EMPLOYMENT AND WORK CONDITIONS IN HOME-BASED ENTERPRISES IN FOUR DEVELOPING COUNTRIES: DO THEY CONSTITUTE ‘DECENT WORK’?

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Abstract

In a study undertaken from a context of urban planning policy, we have been able to gather support for the contention that home-based enterprises (HBEs) represent a better picture in respect to the ILO concept of ‘decent work’ than might be expected, especially from the literature on homeworkers. While home-working and some production undoubtedly represent conditions that do not contribute to decent work, HBEs score well on ensuring sufficient work and generating adequate incomes but less well on workers’ rights. Overall, they probably represent at least as good a work option as locally available, formal sector employment opportunities. We argue that their contribution to income and employment opportunities are, however, so important that there should be a change from the unhelpful official stance normally taken to HBEs and largely justified by their perceptions of poor working and environmental conditions.

Keywords: home-based enterprises, low-income, workers, work conditions, exploitation

Introduction

‘Access to decent work is an antidote to social exclusion right across our global economy’ (ILO 2002).
There is growing interest in the informal sector and home-based-enterprises (HBEs) and the places they fill in the employment and production systems. Contributors to this journal, for example, have recently examined the work life balance of women in India’s informal economy (Hill, 2001) and of home-workers in the UK (Heyes and Gray, 2001; Felstead et al., 2001). Home-based enterprises start out with a weight of opinion against them. Discuss their presence with planning officials in many rapidly developing cities and they will wax eloquent on the problems they present for land use zoning (the use of residential space for commerce and industry) and the possibility of negative effects on neighbours and the city through traffic generation, overuse of services, pollution, noise, etc. Officials responsible for workers’ rights and working conditions are also confronted by the problems of inspection and enforcement in a myriad of scattered and often invisible enterprises.

HBEs are criticised on grounds of poor working conditions and exploitation, but this is mainly focused on homeworking enterprises (Boris and Prugl, 1996; Cinar, 1994; Ghvamshahidi, 1995; Mies, 1982; Mehotra and Biggeri, 2002) rather than the full array of HBEs. Homeworking refers to the production of goods for an employer or contractor in which the worker is usually supplied with raw materials for processing in the home and gives up the finished product against a payment per piece. Criticisms paint a very gloomy picture and include the exploitative relationships that homeworkers have with their suppliers and clients (who are often the same entrepreneurs represented by rapacious middle-men or women) limiting the money they can earn and preventing them from seeking other markets; the exploitation of women homeworkers by their menfolk who may control their ability to work and the marketing of their products; and poor working conditions endured for long hours of repetitive tasks in poor conditions leading to physical and mental illness.

In this paper, we use some of the data collected in an international study, focused on the environmental effects of HBEs on the domestic and neighbourhood environment, to present some quantitative and qualitative evidence to contribute to the debate on whether HBEs represent decent work.

According to the ILO (1999), ‘decent work’ has the following characteristics:

- There should be sufficient work for all to have full access to income-earning opportunities.
- It generates an adequate income;
- Workers’ rights are protected in it;
- It is productive, not just existing as ‘work for work’s sake’;
- It provides adequate social protection.

In the following, we take up each of the first three of these characteristics and report what our study finds in the HBEs we sampled. For the last two, we have only impressions; little conclusive evidence can be presented as they were tangential to the spatial and environmental focus of our research. From the data we have, there seem to be two contrasting messages with many shades in between. On the one hand, many HBEs appear to be only viable when work is under- or unremunerated. This may be achieved through a proprietor’s tolerating very low turnover and/or returns, or it may be through employees’ working for little or no money and sparse payment in kind within a network of reciprocity (Noponen, 1991; Leonard, 2000). Some retailers may only survive because there are no alternative sources of supply for the local clientele.
On the other hand, some HBEs appear to pay all their workers and compete in markets on the standard of their work. We have little firm data to distribute our HBEs along this range.

We cannot comment on social protection as we asked no questions about such matters. In our discussions on the other three characteristics of ‘decent work’, we refer to some of the indicators being developed to flesh out the general statements about decent work [see, for example, Ghai (2003) and Bescond et al. (2003)].

Our case studies

In our study, we surveyed low-income neighbourhoods with a locally representative range of HBEs in four cities in three continents. Our samples are taken from Cochabamba, Bolivia; New Delhi, India; Surabaya, Indonesia; and Pretoria, South Africa. These were selected to represent a wide variety of contexts for HBEs; in tiny dwellings and with ample space; in cities where HBEs are well established, varied and have widespread clienteles, and those where they are a new phenomenon and limited in scope; in serviced and unserviced neighbourhoods; with many homeworkers and few. The most important comparisons for us are between HBE operators and households without HBEs in the same neighbourhoods. In each case study, about 150 households with HBEs and 75 without were interviewed using a questionnaire. In addition, about 20 were interviewed in greater depth (oral testimonies) and plans of their house were drawn showing how the HBE affects the space. Renting rooms or taking in lodgers are not included in our study as, although they are valid HBEs, they involve no change of use from residential and so do not present the challenge to planning orthodoxy posed by, say, steel fabricating or pig keeping.

The production HBEs present tend to set the tone of the case study areas. In three adjoining neighbourhoods in Cochabamba (Cerro Verde, Huayrak’asa and Alta Cochabamba), the production HBEs are overwhelmingly concerned with clothing manufacture, mainly of denim jeans and jackets and of children’s wear, dresses and tee-shirts for the national and southern Latin America markets. In Bhumeeheen Camp, New Delhi, the most common production activities are involved in homeworking based on piecework in embroidery. There are also clusters of TV tuner assemblers and thread cutters. Homeworking is not as important there as we might have expected in New Delhi from the literature (Bhatt, 1989) and from areas studied by others (Lall and Lall 1997; Lall, 1994). In Banyu Urip, Surabaya, there are several production HBEs manufacturing papier mâché masks, traditional Javanese furniture, decorated birdcages for export, and shoe uppers. There are many HBEs making rattan and wooden handicrafts or clothing to order.

In the two sampled adjoining neighbourhoods in East Mamelodi, Pretoria, there are few production activities; HBEs are very strongly concentrated on providing daily needs and household services to local residents. Several make and sell traditional beer. In addition to the above, each area has the ubiquitous small general stores, and a range of retail and service establishments to serve local people and a wider market.

Homeworking in our case studies

One of the most criticized aspects of HBEs is their propensity to represent merely disguised wage employment rather than self-employment and proprietorship (Bromley and Gerry, 1979). Homeworkers have a single supplier and customer who
controls their work loads and income, thus scoring low on Cross’s (1997) ‘scale of independence’; representing exploitation practised in order to reduce factory costs and transfer the cost of supplying labour to the workers. We did not question HBEs in our sample on whether they were homeworkers but several are, especially in New Delhi. Data on the most important customer for each HBE1 give some impression of those in our samples who could be homeworkers. From this indicator, we see that there may be up to 16 per cent of HBEs in Cochabamba, 30 per cent in New Delhi, 15 per cent in Surabaya and 2 per cent in Pretoria which might be homeworking but, within these, there are many HBEs that are not homeworkers. For example, in Cochabamba, many clothing manufacturers sell to wholesalers while buy their own cloth from multiple suppliers and make all business decisions themselves, thus scoring well on the ‘scale of independence’ (Cross, 1997). In all of our samples, more than 67 per cent of HBEs claim the public as their main clientele.

Sufficient work: HBEs as providers of employment

‘Without productive employment, the goals of decent living standards, social and economic development and personal fulfilment remain illusory.’ (ILO, 1999: 22)

The sine qua non of decent work is that there must be enough work for all who want it and this is one of the major strengths of HBEs. Most new employment is being created in small firms (ILO, 1999), many in the informal sector and many of these in the home. It is clear from our study that the employment provided by HBEs is vital for households in low-income neighbourhoods, increasing not only the number but also the percentage of household members working.

Unsurprisingly, the majority of HBEs in our samples are very small businesses employing only the operator and maybe one or two more people. Between about 30 per cent (in Surabaya) and about 60 per cent (in Pretoria) are single person enterprises. Only the largest HBEs in our study tend to provide jobs for workers from outside the household.

Although the jobs created tend to be for household members, it is clear that HBEs create considerable additional employment, particularly for women. This is important in improving household incomes as Stier and Lewin (2002) found in Israel. It also improves one of indicators of sufficient work expressed as ‘the male-female gap in labour-force participation’ (Bescond et al., 2003). The increase in women’s participation in economic activity is very marked in New Delhi and Surabaya where Hindu and Islamic cultures limit some women’s activity outside the home (tables 1 and 2). The lowest mean for extra female workers, that in Pretoria, shows almost 0.4 more women per household in work (table 1) and 72 per cent of women in the households working compared with 46 per cent in non-HBE households (table 2).

Tables 1 and 2 here

It is clear from table 2, that the male-female gap in participation in the labour force is reduced considerably in Cochabamba, completely transformed in both Surabaya and New Delhi, and reversed in Pretoria, where there is high male unemployment as a
legacy of *apartheid*. In the last, the HBEs allow more women to work than men but may also be imposing undue burdens on women to support their menfolk.

Apart from in Pretoria, our samples have similar high employment rates in HBE households (around 80 per cent). Non-HBE households have generally higher male employment rates but lower involvement in employment among women than HBE households. This is especially evident in New Delhi and Surabaya where less than 30 per cent of adult women in non-HBE households are in employment. The improvement in women’s involvement in the workforce is significant at the 1 per cent level in all cases.

**Generating adequate incomes from HBEs**

HBE incomes are generally expected to be lower than those earned outside the home. Recent work in UK shows that non-manual home-based workers earn less, and are more likely to be earning less than the minimum wage, than those in an external workplace (Felstead et al., 2001). Our data on total income show that the HBEs in all our samples help to generate household incomes that are higher than those of non-HBE households. Of course, in using income data, there are major problems which occur almost universally in research such as this. As incomes were not the primary focus of the study, we have been satisfied with relatively simple questions on income, on expenditure for cross-checking, and with only some probing after the whole truth. However, even with this, it is obvious that HBEs help greatly towards household incomes.

*Table 3 here*

In the context of the caveats on accuracy, Table 3 shows a rough comparability of incomes among three of the case studies with less than PPP£10 per day for New Delhi and slightly more in Surabaya and Pretoria. The Cochabamba sample appears to be much better off but this might have changed somewhat since the survey as many of the HBEs have been badly affected by recent increases in activity in the importation of second-hand clothing.

HBE households have higher incomes than their non-HBE counterparts in each sample. This is especially noticeable in the Cochabamba sample where HBE households earn 167 per cent more than the non-HBE households but there is probably some sampling error here as, for the surveyor’s personal safety, the survey was conducted during the day. The non-HBE households found are, thus, those where there was at least one adult not working. This may bias the data to the poorer end of the income and housing conditions ranges. Elsewhere, HBE households tend to earn about one third more than their non-HBE neighbours. HBE incomes provide 60 to 70 per cent of household incomes where they occur and they are the only income for between one third and one half of households. These data alone qualify HBEs as vitally important in low-income society and score positively in the provision of decent work.

Our data on pay of workers other than the operator are poor as we have no way of cross-checking their accuracy and many report very low or no wages. Hourly pay is one of the indicators suggested for assessing ‘decent work’ (Ghai, 2003; Bescond et
al., 2003). Many HBEs use household members as labour without paying them in cash. Instead, there are reciprocal arrangements in which food, domestic space, and other household goods are exchanged for work (Noponen, 1991; Leonard, 2000). In the Cochabamba case study, the common practice in garment workshops is to employ extended family members as unpaid, full-time apprentices in exchange for board and lodging. While this might appear to be work without pay, in societies where family is still important or where a foothold in the city is very valuable, the recompense of living in a well-found household in a city may be sufficient, especially in early years of a career.

**Working conditions: duration and intensity**

In teasing out the meaning of workers’ rights and applying measurable indicators to them, Ghai (2003) separates some rights, such as weekly rest, paid leave, and safety and health, into conditions of work and others into three other ‘dimensions’; social security, basic rights and social dialogue. Here, we look at working conditions in HBEs by referring to our quantitative data on working hours and the qualitative data on intensity of the work. The first is in line with the indicator of hours of work for which ILO’s Hours of Work (Industry) Convention, 1919 (No.1) sets a limit of 48 hours per week (Bescond et al., 2003) (or eight hours per day for a six day week). Together, hours and intensity give an indication of how exploited workers are.

It is generally known that informal sector workers work many hours. Fapohunda (1985) reports a mean of 11.5 hours per day for small enterprises in Lagos. In Kenya, micro- and small-enterprises (MSEs) run for a mean of 55 hours per week (Daniels 1999). Our HBE operators have average working days of between nine and 13 hours, six to seven days per week. All these means constitute excessive hours under the concept of ‘decent work’. Retail enterprises, especially, tend to be ‘open all hours’ (table 3) providing for the needs of the neighbourhood’s residents and maximising opportunities for trade. However, the time spent minding a small shop may not be as intensive as embroidery, for example, because retail HBE operators are able to combine their HBE work with other household tasks such as child care and food preparation, and with socialising with their neighbours.

**Table 4 here**

As many HBE operators are women, it is often the pressure to combine HBE work and domestic responsibilities (Ghavamshahidi, 1995), especially in poorly serviced neighbourhoods, that makes the day exhausting. Our oral testimonies demonstrate how domestic responsibilities may be a constant interruption and must often take priority, so lengthening the working day.

‘I manage somehow. I cook the meals in the morning. There’s less bother when (the children) go to school…. After finishing household work and filling water, I sit (sewing) at 4 to 4.30 p.m. After a while they ask me for this or that. …Mostly I sit at 8 to 8.30 p.m. and work till 9, 10, or 11 p.m. I can work only at night.’

Mrs B., New Delhi

As most HBE operators are own account workers, it is possible to argue that the long hours worked are of direct benefit to the individual and his/her household rather than the result of coercion by an employer, but Vega and Kruijt (1994) call it self-
exploitation. For production HBEs, however, working schedules may be out of the operator’s control; the intensity of work is dependent on the volume of orders. When the pressure is on, it is common for workers in the clothing manufacturing HBEs in Cochabamba to work through the night. Similarly, during busy seasons, mask makers and rattan handicraft producers in Surabaya work many hours. Homeworkers habitually work under pressure, carrying out repetitive manual tasks continuously. From her home, Mrs SM, manages a homeworking network that assembles TV tuners in Bhumeheen Camp, New Delhi.

‘[I spend] whatever time I get after doing my household work. …I get the pieces between 3 and 4 p.m. and have to return them the next morning. …They make two visits daily. If they need [finished components] quickly that benefits me. When I know that I'm getting more work I try to finish the work in hand quickly. …Whatever number I get from the factory … we do them all. …I distribute work among all. … After [my husband] comes back home at 5.30 p.m, he helps me. …With eight families, I can handle 10,000 'backpeepers' and 5,000 tuners daily.’

**Child Labour**

One of the indicators of decent work within the avoidance of exploitation theme (Ghai, 2003) and a key problem associated with home-based work, is the use of child labour. The ‘hidden’ nature of the home environment means that it is easy for child labour to go unrecorded (ILO, 1994). It can range from full time, (badly) paid, homework to a few hours unpaid work helping out in the family business after school. Our study suggests home-based work is by no means inevitably linked with child labour. There are seven HBEs in the Cochabamba sample and four in the New Delhi sample that register as having children working therein. None appear in the Surabaya or Pretoria data.

The field researchers were asked not to rely on the questionnaires but to look out for incidences of child labour and also to question HBE operators in the qualitative interviews about the role their children play in the HBE. In production HBEs, children are most commonly engaged at busy times. In Surabaya, they help out in the mask making at the height of the season. Although unpaid, the hours of work are short, the atmosphere relaxed (often while watching television) and the work untaxing (Frost, 2000). In all four case studies, in retail HBEs, children may be called on to ‘mind the shop’ if a parent or adult family member has to go out or do something in the house.

For many HBE workers, children are often considered a hindrance rather than a source of labour. Rather than being asked to help in the HBE, children are more commonly expected to help out with domestic chores and the care of the younger members of the family to allow the adults more business time. This conforms to practice found in Turkey by Cinar (1994).

**Health and safety**

Health and safety considerations, protecting workers’ rights to be safe, are important in the idea of decent work. Every year, 250 million workers suffer accidents and 300,000 die in the course of their work (ILO, 1999).
In discussions of HBE working conditions, there is often a barely expressed assumption that they represent a contrast to an ideal which is represented by formal sector employers who conform to labour and workplace regulations. The reality, however, is that formal sector jobs may also be poorly paid, uncomfortable, unhealthy, or simply unobtainable. Occupational safety and rest are issues in formal and other non-home-based employment. Unregulated activities in HBEs are likely to be untouched by official control over health and safety issues, particularly for workers and their households (especially children). Even activities which seem to be environmentally benign, such as carpet weaving (Ghavamshahidi, 1995), can produce dust, particles, or fumes that can be harmful over a long period.

Dangers certainly exist in our case studies. These include open fires, electrical short circuits, over-heated sockets and unprotected wires (especially in illegal connections) leading to fire; sharp implements and tools in places where they can cause accidental damage to people; noxious fumes from printing, painting, gluing, etc. The confined space in which many of our HBEs operate can be a further problem, especially in New Delhi where there is a mean net HBE space of 3.9 square metres (calculated from exclusive HBE space plus half shared HBE and domestic space) (Tipple and Kellett, 2003). However, although we asked, we came across no examples of people having suffered serious accidents through operating an HBE. Operators seem to manage health and safety risks by controlling the location and movement of people rather than altering the equipment or processing. When frying snacks in a one room dwelling in Bhumeeheen Camp to sell to passers-by, Mr. B.D. keeps children away from his open pan full of hot oil. His business has never caused an accident and he believes he takes suitable precautions to prevent one happening. Even so, B.D. admits that he finds it difficult to control the flow of people near his stove in the cramped conditions of the neighbourhood. However, many of these dangers are as much a domestic as an HBE issue.

**Strain and Injury**

Many HBEs are physically strenuous or involve poor posture and bad light. Sarna and Shukla (1994) and Miyashita *et al* (1980) found that women garment workers in small enterprises had problems with their eyes, backs and joints, and suffered from heightened anxiety, nervousness, apprehension, stress. Ghvamshahidi (1995) found that young carpet weavers in Iran suffer from spinal cord and limb abnormalities, bone diseases, and gynaecological problems, from their working position. One of the female homeworkers in the New Delhi sample who cuts cloth, complains of some of these ailments.

‘…. [This work] causes weakness, doesn’t it? One has to slog away at it the whole day. Wouldn’t that affect one’s health? [I] get tired, feel thirsty and hungry and can't walk. I have backache, pain in the legs and blisters on the hands.’

From the above, it is clear that the current judgment on HBEs is that they could do better on the working conditions front. There is certainly scope for shortening the length of the working day, reducing the triple burden on women of domestic, reproductive and productive work, and improvements in health and safety provisions, work position and lighting. All these will certainly impose costs on the HBE operators that they may not be able to afford. While it may be true that secure and well treated
workers are more productive (ILO, 1999), the costs may be too high for HBEs to survive long enough to gain the benefits.

**Conclusion: Decent Work?**

Our findings suggest that HBE work, at the very least, has the potential to be ‘decent work’ even if there are problems currently in some HBEs. They score highly on their contribution to the ability of everyone to find work. This is, in itself, highly significant to low-income households but it is particularly so for the male-female gap in labour force participation.

HBEs help households to have higher incomes than they would otherwise and than other households who do not have HBEs. However, many do so by receiving unpaid labour from family members or others who may be recompensed in other ways. Thus, HBEs score well for the household as a whole but may serve individual members poorly through low hourly pay.

The data from our survey suggest that homeworkers are the most likely to be exploited in terms of hours and intensity of work. In others, working hours are many but very few HBE operators or workers constantly work intensively for many hours. The problem that women face in fitting work into their full domestic schedule evidently causes trouble to many but it would probably be even more acute were they employed outside the home. There is undoubtedly much self-exploitation by operators of HBEs. There is no evidence from our study that children living in an HBE household are more likely to be exploited as child labour though some will undoubtedly help out after school or join the business after basic education.

Some HBEs score relatively poorly on health and safety and there are problems for some of the production activities in spaces intended for domestic use. It is probably inevitable that the employment conditions of home-based workers are less likely to satisfy local or international regulations than those of workers in factories or other formal work places because small businesses cannot cope with the overhead costs of compliance. Furthermore, they are unlikely to be assisted to improve their operations, and virtually impossible to regulate as they are invisible and scattered. However, the presence of most HBEs is unlikely to increase health and safety risks in the home beyond a level that is coped with by simple strategies of avoidance.

There are concerns about health and safety, insurance, pensions, holidays, the ability to join a union, and many other considerations contained in international labour regulations, and the ILO has reason to continue to lobby for improvements (ILO, 1999). However, it is well-known that conditions in many large formal sector workplaces are not all they should be and that industrialists are not averse to bribing their way out of trouble (Hameed and Raemaekers, 1999).

HBEs do not score a clean sheet on the ‘decent work’ characteristics that our survey allowed us to examine. We would argue, however, that the poor working conditions for some do not devalue the opportunities and benefits derived from HBEs and certainly do not justify the blanket criticism and harassment that HBEs tend to suffer at the hands of authority figures. There are some causes for concern and improvements are needed in many production HBEs, as they are, in all probability, in formal sector workplaces in the same cities. Much could be improved by sensitively targeted advice on how to improve working conditions without costing so much that the HBEs lose their viability.
Acknowledgements

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References


Tables

Table 1. More workers in HBE households than non-HBE households (Means)

<table>
<thead>
<tr>
<th></th>
<th>Cochabamba</th>
<th>New Delhi</th>
<th>Surabaya</th>
<th>Pretoria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male workers</td>
<td>0.05</td>
<td>0.39</td>
<td>0.30</td>
<td>-0.03</td>
</tr>
<tr>
<td>Female workers</td>
<td>0.46</td>
<td>0.52</td>
<td>0.76</td>
<td>0.37</td>
</tr>
<tr>
<td>Total</td>
<td>0.51</td>
<td>0.91</td>
<td>1.06</td>
<td>0.34</td>
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</tbody>
</table>

Table 2. Adult workers as percentage of adults in the household of the same sex (means)

<table>
<thead>
<tr>
<th></th>
<th>Cochabamba</th>
<th>New Delhi</th>
<th>Surabaya</th>
<th>Pretoria</th>
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</thead>
<tbody>
<tr>
<td>Male workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HBEs</td>
<td>85.7</td>
<td>92.6</td>
<td>85.0</td>
<td>53.7</td>
</tr>
<tr>
<td>Non-HBEs</td>
<td>86.9</td>
<td>88.7</td>
<td>72.8</td>
<td>60.9</td>
</tr>
<tr>
<td>Asymp. Sig. of</td>
<td>0.636</td>
<td>0.910</td>
<td>0.160</td>
<td>0.570</td>
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<tr>
<td>Mann-Whitney’s U (two tailed)</td>
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<td></td>
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<tr>
<td>Female workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HBEs</td>
<td>83.2</td>
<td>69.6</td>
<td>72.7</td>
<td>71.3</td>
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<tr>
<td>Non-HBE</td>
<td>50.9</td>
<td>29.1</td>
<td>28.4</td>
<td>46.4</td>
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<tr>
<td>Asymp. Sig. of</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Mann-Whitney’s U (two tailed)</td>
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<td></td>
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<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HBEs</td>
<td>83.2</td>
<td>82.6</td>
<td>77.9</td>
<td>62.2</td>
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<tr>
<td>Non-HBE</td>
<td>68.3</td>
<td>60.9</td>
<td>50.3</td>
<td>53.6</td>
</tr>
<tr>
<td>Asymp. Sig. of</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.190</td>
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<tr>
<td>Mann-Whitney’s U (two tailed)</td>
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Table 3. Household monthly income (means, PPP pounds)

<table>
<thead>
<tr>
<th>In PPP pounds</th>
<th>Cochabamba</th>
<th>New Delhi</th>
<th>Surabaya</th>
<th>Pretoria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>1,067</td>
<td>254</td>
<td>417</td>
<td>464</td>
</tr>
<tr>
<td>Median</td>
<td>739</td>
<td>211</td>
<td>277</td>
<td>343</td>
</tr>
<tr>
<td>Non-HBEs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>401</td>
<td>200</td>
<td>306</td>
<td>345</td>
</tr>
<tr>
<td>Median</td>
<td>197</td>
<td>170</td>
<td>249</td>
<td>290</td>
</tr>
<tr>
<td>Percentage of household income from the HBE</td>
<td>73.6</td>
<td>58.0</td>
<td>59.6</td>
<td>70.3</td>
</tr>
<tr>
<td>Percentage with all income from HBE</td>
<td>41.2</td>
<td>36.7</td>
<td>33.1</td>
<td>53.9</td>
</tr>
</tbody>
</table>

Note: We have calculated incomes by converting local currencies to Pounds using purchasing power parity (PPP) factors calculated from the differences between Gross National Income per capita statistics in dollars and in PPP dollars as contained in World Bank (2000).

Table 3. Hours worked per day (means and medians) for retail HBEs

<table>
<thead>
<tr>
<th></th>
<th>Cochabamba</th>
<th>New Delhi</th>
<th>Surabaya</th>
<th>Pretoria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>12.7</td>
<td>12.5</td>
<td>12.2</td>
<td>13.2</td>
</tr>
<tr>
<td>Median</td>
<td>14.0</td>
<td>12.0</td>
<td>13.0</td>
<td>14.0</td>
</tr>
</tbody>
</table>