



## Convergence of Home-based Enterprises with Domestic Spaces: Evidence from Dhaka Neighborhoods

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### ABSTRACT

This research inspects the utilization of domestic space management in marginalized slums of Bangladesh towards comprehending the contribution of urban poor women's informal employment as a private initiative. The components that influence the physical association of "home-based enterprises" (HBEs) spaces and its quality are assessed concerning the survival pattern of the low-income occupants. Further, the neighborhood and housing attributes, cultural and social, and the financial status of individuals living in slums are analyzed by in-depth interviews with questionnaires. A stratified random sampling method was used to choose 44 households in two notable neighborhoods in Dhaka City. Data was elicited through focus groups of inhabitants using qualitative research method. Thus, structured and open-ended interviews were conducted with household female members who are 18 years and above while participant observation at moderate level ensured the trustworthiness of the data. The differences observed quality and features of spaces in those settlements inhabited by the slum dwellers gave insight on the factors. The study discovered the prospect of women's domestic spaces of home-based work in their dwelling spaces. Thereafter, the research recommends that future interferences should counter critically to the event of participation and strife contributing towards uplifting women's situation inside a specific dwelling.

## 1. Introduction

The path of appropriate and sustainable housing to the socio-economic improvement, social, and political dependability has been broadly recognized. Mahmud (2003), perceives housing as an impetus for socio-economic improvement and reduction of poverty for human advancement. Therefore, access to affordable and sufficient housing enhances the mental and psychological wellness of individuals by improving confidence, avoiding injury, illness and sudden passing (Mohit, 2012). Over the years, responses to slum settlements have varied. While some think the slums with "hope" which give occupants provisional stay, opportunities and make an advance into the formal city, others see them more adversely as long-term settlements of depression, where inhabitants are sentenced to endless impoverishment.

Kellett and Tipple (2000), opined as, "in developing nations, low-income housing' has a constant plan to address the triple roles of production, reproduction and community management in order to perform in urban marginalized slums." To implement the plan, females have been presented the accessibility to small credit to acquire businesses that will advance their well-being and social advancement, and spatial change at residences and the immediate neighborhood setting as the 'local space'. 'Local space' as a situation where the destitute

family units reside, also imperatively, space has been vital for the distribution of home-based works. In Dhaka's low-income settings, it is evident that a number of NGOs (e.g. 'Proshika' and 'Grameen Bank') have offered various training programs and small-scale credit known as 'microcredit', particularly targeted at women to enable them to utilize their household spaces for income generation. The most effective and popular delivery system in banking or micro-credit system and 'Grameen Bank' is the most successful example in Bangladesh who introduced the power of women (Yunus, 1999). In the general banking system in Bangladesh, which usually treats women as a second class borrowers, the bank wanted to establish the equivalent proportion of men-women borrowers. Into the household when extra earnings come through the woman, the state of the household, family's health, children's diet, and nutrition receive the highest priority (Crossette & Kollodge, 2011). In Yunus' words, for ladies to be permitted the credit has an obvious impact on the household and it can be clearly seen that the circumstance evolving. Poverty is not made by the destitute people. It is made by the framework which has been built in the society.

Home-based enterprises can be characterised as "family mode of production enterprises", where the family has the full control over their land, dwelling and labour. Accordingly, Rashid (2009), stated

that the utilization of home-based enterprises develops as a supplement when formal income lessens or is absent. The utilization of the house for income generation is prominent among the poor in marginalized neighborhoods more than in the higher ones (Banks, 2008). The reason might be due to the constrained resources of the poor hence the former offers income-generation prospects. It has additionally turned out to be more elementary as a result of the rise in urban poverty. The emphasis on “home-based enterprise” as it is the most casual kind of casual enterprise to partake. The employments in Dhaka slum occupants are portrayed by vulnerability and uncertainty along numerous extents. Access to fundamental services is constrained by the lack of city administrations rights (Moran, Wackernagel, Kitzes, Goldfinger, & Boutaud, 2008).

According to Ellis (2000), “A livelihood comprises the assets, the activities and the access to these (mediated by institutional and social relations) that together determine the living gained by the individual or household.” A noteworthy change in the livelihood approach is about the introduction by an emerging concern for prospects and basic limitations. The evidence of the spatiality in different systems in forming the resources of livelihood approaches in the running of HBEs. At the very beginning, the other family members take into consideration a simple exchange of space, administrative activities, sharing the work, both of these are fundamental for operating of HBEs. Two components which affect HBEs naturally are spatial planning and arrangements of the tenure. Individual home-ownership is the residency circumstance most harmonious to the dynamic advancement of HBEs. Tenants are occasionally demoralized from participating into their home-based enterprise operations by proprietors, family members or society. They additionally confront more complications in accessing to financial credits. As per Verrest and Post (2007), it is imperative to comprehend that residency security is not similar with having the capacity to utilize a spatial space as an economic resource.

Home-based Enterprises (HBEs) are significant when formal jobs decrease or stop and HBEs are initiated in the only accessible space of a home. The HBEs helps to incorporate the capacity in upholding the endeavor at a minimal overhead rate; utilizing the family unit assets, particularly utility and space associations. Furthermore, the home gives a definitive domain economic and habitual exercises; successfully using the time, human and social resources in HBEs; especially friends and relatives get involved in the ventures for cash or other advantages, and to empower females to have useful enterprises in societies where their social intercourse and development are constrained.

### **1.1 Concept of Women Entrepreneurs**

An endeavor organized and controlled by women with the minimum amount of asset or budget of the enterprise. The engaged women are usually motivated to an independent occupation due to push and pull factors to earn the desired stability in their lifestyle. The motivational factor of getting financial freedom is the independent decision making in their burdened life of family tasks and household obligations.

The women entrepreneurs select an occupation as a private initiative and desire to experiment under the inspirations of their life factors. Such a circumstance is portrayed as “pull factors.” Women engaged in occupational movements for the family impulse and the duty force them will be termed as “push factors.” Despite all the difficulties in society, Bangladesh is now experiencing the women’s success stories while they continue to be the world’s most under-utilized asset. “Women Entrepreneur” is an individual who recognizes the challenges in meeting

her particular essentials to be economically independent. The entrepreneurial women are always prepared to contribute in their social and family life, and they usually have a strong intention to complete the work in a positive way. Currently, women know about their own particular rights, attributes, and the surroundings of employment. The complications and prospects are the given urge for involving into employment. Numerous women begin a work because of some traumatic incident in their lives, for example, female discrimination, separation, being widow or orphan, the health complications, or financial reasons.

Furthermore, in Dhaka, the home-based works are generally controlled by women which have diverse attributes as a spatial organization and the way of work. A significant concern of the study towards uncovering the way of women’s utilization of their domestic places aimed at income generation and as well adapt such exercises, even space is extremely restricted in those marginalized settlements. It has been contended by Ghafur (2002), that low-wage female family members can request to change their household spaces for financial benefits only if the tenure safety is achieved than their male partners, and also more than other factors. Since women from marginalized families regularly participate in “close to home” or “pay-based work”, the dwelling circumstances and the spatial arrangements are essential in considering both of their expectations for everyday comforts and the nature of their physical spaces needs. Self-employment activities promote the opportunities in establishing the relationship of “home-work” within the residential neighborhoods. Also, HBEs facilitate the female entrepreneurs to utilize their leisure hours, energy and earning potential in self-sustaining developments.

### **1.2 Objectives**

The unique attributes of density and distribution of housing have been analyzed in order to understand the cultural dimension in low-income settlements. The study needed to analyze the livability at the micro-level for understanding the critical perspective of the slum dwellers. In Bangladesh, Dhaka is one of the most rapid growing and densely populated megacities in the world. According to the study of Ahmed (2016), Dhaka is facing the struggle with almost 40% of city’s population as the slum dwellers which is more than 14 million. From the discussion, we can deduce two objectives (1) the particular result of women’s spatial control; the need to share the “home-based work” functioning activities and enhancing the family’s income for daily survival needs as well (2) the variety of spaces and the satisfaction level of home-based enterprises (HBEs) worker’s spatial arrangement and financial significance.

## **2. Methodology**

In exploring the phenomenon, a stratified random sampling method was used to select 44 households to partake in the research. The selected households are Home Based Enterprises (HBEs) female workers in marginalized slum settlements within Dhaka city in Bangladesh. The study was conducted into two low-income settlements. These areas incorporate Korail (under City Ward-19) and Adabor (under City Ward-43). Accordingly, questionnaires were organized to gather data on quality of life and personal satisfaction; environment; financial and socio-cultural characteristics, and dwelling conditions as attributes derived from literature. The study utilized the learning strategy by noting and recording the stories of the key dwellers which was associated with profound perception to produce quality information. Strangely, it appeared to be easier to inspire

individuals to discuss their work, homes, and subsequently, the information on dwellings, particularly on the association among the income generation and dwelling has been investigated as expected. The questionnaire (structured and open-ended) encouraged the respondents to recognize the association of “home” and “workshop” and most importantly constraints available space is subjected to in attaining an extensive variety of household and income-generating tasks.

### 3. Results

Interestingly this study found, 79% of family unit heads and their companions were born in small-town or rural areas. Also, 28% of households had lived in Dhaka for at least 20 years, with 48.5% being much more recent migrants of under 5-years. In addition, 55% of the respondents expressed that their fundamental purpose for migrating to Dhaka was to search for work. A negligible quantity of them stated in a few sections that the loss of their home or property was the reason behind their relocation. It was also observed that the female companions of male heads had a tendency to have survived in Dhaka for a shorter time frame. Almost half of the women stated that the principal purpose of migration was joining their spouse after marriage, however, 45% of single women gave “searching for work” as their reason behind moving to Dhaka. Home-based occupations in Dhaka that low-income women engaged have diverse attributes concerning space association and the way of work. In fact, in some instances, the entire family including relatives, spouses, and children are involved in the home based enterprise. However, the home-based work more often is controlled by the females after completing their daily errands. A poor migrant woman tries to incorporate herself in income generating activities. This way that she survives, improve her financial condition and further contributes to the family income alone or sharing household expenditures with her male

partner or with other members.

#### 3.1 Predictors of Women Trade Participation

In Bangladesh, the income generation actions have generally only been connected with major financial hardship. Clearly, the developed degree of female work contribution in urban areas of Bangladesh characterizes an outstanding change far from the established customs about female isolation. These migrants live in distress or discomfort within their neighborhoods despite various miseries because their greatest priority is not health, their priority is to improve their earning.

##### (a) Life-cycle factors: Age and Marital status

Both age and marital status indicate solid relationship along with work cooperation. The study projected that females in the 18–24 age-group and over 45 were less inclined towards the effort, while the 25–44 year-olds accounted for the most substantial rate (91.1%) in ‘home-based enterprising’. In contrast, the marital status shows that widowed and married women vary less in the home-based trade, however, the unmarried ladies and singles, separated, or isolated are fundamentally more inclined to be the worker in home-based enterprises than others accounting for (70.4%) of the respondents. The rising number of young unmarried or single ladies are especially imperative in the home-based trade participation. Basically, this pattern showcases the pattern of Bangladeshi ladies’ involvement in the home based trade. Thus, ladies aged 18–29 are more likely to be the workers in the garment industry as indicated by (89%) of the respondents.

Table 1: Socio-economic Attributes of the Respondents

Variables		Frequency	%
Gender	Female	44	100
	Male	0	0
Age	18-24	8	18.2
	25-34	23	52.3
	35-44	12	27.3
	≥ 45	1	2.2
Marital Status	Married	13	29.5
	Single	17	38.6
	Separated/ Widowed/ Divorced	14	31.8
Household Size	60-80 sq.ft	27	61.4
	Above 80- below 100 sq.ft	11	25
	≥ 100 sq.ft	6	13.6
Rooms in household	Single room	38	86.4
	Double room	6	13.6
Source of home-based funding	Cooperative loan	11	25
	NGO	28	63.6
	Savings	5	11.4
Position in home-based enterprise	Owner	26	59.1
	Unpaid family worker	16	36.4
	Paid employee	2	4.5
Monthly Income (Bangladeshi Taka, BDT) after engaging into HBES	4000-6000	3	6.82
	6000-8000	9	20.45
	8000-10000	15	34.10
	Above 10000	17	38.63
Control Over Income	Full	31	70.5
	Partial	13	29.5

NOTE: BDT 1000=USD 12

**(b) Household Structure**

The families simultaneously accommodate the concept of working and living, or they manage their time schedule so that the dwelling space can be utilized at various times in a day for various purposes. For instance, a current family room or the only living space might be utilized as a ‘home-based workspace’ throughout the daytime and as living space during the night in most cases due to inadequate spaces.

**(c) Socio-economic Status of the Household**

The study through observation uncovered an obstinate societal humiliation involved in women’s participation in work. Their work participation is viewed as an indication of impoverishment. This is prominent in families headed or managed by the women where male partner’s earnings are insufficient or completely absent. Significantly, this outcome supports the fact that females usually get engaged in home-based activities than their male partners, and keen to take part in enterprises including those with a small amount of capital which produces extra income. The demographic details of age, gender, marital status, household size, income details have been discussed in the following Table 1.

Essentially, the noteworthy transformation in the access to informal employment is a notable sign towards the advancement of their empowerment. It has been understood from the above Table 1 that they are enjoying a decent amount of monthly income after engaging into HBEs. Whereas, 38.63% of them are getting above 10000 BDT which used to be a nightmare once. Also, most of the women (70.5%) have their full control over their income, in few cases, they have partial control. They contribute their income to address family issues and they use the rest as their personal choice or to invest more in HBE works.

**3.2 Types and Levels of Women Work Participation**

Overall, the destitute working females are confined in a limited scope of employments. By virtue of inadequate earnings, countless of women are using their dwelling spaces for independent trades at home (e.g. embroidery or sewing, packaging, weaving, food preparation or making fast foods, or tailoring) which can support their families’ income. The most reasonable place for such activities is either their dwelling spaces comprising of their single-roomed homes, open

verandas or yards. In the event that such spaces are absent they use spaces in front of their dwellings as semi-private spaces which are extensively used for these trades otherwise they access spaces provided from various organizations. In trade categorisation, 82.4% of the female respondents are garment workers while the remaining 17.6% are housewives. From the overview, it has been found that 27% of the respondents trade in garment related jobs as their home-based enterprise to earn an extra wage, another 22% are engaged in food packaging or foods preparations to be sold outside the home and 23% undertake product packaging. Also, 15% are involved in sewing or embroidery, while 7% make weaving products and 6% run workshops. A breakdown of these outcomes appears in Figure 1.

**3.3 Frequency of Space Involved in Women Work Participation**

The variety of space utilization and the physical characteristics were studied. This has directly effect on the spatial zoning which was assessed in the circumstance of shifting the lifestyle. However, usually, the slum shelters only offer the inhabitants a single room (in most cases) to live, they still try to allocate their HBEs works and organize a space within the single space. The only reason is to generate some extra income to solve the financial problem to some extent where the women are taking over the control of HBEs. The open walkways, yards, verandas are the popular places for HBEs because of lack of spaces. Also, the bedrooms or only dwelling space are the most convenient spaces for some types of works including food preparation, garment related jobs for the nature of work processes. In some cases, they have extended a part or create their own alternative space in the dwelling space to continue their work which shows greater possibilities. Table 2 is showing the frequency of the spaces used in the “home-based enterprises” in two selected slum areas. The HBE activities are the proof of earning contributor and these women have become a major component of the urban economy in Dhaka.

From the aforementioned discussion, it has been clear that the involved women in home-based enterprises are enhancing their household income to survive their daily requirements with the spatial control. Findings showed that they are managing their dwelling spaces in various ranges in order to accommodate their HBE activities.

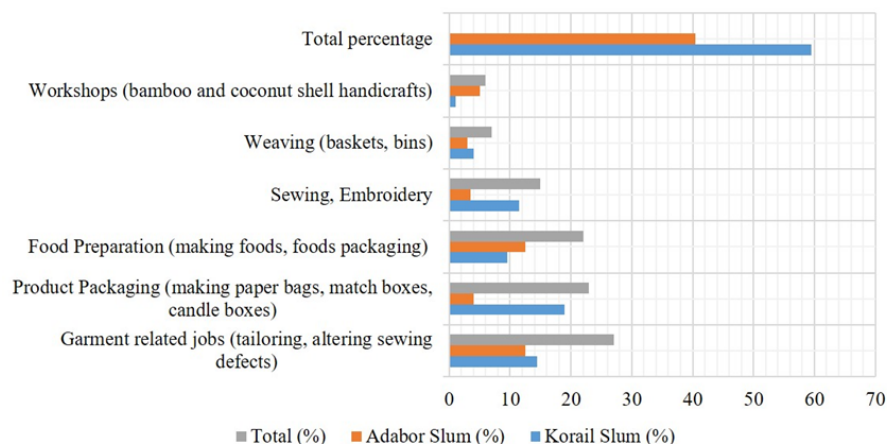


Figure 1: The percentage of Home-Based Jobs in Selected Neighborhoods in Dhaka

**Table 2: Frequency of Space Involved in Home-Based Enterprises**

Type of home-based jobs	Bed-room/ Only room	Court-yard/ Path-ways	Veran-da	Addi-tion/ Exten-sion of dwelling space
<b>Korail Neighborhood:</b>				
Garment related job	***		**	•
Product packaging	**	•	***	
Food preparation	***		**	
Sewing/ Embroidery	**		**	
Weaving		•	***	•
Workshops		•	***	
<b>Adabor Neighborhood:</b>				
Garment related job	***		•	
Product packaging		•	***	**
Food preparation	***		•	
Sewing/ Embroidery	**		**	**
Weaving		**	***	
Workshops		**	***	
• Seldom Used				
** Moderate Use				
*** Extensive Use				

#### 4. Discussion

The findings also established that these home-based enterprises are ordered into two sets of spaces; the manufacture enterprise and utilization at a similar space. It means the manufacturing is in the home yet consumption happens in different spots. Particularly for the clothing sewing, weaving, or embroidery work, tailoring, packaging, and food preparations. Home space can be appropriate for these ventures because heavyweight equipment is not required. Similarly, a few community associations also provide space for home-based work to their female members.

The unstructured pattern and unplanned expansion of the slums have prompted the development of a financial model described by a decentralized production relying upon temporary independent work. Subsequently, this research also demonstrates that spatial setting for “home-based activities”, i.e. “dwelling space” juxtaposed or overlays with “work-space”, i.e. spatial arrangement is essential for day to day habitual activities (e.g. diurnal, cooking, leisure, resting, child care, and socialization) in maintaining a regular life activities.

##### 4.1 Home and Workplace Linkages

The most challenging issue is the lack of communal outdoor area in the neighborhoods as seen in Figure 2, sharing cooking spaces, washing or toilet areas, and only a well exists for water collection. Also, the walkways are not paved, the inhabitants find it difficult in performing day-to-day activities. They have a common cooking area near the toilets which is unhygienic, and most of them use their adjoined veranda with their dwelling. Though the rents are low for them to afford, so they hardly bother about the physical characteristics and continue to transform their dwellings in order to accommodate their “home-based activities” under multiple limitations.

Consequently, the sort of home-based employments varies according to the space accessibility and residency safety in both of the slums. For instance, whereas in Adabor neighborhood, the rooms are the most common and extensive place for preparing food, or tailoring, in Korail they use their yards, verandas when they cannot manage to use the

extremely limited dwelling space to package products, engage in tailoring or weaving. Beyond these, it was also observed that involving more family members at the workplace, is a principal survival system of the urban poor. In this regard, the female individuals often utilize their dwelling spaces for production through home-based works with assistance from other members.

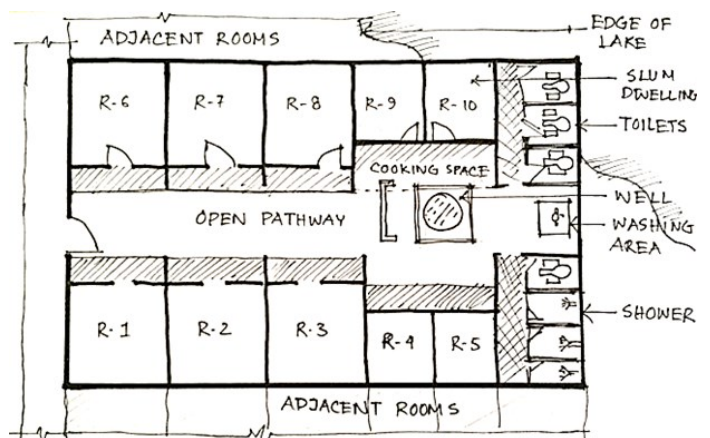
During the interview, it has been noticed that some of the respondents had some criticisms about the management of HBEs works with the habitual lifestyle, congested spaces etc. As shown in the following Figure 3, about 73.4% of them agreed that the HBEs are effective in their income generation; where 60.7% of them said that it is not suitable to work inside of their shelter.

##### 4.2 Home and Workplace Convergence

Illustratively, Figure 4 shows typical floor plans indicating the arrangements and transformation of their daily lifestyle juxtaposed with home-based works at the study areas.

For instance, Type A is showing the same place is being used as a shelter for habitual activities and HBEs at the same time. Type B has been faced with the extended version of the dwelling space for the sake of home-based work management. These examples are indicating the same space are being used differently as per the diurnal variations to make the space operative for both of the fundamental needs. Type C is demonstrating the different diurnal use of the same dwelling space during daylight and night.

In summary, home is fundamentally a place for females, as stated by the occupants as such they are the organizers for making such spaces fit for home-based activities. The regular spaces, for example, which are pathways, verandas, and courtyards are well-known spots for this sort of employments due to congested indoor spaces. The home-based work in Korail is most sorted as it accounts for 64% of the home-based occupations higher than Adabor which accounted for (36%) of the occupations. Despite the fact that they are living in the slums with difficulty in space accessibility these people utilize domestic spaces for income generation. Various NGOs have their own workshops in camps where the females can work and get short-term training. For example,



**Figure 2: The physical characteristics of slums neighbourhood**

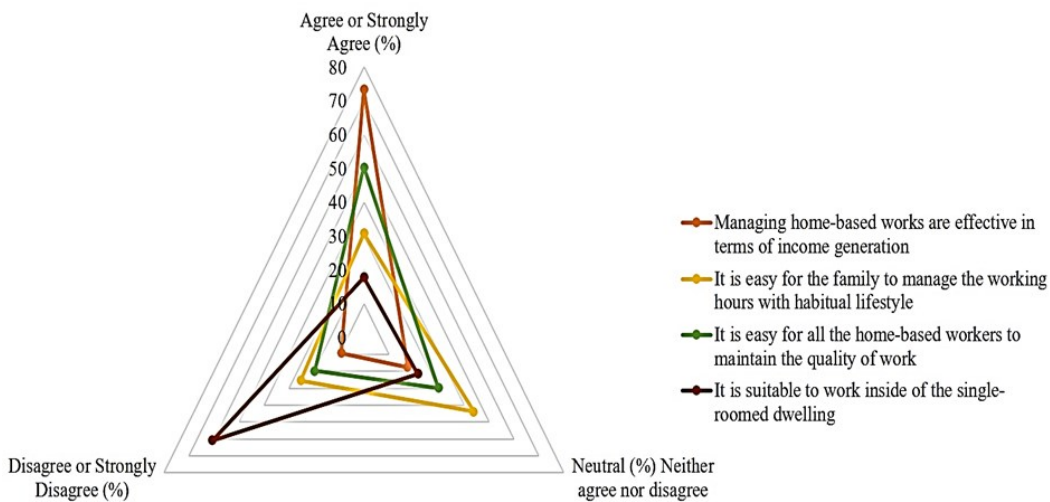


Figure 3: Responses about Managing the Home-Based Work

weaving bins, making sarrees or drapes, embroidery, handicrafts are acquired. Subsequently, numerous women work in such associations instead of utilizing their own dwelling spaces although not considered a focus by this research.

#### 4.3 Prospects of Women's Home-Based Enterprises (HBEs)

In spite of the fact that working women in home-based enterprises face countless difficulties, still, there are lots of prospects for them to proceed if they can acquire the appropriate guidance from NGOs and

government. Women can improve quality controlling and customer dealings. Recently, a lot of educated women are approaching forward to facilitate these women with training and skills to operate their HBEs which is a decent sign for women empowerment. Some (34.1%) have received apprenticeship and training from different organizations as skilled workers and sufficiently acquired knowledge to begin their own particular business. The study reveals their satisfaction level about doing HBEs; where the majority of them were satisfied in terms of their income compared to their atmospheres. Rather, an almost similar amount of responses (43.2%) shows 'neutral', where almost all of them

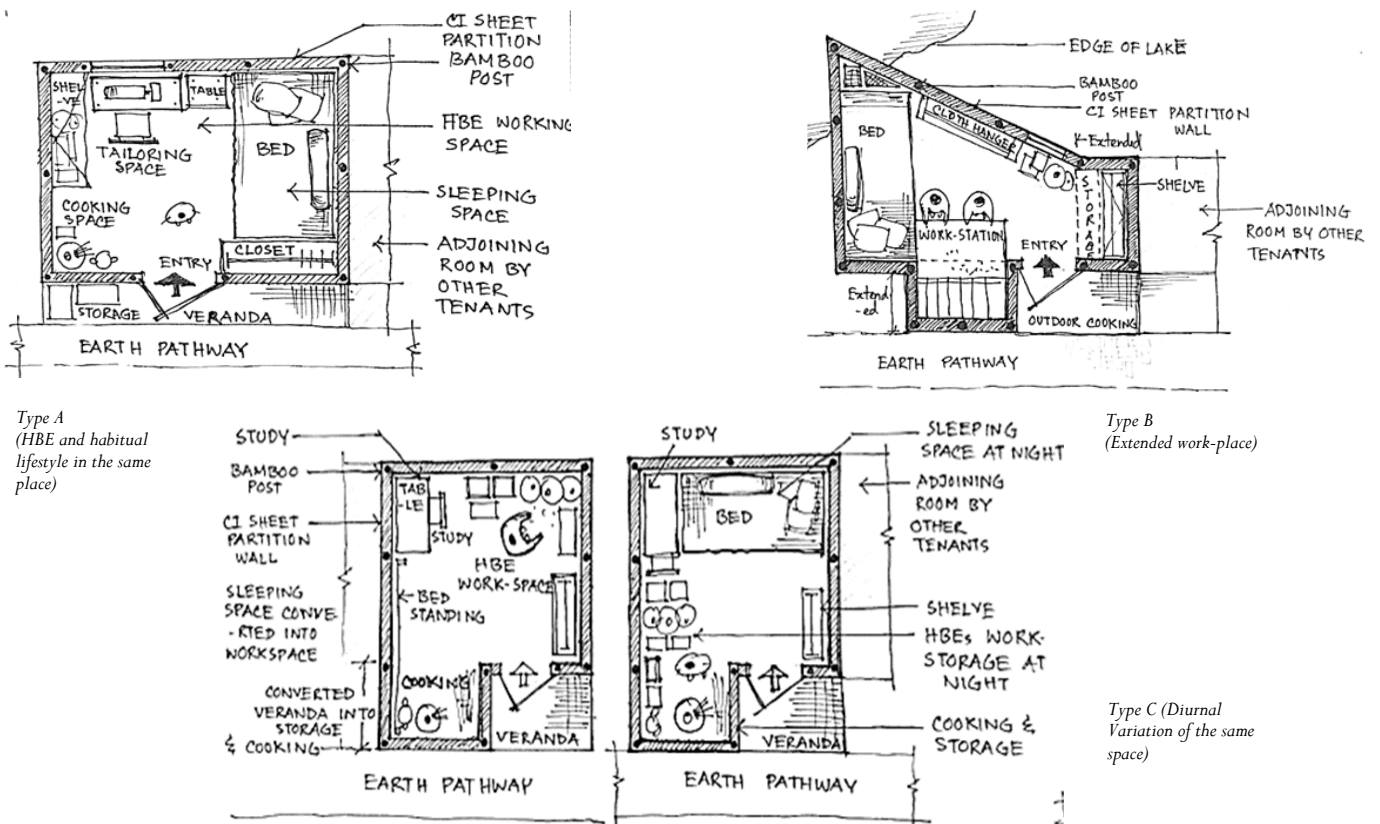


Figure 4: Physical layout of the transformation of dwelling space for home-based enterprises

**Table 3: Prospect of Women's Home-based Enterprises (HBEs)**

Variables		Fre- quency	%
Sufficient knowledge about specific HBE	Formal Learning/apprenticeship	15	34.1
	Self-trained/ informal learning	29	65.9
Satisfaction Level	Satisfied	21	47.7
	Neutral	19	43.2
	Dissatisfied	4	9.1
Future Plan	Establishing small Factory	11	25
	Start own Business	11	25
	Expansion of Business	8	18.2
	Export the Product	6	13.6
	Home-made Food Delivery Service	5	11.4
	Departmental Store	3	6.8
	Prospect of the Enterprise	Bright	14
	Very Good	17	38.6
	Decent	9	20.5
	Bad	4	9.1

are not satisfied nor dissatisfied as they require more improvements to make their enterprises successful. This is a strong outcome about the empowerment and strength of those slum sheltered people. Their thoughts and activities in informal employment activities significantly raised their perception and empowerment. Table 3 is showing the perception of the workers according to the prospects of their HBEs. Whereas, all of the respondents want to expand or start their new business and 38.6% of them sees great opportunities in the prospect of work.

## 5. Conclusion

Conclusively this research has revealed a variety of attributes among female workers with regards to factors surroundings their entrance into works; the role the work plays in their living; and the circumstances under which they operate. In addition, the families that include home-based works are likely to have a different lifestyle than the families who don't work extra for home-based income generation. Additionally, the dissimilarities completely rely upon the nature of work, a number of family members involved, and working hours. Hence, both space and time are the most critical components that advance their way of life from others. It is therefore evident from the investigation of these two settlements to reason that the degree of modifying their household spaces or adjustment shows opportunity of existing for the dwellers.

Similarly, the sorts of 'home-based occupations' and each family's associated working arrangements have distinctive elements. Particularly in the slums, spaces are remarkably congested, so the women need to make or arrange their particular working space, in spite of the limitations. Consequently, for the working women, it is fundamental to find the reasonable sorts of employments based on their availability. Space adaptability is the key for the home-based workers, as the absence of space strengths certain home-based work by choosing the reasonable activities.

A distinctive characteristic for the low-income neighborhood is its nearby work-home relationship. The constructive action takes place nearly in each home. Accordingly, the financial movement in these neighborhoods are locally situated, human-scale, decentralized, low-tech and work concentrated. This has made a natural and incrementally emerging urban frame that is community and network based, pedestrianized, and mixed-use conceived. The minimum that should

be possible in the neighborhood is a redevelopment plan in order to restore the workplaces of the current enterprises inside the settlements and rebuild affordable housing for existing families occupied with home-based enterprises. Thus, each house will comprise of a ground floor and an extra story, and shared patio or a yard which can be utilized for these home-based activities.

Additional research is imperative to decide whether if family units choose to possess extra rooms to occupy or generate extra income. If so, the suggestion is that for these families the decision to own additional space should be a business choice rather than a decision of having a shelter.

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