with another family, and the remaining 57 per cent have on an average 1.6 rooms per respondent family. In ambient weather conditions availability of yard space can ease the working space challenge to some extent.

Figure 11: Working Space for HBWs



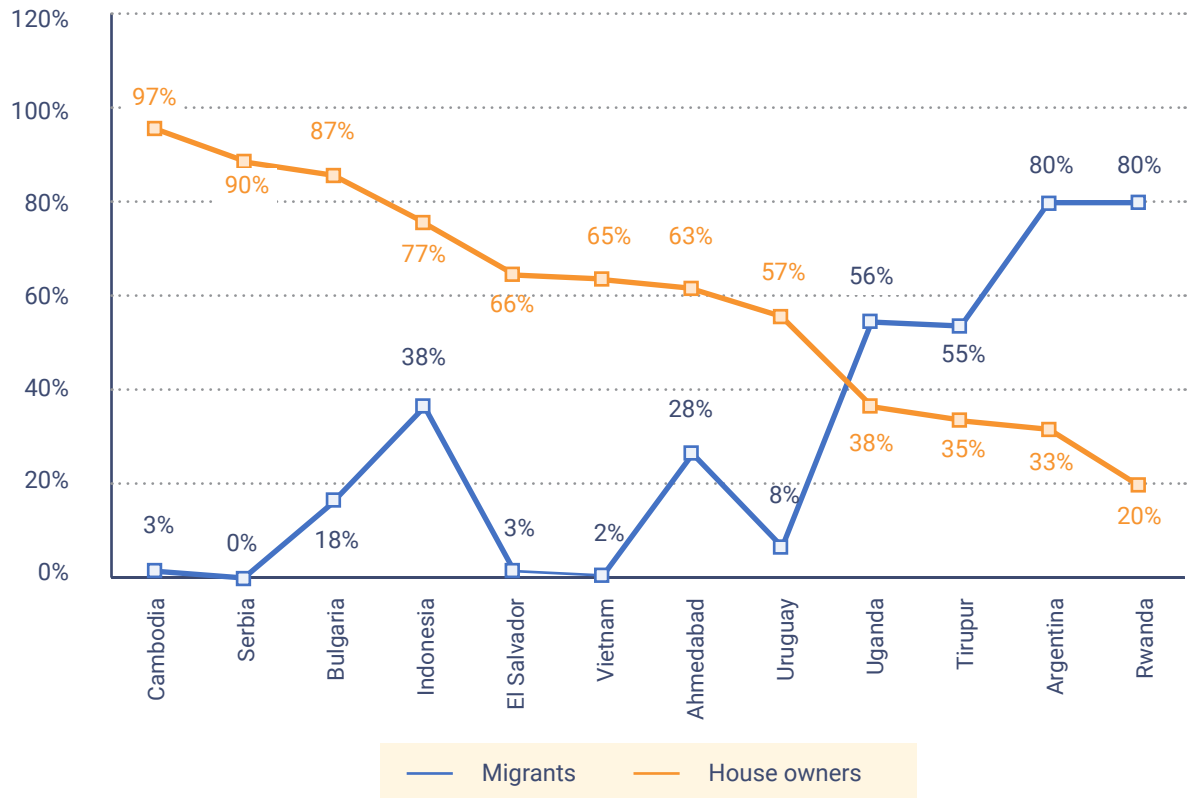
** Cambodia home sizes are very small: 43 per cent of respondent families have less than a room to reside that they share with others. Data for these and other respondents has been disaggregated to highlight this detail unique to this particular study location.*

In eight locations, the number of rooms in homes falls short of number of adults (**figure 12**). Notably, of the four locations where this is reversed, except Indonesia, all others – Serbia, Uruguay, and Bulgaria – are colder areas where working in yards outside homes would be difficult, except a few months in the year. Working in house yards is a common way of working in some of the other locations, especially in Asia and Africa, where weather is relatively warm much of the year.

As compared to the self-employed workers, on average families of homeworkers are larger (3.26 adults per family, and almost 69 per cent have children below 15 years of age), and their home size is smaller (**table 26**), indicating less space available to them to work.

- While **house ownership** (**table 17**) may not necessarily imply better-quality housing – a point made by participating organizations in El Salvador, Ahmedabad, Tirupur, Cambodia, and Uruguay – it eliminates the pressure to pay rent and the risk of rent increase. It also reduces uncertainty about moving houses. Migrant status of respondents, an indicator of their vulnerability, is broadly linked inversely to house ownership status (**figure 12**). For instance, in Rwanda, where 80 per cent of respondents have moved from other parts of the country to in and around Kigali, only 20 per cent own homes. Similarly, in Argentina, 80 per cent of respondents have migrated from neighboring countries, and only 33 per cent own homes. At the other end, in Serbia, where all respondents belong to the study area, and in Cambodia, where only 3 per cent have shifted into their current location, 90 per cent and 97 per cent own homes, respectively.

Figure 12: House Ownership and Migrant Status



In locations like Vietnam, El Salvador, and Uganda, where the average respondents are younger, a significant percentage live with their parents or parents-in-law (**table 17**). The employment status doesn't seem to have a particular bearing on house ownership. Among homeworkers, close to 64 per cent are owners and 27 per cent rent; among the self-employed, owners are 61 per cent and almost 29 per cent are tenants.

Table 17: House Ownership

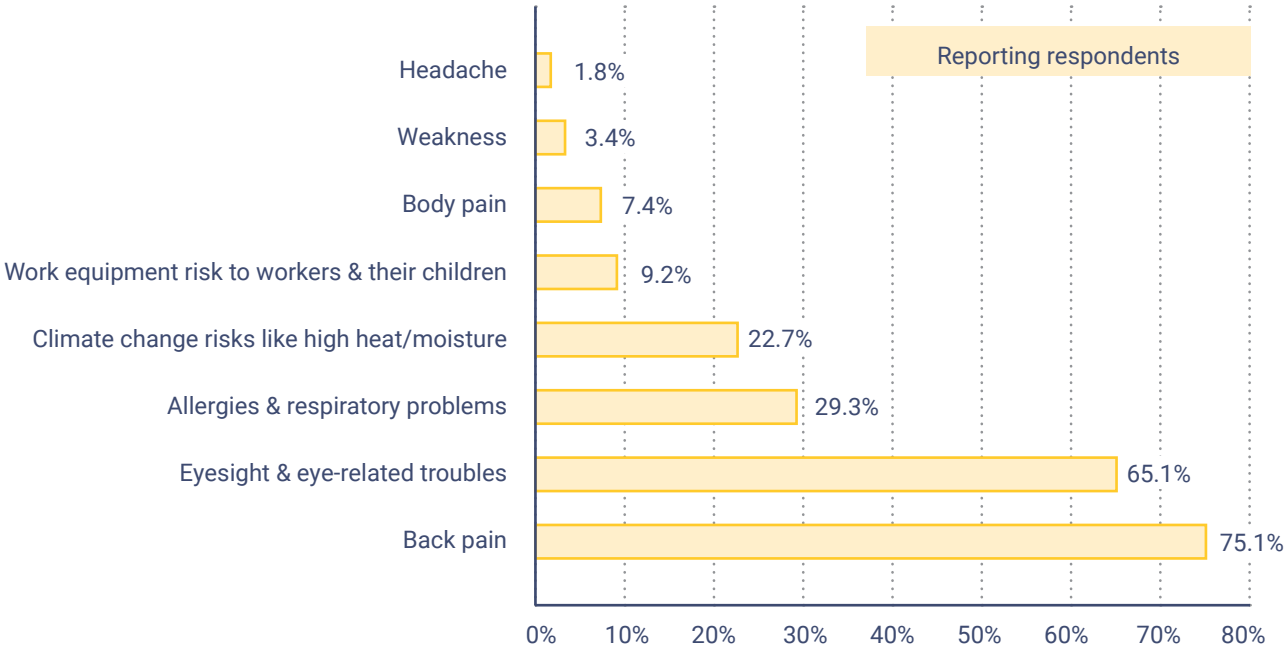
	Own	Rent	Other
Cambodia	97%	0	3% in rent-free shared accommodation
Serbia	90%	10%	
Bulgaria	87%	11%	
Indonesia	77%	5%	18% with parents
El Salvador	66%	8%	26% with parents or relatives or as caretakers of homes of relatives
Vietnam	65%	7%	33% with parents or parents-in-law
Ahmedabad	63%	30%	
Uruguay	57%	28%	
Uganda	38%	33%	22% with parents or in their premises
Tirupur	35%	65%	
Argentina	33%	57%	
Rwanda	20%	73%	

Health hazards and weather-related risks

- **Health problems**: Cramped, poor-quality spaces without appropriate seating and other arrangements to work and excessively long working hours when work is available affect the health of home-based workers. Over 84 per cent reported health problems resulting from work and working conditions. Of these, 75 per cent of respondents complained of backache and about 65 per cent of eye-related issues (**figure 13**). Over 29 per cent of respondents suffer from skin and other allergies, including respiratory problems. Injuries while using work equipment such as sewing machines, needles, strong chemicals, etc. and the danger to children from these were mentioned. Body pain and stiffness in limbs, exhaustion, and headaches also affect workers.

Ivan Georgiev, a long-time shoemaker from Petrich, Bulgaria. The work is labor-intensive and detrimental to his health. Photo credit: HomeNet Eastern Europe and Central Asia.

Figure 13: Health Hazards and Other Risks to Garment and Footwear Workers



Of all respondents, only about 16 per cent reported no health issues or other risks (table 18). Even though many respondents in Serbia are beyond the age of 60 years, they make for the highest number among these and are 52 per cent of all respondents there. This figure is 27 per cent for Argentina, 23 per cent for Bulgaria, 22 per cent for Rwanda, and 22 per cent for Uruguay. For the remaining locations, it is between 2 per cent and 17 per cent, except Ahmedabad, where there is not a single respondent who is free of health problems or other risks.

Table 18: Health Hazards and Other Risks by Categories of Workers

Category of workers (Number of respondents)	All (724)	Women (674)	Men (50)	Doing Supplementary work (184)	Doing no Supplementary work (540)	Homeworkers (378)	Self-employed (287)	Both (59)
No issues	16%	15%	28%	15%	16%	11%	23%	10%
Back pain	75%	76%	64%	74%	76%	68%	55%	75%
Eyesight and eye-related troubles	65%	65%	61%	58%	67%	68%	38%	56%
Allergies and respiratory problems	29%	29%	36%	29%	29%	33%	17%	14%
Weather risks	23%	23%	14%	22%	23%	28%	10%	8%
Work equipment risks/injuries to workers and their children	9%	8%	31%	15%	7%	8%	6%	12%
Body pain	7%	8%	3%	10%	7%	9%	3%	5%
Weakness	3%	3%	3%	4%	3%	4%	1%	3%
Headache	2%	2%	3%	2%	2%	2%	1%	0

Between men and women, a much higher number of women than men mentioned health issues (table 18) such as back pain, eyesight and eye-related troubles, and body pain. However, fewer women complained of allergies and respiratory problems. More women are worried about weather-related risks, and more men pointed to work-equipment risks and injuries to the children and workers. Overall, more men (28 per cent) claimed facing no issues at all as compared to women (15 per cent). Those doing supplementary work faced proportionately similar issues as the rest of the respondents, except only 58 per cent of them reported eyesight and eye-related problems compared to 67 per cent of those focused only on garment and footwear work, possibly a result of some relief from long hours of strain on eyes while engaging in supplementary activities.

Many more homeworkers than the self-employed reported issues listed above. The maximum number of those working both as homeworkers and self-employed suffered from back pain (75 per cent), and work-equipment risks and injuries (12 per cent), compared to the other categories. Twenty-three per cent of self-employed faced no issues, while there are only 11 per cent such respondents among the homeworkers.

- Of all respondents, 23 per cent pointed to the risk of damage to equipment, raw materials, and finished products arising from weather changes, such as increased heat and moisture. The highest percentage of these are in Ahmedabad, where "Poor quality, cramped housing leads to more heat inside homes than outside," reports Manali Shah. More women than men, and more homeworkers than the self-employed reported this challenge. Working in extreme heat, cold, or humidity is uncomfortable and reduces worker productivity.

  Overall, more women than men and more homeworkers than the self-employed face health risks and other hazards.

Homeworkers from India trimming fabric outside their homes. Photo credit: SAVE.

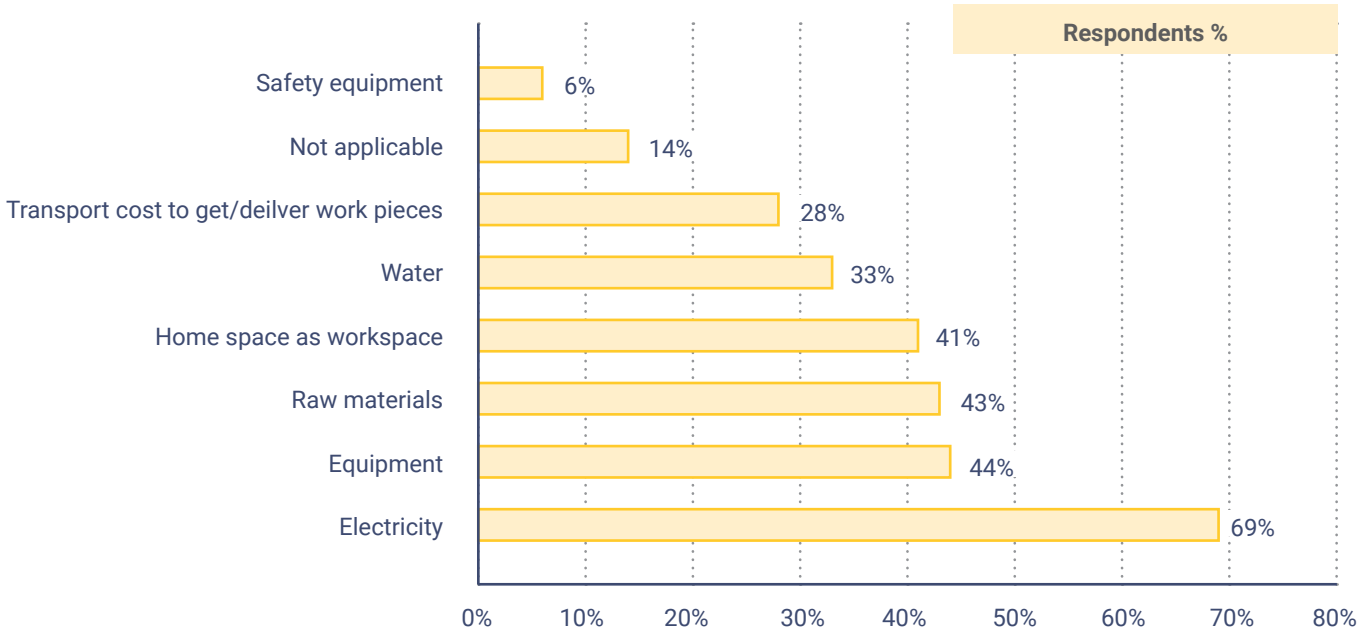
"Due to increasing heat it is becoming difficult to work for more than 4 to 5 hours a day. My eyes pain and back pain also increases. I spend a lot on medicines." Rubina Bano Attaullah Ansari, Ahmedabad

Costs incurred

Home-based workers incur several work-related costs that largely remain uncompensated for by work providers.

Home-based workers assume work-related costs that are borne by employers in formal work settings. Frequently, and unless probed specifically, workers themselves fail to comprehensively identify all the costs they incur in working from home. Time taken to pick and drop work pieces, use and maintenance of home space, and use of electricity and water during work hours are rarely considered as work expenses unless used directly for work – for example, electricity to run machines, water to wash or launder or dye, paying for transport to deliver goods to buyers, etc. Raw materials, on the other hand, are seen as a cost item by a larger number of home-based workers, since they generally have to be bought, unless the buyer is paying for them. Many of these workers miss costing home space as workspace; homeworkers most often say they incur zero costs when all raw materials are provided by contractors, completely missing small work tools like sewing needles, protective thimbles, dyeing gloves, etc.

Figure 14: Costs Incurred – Home-Based Work



***Note**: Equipment includes items such as scissors, cutter, sewing machine, sewing needles, iron, ball press machine, punching machines, weaving loom, and other weaving tools.*

Among the top cost heads listed by the respondents are electricity (69 per cent), equipment (44 per cent), raw materials (43 per cent), and home space as work space (41 per cent). Water and transport costs were also mentioned (**figure 14**). When they don't own them, respondents spend on renting equipment, and they spend on regular maintenance and repair of what they own. Threads, zips, lining, buttons, leather, glue, shoelaces, dyes, sequins are some raw materials that garment and footwear workers frequently work with and pay for. Understandably, for the self-employed, raw materials and equipment are major costs; over 61 per cent and 43 per cent, respectively, listed them. Over a third mention transport costs, and 32 per cent point to electricity charges. For homeworkers, 68.1 per cent listed water costs and 60.5 per cent mentioned the cost of using home space as workspace followed by electricity charges (58 per cent), transport costs (52 per cent), and equipment expenses (43 per cent).

Sixty-two per cent of respondents in Vietnam and 88 per cent in Tirupur work in small centres set up by contractors, who bear the operational costs of these. Over 88 per cent of respondents in Argentina work in the space they arrange as part of their cooperative. Costs of running the rented space, including equipment and services, are covered through profits made and, hence, shared equally among the members. Respondents in these three locations constitute the bulk of the category that chose "not applicable" (14 per cent) as the option for work-related costs incurred as a home-based worker. In all cases, the costs incurred are adjusted in payments made to them, but in some sense are hidden and thus remain unidentified by most workers.

"Our working spaces will offer better working conditions if our cooperative owns them or they are provided by the government." Abrahan Quisbert Alcon, Argentina

Childcare and household work

Balancing paid work with care and household responsibilities is a struggle for women, who spend a significant portion of their day and energy on the latter. A larger percentage of women than men are homeworkers.

- **Family size** varies across study locations. Over 91 per cent of respondents live with their families – about 64 per cent have children below the age of 15 years (**table 19**). Fifteen per cent have relatively more time at hand, having neither young children nor elders above 65 years of age in their families. About 9 per cent live by themselves – more men (22 per cent) live alone than women (8 per cent).

  At 34.2 years, the average respondent age is the lowest in Rwanda, which is a young society due to historical reasons[5], and the highest in Serbia, at 62.6 years, where many retired people are compelled to engage in home-based work due to low pension amounts. For respondents who live with their families, lower average age points to women being in their reproductive age with substantial childcare and household responsibilities. In countries where the average age is above 45 – such as Serbia, Bulgaria and Uruguay – between 8 per cent and 33 per cent of respondents have children below 15 years of age. This is between 80 per cent and 92 per cent in locations where the average age is below 45, as in Uganda, Vietnam, Tirupur and others. In Ahmedabad, many women have fewer children than respondents in other locations because they were either widowed, separated, or divorced at a young age and haven't remarried; some are yet to be married. In general, home-based worker women facing challenges like these are more likely to appreciate the benefits of organizing, both for work and moral support, confirms SEWA.

Table 19: Respondent Age and Family Size

	Average Age (years)	Respondents with children below 15 years of age	Number of adults per respondent family
Rwanda	34.2	77%	2.3
Uganda	34.5	92%	4.9
Vietnam	34.9	78%	3.1
Argentina	37.8	78%	2.7
El Salvador	37.9	87%	3.2
Ahmedabad	39.6	50%	3.8
Tirupur	42.0	80%	2.9
Cambodia	44.6	87%	3.9
Indonesia	45.0	68%	3.2
Uruguay	47.9	33%	2.6
Bulgaria	55.0	26%	2.2
Serbia	62.6	8%	2.3
All	**43.02**	**63.7%**	**3.02**
Homeworkers	41.8	68.8%	3.26
Self-employed	44.03	56.1%	2.72
Both	46.1	66.1%	2.95

[5] 10 per cent of Rwandan population was killed during the genocide of 1994 and a large number fled the country.

Along with young children, a higher number of adults make for larger families. On average there are over three adults per respondent family across all locations. Respondents in Uganda, Vietnam, Cambodia, and El Salvador have relatively large families. This tends to increase the burden of household responsibilities, especially on women in these locations, though the presence of many family members could also be helpful in some cases in reducing workload. Vietnam is one such example in our sample where respondents devote most of their time to paid work, depending on family members to take care of childcare and household chores. Homeworker families are larger than those of other categories of home-based workers.

- **Access to piped water**: Overall, 26 per cent of respondents reported that they had no piped water in their homes (**table 20**), and many have to fetch water, even if it is from yards outside their homes. In Uganda, 85.2 per cent have to do that; in Rwanda, 68 per cent; and in Tirupur, 38 per cent. All respondents in Uruguay and Serbia, and almost all in Vietnam and Argentina, have tap water inside their homes, saving time and effort for women. Even though Ahmedabad respondents have water taps in their yards, water supply is extremely restricted, both in terms of the time of availability and the running volume. All work that requires larger volumes of water – like washing, cleaning, bathing, etc. – has to be completed in the few hours while running water is available. Running water availability could be as low as three to four hours a day and water must be stored for the rest of the day. Respondents pointed to spending a lot of time in water chores due to extremely low volume of running water.

Table 20: Homes without Piped Water

Uganda	85.2%
Rwanda	68.3%
Tirupur	38.3%
El Salvador	16.7%
Indonesia	13.3%
Argentina	8.3%
Ahmedabad	6.7%
Cambodia	3.3%
Vietnam	1.7%
Bulgaria	1.6%
Uruguay	0
Serbia	0
All	26%

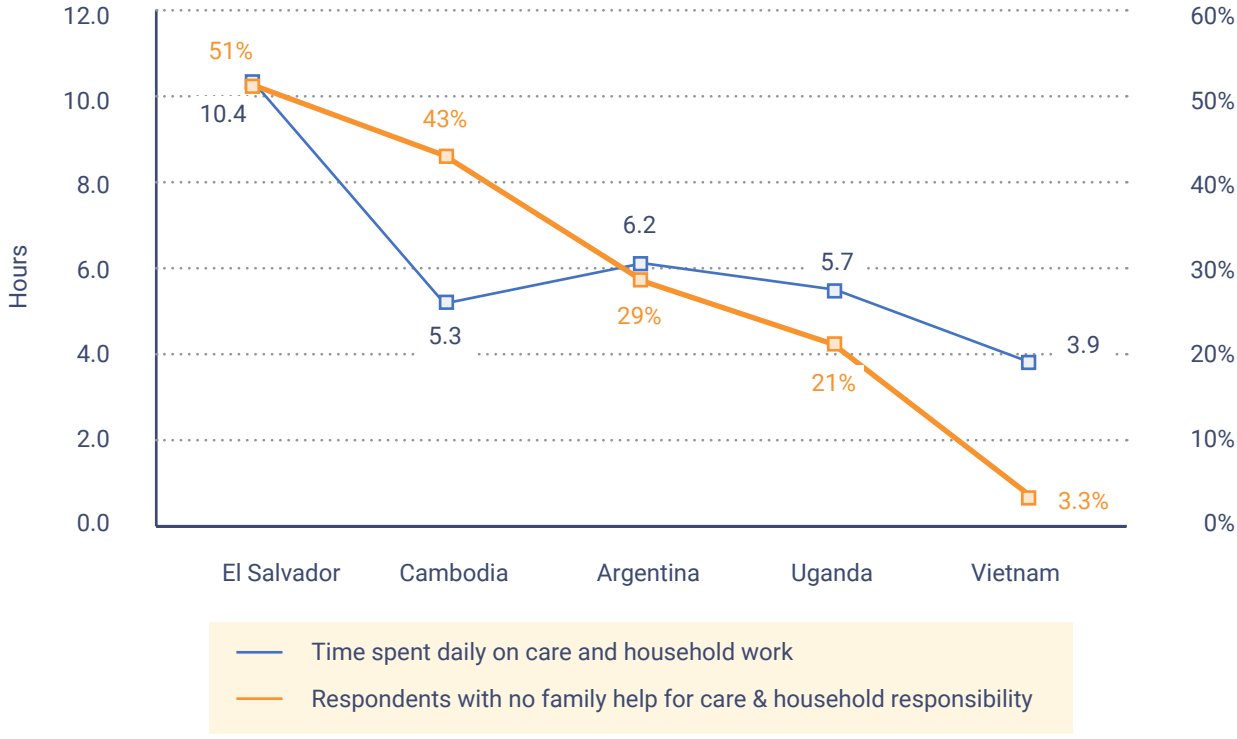
- **Time spent on childcare and household work**: About 2.6 per cent of respondents living with their families dedicate themselves entirely to garment and footwear work, spending almost no time on care or household tasks – among women they are 1 per cent and over 23 per cent among men. A more significant 14 per cent, respondents with families, spend anywhere from 8 hours to 16 hours per day taking care of children, sick family members, and household chores; and all of them are women. Across the study area, on average women spend over 4.5 hours per day on cooking, cleaning, fetching water, and caring for family members; men spend only about 2.5 hours. Notably, the 15 per cent of men living with families who shoulder all household and care burden do so because of absence of wives and other adult family members.

Mothers of younger children need to dedicate more time to care for them compared to those with older children, especially girls, who not only require less time from their mother but might even help her care for younger siblings and with other household work. Respondent families with small children, sick, elderly, or disabled family members and fewer healthy adults have to deal with high care and financial needs. Notably, even among respondents who live with their families, about 43 per cent handle childcare and household responsibilities entirely on their own, with no help from other family members.

Where other adults and older children help out with these essential responsibilities, women are able to find time to engage in paid work, even when families are large (table 19). For instance, in Uganda, Vietnam, Argentina, El Salvador, and Cambodia, where families are relatively larger than in other locations, respondents with greater support from family members spend less time on household chores every day, freeing time for paid work (figure 15). Slightly over 3 per cent of respondents in Vietnam take care of family responsibilities solely by themselves; almost 97 per cent have family members helping out, allowing women to limit their time to less than 4 hours daily on these tasks. In contrast in El Salvador, over 51 per cent of respondents have no family help; on average, respondents report spending 10.4 hours daily on these tasks, the highest among all locations.

A seamstress from Uganda working at her home. Photo credit: AYSO.

Figure 15: Care and Household Responsibility of Women HBWs in Selected Locations



- **Balancing garment and footwear work with childcare**: Of all the workers who have children, 54 per cent care for them entirely on their own (**table 21**), 43 per cent chose to work from home while taking care of children, and 47 per cent enrolled them in school or in, rarely available, childcare centres to free up some time in the day for paid work. Respondents also reduced (24 per cent) or changed (18 per cent) work hours; some even took children to work (10 per cent), and others sought help from family members (19 per cent). Eight per cent reported stopping work for some time as they couldn't manage everything.

Table 21: Balancing Home-Based Work and Childcare, by Employment Status

What option did you use to care for your children?	Respondents			
	As % of those with children	Homeworkers	Self-employed	Both
		% of category total		
Cared for them myself	54%	62%	28%	11%
Enrolled them in childcare centre or school	47%	64%	30%	6%
Worked at home while also caring for them at the same time	43%	63%	32%	6%
Decreased work hours to care for them	24%	61%	32%	7%
Let family members take care of them	19%	39%	48%	12%
Changed work hours to care for them	18%	63%	31%	6%
Took them with me to work	10%	51%	31%	18%
Stopped working for some time to care for them	8%	89%	3%	9%
Left them alone at home	3%	42%	25%	33%
Total surveyed for the study		52%	40%	8%

In trying to manage paid work with childcare, disproportionately more homeworkers than the self-employed struggled. Homeworker families are larger and a lesser number of them had family help in caring for them: among all those who cared for children fully on their own, 62 per cent are homeworkers, and among those who could access family help, they are only 39 per cent. These figures for the self-employed were 28 per cent and 48 per cent respectively. Among those who had to stop work for some time due to childcare responsibilities, 89 per cent are homeworkers and only 3 per cent are self-employed. They are 61 per cent of those who reduced work hours and 63 per cent of those who changed work hours for childcare. It seems that those who need to spend more time on care responsibilities find the homeworker option the most feasible for them.

"I hesitate to take on more orders for fear of not meeting targets as I have to complete the many household chores, care for children, and elderly parents. This results in a struggle to manage finances." Fitri Cahya Ningsih, Indonesia

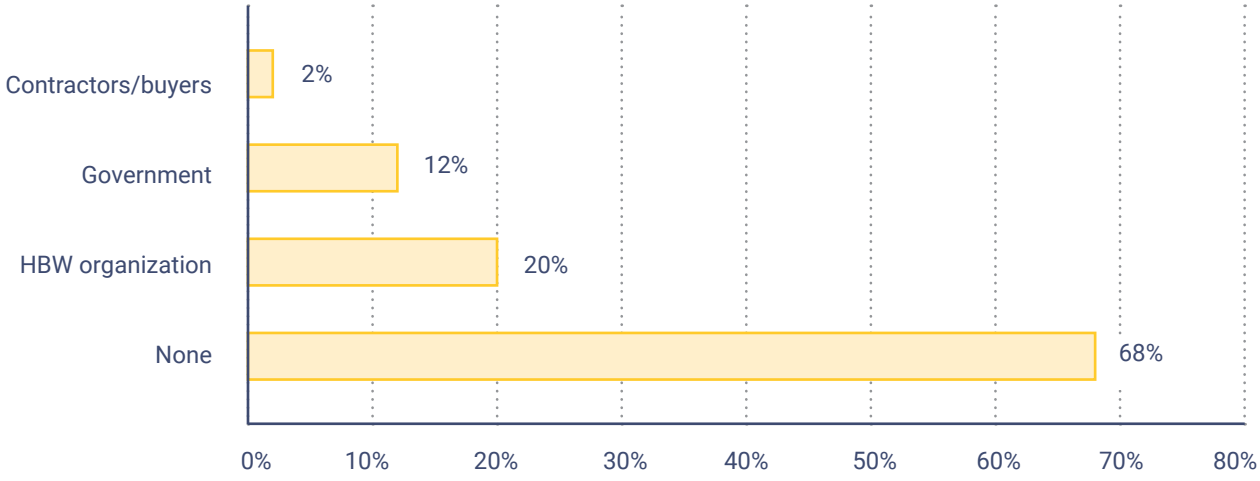
Institutional support for essential services

There is no specialized support for home-based workers, let alone anything that is sector-specific for garments and footwear. This makes workers dependent on general government welfare, access to which is uneven, uncertain, and difficult, even with facilitation support from organizations of home-based workers. Contractors and employers play no role in the welfare of such workers.

Difficult working conditions, high risks, and poor earnings make institutional support critical to reduce vulnerability of home-based workers through support for essentials such as food, health, and education. Institutional support also ensures that their families do not slip further into poverty; their children get a fair chance at building a future; and workers are able to achieve their full productive potential. Institutional support can facilitate improvement in working conditions, risk reduction, and guarantee social security. However, even when home-based workers are organized, their access to such support is patchy, procedures to avail benefits are cumbersome and costly, and at times eligibility rules and worker contributions make it out of reach.

- **There is negligible specialized support for home-based workers from key institutions, including governments**. Sixty-eight per cent of all garment and footwear home-based worker respondents reported receiving no targeted material support from their governments, their worker organizations, contractors/buyers they work for, or any other organizations like Welfare Boards between April 2023 and March 2024 (**figure 16**). In eight study locations, this figure was more than the 68 per cent average: in Serbia, Ahmedabad, Uganda, Uruguay and Tirupur, this figure was between 70 per cent and 80 per cent; in Rwanda, it was 85 per cent; in Cambodia, 95 per cent; and in Vietnam, none of the respondents received any institutional support (**table 22**). None of the respondents mentioned Welfare Boards, even though a very small number, all in Tirupur, are registered under the Tamil Nadu Unorganised Workers Welfare Board[6]. This is probably because they are yet to receive any benefits through it. Sixty-four per cent of homeworkers and 75 per cent of self-employed missed receiving institutional support.

Figure 16: Institutional Support, April 2023-March 2024



Note: *Support refers to material benefits. It does not include advisory or facilitation help that organizations of HBWs like trade unions, cooperatives, or NGOs provide.*

[6] Tamil Nadu government set-up the Welfare Board under the Government of India "Unorganised Workers' Social Security Act 2008" and the Code on Social Security, 2020.

About 12 per cent of respondents received government support. It is interesting that from the government, respondents expect, and rightly so, something beyond the assistance schemes targeted at the poorest and marginalized sections of society for which they may or may not be eligible. This is so because, even though most home-based workers are not "poor", they remain vulnerable to the slightest of changes in earnings or expenses that could easily pull them into that category. Also, workers in informal employment seek support for their work-related needs that are particular to them and remain uncovered through assistance schemes commonly provisioned for the most basic needs of food, health and education. Significant percentage of respondents in Argentina (47), Indonesia (35), Tirupur (25), Uruguay (20) and to a more limited extent in Ahmedabad (12) benefited from government support (**table 22**). In all other locations either not a single respondent received this support as in Vietnam, Serbia, El Salvador and Bulgaria, or the percentage was in single digits, as in Cambodia, Rwanda and Uganda. 16 per cent of homeworkers and 6 per cent of self-employed benefitted from government support.

Organizations of home-based workers such as trade unions, cooperatives, and NGOs supported a larger number of respondents – 20 per cent – than the government, apart from facilitating their access to government support: 20 per cent of homeworkers and 18 per cent of self-employed workers received their help. At 56 per cent, these organizations reached the highest number of respondents in El Salvador and Bulgaria, followed by Argentina (38 per cent), Indonesia (30 per cent) and Serbia (20 per cent). In Vietnam and Cambodia, the respondents are yet to be organized and hence do not benefit from material support that organizations of home-based workers are able to deliver to their members elsewhere. In Cambodia they receive livelihood and market-related assistance.

Support to workers from contractors and buyers is extremely limited, and most respondents and their organizations don't see them as a source they can depend on. Except for Indonesia, where 13 per cent of respondents reported assistance from them, everywhere else it was 3 per cent or less; in five locations this figure was zero.

Table 22: Institutional Support for HBWs, April 2023-March 2024

Location/ Employment status (Number of respondents)	None	Government	HBW organizations	Contractors/ buyers
	% Respondents			
Vietnam (60)	All			
Cambodia (60)	95%	5%		
Rwanda (60)	85%	7%	5%	3%
Serbia (60)	80%		20%	
Ahmedabad (60)	78%	12%	7%	
Uganda (61)	78%	2%	14%	3%
Uruguay (60)	72%	20%	13%	2%
Tirupur (60)	70%	25%	3%	2%

Location/ Employment status (Number of respondents)	None	Government	HBW organizations	Contractors/ buyers
	% Respondents			
El Salvador (61)	44%		56%	
Bulgaria (62)	42%		56%	2%
Indonesia (60)	37%	35%	30%	13%
Argentina (60)	30%	47%	38%	2%
All (724)	**68%**	**12%**	**20%**	**2%**
Homeworkers (378)	**64%**	**16%**	**20%**	**2%**
Self-employed (287)	**75%**	**6%**	**18%**	**1%**
Both (59)	**54%**	**19%**	**27%**	**7%**

- **Respondents are able to benefit somewhat from the government support for essential services** such as food, education, health, and more (**table 23**) that are targeted at the poor and the marginalized, but may also be available to the general public. Respondents shared information on buying subsidized food, sending children to public educational institutions, and using public hospitals to treat any sickness in the family; they also mentioned receiving financial support to cover utility bills, interest on loans, and education-related expenses such as fees, uniforms, books, etc.

  Between January and March 2024, 90 per cent of all respondents who had children in schools and college, were sending them to government-run institutions and about 66 per cent used public hospitals and clinics. In comparison, their access to financial and food support from the government was lower at 24 per cent and 27 per cent respectively. In Rwanda, Bulgaria, and Vietnam, the government does not provide subsidized food; in Serbia, Uruguay and Uganda only about 5 per cent of respondents received such support; and in Cambodia and El Salvador, this was below 12 per cent. At the other end, all respondents in Tirupur managed to get subsidized food; both the federal Indian government and the state government of Tamil Nadu invest in food support programs.

  In all locations except Uganda, over 85 per cent of respondents use government-run educational institutions. In Uganda, public education infrastructure is limited, making private schools the only option in many places. "Also, over time the well-performing public school system has seen a decline so that those who can afford it prefer to send their children to privately run schools, even though they are more expensive," shares Senkumba James of AYSO. In almost all other study locations, even though respondents mentioned weaknesses, they still prefer to use the government schools and colleges. For instance, in Cambodia and Argentina, those who can afford it choose to send their children to private schools, but workers are unable to do so due to their weak financial situation. Apart from subsidized fees, governments everywhere provide some additional benefit like free or subsidized school meals, uniforms, books, bags, scholarships and other such financial support for school and college students.

Table 23: Government Support for Essential Services, January-March 2024

Location/Employment status	Food	Education	Health	Finance
	Respondents who received support (%)			
Tirupur	100	98	100	5
Ahmedabad	68	86	81	7
Argentina	58	100	79	60
Indonesia	45	86	96	50
Cambodia	12	100	31	3
El Salvador	11	100	69	38
Serbia	5	100	67	30
Uruguay	5	100	86	10
Uganda	5	51	63	2
Rwanda*	0	100	68	33
Bulgaria*	0	94	80	19
Vietnam*	0	100	100	5
All	**27**	**90**	**66**	**24**
Homeworkers	44	92	59	25
Self-employed	6	91	75	23
Both	19	77	59	22

Note: ** No government-subsidized food schemes*

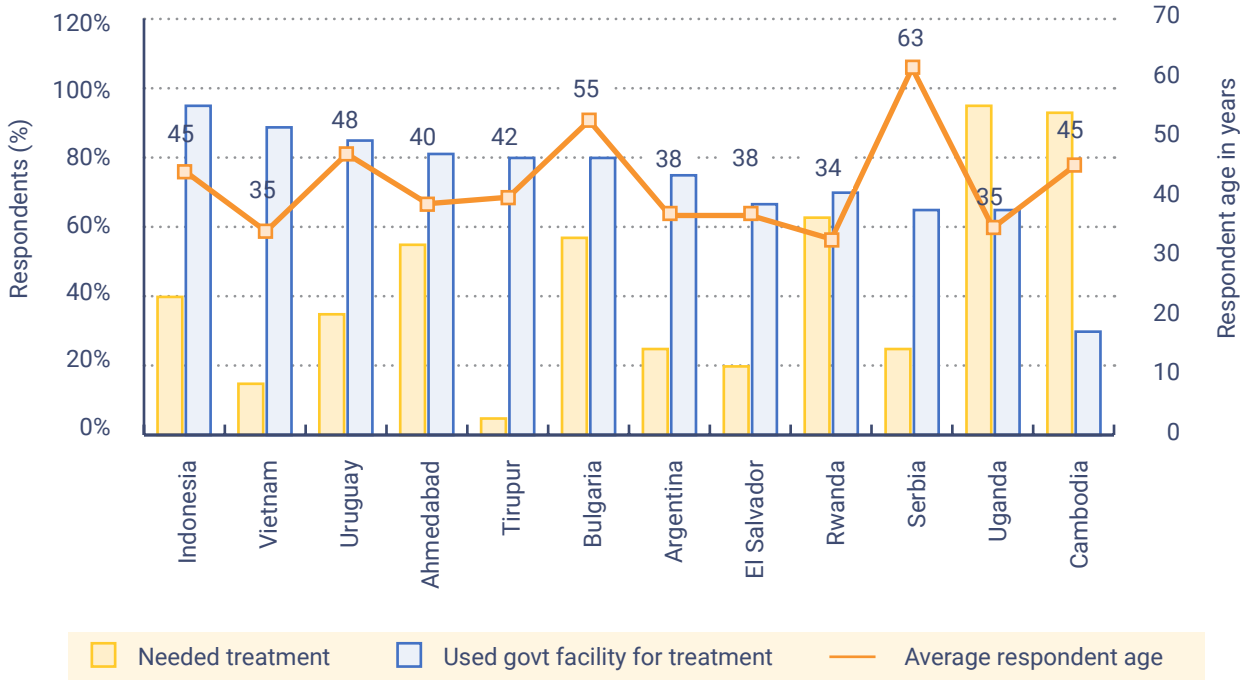
Quality and availability of public health services can vary widely. They are generally more scarce in peri-urban and rural areas compared to cities. Services of hospitals and clinics may suffer from lack of sufficient number of doctors and facilities, leading to overcrowding. Hence, in case of emergencies or specialized treatment, patients may be compelled to use private facilities. Aurora Martinez of SITRABORDO, El Salvador feels, "HBWs, who are already struggling financially, face a difficult choice – either wait for months to receive treatment through the overburdened public system, or incur significant out-of-pocket expenses by going to a private facility. This is a major barrier to accessing proper and prompt healthcare for these vulnerable workers." Many times, government hospitals can't help beyond diagnosis of the disease, and even medicines have to be bought at full price, as respondents from Ahmedabad shared. Similarly, in

Cambodia, "Even though people have health insurance cards, they still face issues at some public hospitals and are willing to even borrow money to get treatment at private hospitals, rather than relying on public healthcare," says Sinoeun Men of Cambodia Home-Based Workers Association.

In contrast to these experiences, Uruguay has a comprehensive public health system in which people have the right to choose between public or private healthcare services, as long as they are contributing to social security. However, if someone requires specialized treatment or surgery, they may need to seek approval from the Ministry of Public Health to cover medications. "This process can be extremely slow, and people sometimes pass away before they can access the required medications," says Flor de Liz Feijoo. Bulgarian pensioners and retirees, many of whom are home-based workers, are also able to access free medical services, though coverage is limited to specific sets of diseases and medical procedures. Any medical treatment for illnesses not included in these packages has to be paid for, which can be quite costly and out of reach.

Widely available, comprehensive and high-quality free or subsidized health services help save on medical expenses and make public services accessible in Indonesia, Vietnam, Uruguay, Ahmedabad, Tirupur, and Bulgaria, where 80 per cent or more of respondents chose public hospitals to get medical treatment for sick family members during the January to March 2024 period (figure 17). Along with access to medical facilities, adequate food and nutrition keeps the disease load low; this is reflected in the case of Tirupur, Vietnam, El Salvador, Argentina, and Serbia, where 25 per cent or less of respondents or their family members reported sickness over the same period. In Cambodia, Rwanda and Uganda, many more respondents reported sickness (between 63 per cent and 95 per cent) but much less of these were able to access government hospitals (between 31 per cent and 68 per cent). Because of limited public health infrastructure, not only for urgent and critical medical needs but even for more routine check-ups, there is no option but to use private services. Additionally, these locations also reported occasional hunger. Age seems to be a less important factor for respondent health than access to health facilities.

Figure 17: Health Problems and Public Health Support, January-March 2024



Financial support is much more limited than food, education and health. Still, 60 per cent of respondents in Argentina, 50 per cent in Indonesia, 38 per cent in El Salvador, 33 per cent in Rwanda, and 30 per cent in Serbia received some such support (**table 23**). The least number of respondents that benefited from these reside in Uganda, Cambodia, Vietnam, and in the two Indian locations of Tirupur and Ahmedabad. In Argentina, 46 per cent of respondents benefitted from government's direct cash support, 22 per cent received subsidy on utility bills, and 12 per cent benefitted from part or full support for children's education. In Indonesia, 35 per cent received cash support to cover expenses on health and family welfare, and 12 per cent each received support for utility bills and children's education fee and other expenses.

In using public education for their children and accessing government financial support, the experience of homeworkers and self-employed workers is similar to the general picture emerging from the study. However, a much larger section of homeworkers received food support, 44 per cent against 6 per cent of the self-employed; 75 per cent of self-employed workers managed to use public health facilities as compared to 59 per cent of homeworkers.

- **Negligible social security cover**: General welfare programs of the government like those described above ensure access to essentials such as food, water and electricity, education, and medical treatment. Social security schemes cover citizens against social risks like maternity, widowhood, any major health event, and retirement. While there is some access to essential services, government support for social security that is either targeted at the very poor or is contribution-based largely misses the vulnerable, low-income, workers in informal employment. Almost 81 per cent of all respondents reported not receiving any such benefit between April 2023 and March 2024. Indonesia had the highest percentage of respondents – 45 – benefitting from the government's health insurance scheme during this period (**table 24)**. This is followed by Argentina, where 27 per cent received diverse support related to health, maternity, education, and work. Respondents in Serbia (20 per cent), Bulgaria (15 per cent), and Rwanda (10 per cent) received health and pension support. Serbian respondents received these through their family members, most likely a spouse, employed in formal jobs and not by themselves as home-based workers.

Table 24: Garment and Footwear Workers' Access to Social Security Support, April 2023-March 2024

	Social Security benefits received (% respondents)	Type of benefit	Registered but no benefit received (% respondents)	Remarks
Indonesia	45%	Health insurance	10%	Monthly contribution schemes don't work for HBWs. High costs of applying for schemes and long waiting period to get benefits
Argentina	27%	Health insurance, maternity, education, and work	27%	High costs of applying, difficult registration and renewal process
Serbia	20%	Health insurance, disability pension		Workers in informal employment and pensioners are not eligible.
Bulgaria	15%	Widow pension, health insurance maternity support		Registration is a time-consuming, difficult process requiring many documents.

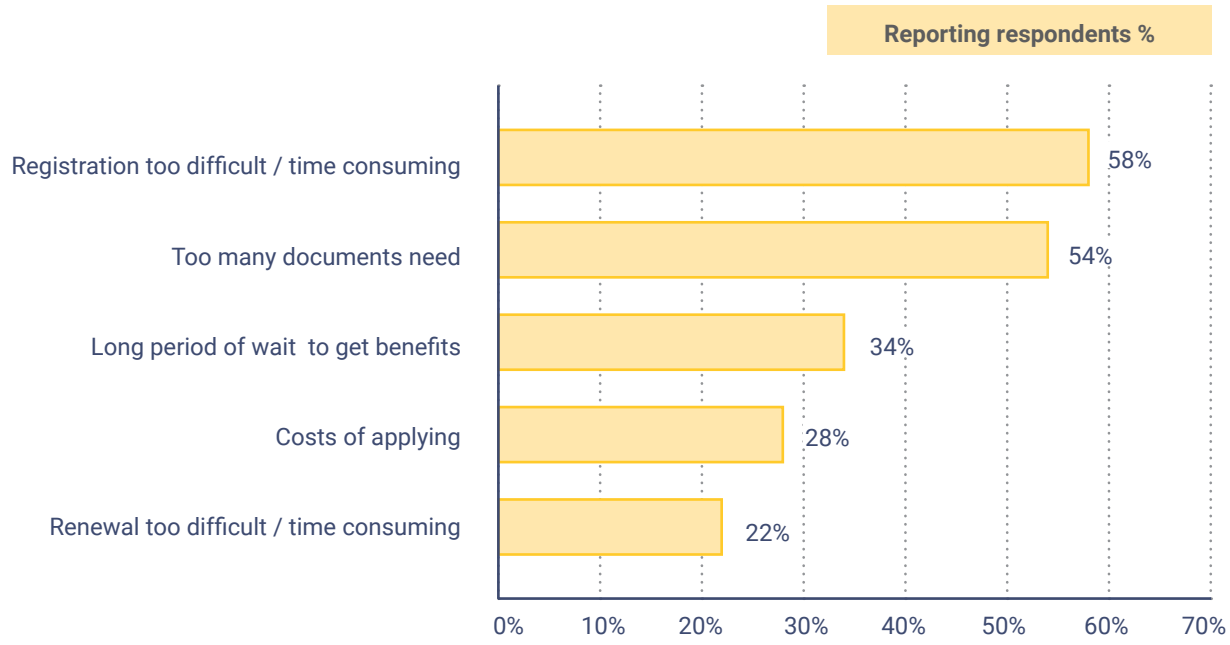
	Social Security benefits received (% respondents)	Type of benefit	Registered but no benefit received (% respondents)	Remarks
Rwanda	10%	Health insurance	5%	Registration not difficult but contributions are a barrier.
Ahmedabad	7%	Widow pension, work loan, health insurance	8%	Registration is cumbersome/ costly and, without the support of HBW organizations, almost impossible for respondents.
Uruguay	5%	Old age pension	7%	Limited access for workers in informal employment
Tirupur	3%	Health insurance, education support	22%	Registration is cumbersome/ costly and, without the support of HBW organizations, almost impossible for respondents.
Uganda	No social security schemes for workers in informal employment			
El Salvador	Almost no access for workers in informal employment			
Vietnam	No government contribution or subsidy for retirement pension scheme			
Cambodia	Almost no access for workers in informal employment			

The reasons for social security cover being inaccessible for a large number of respondents is either because no or only limited arrangements for this are available to workers in informal employment, as in Uganda, Cambodia, Vietnam, El Salvador, Serbia, and Uruguay; or the related schemes require a minimum periodic contribution, as in Rwanda and Indonesia, that is either too high or inflexible or both for home-based workers, whose earnings are not only low but also uncertain. As per Le Van Son, in Vietnam, "The government-backed pension and social security benefits are only available for poor and near-poor families", thus bypassing the home-based garment and footwear workers.

Beyond these, registration and renewal processes for social security support can be expensive and cumbersome, requiring too many documents and at times a long wait for benefits to flow; this is true for Argentina, Bulgaria, and Ahmedabad. In Tirupur, respondents benefit from the state and central health insurance schemes, but they still have to deal with heavy paperwork and delays; also, those who have registered (22 per cent) with the state government-promoted Tamil Nadu Unorganised Workers Welfare Board have been able to do so only with help from their trade union Anukantham. Application processes can routinely exclude the deserving unless there is mediation by an agency, in this case the workers union. These Tirupur respondents are yet to receive any benefits. Twenty-seven per cent of respondents in Argentina and 10 per cent in Indonesia also face the same predicament.

Of the many challenges that respondents faced in accessing these social security benefits, the difficult and time-consuming registration process came on top of the list (**figure 18**); 58 per cent of reporting respondents mentioned it. The next challenges were large numbers of documents required (reported by 54 per cent); long waiting period for benefits (34 per cent); costs incurred in applying (28 per cent); and difficult and time-consuming renewal process (22 per cent).

Figure 18: Garment and Footwear HBWs – Challenges in Accessing Social Security Benefits, April 2023-March 2024



- **Home-based worker organizations play a critical role in facilitating worker access to government support** by improving worker awareness about their entitlements; helping them access existing government and other support; facilitating the complicated process of registration for government schemes, availing benefits and renewal; and supporting them on a variety of work-related and other basic needs. This was demonstrated amply during the COVID-19 crisis (Kala 2022), as these organizations helped governments to identify the most needy for and deliver assistance to such groups. In the absence of organizations of home-based workers, one can assume that access to entitlements would be less than what is reported by respondents.

"Why can't I have the National Social Security Fund card like formal workers to use for medical services?" Roeun Sreymao, Cambodia

State of Homeworkers versus Self-Employed

At less than 42 years of average age, homeworkers are younger than the self-employed by about two years (**table 25**). Their families are larger, with more respondents having children below 15 years of age and number of adults, but with fewer having family help with care and household work. Almost 90 per cent of homeworkers who faced work disruptions cite care and household responsibility as the main reason for it. At 3 per cent, this is much lower for the self-employed workers. In essence, for home-based workers, shouldering the heavy care and household burden of homeworking seems to be the only feasible option to engage in paid work.

More homeworkers than the self-employed complained of insufficiency and uncertainty of work, all work-related challenges of work irregularity, low piece-rates, delayed payments, and health- and weather-related risks. Homeworkers mainly borrowed to pay for basic needs, while self-employed covered work-related expenses with loans. The earnings picture is mixed – in Indonesia and Uruguay, homeworkers earned less than the self-employed in March 2024 but more than them in Bulgaria, Argentina, Serbia, and Uganda. More homeworkers benefitted from institutional support, probably because of their higher vulnerability, but only 6 per cent reported specialized support from their organization, as compared to 18 per cent of the self-employed.

Table 25: Homeworkers and Self-Employed

	Homeworkers	Self-Employed
	(% of category total or as specified)	
Profile		
Average age	41.8 years	44 years
Family size		
Children below 15 years	69%	56%
Number of adults	3.26	2.72
Family help for care & household work	39%	48%
Home size – number of rooms	2.19	2.73
Work		
Formal work in the past	23%	42%
Work disruption over 6-month period	38%	16%
Disruption due to care responsibilities	89%	3%
Disruption due to limited markets	69%	20%
Work hours in March 2024	37.53 hours	37.48 hours
Work uncertainty		
Week following study survey	35%	17%
Quarter following study survey	63%	32%
Work Challenges		
Health issues	69%	22%
Low piece-rates/wages	63%	28%
Domestic responsibility	61%	33%
Irregular work	59%	34%
Rejection/cancellation of orders	54%	25%
Payment delays	47%	39%
Earnings – Mixed picture: Average weekly earnings of homeworkers are less than those of the self-employed in Indonesia (63 per cent) and Uruguay (97 per cent), but higher – between 102 per cent to 223 per cent – in Bulgaria, Argentina, Serbia, and Uganda.		
Borrowers	61%	69%
Main reason for borrowing	Basic needs	Work-related
Risks: Health issues, work equipment and climate change	89%	67%
Institutional support	36%	25%
Government	16%	20%
HBW organization	6%	18%

State of NGO Associates versus Trade Union Members

In Indonesia about half the respondents (29) are part of NGOs focused on home-based worker livelihood in the garment and footwear sector and the other half (31) members of a trade union. In this case, the study finds that the NGO associates earn significantly more than the union members, even when their higher work hours per week are accounted for. This is because they manage to get better piece-rates and wages. However, on a large number of other fronts, they fare worse than union members. They incur almost double the cost of working from home; a much higher percentage face challenges, including disruption, uncertainty, and shortages related to work; and almost double the percentage had no work and earnings in March 2024. A lesser number of NGO associates are able to access institutional support for public health services and health insurance, and essential services like food aid and, probably because of this, report much higher adult and child hunger. Their own organizations were able to assist a lower number of associates than the trade union did for their members. While similar numbers among both groups borrow, the union helps its members access formal sources of borrowing, enabling them to borrow much larger amounts than NGO associates can, even with higher average earnings. While more union members are aware of their worker rights, a higher number of NGO associates is aware of the minimum wage that applies to them.

Organizations of Home-Based Workers

Homeworkers in their workshop in Vietnam. Photo credit: HomeNet Vietnam

Organizations of home-based workers that participated in the study (table 26) operate in a variety of ways. Trade unions like SEWA and SUA have decades of experience in organizing workers and are global icons of labour movements; TUSIW-Edinstvo, SYTRIECI, SITRABORDO, and Anukantham are younger. The last one has emerged from SAVE's long experience of supporting workers. SUA is a seasoned trade union. It also helps workers in informal employment who are designated as its associates, since they cannot legally register as members under the current law of the country. HomeNet Indonesia, CHWA, and Zlatne-Ruke are also associations. CHWA has been working with home-based workers for a long time, helping them access markets. Previously known as HomeNet Cambodia, it received its registration papers as an association in April 2024. FECOSET is a cooperative federation affiliated with UTEP, the well-known trade union of "popular" (informal) economy workers in Argentina. HomeNet Vietnam is a registered NGO that works with home-based workers and workers in informal employment. The respondents they chose to survey are not organized. AYSO Uganda is an NGO that supports garment and footwear home-based workers – training them, getting them work, and ensuring that they get a fair piece-rate for work done. All respondents in Ahmedabad, Tirupur, El Salvador, Indonesia, Bulgaria, Argentina, and Rwanda are members of their organizations.

Table 26: Study Participants – HBW Organizations

Trade Unions	Cooperatives	Associations	NGOs
• TUSIW-Ednistov, Bulgaria • SEWA, Ahmedabad • SITRABORDO, El Salvador • SUA, Uruguay • SYTREICI, Rwanda • Anukantham, set up by SAVE, is an Association, Tirupur	• Sewing And Garment Workers Cooperatives Federation LLC, Argentina (FECOSET, part of the UTEP network, is a trade union)	• CHWA, Cambodia • HomeNet Indonesia • Zlatne Ruke, Serbia	• AYSO, Uganda • HomeNet Vietnam

Not only has invisibility of home-based workers and their absence in government records deprived them of their legitimate worker rights and entitlements but, because they are dispersed, the traditional worker rights groups like trade unions have also largely missed them. In this scenario as home-based workers, especially women, started to come together, their organizations emerged and have been crucial to highlight their issues and to advocate for their worker rights. These include member-based rights organizations, producer cooperatives, savings and lending groups, and NGOs providing livelihood support.

More recently, because of increasing informalization in the garment and footwear sector, trade unions conventionally focused on factory workers have started to recognize the importance of collectivizing and unionizing home-based workers for the overall health of worker movements. In Uruguay, for example, the SUA's place in the country's "Collective Bargaining" council works in favour of informally employed members, including home-based workers. The Council that periodically reviews minimum wages for workers and recommends increases also includes representatives of the government and companies.

When COVID-related restrictions came into force, garment and footwear orders were cancelled, and production came to a standstill; home-based workers were the worst affected. Wage theft was reported widely (Asia Floor Wage Alliance 2021); piece-rates and wages dipped for the much-diminished work that was available. Additionally, workers had to deal with the health scare, food scarcity, and disruption in children's education. Without doubt it was their understanding of worker challenges and commitment to serve their members that allowed home-based worker organizations to lead in supporting workers throughout this period of severe deprivation. They helped in a variety of ways by "facilitating outreach for relief assistance; connecting them with work and markets; helping them to rethink work strategies such as assessing alternative livelihoods, reskilling and upskilling, or changing business processes; encouraging field leaders to diligently highlight home-based worker issues with local political and government authorities; and offering psycho-social counselling …" (Kala 2022).

Through the pandemic, when home-based workers suffered terrible wage losses, and after, when informalization in the sector continued to increase, home-based worker organizations remained their main support, helping to deal with new and old challenges in securing their labour rights. Going beyond local, provincial and country levels, home-based worker organizations network with each other across borders, working to build solidarity in favor of garment and footwear home-based workers. At country and provincial levels, they have been organizing women and striving to secure worker rights for them through conversations with governments as well as employers. At regional and international levels, they exchange ideas, learn from each other, and strengthen their collective voice on issues of home-based workers. Some of their key challenges are described below.

Challenges

A group of homeworkers from Unión de Trabajadores y Trabajadoras de la Economía Popular (The Union of Workers of the Popular Economy) in Argentina. Photo credit: UTEP.

- **Organizing**: Because they are dispersed, the process of reaching out to home-based workers is hard, is time- and resource-intensive, and quite unlike dialoguing with factory workers for trade union activities. "We approach workers directly outside the factories or … during lunch breaks at the factory," as per Mora Sar of CATU, Cambodia, a strategy, he believes, completely unsuitable to connect with home-based workers who don't congregate in one place in large numbers to work together. Vykula Mary emphasizes, "The sheer scale of reaching a large number of scattered home-based workers is a significant challenge." Additionally, being vulnerable and marginalized, home-based workers are preoccupied with immediate survival needs. They are almost oblivious to the idea of their worker rights or building solidarity with other workers to secure these rights. Thus, organizing home-based workers to become a strong and consistent force in their own progress is a primary challenge. Once workers get together and experience the value of solidarity, especially during adversities, they and others like them are more likely to become part of an organized platform dedicated to resolving their issues; but it is particularly difficult until significant numbers start to group to discuss their work issues.
- **Government lack of familiarity and understanding of home-based work and workers**: A major challenge for home-based worker organizations in making progress on suitable and supportive policy for them, this reflects in various ways:
    - The most critical is no or negligible recognition of home-based workers as workers, an issue for which HBW organizations have put in long, arduous, and continuing effort in convincing governments. Home-based workers are not counted for government records and remain largely invisible. For instance, in Uganda, "The current employment laws only recognize those who work in a registered office as workers, leaving out HBWs entirely," shares Senkumba James of AYSO; Aurora Martinez has the same complaint with the government in El Salvador. Manali Shah points to an almost exclusive focus of government on organized industry, especially in policymaking and budget allocation meetings. In fact, this lack of recognition can have perverse impacts, like in Bulgaria, where some trade unions don't want to work with home-based workers because they consider only those with formal contracts as workers.

- Policy frameworks specifically addressing working conditions, wages, and social protection for home-based workers are generally non-existent. Essentially designed for the formal economy and its actors, government systems, structures and procedures don't really cater to the informal economy. As workers in informal employment, home-based workers are ineligible for worker benefits or unable to access them because the design of schemes is unsuitable, restrictive, or in conflict with other support mechanisms. For instance, insurance schemes requiring a fixed periodic premium like those common for formal workers are unsuitable for home-based workers, whose earnings are uncertain and may be received over unspecified periods. Relating to Cambodia, the statement by Sinoeun Men of CHWA says, "HBWs have little trust in government social protection schemes as they have seen poor implementation and misuse of such programs at the local level". He points to the necessity of customizing both policy design and implementation mechanisms for home-based workers. In Bulgaria, as per Violeta Zlateva, labour inspection imposes penalties on employers as well as the home-based workers if they have no written work contracts, the common and defining characteristic of not just home-based work but all sections of the informal economy. Aurora Martinez shared that, in the Panchimalco region of El Salvador, the home-based workers also do farm work and hold identity cards as agricultural workers. This entitles them to an annual government agricultural assistance package. Fearing loss of this benefit, many workers refused to identify as home-based embroiderers under a recent census, which is being conducted after a gap of 20 years. This is bound to underestimate their numbers and distort policy formulation.
- Social protection for informal economy workers, especially in countries where they predominate, is prone to getting ignored by governments because its short- to medium-term costs can look intimidating. However, a comparison with medium- to long-term social and economic benefits (Handayani 2016), is necessary to ensure that the estimates of immediate costs don't stall action on social protection.
- Government research and records on home-based work and workers, if they exist, are generally inadequate or outdated, so that even when governments are interested in addressing home-based worker issues, their ability to do so is limited without documenting this set of workers well. "Unlike formal workers in garment and footwear, lack of data on HBWs is a glaring gap. Over the past decade, there have been efforts to collect data, but they remain inconsistent and lack a national framework," says Indira Gartenberg, Asia Regional Representative, Solidar Suisse. In Indonesia, no comprehensive data is collected by the government on home-based workers, even though a large number of garment and footwear workers are home-based and Indonesia's significance in world trade has been consistently rising in recent times. Consequently, "Even with its newfound interest in supporting HBWs, (the government) keeps changing its positions, making it difficult for us to engage effectively," Titin Kustini reports. "Members of the government are not fully aware of the work done by workers in informal employment; they lack information about this area," says Jean-Pierre Habimana of Rwanda; this problem is quite common across study locations.

- **Making the voices of home-based workers central** to any discussions is key to the effectiveness of policies and programs aimed at supporting them. Even when governments approach organizations of home-based workers for information and facilitation support, these relationships do not have the consistency or formality necessary to achieve systemic, substantive, and long-term gains. As a result, home-based worker organization leaders must struggle constantly to enable meaningful dialogue with elected representatives and bureaucrats, educating them about home-based work and ensuring that they can contribute significantly to the design of policies and delivery mechanisms, as and when the opportunity arises. Representation of worker organizations in the collective bargaining process followed in Uruguay is an example of success through organized effort. SEWA has been able to facilitate such a process with an unorganized manufacturers association of incense sticks to set minimum wages for home-based workers involved in that trade in Ahmedabad. In Bulgaria and Serbia, though TUSIW-Ednistov and Zlatne Ruke have been able to get some home-based workers specific market access-related benefits from municipal

and local governments, their struggle to convince the national government to acknowledge home-based workers as workers with rights continues. Home-based worker organizations have had more success in informing and influencing global discussions on policy and practice through multilateral agencies like the ILO.

- **Funding**: Organizations of home-based workers have a lot on their plate – from mobilizing hard-to-reach home-based workers, and negotiating with governments uninterested and unfamiliar with home-based work, to cover as much as possible for the absence of government support for the work and protection of home-based workers. Beyond creating awareness about and facilitating access to government programmes, they serve their members by arranging for medical help, exploring and connecting with markets, training, providing assistance during emergencies, and more. SEWA, a global leader among home-based worker organizations, has over the years struggled hard to invest in setting up a bank, a housing company, trade facilitation centres, childcare centres, and education assistance for children, all in support of their members as regular public and private services failed to cater to workers in informal employment, including home-based workers. However, this could not have been achieved through membership fees only, as members have little ability to generate sufficient funds. Typically, membership fees are kept low and waived off for those who can't pay. It thus becomes critical for home-based worker organizations to raise funds externally. This is a top priority for all organizations participating in this study.

"My cooperative is my source of income." Sandro Semindrio, Argentina
"We need more organizing and more union aid." Milica Stojkovic, Serbia

What do Organizations of Home-Based Workers Want?

Garment and footwear production chains have expanded and decentralized rapidly in the last few decades. In regions and countries where production has moved – in South and East Asia, Latin America, and to a lesser extent Central Asia – a significant percentage of employment is informal in nature; and workers in informal employment contribute significantly to these economies. In these locations, the invisibility of home-based workers and their absence in government records has deprived them of their legitimate worker rights and entitlements.

Whether homeworkers or self-employed, most home-based workers are excessively dependent on work contractors with no or limited choice to shift from one source of work to another that is more fair. Poor working conditions, low and precarious earnings, and no provision for social protection by work providers is the result of this severely unequal work relationship. Respondents who are organized have experienced solidarity with peers and are in general more aware of their worker rights than those who are not, like in Uganda, Rwanda, and Cambodia. Respondents who held formal jobs in the past and may have been part of or witnessed union activity are also more aware of their worker rights; several such workers in Vietnam, Bulgaria, and Indonesia were surveyed for this study.

In pursuit of a fair world for home-based workers, their organizations wish for supportive and responsive governments, along with a strong network of organizations interested in and working on resolving challenges of home-based workers as a way to learn and build solidarity.

Government support

- Recognition of home-based workers as workers: This is the top demand across all study locations and is directed at governments. Garment and footwear workers operating from home should be no different from formal workers in terms of fair wages, safe working conditions, social security, and work contracts that ensure these and should be part of all labour-related discussions and decisions. This should enable their inclusion in government records and formulation of policies specific to their context and needs relating to markets, finance, skills, research and development, social protection, and the like.

- Periodic documentation and review of home-based workers in official statistics: This will enable tracking home-based worker numbers, their socio-economic conditions and contributions, building necessary evidence to inform policy design and implementation for governments, HBW organizations, and employers. This is particularly important in the context of a sector that has been growing and changing rapidly in the past two decades. A significant proportion of the decentralizing production has been moving from formal to informal set-ups, such as, home-based workers, unregistered mini workshops, and even withing registered factories.
- Suitable policies and effective implementation: Vykula Mary feels, "The key challenges for HBW organizations revolve around the government's responsiveness, as well as the pending legislative and policy changes needed to protect and support home-based workers." Home-based worker organizations emphasize that policy design needs to address not only their informality, but also the sector-specific needs of the garment and footwear home-based workers. Policies have to be easy to implement without burdening workers with heavy documentation and process costs. Accordingly, Uganda and Serbia are demanding ratification of ILO's Convention 177 on Homework by their governments. Bulgaria, where C177 is already ratified, wants an effective mechanism to implement the country's law for homeworkers. Tirupur wants the government to be proactive in exploring ways to provide social security coverage for informal garment workers, whether they work from home or informally in the factory. SEWA is rallying for a national policy for home-based workers in India. Cambodia suggests that the first step is for the government to provide licenses and registration for home-based worker organizations to operate formally as legal entities.
- Meaningful partnership with governments focused on the interests of women home-based workers: As representatives of scores of workers, home-based worker organizations are best placed to offer a comprehensive understanding of their challenges and contribute to possible solutions. They are keen to support the government and its agencies with design of policies and mechanisms to implement them effectively. They have proven experience ensuring access of members to government schemes in general and during emergencies like the COVID-19 pandemic. It is also important for home-based worker organizations to be the key point of contact for governments, so that hard-won progress is not lost when policies become outdated, unable to serve newer realities, or when regimes ignore labour interests or make them subservient to business concerns. Regular dialogue between governments and home-based worker organizations through a formal mechanism is key to resolving work-related issues. In Bulgaria, Violeta Zlateva reports that, "Through some local advocacy efforts, we managed to achieve limited inclusion of a worker definition in certain municipal acts."
- Financial support: Home-based worker organizations consistently depend on external funds to carry out the many activities they conduct for existing and potential members, since these expenses can't be covered fully through membership fees. Governments can be a stable and long-term source of resources, as they have been in some instances. In Argentina, "In the past, our Federation and its united membership were able to secure certain benefits and support from the government for informal workers", says Maite Morfu. This mainly involved subsidies or special provisions to support cooperative operations, allowing vendors to sell on the streets, subsidized food through "community soup kitchens", subsidies on premiums for health and retirement coverage, and more (Prensa Latina 2024 and Alexandra 2024). In Serbia, "Zlatne Ruke is able to secure annual project-based funding from local and provincial governments, even though the amounts are quite small," says Zora Kajtez.

"We need a separate board for Homeworkers." Boomadevi, Tirupur

Strong home-based worker networks

- Building solidarity for advocacy: There are a variety of ways in which home-based workers organize. These include cooperatives, unions, savings and loan groups, other membership-based organizations, NGOs that support workers, and groups based on type of work, like embroiderers associations, savings groups, and the like. Some are federations of workers that home-based worker organizations associate with for better outreach and rights advocacy. Given the tough challenges that home-based worker organizations face, building solidarity with other like-minded outfits is strategic to achieve faster and better results. In Uganda, AYSO whose primary expertise is in providing livelihood support, wants to partner with national trade unions to educate AYSO members on advocacy for worker rights. Anukantham, SEWA, SITRABORDO, SUA, SYTREICI are trade unions and associations that organize and work with home-based workers. In Argentina, the cooperative Sewing and Garment Workers Cooperatives Federation LLC is part of the UTEP federation. In Bulgaria, TUSIW-Edinstvo wants trade unions to recognize workers in informal employment who are passive to the idea. Support for them has come from an unexpected quarter: chambers of top textile companies that faced large-scale worker migration due to domestic political upheaval are keen for the Bulgarian government to pass legislation that favours workers in informal employment in the sector. In Indonesia, Titin Kustini of HomeNet Indonesia emphasizes, "Organizations representing HBWs need to come together, advocating with the government to introduce more targeted support measures for this section of workers". Manali Shah feels, "Factory workers' trade unions now better understand HBWs and their issues."

  Connecting with international bodies like ILO helps bring governments on board to recognize and build mechanisms assisting home-based workers. Given the growing informalization and significant numbers of home-based workers, regional and international trade union bodies like IndustriALL and ITUC have started to align with home-based worker organizations in support of the rights of informal garment and footwear workers, going beyond their traditional mandate of focusing on formal factory workers only.
- Networking to learn: Networks of home-based worker organizations allow members to learn from each other, helping transfer relevant lessons. These could be about outreach strategies to connect with home-based workers to increase their awareness about worker rights and encourage them to join peers in seeking a fair return for their labour; or about convincing governments to formulate necessary legal and regulatory frameworks to recognize and support home-based workers. It also could be about how to inform design of policies customized to the needs and contexts of home-based workers, support implementation effectiveness, and negotiate with work providers, including garment and footwear companies. Organizations like WIEGO, HNI, and ILO regularly conduct research in the area to bring to the table findings and lessons for home-based worker organizations to deliberate upon, ratify, and advocate with their governments.

Following is a summary of actions proposed by participating home-based workers and their organizations for key actors that will help them get closer to their wishes described above.

1. **Worker unions and their federations:** *Mobilize and organize home-based workers and strengthen their ability to work and earn; lobby for worker rights, including social protection, work and working conditions, earnings, and employer/company compliance with labour laws.*

2. **Policymaking institutions – governments and international intergovernmental bodies:** *Collaborate with organizations of home-based workers to identify and record them as workers, design policies to promote parity with formal workers, and enforce company compliance with established labour laws; support home-based worker organizations.*

3. **Related and allied networks (e.g. HNI, WIEGO, trade union confederations, etc.):** *Advocate for the rights and interests of garment, textiles, and footwear home-based workers; build evidence and knowledge-sharing mechanisms to support reform in national policies and to improve business practices.*
4. **Employers/companies:** *Treat home-based workers at par with formal employees, ensuring all rights and protections; collaborate with home-based worker organizations to review and agree on fair terms and conditions of work for their workers; comply with existing labour laws.*
5. **Other interested agencies:** *Through their research, universities and academia can support home-based worker organizations in accessing comprehensive and credible information to bolster policy negotiations and programmatic interventions for these workers.*

Please refer to annexure 2 for more details on these action points.

A garment homeworker from Argentina.
Photo credit: UTEP

Learning and recommendations

Across the board, home-based workers are the most underpaid (ILO 2021), overlooked among all categories of workers to an extent that their economic role is neither fully understood nor accounted for (WIEGO, home-based workers). And even though the context that they operate in varies widely across study locations, their challenges are surprisingly similar. Connecting to build solidarity and learn from other home-based workers seems like an essential strategy to address these effectively, working towards a fair deal for workers in the global garment and footwear chains. This is especially relevant because of the tendency of production chains to shift towards locations with the lowest labour costs.

Invisibility and informality of home-based workers, including of those working in garment and footwear, add to their marginalization and vulnerability. Significant informal employment exists in all study locations. Its share in total employment (ILO 2018) is lowest in Serbia (12 per cent) and Bulgaria (15.9 per cent) . Among the remaining locations, except Uruguay (34 per cent), everywhere else it is over 50 per cent – the highest is in India at over 90 per cent and in Cambodia at 88 per cent. The informality of garment and footwear home-based workers has tended to keep them beyond the reach of worker unions and governments, limiting their access to mandatory benefits of modern formal employment like paid leave, fixed salaries, health and pension benefits. As a strategic move aimed at reducing costs for themselves, employers have increasingly moved to informal modes of productions, for instance, by increasing the proportion of workers in informal employment. They also subcontract work to factories employing a majority of workers on informal terms and to workshops and home-based workers where employment is entirely informal. Additionally, unlike formal workers who are protected by well-defined national labour codes, homeworkers have limited negotiating power in dealing with employers. Respondents and their organizations do not view work providers as either fair or reliable and seek strong regulatory support to reduce and eliminate exploitation.

The invisibility of home-based workers is near ubiquitous across the study locations. Even when they are recorded in the government surveys, undercounting is common, resulting from weaknesses in concepts and definition related to the home-based working status, incorrect reporting as unemployed, and not recognizing oneself as a worker (WIEGO 2014). For instance, poor design of a worker census can cause garment and footwear home-based workers to withhold their association with the sector – especially when benefits associated with being a worker in another trade are at risk of getting cut because of such identification – or fail to capture the true status if the worker is formally employed but also does some home-based work. Unfamiliarity of government representatives about home-based work and workers is still an acute challenge in some locations – Rwanda, Uganda, El Salvador, Cambodia are top such examples in our sample. This is a critical first-level barrier to comprehensive recording of home-based workers and their economic contributions, without which discussion on formulating, modifying, and implementing polices for them can't be meaningful.

Where governments are collaborative, home-based worker organizations can help towards design of suitable policies, as the experiences in Indonesia and Rwanda indicate, and support implementation effectiveness, as is happening in Uruguay and Tirupur. Concrete wins are more likely at local levels, for example in Bulgaria and Serbia, as municipalities and government departments can closely observe home-based workers, and have greater opportunity to engage with their representative organizations. In Ahmedabad, SEWA is able to connect and negotiate on work and payment-related issues with work providers. In policy formulation or implementation, weak government support of work-related challenges of home-based workers can result in exploitation by employers, demonstrated by the situation in Cambodia, Vietnam, and El Salvador. It is important to note that if, despite the intervention of their trade union SITRABORDO in El Salvador, homeworkers are earning much below minimum wage, the condition of these workers who are not yet organized is likely to be worse.

Growing informalization of workers triggered by cost-saving and profit-centralization motives of garment and footwear companies has compelled established trade unions to look beyond their traditional workspace of formal factory workers. Maintaining and expanding membership has become crucial to remaining relevant in the struggle for worker rights. For organizations of home-based workers, this is an opportunity to match interests and

complement key competencies in strengthening the voices of home-based workers. The Uganda Textiles Workers Union and the Cambodian Alliance of Trade Unions are exploring approaches to organize garment and textile home-based workers in their countries. Besides trade unions, loosely organized groups of garment and footwear home-based workers are seeking to formally register their organizations to deal effectively with worker exploitation resulting from increasing informalization. HomeNet Cambodia received its license in April 2024 and now operates as Cambodia Home-Based Workers Association; in Serbia, Zlatne Ruke is considering formally registering as one entity the seventy-odd groups of home-based workers it supports.

Beyond the collective bargaining over minimum wages with garment companies through a government-authorized process in Uruguay that benefits home-based workers, in most locations, national policy frameworks that apply to such workers are either weak, unsuitable, or barely exist; nowhere do they specifically target home-based workers, so the question of sector-specific regulation for garment and footwear does not arise. Implementation of policies does not ensure uniform, definite and smooth delivery of a government's general welfare or poverty alleviation-related entitlements to home-based workers. What's more, home-based worker organizations have seen dilution of hard-won regulatory progress due to political regime changes or difficult economic or political situations, for instance, in Argentina, Uruguay, Bulgaria, and Serbia. And yet they continue and emerge stronger from these difficulties, finding new ways to agitate and persuade governments. Annexure 3 provide a brief peek into the specific experience of each country that was studied. More detailed country reports are available on the HNI website.

To truly empower and support garment and footwear home-based workers in unlocking their full productive potential, this study recommends the following for key actors, including governments, home-based worker organizations and their networks, and other labour organizations:

1. Organize women HBWs: Home-based workers may be dispersed, but they are significant in numbers, especially in economies where informal employment is high. Mobilizing, informing, and organizing them into collectives to build a strong voice is essential; "Their sheer numbers could lead to significant gains in representation and advocacy," says Indira Gartenberg of Solidar Suisse. As representatives of their interests, organizations of home-based workers are the most appropriate channel for governments, employers, and other relevant actors to deliberate with and address any issues related to home-based workers. And for home-based workers, they are the most effective way to raise their common concerns with governments and to negotiate for appropriate policies and procedures. Beyond this, to the millions of extremely vulnerable home-based workers, membership in a cooperative or union or association of workers allows some sense of a support structure, access to resources, particularly information and training, and easier access to public entitlements.

   However, organizing home-based workers is a complex, time-consuming, and resource-intensive process. In general, these workers are scattered and don't congregate in large numbers on a factory floor or in office buildings like formal workers, or in common informal work locations, such as waste pickers or street vendors. Busy with care and household responsibilities and everyday needs, they struggle to even consider collectivizing due to shortage of time. Several women with children struggled to participate in the study survey in Uruguay, Cambodia, Uganda, and Vietnam.

   Home-based workers also seem to be less aware of their rights as workers (as compared to other workers in informal employment) unless they have previous experience with formal work, thus requiring significant efforts in building awareness. More than 60 per cent of study respondents, a majority of whom are organized into worker groups, confirm that they know little about their worker rights. Organizing activity has to be innovative and has to be taken to the homes of home-based workers if there is no other way. In Cambodia, Serbia, and Uganda, respondent home-based workers are organized as livelihood groups; Vietnam is planning to do the same. In Rwanda, the government has encouraged setting up of "Savings and Loan Groups", a strategy that CATU is trying in Cambodia. These efforts can benefit from experienced home-based worker organizations, unions, and other worker rights groups.

2. **Support organizations of home-based workers and their networks with information and other resources**: Among themselves, home-based worker organizations can learn a lot from each other. Unions, associations, cooperatives, NGOs, and others bring a variety of experiences in organizing and assisting home-based workers, engaging with governments, negotiating with companies, and forming alliances with other agencies working to support home-based workers in the garment and footwear sector. Though to different extents, many have first-hand experience of the tripartite dialogue process involving governments, home-based worker organizations, and employers to deliberate on issues

   These organizations depend on external sources for information, and financial and technical assistance for their members and cadres. In particular, building awareness about relevant national legal frameworks and their delivery processes is necessary to track enforcement and seek appropriate change. Similarly, organizations need to have a good understanding of mechanisms like the European Union's Corporate Sustainability Due Diligence Directive (CSDDD)[7], global framework agreements related to garment and footwear and the way they impact home-based workers. Regular research on the sector helps keep organizations updated of any developments and provides evidence to inform their plans.

Recommendation	Lead actors
• Invest in mobilization and organization of HBWs and strengthening their organizations	HBW and informal labour organizations
• Facilitate learning exchanges and coalition building among organizations of HBWs and with other worker organizations interested in expanding coverage to organize garment and footwear HBWs, such as textile factory workers unions and unions of workers in the informal economy	
• Use and disseminate relevant data and research evidence among allies, partners, and networks of HBW organizations	
• Build and update understanding of national and international regulatory mechanisms that impact garment and footwear sector HBWs	Government and HBW organizations

Note: HBW organizations include cooperatives, trade unions, associations, and others who organize workers

3. **Sector research and review:** Invisibility of home-based workers cannot be addressed without counting them comprehensively and regularly over specified periods of time, something that is found lacking in all study locations. Where national labour force survey data allows for some estimation of the number of home-based workers, issues like definitional weaknesses point to undercounting and limited depth. For an evidence-based assessment of the size of this group and its significance to economic activity, detailed and disaggregated data for the garment and footwear sector home-based workers is necessary, especially since the sector and informalization of workers within it has been rising. This will also enable registration of such workers in government records. In-depth periodic research and review to track their working conditions, socio-economic status, contributions, relevant legal provisions related to welfare and social protection, and the impact of the changing nature of home-based work in the sector will aid appropriate design of policies, inform delivery for maximum effectiveness, and help strengthen good practice. Collaboration with other interested and

[7] Details regarding CSDDD are available on EU's website.

experienced institutions in the area can potentially multiply the impact of sector research and engage a wide variety of influential actors in support of home-based workers.

Recommendation	Lead actors
• Strengthen national data collection systems to cover HBWs, especially women, by the sectors they contribute to	Government
• Support data collection and research on garment and footwear HBWs at subnational and local levels	
• Invest in regular research on issues of garment and footwear HBWs, particularly to inform policy at local, national, regional, and global levels	Government, HBW organizations, and informal labour organizations like trade union and worker federations

4. **Urgent policy reform**: A rapidly expanding and changing sector begs appropriate and nimble regulatory adjustments to protect worker rights and allow for sustained development in the sector. Because of the sector's increasing dependence on them, lack of specialized support to home-based workers contributing to the garment and footwear sector can create risks for stable and long-term growth. This holds true for all study locations – the sector has become a major economic force in several developing countries like Vietnam, Cambodia, Indonesia; its growth is challenged due to domestic or regional conditions in countries like Argentina, Uruguay, and Bulgaria; and others, like Uganda and Rwanda, are exploring a place for their workers in it. Beyond exports, growing national economies have fuelled domestic demand.

Without firm and well-established regulations protecting workers, employers tend to shift increasing work opportunities towards low cost, informal employment, including home-based work. Policies and the policy formulation processes need to be focused on home-based workers to enable effective protection, to enforce employer responsibility, and to enhance labour productivity. For instance, establishing a tripartite process and essential government directions on collective bargaining over minimum wages, gender parity, and equal pay can help progress towards fair wages, both for men and women home-based workers. A host of such policies have been tested for their efficacy, and several are part of global agreements like the ILO Convention on Homeworkers, C177. These need urgent government attention.

Recommendation	Lead actor
I. *Ratify ILO convention C177* II. *Design, enact, and track implementation of HBW-specific legislation to recognize them as workers and protect their rights, for example, a national policy for HBWs* III. *Encourage formation of cooperatives of HBWs for a decentralized and distributed model of economic growth that empowers workers, and to avoid concentration of economic power in the hands of a few companies and brands.* IV. *Support setting up and registration of trade unions of HBWs.*	Government in consultation with HBW organizations

Recommendation	Lead actor
V. *Allow for general trade unions for HBWs without trade specificity. New technology and rapid globalization impact economic scenarios, which in turn leads to change in home-based trades. Trade unions for diverse home-based trades will add to HBWs' strength, voice and visibility.* **VI.** *Make national budgetary allocations every year for the social security and protection of HBWs and fix employer and contractor contributions to it. Provide for income support, and help with indebtedness through expanded/better outreach of institutional finance, reducing the burden of debt, discounted borrowing rates, longer periods for repayment, appropriate collateral requirements, etc.* **VII.** *Mandate sector-wise tripartite agreements and their regular review, related to work, working conditions, earnings, and recovery packages to cope with external crises among employers, HBW organizations, and the government.* **VIII.** *Fix and regularly update living wages, beyond the minimum wage, both on a daily wage and piece-rate basis (reflecting the methods by which most HBWs are paid) through deliberations with organizations of HBWs, government, and the representatives of employers/contractors in the garment and footwear sector.*	

5. **Advocacy:** The role of home-based worker organizations has increased with increasing informalization in the garment and footwear sector. Government efforts at modifying regulatory frameworks to adjust to this new reality seems to be severely outpaced. In fact, they may have regressed for workers in informal employment, for example in Argentina, their social security cover has been curtailed under the recent government austerity measures (Voinea 2025). Until home-based workers gain full visibility as an important section of workers, to protect their rights, advocacy will continue to be the foremost strategy in seeking appropriate regulatory and support system - some urgent elements of which have been laid out earlier.

Recommendation	Lead actor
• Build pressure on governments to set-up a lead national regulatory agency for HBW; it should include leaders of HBW organizations to participate in devising all policy and policy implementation decisions with governments. This could done through: ◦ Creating evidence with help from networks and expert agencies ◦ Forming alliances with like-minded institutions, including organizations of HBWs, workers in informal employment, unions, NGOs, and other interested garment and footwear sector actors to negotiate with governments at local, provincial, and national levels ◦ Strengthening regional and international networks of HBW and other worker organizations like HNI, ITUC, IndustriALL; and global institutions supporting labour rights such as ILO, EU, and others	HBW Organizations, other labour organizations

Garment homeworkers from India.
Photo credit: SEWA

Conclusion

Who gets to work, where, and on what terms and conditions in the garment and footwear sector has been driven by the growth and change that it has been experiencing, particularly over the last two decades. New opportunities opened up for wage workers and small producers in the informal economy, but there also has been a continuing movement towards lowest-cost locations and arrangements – to poorer areas, to more marginalized groups like migrants, and to increasingly informal employment, moves that save labour costs for companies; and towards outwork, specifically home-based work, that also shifts costs of running factories to home-based workers.

Even though informal employment has shown an upward trend and accounts for over half the share of total employment in eight study locations – crossing 90 per cent in India – government information on and familiarity about it remains limited. It is an important reason why regulatory frameworks have not kept pace with structural changes in the garment and footwear sector, which impacts labour in ways that severely curtail their power to negotiate with employers while concentrating profits in producing companies. Employers pay lower wages and are able to reduce or eliminate contributions for employee social security and other benefits, integral parts of well-established labour rights, without any serious repercussions. Workers in informal employment, among whom homeworkers are the weakest, have no role in decisions on piece-rates, work, and working conditions. Self-employed producers are unable to access new markets without the ecosystem of skill, information, and credit needed to do so, making them excessively dependent on supply chains of large companies.

Unless they organize themselves and arrange for spaces to work in collectively, home-based workers largely work in poor conditions within their homes – cramped, poorly lit, susceptible to weather changes, and without proper work and seating set-ups. Their equipment is rarely in the best working condition and is often rented. Without organizing to build voice, it would be unthinkable to establish processes such as collective bargaining for wages with employers, or modify municipal laws to recognize home-based workers as workers, or inform governments of the nature and economic importance of home-based work to design and implement customized policies for home-based workers, or ensure their access to government entitlements.

The change in labour arrangements in the industry has added to the decline in trade union memberships, even as informalization has resulted in an alarming erosion of worker rights. Seasoned in organizing factory workers, many unions are rethinking their strategy to bring in workers in informal employment, including home-based workers, under their organizing effort. Several HNI trade union partners who participated in this study are already organizing home-based workers in their countries. Internationally, trade union federations like International Trade Union Confederation and IndustriALL are supporting their affiliates in working with home-based workers. National level textile trade unions and other workers unions in several study locations have either already started working with home-based workers or are planning to do so.

As they adjust to sector changes and face political hurdles to secure their rights, everywhere garment and footwear sector home-based workers are organizing in different ways. They are helping to build the discourse on their role, contribution, and challenges. They are commissioning research and building evidence with the support of specialized agencies. They are seeking fair treatment from employers and appropriate regulatory frameworks from governments. They are aligning with other worker organizations, locally, nationally and globally to convince policymaking bodies of the urgent need to work towards fair wages, social protection, and just transition. There is no stopping them.

Annexure 1: Methodology

The study methods included:

- desk research,
- a survey instrument to speak with individual home-based workers, and
- key informant interviews (KIIs) with senior leaders of the participating organizations of home-based workers and three trade unions: Cambodian Alliance of Trade Unions (CATU), Uganda Textiles Garments Leather and Allied Workers Union (UTGLAWU), popularly known as Uganda Textile-Workers Union, and Amalgamated Transport and General Workers Union (ATGWU) in Uganda. Tukolera Wamu Arts and Crafts Development Association (TACDA), a civil society organization that works on livelihood issues with home-based workers in Uganda, also shared its experience. Indira Gartenberg, Asia Regional Representative, Solidar Suisse, an agency promoting decent work, social justice, participation in democratic process, and devoted to fighting inequality, was also interviewed for her views on union activity and organization of home-based workers.

At the start of the study, conversations with affiliate teams informed questionnaire design. Pre-testing helped refine it further, integrating location specificities. Over multiple online sessions, designated field data collection teams were trained to survey respondents. Until the conclusion of data collection, mentoring and troubleshooting advice was available to field data collection staff. During KIIs that followed, field data analysis was triangulated with the informants to understand if and how far the data reflected the general reality of their organization members. It also helped to understand current trade union activity in Uganda and South-East Asia; and in connecting home-based worker organizations with trade unions interested in organizing informal garment and footwear workers in these locations.

Sampling strategy

a. 724 respondents – 674 women and 50 men – participated in the study. In Bulgaria, 62 respondents were interviewed, in Uganda and El Salvador the number was 61, and in rest of the locations, 60 each were surveyed.

b. All respondents surveyed are either already members of participating organizations or associated with them, or the organizations are encouraging them to become members.

c. The purposive sample was selected to proportionately reflect the profile of organizational membership in terms of status of employment (such as homeworkers/piece-rate workers or self-employed own-account workers); the different types of associated works or processes (such as, embroidery, tailoring, weaving, repair, laundry, trimming, gluing shoe soles to uppers, etc.) that home-based workers engage in; and the gender mix. Men were interviewed in five locations: Argentina (26), Rwanda (9), Uganda (8), Serbia (5), and Bulgaria (2). The number of men interviewed as indicated in the brackets is roughly in proportion to their presence in the organization vis-à-vis women. In all other locations number of male members is negligible or non-existent in the participating organizations. Hence, only women participated.

d. The field survey was conducted by data-collection teams of participating home-based worker organizations, mainly during April and May 2024.

e. Following the field survey, key informant interviews were conducted with 12 leaders of these organizations, three trade union leaders that are keen to organize home-based workers in their countries, one non-government organization providing livelihood support, and the Asia Regional Representative of Solidar Suisse.

f. Wherever needed, online and other published information was used to enrich discussion on study findings.

Annexure 2: Participating HBW organizations

S.N.	Name of the organization	Country	Nature of the organization	Founded on	Number of HBWs	HBW members' products or skills	Remarks
1	Afri-Youth Support Organisation (AYSO)	Uganda	MBO/registered as Local Non – Governmental Organization (NGO)	May 2011	583 members	Tailoring, Briquette Making, Crafts, Farming (backyard Farming Inclusive), Training (on-site/ workshop) in all areas, Advisory, Auditing, Community Cleanups, etc.	https://www.homebasedworkersuganda.org/ayso/about-page/
2	SYTRIECI (Syndicat des Travailleurs Domestiques et Indépendants de l'Economie Informelle)	Rwanda	Trade Union	February 2014	530 members	The majority of members make handicrafts, sell food cooked at home and make liquid and solid soaps, 200 Tailors, and 150 Waste pickers. 80% are women and youth.	This is a Trade Union for domestics and independent workers in informal employment; it is a non-governmental organization composed of 8,000 members working in different domains of informal sectors in the country: 1,500 domestic workers, 5,680 informal traders, including street vendors, market vendors and cross-border traders. Home-based workers are 530 from all provinces; recruitment continues. https://sytrieci.org.rw/
3	TUSIW-Edinstvo	Bulgaria	Trade union/TU	2014	42,800 members	Tailoring, Carpentry and wood carving; Souvenirs; Designing; Embroidery; Knitting by hand and machine; Agriculture; Private lessons; Jewellery; Pottery; Iconography; Macramé; Pottery; Translators, Computer specialists; Martenitsi	All members are homebased workers. https://www.facebook.com/profile.hp?id=100063485709535 https://www.youtube.com/@homeneteasterneuropeandcen4563 https://www.facebook.com/homenet2014

S.N.	Name of the organization	Country	Nature of the organization	Founded on	Number of HBWs	HBW members' products or skills	Remarks
4	Zlatne Ruke	Serbia	NGO/MBO (Association)	2007	60 associates	Souvenirs; Embroidery; Agriculture; Embroidery; Knitting by hand and machine;	Zora Kajtez confirmed 70 associate organizations during the meeting, but when gathering data on the total number of home-based workers, she reported only 60 members, as many of them are currently have left the country and moved abroad. https://www.facebook.com/zora.kajtezexobradovic
5	Federación de Costureros, Indumentaria y Textiles (Sewing and Garment Workers Cooperatives Federation LLC), Associated with La Unión de Trabajadores y Trabajadoras de la Economía Popular (UTEP - The Union of Workers of the Popular Economy)	Argentina	Federation	October 2015	3,000 associates	Federation members sew and print clothing. Many cooperatives also make sheets, towels and curtains, and one cooperative with three branches is dedicated exclusively to footwear production	https://www.instagram.com/costureros.federacion?igsh=ZW01N2hvcmRrN281 https://utep.org.ar/
6	Sindicato de Trabajadoras de Bordado a Domicilio de El Salvador - SITRABORDO, (Home-Based Women Embroiderers Trade Union of El Salvador - SITRABORDO)	El Salvador	Trade Union	March 2016	170 members	63.9% of active home-based women embroiderers make honeycomb smocking (smoke stitch) pieces. These inserts are applied in factories to baby dresses or outfits, which are exported out of the country, mainly to the United States or Canada, where this type of handmade embroidery is famous. The remaining 36.1% are waiting for the recovery of companies and are currently in other activities like washing & ironing, tortillas and other food making & selling, farming, and informal sales in markets.	https://www.facebook.com/p/Sindicato-Sitrabordo-100063669308705/?locale=es_LA

S.N.	Name of the organization	Country	Nature of the organization	Founded on	Number of HBWs	HBW members' products or skills	Remarks
7	Sindicato Unico de la Aguja (Single Needleworkers' Trade Union), SUA -Vestimenta (Garment) – PIT CNT (Inter-Union Workers' Plenary -National Workers' Convention)	Uruguay	Trade Union	1901	1,200 members of which 200 are HBWs	Clothing and uniforms, Leather clothes, Bed clothes, Embroidery, Pill bags, Tailoring, Linen, and related. (Factories, workshops, home workshops and home workshops with mixed work, cooperatives, industrial)	"Our industry lost its strength in the '90s. Until then, we had between 15,000 and 20,000 members, with around 15,000 associates. All that was lost. Today, it's challenging to gain new associates; there are only about 600 of us, and we don't always pay the associate fee. This applies to this branch of the trade. I am responsible for the home-based work for the whole centre, and while there is home-based work across all branches, organizing it all or creating something is complicated without specific resources. I'm currently working with the weavers and am in contact with those in the footwear and leather goods sectors. For WIEGO, the activities we plan to undertake will only involve those who are affiliated with the activity". Flor de Liz Fiejoo
8	Anukantham, SAVE	India	Anukantham is a Trade Union registered as an association. SAVE is its mother organization.	2021, and 1993	5,500 Anukantham members, 48,000 solidarity members of SAVE	Home-based garment-making work (homeworkers in garment supply chains)	https://www.anukatham.org/about https://www.facebook.com/profile.php?id=100090962328167 www.savengo.org https://www.facebook.com/savengotiruppur/ https://twitter.com/savengotirupur https://www.youtube.com/channel/UChRdSj8UcUoy_TWRZ2xdKmg

S.N.	Name of the organization	Country	Nature of the organization	Founded on	Number of HBWs	HBW members' products or skills	Remarks
9	Self-Employed Women's Association (SEWA)	India	Trade Union	1972	594,950 members	Own account workers and piece-rate homeworkers. SEWA works with members belonging to four trades: 1) Home-Based Workers; (a) Own Account (b) Piece-Rate 2) Hawkers and Street Vendors 3) Labour Service Providers 4) Producers	https://www.sewa.org/
10	Cambodia Home-Based Workers Association (CHWA), formerly HomeNet Cambodia	Cambodia	A Network providing market support to its producer groups.	2009	436 associates	Supply Handicraft: products made from: (1) Palm & coconut tree: souvenirs, forks, spoons, bowls, plates, trays, baskets etc. (2) Fabrics: such as bags, purses, wallets, small souvenirs, masks, clothes, hairclips, primary school uniform (3) Recycled coloured paper: jewellery and other souvenir items. (4) Rattan: weaving baskets, trays, boxes, bags (5) Reed/Sedge: different types of mats	https://homenetsoutheastasia.org/country-news/cambodia-2/
11	HomeNet Indonesia	Indonesia	Association (NGO)	2007	6,775 associates	Putting out a system with the type of product - Self-employer of variety of products	https://homenetsoutheastasia.org/country-news/indonesia/

S.N.	Name of the organization	Country	Nature of the organization	Founded on	Number of HBWs	HBW members' products or skills	Remarks
12	HomeNet Vietnam	Vietnam	Non-government and non-profit	November 2019	Around 80 HBWs of whom 40 benefitted from material support	Some of them produce hand-made products, such as tofu, cake, beauty, foods and drink.	As per Le Van Son, "We are mainly working with domestic workers through domestic worker clubs. These clubs were established and maintained under an Oxfam-funded project from 2017 to 2021. All the member activities supported by HomeNet Vietnam are project-based activities. Since 2022 to date, we have received support from the Ford Foundation and SIDA to maintain 4 groups of HBWs in Ho Chi Minh and Ha Noi. We conduct training on social protection with a focus on social and health insurance. We have conducted a study on the needs of HBWs for learning and sharing." gfcd.org.vn

Annexure 3: HBW-Recommended Actions for Key Actors

Following is a set of actions proposed by participating HBW organizations for key actors that impact HBWs.

Who	What		
	Short-term	**Medium-term**	**Long-term**
I. Worker unions and their federations	***Organize and strengthen the ability of HBWs to work and earn; and to lobby for worker rights, including social protection, work and working conditions, earnings, and garment and footwear employer compliance with labour laws.***		

	• Disseminate research findings among government entities widely.
	• To strengthen their voice and representation as a group, mobilize, inform, and organize HBWs; build awareness on worker rights and supply chain operations.
	• Federate local-level associations into larger groups.
	• Continue to identify their needs to provide support accordingly for:
	  ○ Market spaces
	  ○ Tools
	  ○ Knowledge and skills training
	  ○ Finance
	  ○ Access to government, for instance, registration in government records and schemes for health, education, social security, etc.
	• Raise funds to support the time and resource-intensive process of organizing and supporting women HBWs.
	• Work with local and provincial governments to seek support for HBWs.
		• Expand organizational membership: Continue to mobilize, inform, and organize HBWs.
		• Enhance organizational capacity to support members.
		• Strengthen collectivism in negotiating with local, provincial, and national governments for:
		  ○ Targeted policies and improved policy implementation, integrating sector-specific needs
		  ○ Representation of HBW voices in government dialogues with garment and footwear businesses
		• Advocate for and/or raise resources for improving access to markets, working capital, and childcare services.
		• Collaborate with institutions specialized in HBW issues, to advise, advocate and help governments design HBW-centric work and social protection policies. For instance, ratification of ILO's C177.
		• Network and build solidarity with other HBW organizations, including trade unions, cooperatives, and producer groups to learn and amplify HBW concerns at local and national level.
		• Use research findings and other evidence with governments to seek concrete policy and implementation changes.
			• Continue to advocate for formulation of, change in, and better implementation of HBW-centric laws with sector/trade related specifications at local, provincial, and national levels.
			• Advocate for registration of HBW organizations like cooperatives, producer groups, and trade unions to ease operations and to enable a supportive regulatory framework.
			• Build pressure on governments to engage in a consultative process with HBW organizations in planning, design and implementation of HBW-centric policies.
			• Build member capacity, suggest economic diversification strategies.

Who	What		
	Short-term	**Medium-term**	**Long-term**
II. Policymaking institutions – governments and international inter-governmental bodies	***Collaborate with organizations of garment and footwear HBWs to identify and record them as workers, design policies to promote parity with formal workers, and ensure company compliance with established labour laws; support HBW organizations***		

	• Identify, enumerate and register HBWs in government records as workers, to enable better access to social welfare and protection.
	• Support and facilitate HBW access to:
	  ○ Financial assistance
	  ○ Micro-credit at preferential rates
	  ○ Childcare services
	  ○ Suitably designed health insurance
	  ○ Skill development
	  ○ Markets
	• Support HBW organizations financially in carrying out activities for the benefit of HBWs.
		• Ratify and adopt C177.
		• Establish standard operating procedures for HBWs as per trade/sector.
		• Establish rules to treat HBWs at par with formal factory workers, granting them same rights and protections relating to work, working conditions, and social security such as:
		  ○ Fair wages
		  ○ Written work contracts
		  ○ Comprehensive social security
		  ○ Safe grievance redress mechanism
		• Ensure compliance by garment and footwear companies with the above rules.
		• Ensure parity for women workers by:
		  ○ Establishing technical and vocational training programs to improve employability and advancement opportunities in the sector.
		  ○ Implement measures to reduce gender pay gap.
		  ○ Design/review labour policies that protect rights of women HBWs, including maternity, childcare, and safeguards for sexual harassment.
		• Initiate collaborative process with HBW organizations to help design, implement, and review customized policies for sector HBWs.
			• Formulate policies to facilitate access to domestic and international markets.
			• Promote sustainable business practices that reduce environmental impacts and improve working conditions in the textile sector. Support the transition to the circular economy and sustainable textile production.
			• Set in place policies and a structured, dedicated, and responsive mechanism that workers can access for their existing and emerging needs.
			• Establish a mechanism for regular discussions involving the government to monitor and eliminate compliance breach by garment and footwear companies.
			• Foster regional and global cooperation to strengthen the competitiveness and sustainability of HBW collectives.

Who	What		
	Short-term	**Medium-term**	**Long-term**
III. Related and allied networks (e.g. HNI, WIEGO, trade union confederations, etc.)	***Advocate for the rights and interests of garment and footwear HBWs; build evidence and knowledge-sharing mechanisms to support reform in national policies and improve business practices***		

	• Help assess needs of HBWs in the short, medium and long term.
	• Help build capacity of HBW organizations.
	• Build evidence to support policy advocacy at local, national and regional levels.
	• Support research on issues related to HBWs and joint advocacy initiatives to amplify voices and concerns of HBWs.
	• Deepen the visibility of the textile sector, its vulnerabilities, and the risks faced by HBWs earning from it.
		• Help HBW organizations secure financing.
		• Conduct and participate in regional and global roundtables to deliberate on HBW issues relating to the garment and footwear sector with emphasis on the rights of women workers.
		• Leverage their influence to amplify the growing significance of home-based work in the sector.
		• Establish and strengthen strong global networks of HBWs contributing to garment and footwear production chains to:
		  ○ Work towards tangible gains for workers through appropriate local, national, and global strategies
		  ○ Facilitate knowledge-sharing regionally and globally on HBW issues
		  ○ Support advocacy efforts directed at government and other relevant parties
		  ○ Raise resources for organizational support
			• Promote a productive, social, and humanitarian networks that can help generate new work for the HBW community.
			• Strengthen regional and global movements to improve work, working conditions, and earning for HBWs.
			• Be an international influencer and go-to authority to advocate for the rights and interests of garment and footwear HBWs.

IV. Employers	***Treat HBWs at par with formal employees, ensuring all rights and protections; collaborate with HBW organizations to review and agree on fair terms and conditions of work for HBWs; comply with existing labour laws***		
	• Increase piece-rates/wages of HBWs. • Recognize HBWs as workers, part of the company work force, protecting their worker rights to fair and equitable wages, safe working conditions, and social security. • Work directly with HBW collectives like cooperatives, producer groups, etc. on fair terms for workers. • Allow for negotiations with HBWs that are part of the production chain and formalize agreements with them.	• Work with subcontractors to register and record HBWs as part of the production chain and ensure their working conditions are consistent with national and international standards. • Make written work contracts an established norm, treating HBWs as an integral part of the company workforce. • Provide affordable social security coverage for HBWs, including health insurance, pension, and other employment related benefits. • Invest in innovation in garment and footwear production processes that can be implemented by HBW collectives for efficiency and/or quality gains.	• Comply with labour legislation for HBWs. • Collaborate in establishing a mutually beneficial relationship with HBW collectives contributing to production. • Participate in and collaborate with HBW organizations to deliberate and agree on wages, work, and working conditions of HBWs.
V. Other interested agencies	Through their research and analysis work, universities and academia can support HBW organizations in accessing comprehensive and credible information to bolster policy negotiations and programmatic interventions for HBWs.		

Annexure 4: Country Experiences

This section broadly summarizes findings in each of the study locations, to understand the similarities and differences in how home-based workers work and earn, the challenges they face, the way they organize, and aspirations they are working towards with support from their organizations. The social, economic, and historical contexts vary. And while the extent may differ, the informality and invisibility are pervasive, as is the unfamiliarity of governments about the economic contribution and potential of home-based workers as workers. Employers everywhere show singular focus on saving cost and increasing profits. Mobilizing dispersed home-based workers preoccupied with everyday survival is a challenge. But it is only by collectivizing as a group that home-based workers can counter the tendency of employers to ignore worker rights and work with governments to design and implement suitable regulation.

Indonesia

Textiles is one of the most important industries in Indonesia, contributing 3.6 per cent to total employment and 5 per cent to total exports, making it among the top 10 exporters of Apparel and Clothing Accessories (Fair Wear 2021a.). 80 per cent of its workers are women. The share of informal employment is over 81 per cent (ILO reference year 2023). Disaggregated data on workers in informal employment, like home-based workers, is not captured in national statistical surveys.

Informalization of labour had already been increasing when factory workers were forced to work from home as many factories closed due to disruption in production chains caused by COVID-19. Even when demand revived, many of these factories either shrank their operations or fully outsourced production to smaller factories, mini-workshops, and home-based workers, all operating on an informal basis. 46 per cent of Indonesian respondents are ex-factory workers who find themselves in a much more vulnerable situation as home-based workers than they were as factory workers. Though a large number may not have received full benefits of formal employment, they are aware of them and their worker rights.

Home-based workers in the sector produce both for domestic markets as well as global supply chains. Work is irregular to an extent that frequent periods of intense activity adversely affect worker health, and work rates, which had decreased in the aftermath of COVID-19, are very modest. This makes earnings precarious and low; for March 2024 they were at less than half of the mandated minimum wages. Home-based workers have little negotiating power with work providers. Though they benefit somewhat from government's assistance programs directed at the poor and vulnerable sectors, there are no specialized policies to cover their specific needs. A significant percentage is compelled to borrow to cover basic expenses. The burden of debt is high, and borrowers have to engage in additional earning activities to be able to repay loans.

The government is unfamiliar with the needs of home-based workers in the sector, such as market access, skilling, working capital loans, fair wages, and social protection; but in recent times it has shown interest in finding appropriate solutions. For this, it engages with HomeNet Indonesia and other such organizations. This is important in ensuring that the garment and footwear sector continues to play an increasingly positive role in the nation's economic development. Without protecting the rights of home-based workers, this will be difficult to achieve.

Bulgaria

The textiles and footwear industry has been the most important industry in Bulgaria. Over 90 per cent of all its production is bound for foreign markets through global brands, and the sector contributes significantly to the country's total exports. It employs about 20 per cent of all labour engaged in manufacturing. The European financial crisis of 2009 hit the sector badly; many factories closed. Though it reduced some layers of intermediaries between workers and brands, poor wages and working conditions since then led to large-scale labour migration (Fair Wear 2021b.). The COVID-19 outbreak furthered this process. A volatile political environment at home hasn't been favourable for addressing informal labour challenges. Share of informal employment in the country is 16 per cent (ILO 2018), a large portion of which is in the garment and footwear sector that has seen increasing informalization. Home-based workers are not reflected fully and appropriately in the government statistical exercises.

The average age of respondents is 55 and reflects the need for retired workers to continue earning, as pensions are unable to cover basic expenses. A large percentage have been formal factory workers spending decades in these jobs. They have a good idea of how supply chains of global garment and footwear brands operate and also of worker rights. Others are qualified professionals who are forced to take on low-paying home-based work due to lack of suitable work opportunities.

Even though work is irregular, home-based workers work long hours, making much less than the minimum wage – about 40 per cent less in March 2024. Payment for work has not been increasing; the real value is eroding due to the somewhat volatile inflation situation in the country. This also makes estimation of minimum wage contentious. More importantly, workers without formal contracts, a common practice in the case of home-based workers, are not recognized as workers, which prevents them from seeking concrete action on the breach of mandatory minimum wages.

Access to general welfare programs is not universal, and misses critical needs of home-based workers. Government assistance is not customized for home-based workers who are vulnerable but have different needs in comparison to other marginalized groups, such as the poor. A significant percentage is forced to borrow at exorbitant rates to cover basic needs; however, outstanding debt was manageable at the time of the survey.

Even though it ratified C177 several years ago, Bulgaria has not been able to implement it in either letter or spirit, as home-based workers are still not legally recognized as workers. TUSIW-Ednistov is a seasoned and large organization of workers in informal employment that has been engaging with the government at all levels on this issue; it has managed some wins at local levels in the municipal legislation, however, the struggle for modification to national legislation continues. It is engaging with trade unions to build solidarity and has found an unlikely ally in the chamber of garment companies wanting clear policy for workers in informal employment. Frequent change in government has hampered progress towards this goal. The next elections are due soon.

Rwanda

Rwanda is a nation with recent history of huge human losses. The country has been on a stable growth path in the last two decades, but its economic sectors will take time to develop. Poverty is high, and because of the dependence on imports, global market volatility, especially in fuel and food, impacts its people acutely. Among all study locations, it is here that the largest number of respondents reported missing meals. In pushing economic growth, these are some of the major concerns of the government.

Eighty-four per cent of total non-agriculture employment is informal in nature (National Institute of Statistics of Rwanda 2023), and even though disaggregated data for the sector is not collected, this largely holds true for the garment and footwear sector, too. Almost exclusively composed of micro businesses and self-employed tailors,

the sector is at a nascent stage, struggling with, "Limited demand for locally made garments and competition from cheap, mass-produced imported clothes" (ILO 2018). Modern factory production aimed at improving domestic competitiveness is still limited. Factories started operations in and after 2016, under the government's initiative to reduce imports as well as to explore a share in the export market.

As self-employed workers, home-based workers largely serve individual or bulk customers like schools, choir groups and retailers. All men among respondents make shoes; almost all women tailor garments. None is selling to brands or companies. Currently, home-based workers – who are not counted in government statistics – work long hours, earn poorly, have no coverage for pension and are insufficiently covered by government health insurance. For the latter, the registration process and payment of premium is easy, but the premiums are unaffordable, indicating that a tweak in the design can cover more home-based workers. Also, since the government is concerned with the poorest, most of its support and the way it is designed is customized for them; self-employed tailors and shoemakers are generally not part of this group. Regular borrowing is widespread and, at the time of the survey, outstanding debt was equal to a month's earnings.

Though currently there is no minimum wage legislation in force, the idea has been under government's consideration for some time now that is keen to ensure no conflict between worker welfare and production incentives. For the large mass of workers in informal employment in the garment and footwear sector – like the home-based workers, who lack materials, skills, and access to markets – the government has been promoting the cooperative framework to link them to international supply chains. To support the cooperative movement, the government is working with trade unions like SYTRIECI. Workers have little idea about worker rights. SYTRIECI is helping to mobilize and organize workers and engaging with the government to inform policymaking for home-based workers.

Cambodia

The garment and footwear sector is a key sector contributing to the national GDP and to exports. As per the government's Council for Development of Cambodia, over 62 per cent of the country's total exports as of December 2023 came from the GAF and travel sector products. Eighty per cent of garment and footwear sector workers are women.

More than 89 per cent (ILO reference year 2019) of employment is informal in nature, and over half of the labour force consists of vulnerable workers, including wage earners, employers, own-account workers, and contributing family workers (ILO Brief, March 2024). Factories prefer younger workers under the age of 35, and all those older end up working on informal terms and at lower wages. Many times they operate as home-based workers, getting work from the same factories where they had earlier held formal jobs. Before 2018, there were many home-based workers in Cambodia involved in garment work, such as trimming, cutting, and embroidery. However, after 2018, when orders to garment factories started to decrease, home-based workers who relied on them for work also started to get less work. The pandemic further worsened the situation. To cope with this, factory owners in Cambodia started establishing factories with 500-1,000 sewing machines, and sending workers to work there. At the same time, they started paying home-based workers lower rates without any social protection. Many home-based workers and other workers in informal employment did not benefit from social protection because they were not legally registered.

Unregistered units employing 50 to 600 workers subcontract work on an informal basis, while the units themselves avoid paying taxes. The exact number of home-based workers in the sector are not known, as they are not counted in government statistics.

All study respondents are homeworkers dependent on contractors and local factories for work. Lack of sufficient work, health problems, and domestic and childcare responsibilities are the main reasons why women are unable to work consistently. Irregular work, which compels workers to stretch when excess work is available, impacts their

health adversely. Piece-rates for labour are very low, and there is hardly any support for health services, as private medical facilities are preferred over government hospitals, even though they are expensive. Respondents report both adult and child hunger. Average earnings in March 2024 are about 30 per cent of minimum wages, one of the lowest among all study locations. Borrowing is widespread. Outstanding debt is the highest compared to not only other locations but also globally, and is a serious cause of concern, as most borrowing covers just essential expenses. Poor implementation and misuse associated with government social protection schemes has eroded trust in them.

Livelihood that can pay to prevent debt burden is a key priority of home-based workers. Immediate survival needs take much of their time and attention, so that organizing with peers for worker rights is difficult. Though the garment and footwear sector is crucial for the government and the big brands and formal factories have its attention, it is not easy to engage with it on needs and contribution of home-based workers. Recently, trade unions have begun to explore approaches to organize workers in informal employment, including home-based workers.

Uruguay

The share of informal employment stood at 26.4 per cent (ILO reference year 2023) in 2023. As per the National Institute of Employment and Vocational Training or INEFOP (Barrios 2022) ninety-two per cent of workers employed in clothing are women.

Over the last several decades, de-industrialization and economic upheaval have had a major impact on the Uruguayan workforce, transforming formal jobs into more invisible, precarious work. Its trade, particularly with Brazil and Argentina, has decreased, impacting its garment supply chains. To lower costs, many factories in Uruguay have shut down or moved production to home-based workshops in regions like Tierra del Fuego, Argentina. It is suspected that a significant portion of the garment work done by home-based workers is not being captured in official records.

Home-based workers – predominantly women – tailor, stitch and embroider. Most of them are self-employed, making products for individuals and retailers; others get work from local factories, cooperatives, and other home-based workers. In addition, some work informally for factories, with no or few benefits of formal employment.

Insufficient work is the main reason for work disruption for an overwhelmingly large percentage of home-based workers. Care of children and respondent's own health also keeps some workers occupied, with no time to do paid work. Yet in March 2024, weekly earnings were higher than the minimum wage when adjusted for the hours worked; this was one of the two locations that crossed this benchmark among all study locations – Tirupur being the other (**table 8**). Though March is a month of high workload and earnings may be less during rest of the year, some measure of stability to family income comes from members doing formal jobs. A large number of respondents – largest among all locations, have such family members that help, hedging the overall precariousness of earnings and the vulnerability arising out of it. A large number of people who became heavily indebted during a previous economic crisis do not qualify for loans due to poor credit profile. Banks and even credit card companies are unwilling to extend any credit to them. Whatever little borrowing happens is mainly sourced through family, friends and neighbours.

There is a national minimum wage policy for formally employed workers. Since informal employment is not officially acknowledged or regulated, although it does exist. There is an established collective bargaining process involving representatives of manufacturers and workers who negotiate and update minimum wages for workers in informal employment in the presence of government agencies.

Workers in informal employment don't have any social security rights or obligation to pay taxes that would entitle them to a pension in the future. The monotributo system is not suitably designed to ensure a reasonable pension

for these workers. Either the benefit is too small or the contribution expected of workers unaffordable. Home-based workers may receive some public assistance benefits, such as that for health and education. Uruguay has a comprehensive public health system where people have the right to choose between public or private healthcare services, as long as they are contributing to social security. Medications may have to be purchased, and specialized medical procedures need government approval, which can take a long time. All children attend public schools.

The high level of awareness about worker rights – including fair wages, stable work, and social security – as well as minimum wages among home-based workers is linked to the strong, unified trade union movement in the country. This visibility and bargaining power of the labour organizations is a key factor in educating workers about their entitlements. It is with this kind of awareness that workers were able push for the establishment of the Salary Council and negotiate collective bargaining agreements, which is inspirational for home-based workers in other locations. Unions like SUA have a long history of organizing formal workers in the garment sector. Even with several "wins" to their credit in the journey towards worker rights – true champions in that sense – they admit that when negotiating with governments and employers, it is always challenging to find solutions acceptable to each party.

India

Textiles has been a historically important sector for India, employing large numbers. The textiles and apparel sector is the largest contributor to the nation's GDP and had a 2.5 per cent share in global exports in 2023. Domestic demand for garments and footwear has shown a stable and rising rate in the last two decades. In a country where the share of informal employment is close to 90 per cent (ILO reference year 2023), the garment and footwear sector employs 45 million people, making it the largest employer after agriculture. Globally, it provides work to increasingly large numbers of women home-based workers. In India, in 2017-18, about 48 per cent of all women home-based workers in manufacturing were employed in the garment sector, an increase from about 30 per cent in 1990-2000 (Mazumdar 2018). The textile industry has been at the centre of trade unionism and its development in the country.

Tirupur and Ahmedabad are both important centres of garment production. Tirupur, known as the T-shirt capital of the world, hosts a cluster of factories, as well as workers in informal employment – including home-based workers – all contributing to the global and domestic supply chains. Many Indian companies operate in both locations. Informalization is increasing at the factory level, as companies are reducing the percentage of formal workers, increasing the work force hired through contractors on a largely or fully informal basis.

A significant proportion of home-based workers servicing these companies are migrants, moving from areas with limited employment opportunities to these production hubs. All the study respondents in both locations are women, homeworkers with almost no experience of formal factory work. Informality is pervasive among home-based worker families, with very few holding formal jobs. None of the Ahmedabad respondents have any family member employed in a formal job.

Work is irregular and insufficient, piece-rates are low, health issues and care and household tasks make it difficult to take on and complete jobs, and debt burden is high; the situation is more pronounced in Ahmedabad than Tirupur. Earnings are very low in Ahmedabad, lower than the minimum wages. In Tirupur they are higher and greater than the minimum wage rate though work is insufficient. However, earnings are still just a fraction of living wages. Tamil Nadu – the state in which Tirupur is located – focuses on the poor and vulnerable, so there is wide access to government's general welfare programs and public services. In Ahmedabad it is less so. However, access to social protection is limited and uneven in both locations.

Home-based worker organizations play a key facilitator role, helping members negotiate the costly and burdensome process of registration for government entitlements. SEWA, one of the oldest trade unions to work with those in

informal employment, and SAVE have rich experience of negotiating with governments, contractors, and companies and building coalitions with other organizations to promote practical strategies that ensure worker rights. Establishing a lead agency with a central role for such home-based worker organizations to support design and implementation of specialized policies for home-based workers can anchor the process of ensuring worker rights and social protection over the long term.

El Salvador

The garments and apparel industry is a key contributor to exports from El Salvador. Production is export-focused and employs workers with a variety of skills, including embroidery. All study respondents are embroiderers. Their work is much valued, but pays poorly to home-based workers, without any social protection and other benefits of a formal job. Over the last decade or so, companies have increasingly started to outsource work to home-based workers in more remote, marginalized, and poor locations, while severely reducing the number of formally employed workers who embroider in their factories.

Fully subcontracted, these workers have large families with many children. Women spend long hours working at rates that are not only low but are most often revealed only at the time the finished pieces are collected by contractors or company representatives. They also spend time tending to their farms, supporting husbands when needed. Still, among all study locations, they earn the lowest as a percentage of minimum wages, which compels many to have their children drop out of school and get involved in embroidery work. Vulnerability is high as, largely husbands and other earning family members also work in informal employment.

Health issues, domestic responsibilities, irregular work, and declining piece rates are their key challenges. Government support is uneven and difficult – food insecurity is high, and food support is very thin; longs delays for medical treatment at public health facilities are common, so that people have to go to private facilities at their own expense. Education is free, and additional support is provided for uniforms, shoes, bags, laptops, etc. However, some of this and the meals programs are poorly implemented, sometimes even increasing costs for workers, for instance, necessitating payment for internet charges. Home-based workers, like others in the informal economy, have no access to social security programs of the government; without a contract, they are not considered workers, and no other more suitable programs have been designed in line with their needs and context.

From 2013 onwards, some trade unions started to increase awareness of these workers about their rights. As a result of those efforts, SITRABORDO, a union for the embroiderers, was set up in 2016. A significant number of embroiderers who are organized are aware of their worker rights, the need for fair wages, decent work conditions, and access to healthcare. They feel that the government's focus is on companies which it does not regulate well, even as per the existing laws. An important reason for this is likely arising from its unfamiliarity – national census exercises are not able to fully capture home-based worker numbers, their presence in different sectors, and their contributions. The lack of attention to their issues has marginalized home-based workers and is robbing them of their fair share, commensurate to the contribution they make to the foreign exchange earning supply chains.

Serbia

Textile and apparel production in Serbia has a long-standing tradition and, for many years, has been one of the main export industries of the country. About half the sector's work force is in informal employment. Among these are home-based workers – mainly women – who are largely self-employed, unconnected to export-oriented factories, producing items to sell in the local markets. Since pension amounts are insufficient, many retired women and some men do this kind of work, including embroidery, tailoring, and stitching.

They form small groups to market their products, mainly through shops or retailers in the main city; they also put up stalls at local fairs and exhibitions. They control production magnitude and pricing based on the sales and demand. To avoid the paperwork and tax implications, they continue to work informally as associations, instead of registering as a business entity.

Being older, the workers' care and household responsibilities are low, with more time to spare for paid work. They work long hours, longer than the standard work hours for mandated minimum wage. And though they manage to earn close to but less than the minimum wage, it is argued that the level of minimum wages itself is too low and does not guarantee a living wage. Irregular work that depends on sales made, and low prices are their main challenges. All children go to public schools and, depending on the local government programs, may also benefit additionally from other support for education. Public healthcare systems are of good quality and available to all, except that they are often overburdened and understaffed, which could make people choose private facilities. However, these are not significantly more expensive than the public system, and patients can still receive reimbursements from the government for certain services and medications, such as out-of-pocket expenses for private consultations, examinations, etc.

A large section of these home-based workers may not be eligible for general government support because of their relatively higher income levels. Additionally, respondents may choose not to register for government social security schemes because of the difficult and time-consuming registration process for individuals and the high fees and taxes for organizations and businesses. Where available, they find it easier to rely on their spouse's pension or health coverage instead. With the lowest outstanding debt among all locations, borrowing is a temporary, manageable measure to address short-term financial gaps.

Even though most of these workers have held formal jobs in the past, they are still learning about the rights of home-based workers as workers and the support they legitimately should seek from governments. Zlatne Ruke brings these small groups together and loosely federates them to collectivize their voices and support their needs. Access to markets, support for worker rights, a specialized HBW law, and the importance of coming together to achieve these are the key priorities of home-based workers associated with Zlatne Ruke.

Uganda

As per the ILO (ILO reference year 2023), the share of informal employment is over 95 per cent in Uganda. Over 20 per cent of the nation's work force is employed in the textile sector. Except for a few modern factories, the sector is largely composed of unregistered individuals and small businesses that operate informally. Much of the domestic demand for garments is satisfied by imports of second-hand clothes, which is a thriving business for many small operators but competes with home-based work. Comprehensive and regularly updated information on workers in informal employment, including home-based workers, is not collected for national records.

Home-based workers mainly serve the domestic market, making customized garments for individuals or producing for bulk buyers like schools, retailers, and others. Many home-based workers informally organize into groups, arranging space to work together to service bulk orders that may come through intermediaries. To be able to receive a large order, the entity needs to be registered and tax compliant. Such entities then outsource some work to the home-based workers that are informally organized into groups. If needed, these entities also train these workers to ensure proper delivery of orders.

Work is disrupted due to irregularity, childcare and household responsibilities, and health issues. Delay in payments is a major challenge, and workers feel short-changed when customers don't take deliveries on time or promise to make partial payments at a later date. Minimum-wage legislation is not in force at the moment, and discussions have been contentious. Earnings are a fraction of the living wage – 40 per cent for March 2024. To supplement

earnings, a very large number practice farming, take on domestic work, or engage in other home-based work, but manage to add less than a fifth of what they make from garment work.

Workers in informal employment are not eligible for any social security schemes. Outreach of general welfare programs is weak – hunger exists and is one of the highest among all study locations. Food aid is extremely limited, public education and health infrastructure are inadequate, and facilities are understaffed, so that there is often no option but to use private schools and clinics, which can be expensive. Borrowing is common, but due to home-based workers' informal status, banks and formal sources are not accessible for them.

Though general and textile trade unions exist in the country, home-based workers are not very aware of their rights and the need to organize to secure them. They are preoccupied with their immediate needs to even engage with such ideas and with those ready to help organize them for the purpose. Trade unions that have been focused on formally employed workers have begun to show interest in organizing workers in informal employment to add strength to their voice in negotiating with governments. They will need to collaborate with organizations like AYSO that work closely with home-based workers, understand their needs, and have the ability to mobilize them to improve awareness about benefits of organization. Local and provincial governments need to be made aware of home-based worker contributions to influence formulation of suitable legislation.

Vietnam

The garment sector has become immensely important in its contribution to the national economy, exports, and employment. Vietnam is among the top 5 global garment-exporting countries, with its share inching towards 7 per cent of global exports. Domestic demand is also robust. Women workers predominate in the sector.

As per the ILO (ILO reference year 2023), the share of informal employment is close to 68 per cent. Home-based workers are part of global as well as domestic garment supply chains. They also produce for retailers and customize garments for individuals. To complete bulk orders, home-based workers may work at sheds arranged by the home-based worker who gets the order and pays them at the end of the month, much like factory jobs. While this arrangement offers flexibility of stopping and restarting work, home-based workers have to give up benefits to which a formal factory worker is entitled. A large number of these home-based workers identify themselves as self-employed and can choose to shift between work providers, but have little negotiating power in case of disagreements with the buyer or work provider. Though they work extremely long hours, the maximum among all locations, they may be choosing not to work in a factory, as the conditions there are more stringent. For women who are planning to or already have children, this system is tougher than being a home-based worker.

In absolute terms, earnings for March 2024 are higher than minimum wages but fall short of them when adjusted for the long hours that respondents put in – over 61 hours compared to the standard 48 hours per week. But no hunger is reported. All children attend public schools, and the workers use government-provided healthcare facilities when needed. Almost everyone has sufficient work, and the very small percentage who stopped work for a few days chose to do so. Less than 15 per cent are challenged by low piece-rates, domestic responsibilities, and health problems, even though a large percentage mentioned back pain and eye-related troubles as work-related health risks. The government-backed pension and social security benefits are available only to poor and near-poor families and bypass home-based workers. These workers can, however, avail of the contributory pension scheme without any subsidy from the government.

About a third borrow mainly from family and friends. It is common for them to pool savings and lend to the member in need at a low interest rate. Loans help to cover their expenses on children's education, work-related needs, food and medicines. The average loan amount is relatively high.

Though the organization of home-based workers is the responsibility of the national trade union, at the moment there is virtually no such established practice. While workers have a sense of their rights and are aware of minimum wage laws, it is work and earning that is on top their minds. Awareness about organizing to seek fair wages, working conditions, and social protection needs to increase. Labour-friendly changes in legislation are currently driven by conversations between the government and importing countries. This has led to Vietnam ratifying the ILO Convention on the Right to Organise and Collective Bargaining; ratification of C87 for freedom of association is on the cards.

Argentina

Textiles is a historically well-established sector in Argentina. The garment and textile sector employs the largest chunk of those associated with the manufacturing sector. Employment in this sector, particularly in roles linked to garment production, is characterized by informality, precariousness, low earnings, and high participation of women (Ludmer et al. 2023). The share of informal employment in the garment sector was 72 per cent between 2016 and 2022. This was higher than the share of informal employment for Argentina as a whole, which stood at about 50 per cent in 2023 (ILO reference year 2023).

Consistent and rising inflationary conditions have created acute financial uncertainty that pervades all sectors and impacts all economic activity. Foreign apparel companies are discouraged from signing contracts with local production units, and the annual upgrade in fixed monetary values, for instance of minimum wages, is unable to keep pace with erosion in its purchasing power. Home-based workers operate in this background, producing mainly for domestic markets, and in this case organized as a cooperative to find work that is not exploitative. Of those who are part of the cooperative, 75 per cent are women and 25 per cent are men; 80 per cent are migrants from other countries.

Associated home-based workers operate at the workspace arranged by their cooperative with necessary work equipment and raw materials. Some even have a childcare centre for their children. Costs of running the facility are shared and accounted for when contracts are signed with clients. Cooperative staffers scout for work, dealing for associates directly with factories and companies, cutting across intermediary layers to save on their cuts. Associates divide work among themselves and are paid as per their contribution to an order. A large majority finds itself frequently without work – more women than men – due to few or no orders. Irregular work, delays in payments, and low piece-rates are major challenges.

Average weekly earnings reported for March 2024 are Peso 70,451, with women making only 75 per cent of what men earned while working more than 93 per cent of the time that men did. In the high inflation situation, it is hard to contextualize this to understand what these earnings mean for the workers, who feel that the minimum wage is pegged at a level that can't afford even basic necessities; and even though the value of Canasta Básica Total or Total Basic Basket is higher, it still underestimates the cost of covering basic expenses. What reflects this in a more definite way is the incidence of child hunger and adult hunger, even when almost 60 per cent received food aid. The recent move by the government, cutting down food aid as children go hungry, has been controversial.

A little less than half of all respondents managed to access government support, and over 60 per cent received cash, subsidies on utility expenses, or a partial/full waiver on education fees – both highest among all locations. All children are enrolled in government schools. Almost 80 per cent use public hospitals, which have free and open access for everyone but may be crowded and face funding challenges. The latter is a barrier in guaranteeing full access to health services, even if workers register for social monotributo and contribute the fixed monthly premiums. It is also not very clear to what extent workers can access retirement benefits with this registration, as there is a general environment of reduced government expenditure on social sectors since late 2023.

Those with relatively higher earnings are able to borrow, while those who earn the least are compelled to do so. In all cases, most popular sources of borrowing are family and friends which involve very low or zero interest rates; banks require proof of income, making workers in informal employment ineligible. Most borrow to cover food, rent or utility, or work-related expenses.

The cooperatives are formally affiliated to The Union of Workers of the Popular Economy (UTEP). A very high percentage of workers have a clear idea of their rights, and a significant number is aware of minimum wages. Respondents are well organized to voice their concerns and work together for their worker rights. Their connection with UTEP helps them understand the need for solidarity and collective struggles. Workers want more work and better-paying work. They seek government support for comprehensive health insurance, retirement pension, and home ownership.

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