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Women's Home-Based Work in Dhaka Slums: A Livelihood Assessment Using the Sustainable Livelihoods Approach

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Abstract: Understanding the livelihoods of the urban poor is crucial for addressing poverty and promoting inclusive development. Women in urban slum areas face particular barriers to economic participation due to traditional gender roles and limited qualifications. Home-based work (HBW), however, enables many of these women to engage in income-generating activities within their domestic environment. Despite its importance for poor households and its contribution to the national labour force, HBW remains largely invisible within development interventions and policy frameworks in Bangladesh. This study explores the nature of women's HBW in Dhaka city slums and assesses their livelihoods through the lens of the Sustainable Livelihoods Approach (SLA). A mixed-methods design was employed, combining questionnaire surveys of 200 women home-based workers with in-depth case studies across four slum areas. Data were analysed using both descriptive and inferential statistical techniques. The findings indicate that women possess low to moderate levels of livelihood capital and have limited institutional access. HBW is primarily survival-oriented rather than growth-oriented, and workers are generally unable to withstand shocks such as COVID-19 or economic downturns. Nevertheless, HBW outcomes, particularly its contribution to household income, are significant. Based on the behaviour of livelihood capital under stress, HBW can be considered moderately sustainable. The study concludes that, despite structural constraints, women engaged in HBW can enhance their livelihoods. With adequate support and greater institutional inclusion, HBW could evolve into a more resilient livelihood strategy and contribute to reducing urban poverty in the long term.

Keywords: Home-Based Work; Sustainable Livelihood Approach; Women; Slums; Dhaka City.

1.0 Introduction

Rapid urbanisation in developing countries has intensified population concentration, economic activity, and spatial inequality in major cities (Frick and Rodríguez-Pose, 2017). Dhaka, the capital of Bangladesh, exemplifies this trend as one of the world's largest cities, with a population of approximately 36.6 million, and is projected to become the largest city globally by 2050 (United Nations, 2025). Approximately 2,000 people migrate to the city each day, placing immense pressure on land, housing, and urban services (McPherson, 2015). As a result, slum settlements have expanded rapidly, accommodating nearly 65% of new migrants (Alamgir et al., 2009), while slum dwellers now constitute about 37% of Dhaka's total population (Rahman et al., 2015). Limited education, skills, and access to financial capital among the slum population intensify urban poverty and reinforce dependence on informal employment (Topcuoglu, 2005; Ezeh et al., 2017).

Within Dhaka's slums, women experience heightened economic vulnerability due to socially prescribed gender roles, limited access to resources, and restricted participation in formal employment (JICA, 2007). Evidence shows that women are disproportionately concentrated in the informal sector, largely due to limited job opportunities, the absence of social protection, and the burden of unpaid care and domestic responsibilities (ILO, 2012; Cassirer and Addati, 2007). This pattern is echoed across South Asian informal settlements, where patriarchal community norms significantly influence women's labour market participation, often making localised work the only socially and logistically viable option (Mukherjee, 2025). For poor urban women, proximity to home and flexible working arrangements are often decisive factors in livelihood choices.

In this context, home-based work (HBW) has emerged as one of the most accessible livelihood options for women in slums and low-income settlements. HBW refers to the production of goods or services for the market within or around one's own home (ILO, 1996; Chen and Sinha, 2016; Koolwal and Vanek, 2020). Often described as "invisible work" because it is embedded within domestic spaces (Chant and Pedwell, 2008), HBW is increasingly understood through the concept of the "work–home", a site where spatial, material, and tenure-related constraints directly shape productive and reproductive activities in the Global South (Sohane and Bhan, 2023). HBW includes both independent own-account workers and dependent or subcontracted homeworkers engaged by firms or intermediaries (Chen and Sinha, 2016). According to the ILOSTAT database covering 118 countries, there are nearly 260 million home-based workers worldwide, the majority of whom (approximately 86%) are in developing and emerging economies (Bonnet et al., 2021). Globally, women constitute about 57% of the home-based workforce. A similar pattern is observed in developing and emerging countries, where women account for approximately 58% of home-based workers. In Bangladesh alone, there are an estimated 10.6 million home-based workers, representing 17% of total employment, of whom 82% are women (Koolwal and Vanek, 2020).

Home-based work plays a crucial role in sustaining poor urban households by generating income, strengthening neighbourhood-level economic linkages, and enabling participation in economic activities for those constrained by care responsibilities (Lake, 2008; Pratt, 2006). In Dhaka, HBW has a long history and is particularly prevalent in slum areas, where it is predominantly undertaken by women (Reza, 2005; Afrin et al., 2017). Despite its contribution to household survival and the urban informal economy, HBW remains largely excluded from labour laws, social protection mechanisms, and official statistics in Bangladesh (Dey, 2015; Chen and Sinha, 2016). This institutional invisibility limits its recognition within development planning and poverty reduction strategies.

Understanding whether HBW can function as a sustainable livelihood requires a holistic analytical framework. The concept of sustainable livelihoods, originally developed by Chambers and later formalised through the Sustainable Livelihoods Approach (SLA) by the UK Department for International Development, provides such a framework (Chambers and Conway, 1992; Kollmair and Gamper, 2002). The SLA conceptualises livelihoods as a combination of capabilities, assets, and activities, emphasising five forms of capital: human, social, financial, physical, and natural. These are mediated by institutions and policies, and shaped by vulnerability contexts arising from shocks, trends, and seasonality (Scoones, 1998; Ellis, 2000; Allison and Horemans, 2006). The approach has been widely applied in both rural and urban contexts to examine how poor households adopt strategies to achieve livelihood outcomes such as income security and well-being (Moser, 1998; Rakodi and Lloyd-Jones, 2002; Brown, 2006; Serrat, 2017).

A substantial body of both earlier and recent research has applied the SLA as an analytical tool to assess the potential of microenterprises as sustainable livelihood resources for poor populations across Asia, Africa, and Latin America (Tillerman, 2012; Ganbold,

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2016; Zada et al., 2019; Simtowe, 2010; Verrest and Post, 2007; Khatiwada et al., 2017). Previous studies in Dhaka have examined HBW from diverse perspectives, including income disparities beyond slum areas (Ferdous, 2020), working conditions of subcontracted garment homeworkers (Dey, 2015), psychosocial dimensions of working from home (Zahir, 2016), and gendered transformations of domestic space (Ghafur, 2002; Mahmud, 2003; Afrin et al., 2017). While these studies provide valuable insights into the spatial, economic, and social dimensions of HBW, there remains a notable lack of research that integrates these perspectives into a comprehensive assessment of livelihood sustainability. Existing literature often examines women home-based workers through a single lens, either economic or social, thereby overlooking the complex interplay among the five livelihood capitals within the domestic space. Consequently, the long-term sustainability of HBW in slum contexts remains underexplored.

Furthermore, the global post-pandemic recovery has highlighted the indispensability of home-based enterprises, yet contemporary planning practices often remain resistant to these evolving urban realities (Ezeadichie, 2023). This study addresses this gap by applying the Sustainable Livelihoods Approach to assess women's HBW in the slums of Dhaka. Specifically, it aims to: (a) examine the livelihood capital, strategies, and vulnerabilities of women home-based workers; (b) assess the livelihood outcomes of HBW and their contributing factors; and (c) evaluate the extent to which HBW constitutes a sustainable livelihood strategy. By providing an evidence base for this often overlooked workforce, this study offers critical insights for integrating HBW into formal urban policy and social protection frameworks. The findings move beyond general observations to identify specific capital deficiencies, thereby offering a roadmap for targeted interventions and resource allocation. Ultimately, this research advocates for greater state recognition and institutional support for women home-based workers in slum areas, ensuring that their economic contributions are formally acknowledged and supported within Dhaka's urban development agenda.

2.0 Study Area

Dhaka, the capital of Bangladesh, lies at the centre of the country between 23°41′ and 23°52′ north latitudes and 90°20′ and 90°28′ east longitudes. The city is surrounded by a network of rivers: the Balu and Shitalakhya to the east, the Turag and Buriganga to the west, Tongi Khal to the north, and the Dhaleshwari to the south. Dhaka is characterised by a hot, wet, and humid tropical climate, with an average annual temperature of 25 °C and average annual rainfall of 1,854 mm (Banu et al., 2013).

Administratively, Dhaka was divided into Dhaka North City Corporation (DNCC) and Dhaka South City Corporation (DSCC) under the Local Government (City Corporation) Act 2009 (Amendment 2011) (BBS, 2014). The combined city corporation area covers approximately 305.47 km², of which DNCC accounts for 196.22 km² and DSCC for 109.25 km² (DNCC, 2020; DSCC, 2021). Together, the two city corporations comprise 50 thanas, 129 wards, and 20 zones. Population density is higher in DSCC (39,353 persons per km²) than in DNCC (30,474 persons per km²). The overall sex ratio is 126, and the literacy rate is approximately 75%. More than 1,500 slums exist within each of the two city corporations (BBS, 2015a). To select specific locations within the city, the following four steps were undertaken:

First, thana-level economic household data were obtained from the Economic Census 2013 District Report: Dhaka (BBS, 2016). Economic households are defined as those engaged in non-agricultural activities, such as cottage industries, shops, or workshops located on their premises, as well as income-generating activities conducted outside the home, including street vending or rickshaw operation. These data provide insights into the spatial distribution of informal economic activities across Dhaka and were used to generate an economic household distribution map.

Second, slum distribution data from the Dhaka Slum Area Dataset (GeoDash, 2016) were overlaid onto the economic household map to identify thanas with both high concentrations of economic households and significant slum presence.

Third, six thanas were selected to represent different parts of the city: Banani (central), Badda (east), Pallabi (northwest), Mohammadpur (west), Khilgaon, and Shyampur (southeast) (Figure 1). A reconnaissance survey was subsequently conducted in slum areas within these thanas to confirm the presence of women engaged in home-based work.

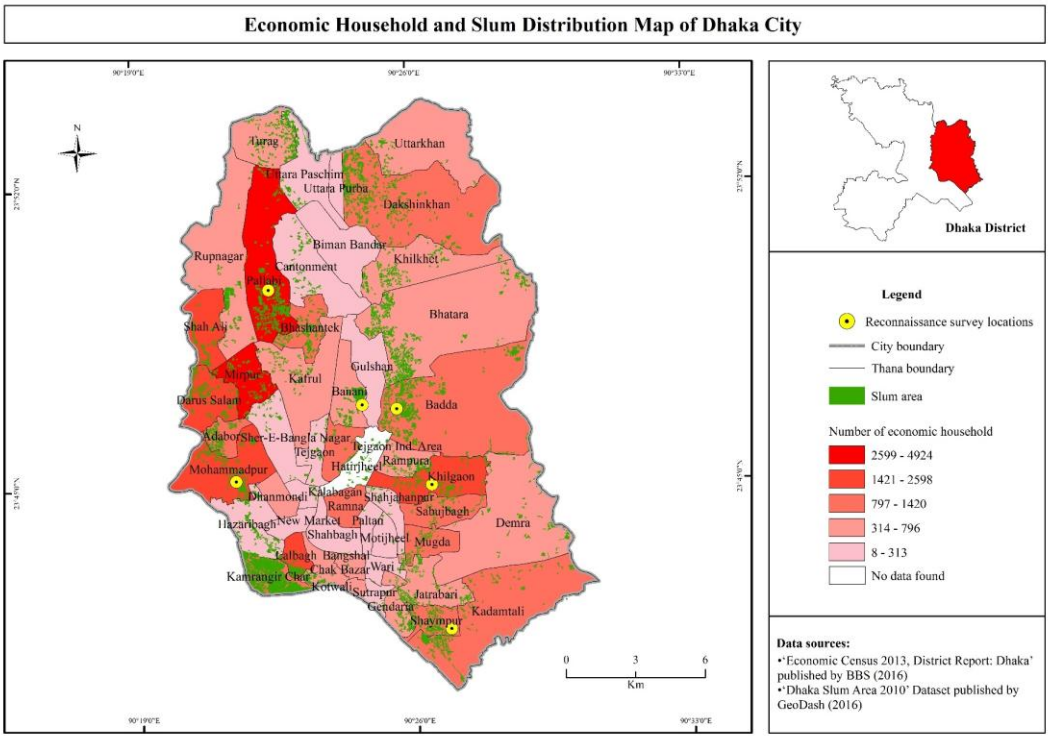

Figure 1: Economic household and slum distribution map of Dhaka city.

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Finally, based on the reconnaissance survey, four slums were purposively selected across four thanas for data collection: Korail Slum (Banani Thana), Kalshi Slum (Pallabi Thana), Bashbari Slum (Mohammadpur Thana), and Match Colony Slum (Shyampur Thana). Figure 2 presents the study locations.

The selection of Korail, Kalshi, Bashbari, and Match Colony slums was justified by their representation of diverse socio-spatial characteristics across the north, central, west, and southeast quadrants of Dhaka. Furthermore, the reconnaissance survey revealed that these slums possess well-established and diverse networks of home-based work (HBW), ranging from tailoring to food processing. By selecting these sites, the study ensures a comprehensive understanding of urban poor livelihoods, capturing variations in access to city-wide resource networks.

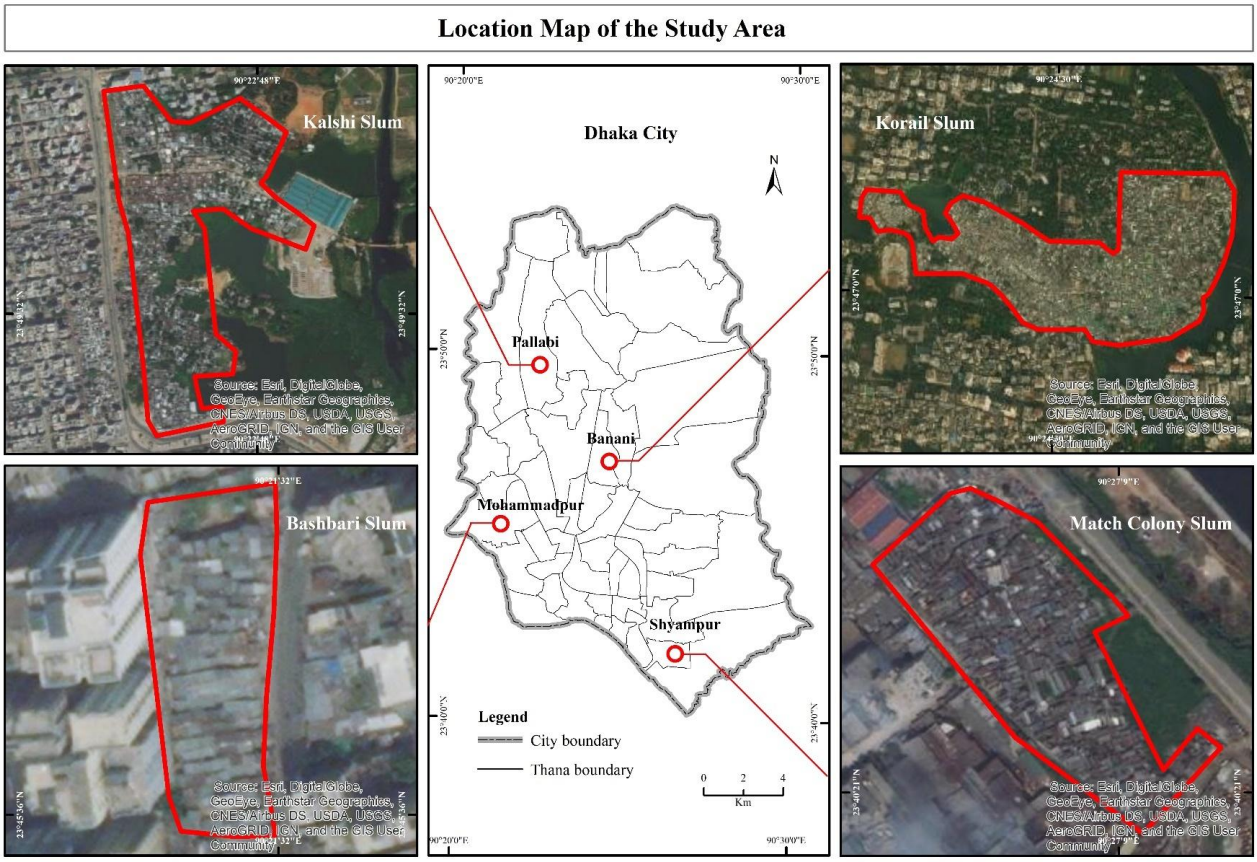

Figure 2: Map of the study area.

3.0 Materials and Methodology

3.1 Research Design and Data Collection Tools

This study employed a mixed-methods approach, whereby quantitative trends were triangulated with qualitative insights. A semi-structured questionnaire, translated into Bengali, was administered to 200 workers to collect statistical data on livelihood capitals and income levels. To complement the survey findings, 10 key informant interviews were conducted with community leaders and NGO representatives. In addition, four in-depth case studies (one per slum) were purposively selected to capture diverse socio-spatial perspectives and the lived experiences of HBW. Field observations were also undertaken to document physical housing conditions, sanitation, and waste disposal systems, thereby providing ground-truthing for the analysis of natural and physical capital. Primary data collection was carried out between 20 September and 30 October 2022.

3.2 Sample Size Determination and Sampling Technique

There is no definitive information on the total number of home-based workers in Dhaka city. Koolwal and Vanek (2020) report that the total number of women home-based workers in Bangladesh is 8,678,472, of whom 1,336,484 (15.4%) are engaged in urban areas. This information was used to determine the sample size using Cochran's (1977) formula:

$$n_0 = \frac{Z^2 \cdot p \cdot (1-p)}{e^2}$$

Where, Z = 1.96 (confidence interval of 95%)

e = 0.05 (margin of error)

p = the proportion of the population that has the attribute in question- 15.4% or 0.154

So, $n_0 = (1.96)^2 * 0.154 * (1- 0.154) / (0.05)^2$

$= 3.8416 * 0.154 * 0.846 / 0.0025$

$= 0.500 / 0.0025$

$= 200$

Finally, a sample size of 200 was determined, with 50 respondents selected from each of the four chosen slums. This allocation ensured balanced spatial representation across different informal settlements while remaining methodologically feasible given the access limitations, high population mobility, and spatial constraints typical of Dhaka's slum environments.

A multi-stage sampling strategy was employed. First, four representative thanas and slums were purposively selected based on economic household density and the presence of slum settlements. In the final stage, simple random sampling was used to select individual respondents within the selected slums. To ensure the reliability of the performance analysis, inclusion criteria were limited to women aged 18 years or older who had been engaged in home-based work (HBW) for at least three years (Giyanti and Indriastiningsih, 2019; Kazungu, 2020).

3.3 Data Analysis

3.3.1 Analytical Framework

A simplified version of the Sustainable Livelihoods Approach (SLA) (Serrat, 2017) was adopted as the conceptual and analytical framework for this study (Figure 3), and the questionnaire was designed accordingly to operationalise the SLA in the analysis. Although the SLA typically begins with the vulnerability context, this study instead adopts livelihood capital as the starting point. This is based on the premise that access to capital enables individuals to act and to sustain their livelihoods (Serrat, 2017; Apine et al., 2019).

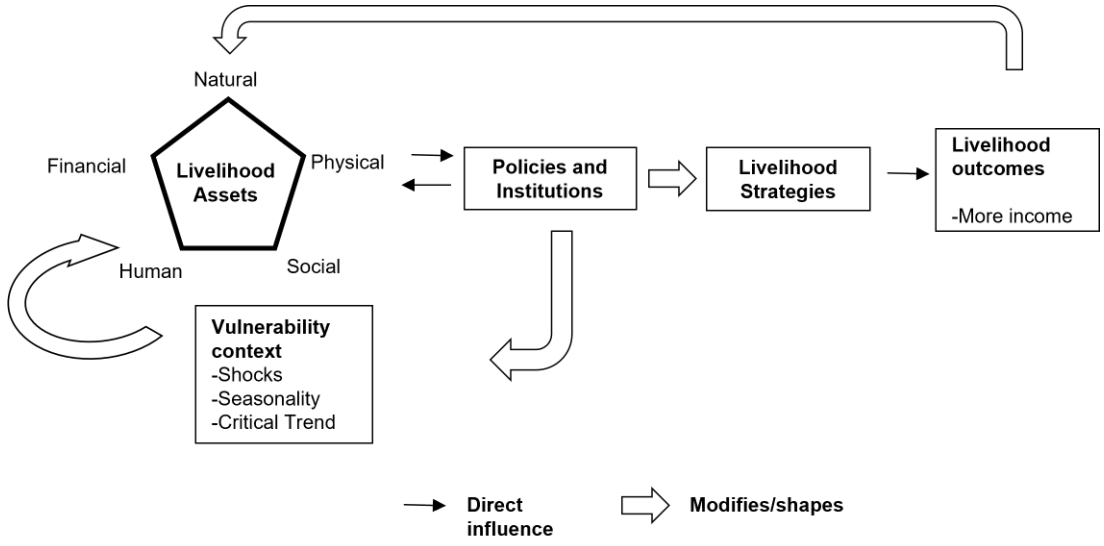

Figure 3: Conceptual framework of the study (Adopted from Serrat, 2017)

The Sustainable Livelihoods Approach (SLA) was employed in this study as a multidimensional framework to examine how women in informal settlements organise their livelihoods to cope with shocks and achieve economic goals. Rather than focusing solely on income, the SLA conceptualises livelihoods as the integration of five distinct forms of capital: human, social, physical, financial, and natural.

In this analysis, these capitals were treated as measurable assets that collectively determine a worker's "capital pentagon", whereby a larger pentagon indicates a more resilient livelihood. By quantifying these assets through specific indicators (Table 1) and applying a structured scoring system (Table 2), the study moves beyond a purely descriptive account towards a more rigorous, rule-based assessment of how these capitals interact to sustain or constrain women's home-based work.

Table 1: Indicators for each of the livelihood capital

Capital	Indicators	Empirical evidence
Human capital	• Level of education • Formal training • Traditional knowledge of the related work • Decision-making power • Ability to work in good health	Apine *et al*. (2019) Zada *et al.* (2019) Soma, Sukhwani and Shaw (2021)
Physical capital	• Housing structure • Source of drinking water • Toilet facility • Having a mobile phone • Access to the nearest major road	Dutta and Gucchait (2018) Zada *et al.* (2019) Uddin *et al.* (2020) Soma, Sukhwani and Shaw (2021)

Capital	Indicators	Empirical evidence
Social capital	• Community acceptance • Institutional support • Membership in formal/informal group • Length of residence (years) • Relief from eviction fear	Khatiwada et al. (2017) Apine *et al.* (2019) Zada *et al.* (2019) Uddin *et al*. (2020)
Financial capital	• Sufficient savings for investment in the present • Access to credit in recent years • Monthly rent (Tk.) • Monthly household income (Tk.)	Khatiwada *et al.* (2017) Zada *et al.* (2019) Uddin *et al.* (2020) Soma, Sukhwani and Shaw (2021)
Natural capital (favorable environment)	• Waterlogging resistance • Absence of garbage near residence • Presence of odor-free environment	Zada *et al.* (2019) Afrin and Islam (2021)

The scaling methods proposed by Dutta and Guchhait (2018) were adopted to assign scores to the indicators of different livelihood capitals (Table 2).

Table 2: Indicators of five types of capital and corresponding scores

A (Human Capital)		**Score**
A1. Level of education	HSC and above	1
	SSC	0.75
	Completed class 8	0.50
	Completed class 5	0.25
	Never attended	0
A2. Formal training	Yes	1
	No	0
A3. Traditional knowledge related to work	Yes	1
	No	0
A4. Decision-making power	Yes	1
	No	0
A5. Ability to work in good health	Yes	1
	No	0
B (Physical Capital)		**Score**
B1. Housing structure	Pucca	1
	Semi-pucca	0.75
	Kutcha	0.50
	Jhupri	0.25
B2. Drinking water	Tubewell	1
	Supply water	0.75
	Pond/ditch	0.50
	Canal/river	0.25
B3. Toilet facility	Single	1
	Shared	0
B4. Having a mobile phone	Yes	1
	No	0
B5. Access to nearest major road	Less than 500 m	1
	500-1000 m	0.66
	More than 1000 m	0.33
C (Social Capital)		**Score**
C1. Community acceptance	Yes	1
	No	0
C2. Institutional support	Govt	1
	NGO	0.66
	Cooperative society	0.33
	None	0

C3. Membership in formal/informal group	Yes	1
	No	0
C4. Length of residence	More than 10 years	1
	5-10 years	0.75
	1-5 years	0.50
	Less than 1 year	0.25
C5. Relief from eviction fear	Yes	1
	No	0
D (Financial Capital)		**Score**
D1. Sufficient savings for investment at present	Yes	1
	No	0
D2. Access to credit in recent years	Yes	1
	No	0
D3. Monthly rent (Tk.)	No rent fee	1
	0-3000	0.75
	3000-5000	0.50
	More than 5000	0.25
D4. Monthly household income (Tk)	Above 25,000	1
	20,000-25,000	0.8
	15,000-20,000	0.6
	10,000-15,000	0.4
	Below 10,000	0.2
E (Natural Capital)		**Score**
E1. Waterlogging resistance	Yes	1
	No	0
E2. Absence of garbage near residence	Yes	1
	No	0
E3. Presence of odor free environment	Yes	1
	No	0

After calculating the indicator scores, the value of each livelihood capital was determined (Dutta and Guchhait, 2018). The measurement equation is presented as follows:

$$C = \sum_{n=0}^{n} \left(\frac{In}{Tn} \right)$$

Where Crepresents the criteria score for each livelihood capital ($0 \leq C \leq 1$); $n$denotes the nth indicator of the criteria (n = 1, 2, 3, …, n); Irefers to the indicator; and $T$is the total number of indicators within each capital.

Finally, the overall livelihood capital index was calculated by averaging the values of all five capitals (A–E). The resulting index ranges from 0 to 1 and is classified as follows: < 0.2 = very low, 0.2–0.4 = low, 0.4–0.6 = moderate, 0.6–0.8 = high, and 0.8–1.0 = very high.

The study uses income as a proxy for livelihood outcomes, as it provides a robust and quantifiable measure. Other dimensions of livelihood outcomes, apart from income, often require complex and subjective assessments. Income has been widely used as an indicator of livelihood outcomes in studies employing the Sustainable Livelihoods Approach as their theoretical framework (Sheheli, 2012; Bazezew, Bewket and Nicolau, 2013; Khatiwada et al., 2017).

3.3.2 Statistical and Qualitative Analysis

Quantitative data were analysed using descriptive and inferential statistics. The Statistical Package for the Social Sciences (SPSS version 22) and Microsoft Excel 2013 were used to perform the statistical analyses. A Mann–Whitney U test was conducted to determine whether the monthly income contribution of women differed significantly from that of other household members. To assess whether a significant difference existed in average monthly household income before and after involvement in HBW, a paired-samples t-test was employed. In addition, a chi-square test was conducted to identify factors associated with livelihood outcomes of HBW. Statistical significance was determined at $p < 0.05$ using two-tailed tests for all analyses.

For qualitative data, thematic analysis was conducted. This involved transcribing interviews and field notes, followed by a coding process to identify recurring patterns, such as spatial reconfiguration and institutional gaps. Finally, qualitative findings were triangulated with quantitative results to provide a comprehensive assessment of livelihood sustainability.

4.0 Results

This section first presents the socio-demographic profiles of the workers and the diverse types of home-based activities observed in the study area, including the use of domestic space for production. The analysis then follows the Sustainable Livelihoods Approach (SLA)

framework, evaluating the five forms of livelihood capital and examining how institutional factors and vulnerability contexts influence these activities. Finally, the section assesses the resulting livelihood outcomes and the overall sustainability of home-based work.

4.1 Demographics

The average age of women home-based workers in the study area was 34.9 years. Approximately 41% of the workers had completed primary education. More than 80% were married. Around 66% had migrated to Dhaka from their places of birth, predominantly from the Cumilla and Barisal districts. Nearly 49% migrated in search of employment, followed by those who relocated after marriage to join their husbands (42.4%). Approximately 95% of the respondents were living in nuclear families. Around 86% of the surveyed households had two income earners, indicating a degree of income diversification. Nearly 89% of households were male-headed, compared to 11.5% that were female-headed.

4.2 Nature of HBW

Six broad categories of home-based work (HBW) were identified in the study area, namely garment-related work, food processing, light manufacturing, retailing, education-related activities, and agriculture (Table 3). Figure 4 presents photographs of selected HBW activities observed during the field visit.

Table 3: Distribution of workers by HBW type

Categories of HBW		Frequency	Percentage
Garment related HBW	Tailoring	58	29
	Karhupi (designing patterned cloth using various threads and stones)	23	11.5
	Garment embellishment[1]	4	2
	Banarasi Saree thread cutting	2	1
Food processing	Selling home-cooked foods	9	4.5
	Mess food business[2]	19	9.5
Light manufacturing	*Nakshi Kantha* (Embroidered quilt)	10	5
	Handicraft	1	0.5
	Shoelace making	2	1
	Agarbati (Incense Stick) making	10	5
	Bag making	1	0.5
Retailing	Tea stall	11	5.5
	Grocery shop	22	11
	Vegetable shop	6	3
	Selling fuelwood	3	1.5
	Selling *Saree*	3	1.5
	Selling sack bags	1	0.5
	Selling toys	3	1.5
	Selling plastic products	5	2.5
Education related	Tuition	6	3
Agriculture	Selling dairy products	1	0.5
	Total	200	100

Garment-related work accounted for approximately 43.5% of the home-based work (HBW) observed in the study area, followed by retailing (27%), food processing (14%), and light manufacturing (12%). Within the garment-related category, tailoring and karchupi were the most prevalent activities, representing 29% and 11.5% of all home-based workers, respectively.

The study identified two types of home-based workers, as suggested in the literature: own-account (independent) workers and subcontracted (piece-rate or dependent) workers. Approximately 75% of the women were classified as own-account workers, managing their work independently without reliance on third parties for direction or control. These workers were primarily engaged in activities such as tailoring, small-scale food businesses (e.g., mess food), and grocery retailing, which typically involve direct interaction with consumers rather than intermediary coordination.In contrast, about 25% of the respondents were subcontracted or piece-rate workers who depended on mahajans (middlemen) for work orders and wages. These workers were commonly involved in activities such as karchupi, nakshi kantha, garment embellishment, and agarbati making.

As an occupation, HBW served as the sole or primary source of income for 23% of respondents. The majority (73%) engaged in HBW as a secondary occupation, with household income primarily derived from other sources. Only 9% of respondents had received formal training for their work, while 30.5% had acquired relevant skills through family members. Around 36% of workers used personal savings as their initial capital. Most home-based workers (80.5%) reported working every day of the week, highlighting the overlap between domestic responsibilities and income-generating activities

[1] Making buttonholes, button stitches and embroidery work on cloth
[2] Feedingpeople (usually bachelors) home-cooked meals 2/3 times a day at the cook's place.

Figure 4: Snippet of HBW types found in Dhaka city slums

4.3 Use of Domestic Spece in HBW

The geographical implications of home-based work (HBW) were most evident in the physical reconfiguration of the domestic environment. As shown in Table 4, the "home" in Dhaka's slums is not merely a place of residence but a multifunctional productive space. For precision-based activities such as tailoring and nakshi kantha, the bedroom, often the only room in the household, serves as the primary workspace.

However, spatial constraints and environmental conditions frequently compel workers to utilise semi-public spaces. For instance, karchupi work is often relocated to courtyards or pathways when indoor lighting is inadequate. Conversely, activities such as agarbati making are typically confined to courtyards and pathways to manage the dust and debris generated from wood and coal powder. This spatial flexibility demonstrates how home-based workers actively adapt their physical environment to overcome the structural constraints of high-density slum living.

Table 4: Frequency of space use in different HBW types.

HBW types	**Use of space**			
	Bed room/The only room	Modified part of the room	Multiple spaces (Kitchen+ room)	Courtyard and pathways
Tailoring	…	..		
Karchupi	…			.
Grocery shop		…		
Mess food business			…	
Tea stall		…		
Agarbati	.			…
Nakshi Kantha	…			..

. denotes Seldom use, **..** Moderate use and **…** Extensive use

4.4 Livelihood Capital of Women Home-Based Workers

On average, the workers possessed a moderate level of livelihood capital. Among the five forms of capital, physical and human capital were the most prominent, indicating relatively better access to housing, basic utilities, and work-related knowledge. Figure 5 presents capital pentagons for each type of capital, as well as an aggregate pentagon illustrating the overall capital status across all five dimensions.

Overall, home-based workers possessed a moderate level of livelihood capital, with physical capital (0.62) and human capital (0.55) scoring the highest (Figure 5). Physical capital was supported by semi-pucca housing (63%) and mobile phone ownership (72%), although sanitation remained a constraint, with shared toilets being the norm. Human capital was characterised by primary education attainment (41%) and traditional knowledge related to HBW (61%), while formal training was limited (9%). Moreover, most workers reported having decision-making autonomy and the physical ability to work in good health, enabling their continued participation in income-generating activities.

In contrast, financial capital (0.36) and social capital (0.43) remained low. Approximately 65% of workers reported a monthly household income between 10,000 and 20,000 Tk, a level insufficient to meet high urban living costs, including rent and utilities. This financial vulnerability was further exacerbated by a significant credit gap, with only 12% of workers able to access loans. Social capital was similarly constrained by an institutional vacuum; despite high levels of community acceptance, 92% of respondents reported receiving no institutional support, and 94% lacked membership in formal organisations. This vulnerability was compounded by the fact that 68% of respondents lived under constant threat of eviction.

Natural capital (0.47) was also limited due to environmental stressors, with 81% of workers affected by waterlogging and 40% reporting issues related to odour and waste at their production sites

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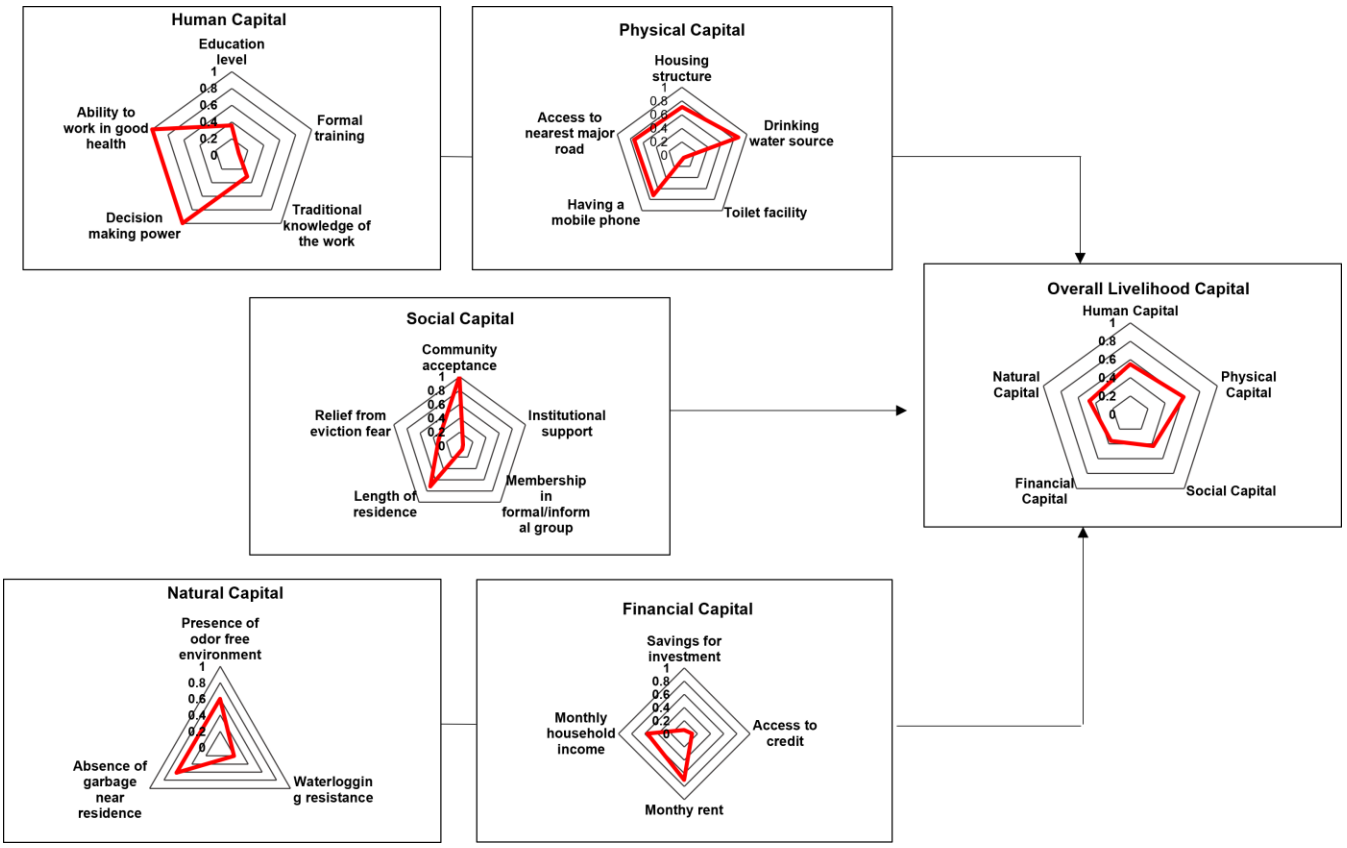

Figure 5: State of livelihood capital of women home-based workers.

4.5 Policies Affecting HBW

There is no direct policy in Bangladesh specifically addressing home-based workers. The SME Policy 2005 provides short-, medium-, and long-term support to small and medium enterprises across the country; however, it does not distinguish between home-based and non-home-based SMEs and therefore offers no explicit recognition or guidance for home-based workers (Zahir, 2016). Similarly, the Bangladesh Women Development Policy 2011 aims to ensure equal opportunities for women across all sectors of development, including education and employment. Nevertheless, it makes no reference to women home-based workers, who are predominantly poor and often reside at the margins of urban areas. Consequently, existing policies in Bangladesh do not effectively benefit the home-based worker sector.

Beyond formal policies, Social Safety Net Programs (SSNPs) implemented by the government have the potential to improve the livelihoods of low-income populations. These include programmes such as the Vulnerable Group Development Programme, Old Age Allowance Programme, Widow Allowance Programme, and the “Ghore Fera” project. However, in the present study area, only one respondent reported receiving support from any government safety net programme, specifically the widow allowance. This finding highlights significant shortcomings in programme implementation, as such initiatives fail to reach those most in need. Furthermore, limited education and low levels of awareness among vulnerable populations exacerbate this issue.

4.6 Institutions Affecting HBW

Three levels of institutional arrangements were identified in the study area, each with significant implications for the livelihoods of women home-based workers: government organisations, non-governmental organisations (NGOs), and local cooperative societies.

Several government-led projects were found to operate within slum settlements with the aim of improving residents’ livelihoods. One notable example is the Livelihood Upgradation Project for Marginal People, implemented by the Dhaka North and South City Corporations with financial and technical support from UKAID and UNDP. The project offers both soft skills and entrepreneurship training. Under the entrepreneurship component, participants are trained to produce marketable goods, including embroidered quilts and bamboo- and cane-based products. In addition, retail outlets have been established across the city to market products produced by trained slum dwellers. Despite these provisions, none of the female respondents reported participating in the training programmes. Key barriers included limited access to information and awareness, as well as safety concerns related to leaving young children unattended at home.

Several prominent NGOs in Bangladesh, including BRAC and ASA, play a critical role in poverty alleviation. Respondents identified multiple ways in which NGO interventions have influenced their livelihood conditions. First, NGOs have contributed to improved sanitation through the provision of permanent (pucca) hygienic toilets across all four slums. For instance, BRAC, under its Urban Development Programme: Project Bandhan, installed toilet and shower facilities in Korail, which were positively received by residents. Second, NGOs have provided skills training for women. A one-month training programme in stitching and tailoring was conducted in Korail, with participants receiving sewing machines upon successful completion. Four respondents reported benefiting from this initiative and generating income through tailoring activities. Third, NGOs have facilitated access to microfinance. BRAC, ASA, and Dushtha Shasthya Kendra (DSK) were found to provide loan assistance to women, enabling investment in home-based enterprises, with approximately 13 respondents reporting access to such financial support.

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Local cooperative societies also operate within the study area, although their reach appears limited. Only 2% of respondents reported receiving loan assistance from these organisations. Nevertheless, cooperatives provide several important benefits, including access to low-interest loans, strengthened collective voice within the community, and mutual support during crisis situations such as the COVID-19 pandemic. Examples of such societies include Jugantor Bohumukhi Somobay Somiti and Shopnochura Khudro Beboshaye Somobay Somiti.

4.7 Livelihood Strategies in HBW

Livelihood strategies refer to the choices and activities that individuals employ to achieve desired livelihood outcomes. In this study, engagement in home-based work (HBW) is reflected in the manner in which it is undertaken, either as a primary or a secondary occupation. Accordingly, HBW as a livelihood strategy was analysed in terms of its role within the occupational structure (primary versus secondary). In addition, the everyday practices and coping mechanisms adopted by women to sustain their HBW were examined as integral components of their livelihood strategies.

4.7.1 HBW as a Primary Occupation

The study revealed that 23% of women workers were engaged in home-based work (HBW) as their primary occupation. Adoption of HBW as the main household livelihood occurred under three key circumstances: (i) in response to unavoidable constraints, (ii) due to insufficient household income, and (iii) as a transition from previously unstable or precarious forms of employment (Table 5).

Table 5: Reasons for adopting HBW as a primary occupation

Reasons for HBW as a primary occupation	Details	Frequency out of 200	%
Certain unavoidable circumstances	Death and illness of the main earning person in the household	14	7
	Household members being unemployed and unwilling to earn (due to drug addiction etc.)	8	4
Started due to the insufficient income of the main earning person, with time it flourished and now the biggest earning source in the household		16	8
Switching to HBW from an unprofitable work, working as a family unit	Precarious nature of the previous work	5	2.5
	Unstable income of the previous work	3	1.5
	Total	46	23%

Sudden and unavoidable circumstances compelled approximately 11% of women workers to adopt home-based work (HBW) as their primary occupation. In the absence of alternative income opportunities, they relied on existing resources, particularly their traditional skills and the physical space of their dwellings. The study further found that 8% of women initiated HBW to supplement insufficient income provided by the household head. Over time, however, these activities expanded and became the primary source of household income, highlighting the latent economic potential of women workers. Despite limited opportunities and skills, they were able to sustain household livelihoods, and this suggests that improved access to opportunities could further enhance their productivity and contributions. In addition, around 4% of women entered HBW following adverse experiences in previous precarious employment. For instance, some had worked in hazardous environments, such as chemical factories, which led to health issues including respiratory problems and asthma. Transitioning to HBW provided a safer and more manageable alternative. Except for Karchupi, all forms of HBW identified as primary occupations were own-account activities. Given that household income largely depended on HBW, these workers preferred not to rely on intermediaries for work orders. Instead, operating independently and managing their work at their own pace proved more suitable for sustaining their livelihoods.

Box 1: Case illustration of HBW as a primary occupation

> Amina (pseudonym) is a woman in her 60s living with her husband in the Match Colony slum of Shyampur, Dhaka. Married at 20 with no formal education, she migrated from Cumilla to Dhaka. Her husband, formerly a factory worker, received housing from the factory, which they still occupy. The husband later retired, leaving them without a stable income. Their limited savings were mostly spent on their daughters' marriages, and Amina's lack of education and training, combined with her husband's illness, left them with very low human and financial capital. They did, however, own their home (physical capital). To earn a living, Amina began using her home to cook and serve meals to local bachelor men, charging Tk. 700 per week per person. She now serves 10 men three times a day, generating approximately Tk. 28,000 per month.

4.7.2 HBW as a Secondary Occupation:

Approximately 42% of respondents adopted home-based work (HBW) as a secondary occupation to meet essential household needs, as income from their primary source was insufficient to cover expenses. In addition, childcare responsibilities and children's upbringing were identified as another significant reason for engaging in HBW, reported by 14% of respondents (Table 6).

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Table 6: Reasons for adopting HBW as a secondary occupation

Reasons for HBW as a secondary occupation	Frequency out of 200	Percentage
To meet the unmet household needs	83	41.5
To gain extra income for children's upbringing	57	28.5
To become self-dependent	8	4
To use the leisure time	6	3
Total	154	77%

A balanced presence of both own-account and sub-contracted home-based work (HBW) was observed among those engaged in it as a secondary occupation, in contrast to primary occupations, where most women were involved in own-account work. For secondary engagement, sub-contracted work appears to offer certain advantages, as it reduces the need for independent planning and management. With *middlemen (mahajans*) supplying raw materials and specifying deadlines, such arrangements are perceived as more manageable alongside daily household responsibilities.

Box 2: Case illustration of HBW as a secondary occupation

> Nasima (Pseudonym) is a 32-year-old woman living with her husband and two sons in a one room dwelling in Korail slum, Dhaka. She left her home in Narshingdi to live in Dhaka after she got married at the age of 22. The living of two people with only income source of rickshaw pulling did not seem challenging to Nasima initially. But after the birth of her 2 sons, meeting everyday needs became hard to attain. To survive in a way that benefits her two children, she decided to make a living of her own in addition to the income of her husband. She got financial help from her father back home to start tailoring (financial capital). With the financial help, she received a training in local 'Beauty Tailors' and bought an 'electric sewing machine' to apply her learning (increased human and physical capital). This year marks 4 years in her tailoring work and she has become the 'go to tailor' of neighboring slum dwelling women for making their attires. She takes 200 Tk. for making a 'three-piece' and makes on average 25 'three pieces' a month. Thus, she earns Tk. 5000 monthly from tailoring while sitting at her home, watching her kids' study and play. She is happy to be able to spend her earning for children's education and meeting their other needs.

4.7.3 Everyday Tactics of Women Home-Based Workers*:*

The study identified a set of common mechanisms adopted by women home-based workers, regardless of the type of HBW in which they were engaged. These included spatial reconfiguration, whereby workers maximised limited dwelling space by rearranging non-essential furniture and folding mattresses during the day to create temporary production areas for activities such as tailoring or food processing (Figure 6). Temporal management was also evident, as women organised household chores in the early morning to balance the dual burden of domestic and income-generating responsibilities. In addition, social market linkages played a crucial role, with approximately 42% of respondents relying on immediate social networks and neighbourhood ties as their primary consumer base, particularly for small-scale enterprises such as tea stalls and grocery shops. Finally, family support and mental resilience were key enabling factors, with 58% of respondents receiving direct assistance with labour or household tasks, and 42% highlighting family encouragement as essential for sustaining their work, especially during periods of crisis. Figure 7 below shows the summarized version of HBW as a livelihood strategy.

Figure 6: Folding beds aside and sweeping the floor to create eating space for bachelors (Mess food business)

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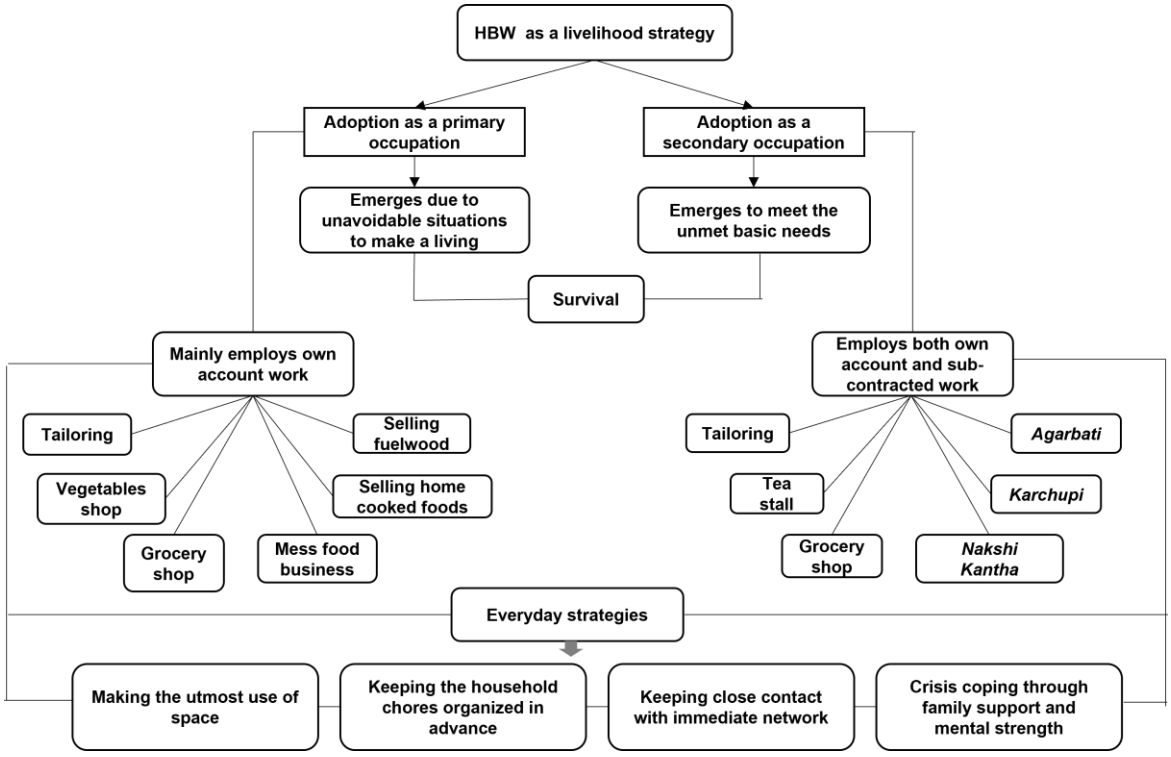

Figure 7: HBW as a livelihood strategy

4.7.4 Perceived Benefits of HBW

A total of 51% of respondents identified the flexibility of home-based work (HBW) as its primary advantage, as it enabled them to manage household responsibilities alongside income-generating activities. Although this simultaneous engagement often reduced productivity, respondents reported overall satisfaction with the outcomes achieved (Figure 8). In addition, 25% of respondents indicated that working from home enhanced their sense of security, which further motivated them to continue with HBW.

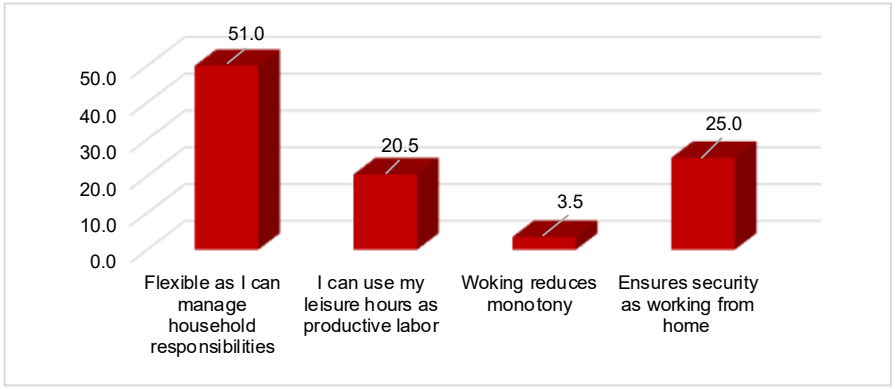

Figure 8: Workers' perception of the benefits of HBW

4.7.5 Constraints Women Face in Their HBW

Approximately 25% of workers reported limited access to wider markets, which constrained their potential to increase income (Figure 9). When their market reach was confined to immediate social networks, financial returns remained low due to the limited purchasing capacity of the surrounding community. A further 19.5% of respondents identified a lack of financial resources as a barrier to making substantial investments in their work. Similarly, 19.5% indicated that poor housing conditions hindered productive work. Additionally, 14% of workers perceived their lack of business skills as the primary constraint to growth.

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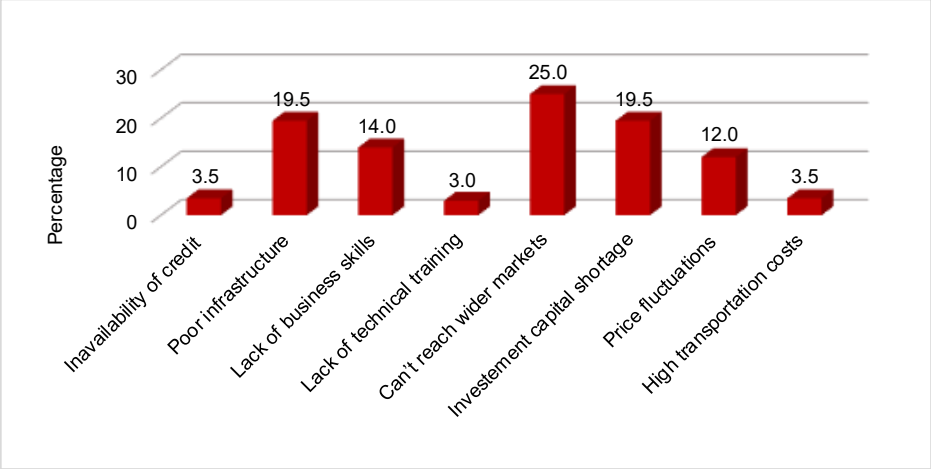

Figure 9: Workers' perception of the constraints of HBW

4.8 Vulnerability Context

Vulnerability contexts refer to conditions that are largely beyond individuals' control and disproportionately affect the poor. Such vulnerabilities shape women's work, whether through long-term structural trends or sudden shocks.

4.8.1 Shock

The most significant shock faced by women home-based workers in recent years was the emergence of COVID-19 and the associated economic downturn. Respondents were asked about their work conditions during the COVID-19 period in 2021 (April to August), which was characterised by repeated imposition and relaxation of restrictions in Dhaka city. Approximately 71.5% of workers reported that they were unable to continue working following the nationwide lockdown. Of the 200 home-based workers interviewed, only 57 (28.5%) remained economically active during this period, often under challenging conditions and with reduced income.

Among those who continued working, nearly all experienced a decline in customer demand, reported by 50.9% of respondents (Figure 10). Rising prices of work-related inputs were also a common challenge, affecting 26.3% of workers. In contrast, concern about COVID-19 infection itself was relatively low, cited by only 1.8% of respondents).

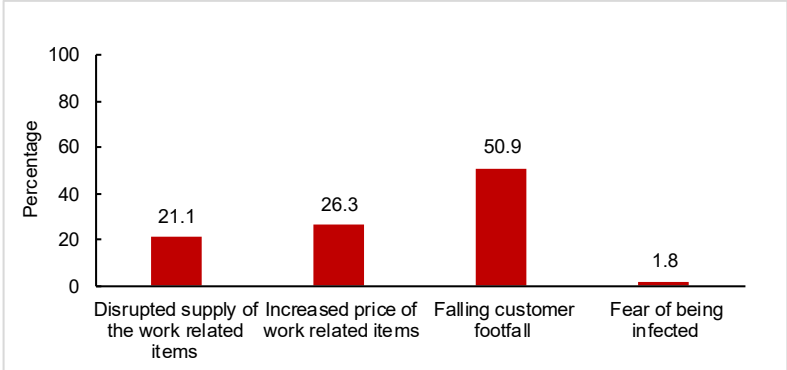

Figure 10: Issues faced by workers who worked during the Covid period.

Borrowing money was the most commonly adopted coping strategy during the COVID-19 crisis (40%), followed by the use of savings (34%), reduced food consumption (20%), and the sale of assets (6%). However, respondents reported receiving insufficient economic support from institutions at all levels. The prolonged lockdown adversely affected their income, food security, as well as their physical and mental well-being. These findings highlight the limited effectiveness of social safety net programmes during periods of crisis.

4.8.2 Seasonality

As slums are predominantly located in low-lying areas and lack adequate drainage systems, they are highly susceptible to waterlogging, even during moderate or low rainfall events (Figure 11). The situation is further exacerbated by open waste disposal and inadequate sanitation systems. Across the study area, 80.5% of respondents reported that waterlogging negatively affected both their work and daily lives. At the other end of the spectrum, extreme heat events were also reported to affect workers (Figure 12). High population density, congested living conditions, and inadequate ventilation increased the vulnerability of slum dwellers to heat stress. Approximately 18% of respondents reported that extreme heat adversely affected their work and productivity

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Figure 11: Rainfall induced waterlogging.

Figure 12: A poorly ventilated dwelling space of four people of a HBW household.

4.8.3 Critical Trend

Inflation emerged as a persistent pressure on livelihoods, with rising prices of essential goods significantly affecting women workers across the slums. Many respondents reported increasing difficulty in meeting daily expenses. For instance, a woman engaged in a mess food business in Match Colony, Shyampur, explained that rising costs of items such as fish, meat, and eggs forced her to reduce purchases. This, in turn, lowered customer spending and reduced her income, thereby undermining her efforts to recover from the economic impacts of COVID-19.

The influence of powerful actors, particularly mahajans (middlemen), also shaped the conditions of sub-contracted work. Although all 52 surveyed piece-rate workers reported receiving wages on time, approximately 32% expressed dissatisfaction with wage levels. While 37% had requested wage increases, 94% of these requests were denied. Moreover, about 52% of respondents believed that collective organisation among piece-rate workers is necessary to secure fair wages, highlighting structural power imbalances within these labour arrangements.

A further concern relates to the declining demand for traditional handmade production. Occupations such as Karchupi and agarbatti making are increasingly threatened by mechanised alternatives, which are faster and more efficient. Workers expressed growing uncertainty about the future of their livelihoods. As noted by a woman agarbatti maker in Match Colony, Shyampur, the introduction of machines has already reduced work orders from middlemen compared to previous years, raising concerns about the long-term sustainability of such forms of home-based work.

> *"There are now machines available that make Agarbati quicker than we do. I have been in this job for 4 years and already receiving less orders from my middlemen compared to previous years. I do not know what the future holds."- A woman Agarbati maker (Match colony, Shyampur)*

4.9 Livelihood Outcomes

4.9.1 Contribution of HBW to the Household Income

The average household income in the study area was estimated at BDT 18,349.25, of which women home-based workers contributed approximately BDT 6,159.25, accounting for 33.6% of total household income. To assess whether women's monthly income contributions differed significantly from those of other household members, a Mann–Whitney U test was conducted using SPSS version 22. The results, presented in Table 7, indicate a statistically significant difference in income contributions between women and other family members ($p < 0.05$).

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Table 7: Monthly income contributed by women home-based workers

Contribution to HH income	Mean monthly income in Tk.	Z value	Asymp. sig (2 tailed)
Income of the family members except women workers	12,190	12.533	.000*
Income of the women workers	6,159.25		

* Statistically significant ($p < 0.05$)

4.9.2 Increase of Household Income

Following engagement in home-based work (HBW), women in the study area experienced a notable increase in household income. As illustrated in Figure 13, prior to adopting HBW, the majority of households (49%) reported a monthly income of BDT 10,000–15,000. In contrast, after engaging in HBW, 35.5% and 30.5% of households reported monthly incomes of BDT 10,000–15,000 and BDT 15,000–20,000, respectively. Notably, 12.5% of households reported earning above BDT 25,000 per month in the post-HBW period, whereas no households fell into this category prior to HBW participation. These findings suggest that women's earnings contributed to an overall increase in total household income.

To assess whether this increase was statistically significant, a paired-sample t-test was conducted. As shown in Table 8, the mean monthly household income rose from BDT 12,190 before HBW engagement to BDT 18,349.25 after participation. This increase was found to be statistically significant ($t(199) = -10.340$, $p < 0.001$).

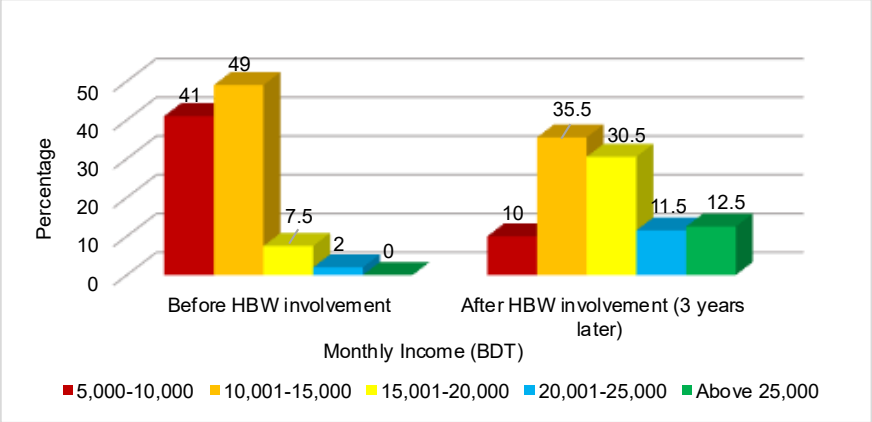

Figure 13: Amount of monthly household income before and after HBW involvement

Table 8: HBW impact on mean monthly income

	Mean monthly HH income (Tk.)	Difference	95% CI		t	Sig. (2 tailed)
			Lower	Upper		
Before HBW	12,190	-6,159.25	-7333.93	-4984.57	-10.340	.000*
After HBW	18, 349.25					

* Statistically significant ($p < 0.05$)

4.10 Contributing Factors of Livelihood Outcomes

To identify the factors influencing the livelihood outcomes of women home-based workers, a Chi-square test was conducted. In this analysis, livelihood outcome was operationalised as women's monthly income contribution to the household. The mean contribution was found to be BDT 6,159.25; therefore, a threshold of BDT 6,000 was established as a benchmark to examine the determinants of women's income.

The results of the test, presented in Table 9, indicate that age, education level, number of working days per week, group membership status, and type of home-based work were significant factors among the ten variables examined. These factors were found to influence the monthly income of women home-based workers and, consequently, their livelihood outcomes.

The age of women home-based workers was found to be significantly associated with livelihood outcomes at the 5% level of significance. As shown in the table above, women aged 18–45 earned more than those aged above 45. In Bangladesh, the working-age population is typically defined as 15–64 years, with 68.4% falling within the 15–44 age group (BBS, 2020). Thus, the findings are consistent with national demographic patterns. Furthermore, women aged above 45 are more likely to have grown-up children who can contribute to household income, reducing the need for women to engage in additional income-generating activities.

Educational attainment was also found to be significantly related to livelihood outcomes at the 5% level of significance. Women with formal education earned more than those without any formal education. This pattern may be explained by the role of education in enhancing decision-making capacity and facilitating greater participation in economic activities.

The number of working days per week showed a significant relationship with livelihood outcomes at the 1% level of significance. Women who worked more than five days per week earned higher incomes compared to those working fewer days. This finding is intuitive, as increased labour input generally corresponds to higher earning potential, thereby positively influencing livelihood outcomes.

Membership status in formal or informal groups was also significantly associated with livelihood outcomes at the 1% level of significance. Interestingly, women without group affiliations were found to earn more than those who were members of such groups. One possible explanation is that group membership may impose financial obligations, such as loan repayments or membership fees, which could constrain net earnings. As a result, some women may prefer to remain unaffiliated, and these individuals appear to achieve higher income levels.

Finally, the type of home-based work was found to be significantly related to livelihood outcomes at the 1% level of significance. Women engaged in own-account work earned more than those involved in sub-contracted work. This may be attributed to the greater autonomy associated with own-account activities, where women do not depend on intermediaries such as middlemen and often maintain direct relationships with consumers. Such arrangements can enhance income opportunities. This finding is consistent with existing literature; for example, WIEGO (2022) reports that sub-contracted home-based workers typically earn less than their own-account counterparts.

Table 9: Result of the Chi-Square Test

Factors		Below 6,000 Tk.		Above 6,000 Tk.		χ^2	p
		N	%	N	%		
Age	18-45 years	120	84.5	42	72.4	3.913	.048*
	Above 45 years	22	15.5	16	27.6		
Education	Literate	120	84.5	40	69	6.217	.013*
	Illiterate	22	15.5	18	31		
Marital status	Married	121	85.2	55	94.8	3.606	.058
	Others	21	14.8	3	5.2		
HH size	Below 4 persons	114	80.3	42	72.4	1.486	.223
	Above 4 persons	28	19.7	16	27.6		
Duration of involvement	Below 4 years	50	35.2	13	22.4	3.126	.077
	Above 4 years	92	64.8	45	77.6		
Number of workdays a week	Below 5 days	34	23.9	0	0	16.732	.000**
	Above 5 days	108	76.1	58	100		
Access to credit	Yes	13	9.2	10	17.2	2.587	.108
	No	128	90.8	48	82.8		
Membership in group	Yes	5	3.5	10	17.2	11.174	.001**
	No	137	96.5	48	82.8		
Participation of family members in women's work	Yes	35	24.6	22	37.9	3.566	.059
	No	107	75.4	36	62.1		
Type of worker	Own account worker	93	65.5	57	98.3	23.604	.000**
	Sub-contracted worker	49	34.5	1	1.7		

Significant at 0.05 level, * Significant at 0.01 level.

4.11 Assessment of Livelihood Sustainability through Capital Stability under Vulnerability Contexts

To evaluate the sustainability of the livelihood patterns of women home-based workers, this study employed a capital-based assessment grounded in the Sustainable Livelihoods Approach (SLA). The analysis examined how different forms of livelihood capital responded under conditions of vulnerability, including shocks, seasonality, and institutional constraints. A capital type was considered stable if at least three of its indicators remained unchanged under such conditions. This rule-based approach enabled a systematic assessment of sustainability, reducing reliance on subjective interpretation. Table 10 presents the capital-wise stability alongside the role of institutions under vulnerability contexts, followed by a rule-based classification of overall livelihood sustainability.

The results in Table 10 indicate that only two forms of capital, human and physical, demonstrated stability across at least three indicators. The remaining capital types exhibited signs of deterioration under vulnerability, often intensified by limited or ineffective institutional support. Accordingly, based on the predefined criteria, the livelihood pattern associated with home-based work in the slums of Dhaka can be classified as moderately sustainable, reflecting a condition of partial resilience alongside notable structural fragility.

Table 10: Livelihood sustainability through capital stability under vulnerability contexts

Capital	Indicators	Status	Role of institutions	State of capital in vulnerability contexts	
				Stagnant	Worsens
Human capital	Education	Low	No institutional support	✔	
	Training	Low	Limited and short-term support by NGOs (low acceptance)		✔
	Traditional knowledge of the work	Low	-	✔	
	Family support	High	-	✔	
	Decision making power and mental strength	High	-		✔
Physical capital	Housing structure	High	-	✔	
	Drinking water source	High	Limited and medium-term support by NGOs (high acceptance)	✔	
	Toilet facility	Low	Limited and medium-term support by NGOs (high acceptance)		✔
	Having a mobile phone	High	-	✔	
	Access to metal road	High	-		✔
	Market reach	Moderate	-		✔
Social capital	Community acceptance	High	-	✔	
	Institutional support	Low	Limited and short-term support by NGOs (low acceptance)		✔
	Absence of eviction fear	Low	No institutional support	✔	
Financial capital	Monthly household income	Moderate	-		✔
	Savings for investment	Low	-		✔
	Access to credit	Low	Limited and short-term support by NGOs and cooperative societies (low acceptance)		✔
Natural capital	Waterlogging resistance	Low	No institutional support		✔
	Absence of garbage near residence	Moderate	No institutional support		✔
	Presence of odor free environment	Moderate	No institutional support		✔

5.0 Discussion

The findings of this study provide important insights into the livelihood dynamics of women engaged in home-based work (HBW) in the slums of Dhaka city, analysed through the Sustainable Livelihoods Approach (SLA). This framework has been widely applied in previous studies to examine livelihood capital, institutional access, strategies, vulnerability contexts, and outcomes in an integrated manner (Ganbold, 2016; Khatiwada et al., 2017; Zada et al., 2019). The capital-based analysis indicates that women home-based workers possess moderate levels of physical and human capital, while financial, social, and natural capital remain relatively weak. This pattern aligns with existing literature on urban informal economies, where financial exclusion is prevalent (Akther and Ahmad, 2022; Braun and Aßheuer, 2011). Empirical findings from previous studies show that a significant proportion of slum dwellers in Dhaka earn between BDT 10,000 and 20,000 per month and lack savings, reinforcing the consistency of the present results. Limited access to formal credit further constrains financial capital, as noted by Hossain (2007).

From a social capital perspective, although institutional and group-based support was limited, women relied heavily on immediate community networks, particularly for market access. Nearly half of the respondents depended on their neighbourhood as their primary consumer base, supporting Putnam's (2001) broader conceptualisation of social capital as trust-based and relational rather than purely institutional. Environmental conditions, including waterlogging and exposure to waste, were also found to negatively affect both livelihoods and living conditions, corroborating earlier observations by JICA (2007) regarding the heightened vulnerability of urban slum populations.

Physical capital, such as semi-permanent housing and mobile phone ownership, was relatively stronger, although deficiencies in sanitation and access to private toilet facilities persist. This is consistent with prior studies documenting poor sanitary conditions in Dhaka's slums (Haque et al., 2020; Zanuzdana et al., 2012). Human capital, while supported by traditional and experience-based knowledge, remains constrained by low levels of formal education, limited awareness, and inadequate access to structured training. Nevertheless, informal knowledge systems enable livelihood initiation, although they may limit scalability and integration into formal markets, as noted by Apine et al. (2019).

Institutional support was found to be largely inadequate. While some NGOs, such as BRAC and ASA, provide assistance, their interventions were sporadic and characterised by low participation due to limited awareness, mistrust, and domestic constraints. Government policies either fail to explicitly recognise HBW or are ineffective in reaching this demographic (Zahir, 2016), reflecting broader limitations in institutional capital as highlighted by Putnam (2001).

In terms of vulnerability, the COVID-19 pandemic represented a major shock, significantly disrupting income and productivity. More than 70% of workers were unable to continue their activities during lockdown periods, reflecting broader patterns observed among informal workers (Chen et al., 2021). Environmental stressors, including flooding, waste accumulation, and heat stress, further exacerbate vulnerability, reinforcing findings from recent studies on urban environmental risks. Despite these challenges, women demonstrated adaptive capacity through diversified livelihood strategies, including time management, spatial adjustments, and reliance on family and social networks, consistent with findings by Verrest and Post (2007).

Economically, women's participation in HBW contributed significantly to household income, accounting for approximately 33.6% of total earnings. This supports existing evidence on the role of micro-enterprises in urban poverty alleviation (Khatiwada et al., 2017; Sheheli,

2012). Notably, own-account workers earned more than sub-contracted workers, consistent with WIEGO (2025), which highlights structural disadvantages faced by sub-contracted HBW.

Livelihood outcomes were found to vary across demographic and operational factors. Key determinants of higher income included age, education, work intensity, group membership, and type of HBW. Younger, educated women working more days and operating independently tended to achieve better outcomes, consistent with previous studies (Khatiwada et al., 2017; Sheheli, 2012). However, the role of group membership appears complex and context-dependent, suggesting the need for further investigation.

Finally, the sustainability assessment, based on capital performance under vulnerability, classified the livelihood system as moderately sustainable. While human and physical capital remained relatively stable, other forms of capital showed signs of depletion. This aligns with theoretical perspectives by Scoones (1998) and Chambers and Conway (1992), which emphasise that true sustainability requires resilience across all forms of capital.

Overall, the findings reveal a livelihood system characterised by what may be termed “defensive resilience.” Women strategically mobilise available human and social capital to compensate for deficiencies in financial and natural capital. Although these strategies enable short-term survival, the lack of robust institutional support limits long-term sustainability and upward mobility. This underscores a critical “capital gap” that can only be addressed through improved policy recognition, enhanced risk protection mechanisms, and stronger institutional support for home-based work in urban informal settings.

5.1 Policy Implications

The findings of this study highlight several critical areas for policy intervention to better support the informal home-based workforce in Dhaka city. First, there is a clear need for the formal recognition of home-based work within national policy frameworks and instruments such as the Labour Force Survey. Although existing SME policies encompass informal labour, they fail to account for the distinct domestic and spatial constraints associated with home-based work, rendering these workers largely invisible in official statistics. Second, the persistently low levels of financial capital and the reliance on informal credit mechanisms underscore the need for tailored microfinance products that reflect the irregular and survival-oriented nature of HBW income streams. Third, livelihood enhancement initiatives must address existing information and accessibility gaps to ensure that skill development programmes effectively reach the most marginalised populations within slum communities. Finally, slum upgrading strategies should adopt a “home-as-workplace” perspective, integrating improvements in physical infrastructure with opportunities for income generation and economic advancement.

6.0 Limitations of the Study

This study is subject to several limitations that should be considered when interpreting the findings. First, although the sample of 200 participants drawn from four purposively selected slums provides valuable insights, it may not fully capture the diversity of experiences among home-based workers across the more than 3,000 slums in Dhaka city. Second, the analysis relies on self-reported data on income and expenditure, which may be affected by recall bias. Finally, as a cross-sectional study, it presents a snapshot of livelihood sustainability at a specific point in time. However, the vulnerabilities faced by the urban poor are dynamic and influenced by seasonal economic fluctuations and climate-related shocks. Future longitudinal research would therefore be beneficial to examine how livelihood capitals evolve over time.

7.0 Conclusions

This study examined the livelihoods of often-invisible women workers in the slums of Dhaka who generate income from within their homes. Using the Sustainable Livelihoods Approach (SLA), it analysed their access to livelihood capital, strategies, vulnerability contexts, and livelihood outcomes. The study does not position home-based work (HBW) as a wholly sustainable livelihood option; rather, it seeks to foreground the experiences of women operating at the margins of the urban economy. The findings reveal low levels of capital endowment, limited policy recognition, and restricted access to institutional support. Despite these constraints, many women adopt HBW as a coping strategy, often as the only viable means of meeting essential household needs. HBW was found to make a significant contribution to household income and livelihood improvement, even in the absence of strong support systems.

However, the sustainability of HBW remains limited, as it is highly vulnerable to external shocks, particularly during crises such as the COVID-19 pandemic. While increases in income are evident, these gains are undermined by fragile capital bases and the lack of systemic support. Strengthening access to financial, human, and institutional capital could enable a transition of HBW from a survival-oriented coping mechanism to a more sustainable livelihood strategy. In this context, the study calls for the formal recognition of HBW within national policy frameworks and labour force surveys. It also recommends the expansion and effective dissemination of skill development programmes targeted at women in slum communities, alongside improved accessibility.

Furthermore, the study highlights the need for targeted financial assistance during periods of crisis, such as pandemics and economic downturns, to safeguard vulnerable urban livelihoods. Overall, the application of the SLA framework has proven valuable in providing a comprehensive understanding of women’s home-based work in slum contexts. As such, it offers a useful analytical foundation for informing targeted poverty reduction initiatives and promoting more inclusive urban development strategies in Dhaka and similar settings.

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