AN ANALYSIS OF SOCIO - ECONOMIC CONDITION OF DOMESTIC WORKERS –
With special reference to Bengaluru city

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ABSTRACT
The literature review survey of economic conditions of domestic workers has been outlined up in view of its increased popularity with the major objective to have prosperity of society. International labour organisation states there are around 67 million domestic workers over the age of 15 worldwide. Domestic workers are those who indulge their work in tasks such as cleaning the house, cooking, washing and ironing clothes, taking care of children, or elderly or sick members of a family, gardening, guarding the house, driving for the family, and even taking care of household pets. A domestic worker may work on full-time or part-time basis; may be employed by a single household or by multiple employers; may be residing in the household of the employer (live-in worker) or may be living in his or her own residence (live-out). India’s large force of domestic workers remain unseen, undervalued and denied of their rights. The wage rate they get is very low compared to their marginal productivity. It is observed that domestic workers migrate from one place to another in search of work due to poverty, illiteracy and unemployment. They are highly unorganised, tinted with vulnerabilities and unaware of their own rights and privileges. Failure to provide a basic pay scale leads to questioning the implementation of laws of the land. They keep the wheels of our economy turning with their labour, and yet have limited or no social protection to act as a cushion in hard times. As the suffering of informal, migrant workers plays out across India, we note that
along with no livelihood, the vast majority of our citizens, mainly informal workers, cannot seek support for even basic social securities

This paper studies with social and economic status of women with regard to poverty, employment status, financial inclusion, social securities. The study of socio-economic condition of work force is vital to formulate the policies for their growth and development. In this article, the researcher has dealt the various aspects of socio economic environment of domestic workers through the review of existing literature. The sources referred include various journals, books, doctoral thesis, working papers, reports, magazines, internet sites, etc., and has been reflected as references at the end.

Key words: Domestic workers, Social security, Economic status, Rights, Migration, Basic Pay

INTRODUCTION

Research conducted over a decade has established that domestic workers are undergoing a lot of turmoil despite of various laws and rules amended in favour of them. Domestic workers are the most neglected group of workers in unorganised sector whose labour plays a vital role in serving the economy. The policies, acts, rules and regulations amended for their benefit has not helped them due to lack of awareness and major pot holes in its implementation. They often face psychological abuse, economic and emotional exploitation, verbal assault, bonded labour where some are even literally imprisoned. Even a Basic pay is deferred to employees. (Jacob, 2020)

Wages Of majority of workers remain below minimum wages. Available evidence from the ground, in line with theoretical predictions, point towards weak enforcement of the legislation as the potential driving factor of observed results.

A major recognition for domestic workers right was achieved on 16th June 2011 when Domestic Workers Convention was adopted at the International Labour Conference in Geneva disclosing realm of labour standards. The Convention recognizes the “significant contribution of domestic workers to the global economy” and says this work is “undervalued and invisible, and mainly carried out by women and girls, many of whom are migrants or members of disadvantaged communities.”

They are ubiquitous but remain invisible. Such workers are mostly illiterate and have little or no awareness of their rights. Most of these workers come from economically backward and poor families who would be forced to get into this sector because of family pressure, illiteracy and prevailing unemployment in the society. Observation of UN India states that most of population has migrated from rural areas to cities in search of work. Lack of alternate livelihoods and skill development in source areas, locations from where migrated ones originates, are the primary causes of migration from rural areas. Workers migrate seasonally, temporarily, or for a longer period, either within a state or across states. More often than not, they are vulnerable, exploited and work in conditions where their rights are not protected. Economic policy institute stated Domestic workers are three times as likely to be living in poverty as other workers, and almost three
times as likely to either be in poverty or be above the poverty line but still without sufficient income to make ends meet. Fewer than one in ten domestic workers are covered by an employer-provided retirement plan and just one in five receives health insurance coverage through their job.

After Independence, Government has passed more than forty central Labour Legislations. Nevertheless, these legislations have benefited only the workers of the organized sector, when in actual fact 93 per cent of labour fall into the unorganized sector. (Vargha, 2020) The Code of Wages, the Industrial Relations Code, the Social Security Code, and the Occupational Safety, Health and Working Conditions Code. These codes diluted and repealed various longstanding legal provisions that ensured the rights and security of workers. Together, they exclude a vast section of informal workers, primarily women, from the ambit of existing laws and protections spelled out in the codes.

They also exclude a large number of establishments from compliance and enforcement mechanisms. Critical issues addressed include policies and programs regarding working time of domestic workers that safeguards their health and safety, malnutrition, lack of savings work-family balance and adequate rest; wage protection including minimum wage, and employment practices that shape terms and conditions of employment of domestic workers. Heavy debt burden on their head has made them liable to work beyond limit by carrying baggage of serving family for their children’s education, marriage, health problems. This paper include programs, guidelines, policies regarding treatment of domestic workers with regard to their work and living conditions, health and safety, wages paid and adequate rest.

**OBJECTIVES OF THE STUDY**

- To study the Socio- Economic conditions of Domestic Workers in Bangalore city.
- To find out the challenges and problems faced by them in Bangalore city.
- To find out the awareness level amongst domestic workers about their rights and legislative protection.
- To comment the role of Government policy and programmes in uplifting the socio economic conditions of women domestic workers.

**LITERATURE REVIEW.**

**Basic Pay**

(ILO, 2018) Domestic workers are lowest paid and often amongst the most informal group of wage employees. They are also frequently excluded from minimum wage protection. An estimated 21.5 million domestic workers have no minimum wage that is applicable to them, although it exists for other workers. Among those who are covered, many are entitled to a rate that is lower than the minimum wage for other workers. Domestic workers should not be discriminated against. They should enjoy minimum wage coverage equivalent to that provided to other workers generally, where such coverage exists. A
minimum wage recognizes the economic and social contribution of these workers and is a key means of ensuring the principle of equal pay for work of equal value.

The regulation of domestic labour sets challenges because of its invisibility and the stigma attached to it. Common areas of exploitation include non-compliance of wage guideline as per prescribed legislation and excessive working hours. (Jenni govind, 2012) The exploitation suffered by domestic workers highlights the urgency for the need to explore domestic worker wage and working hours.

(WAGEINDICATOR@2020) States like Andhra Pradesh, Bihar, Karnataka, Rajasthan and Jharkhand have included domestic worker in the Scheduled Employment. With the passing of the domestic workers (Registration, social security and welfare) Act 2008 every registered domestic Worker is now slated to receive pension, maternity benefits and paid leave that is a paid weekly off. According to section 22 of Domestic Workers (Registration Social Security and Welfare) Act, 2008, a domestic worker living in the house is entitled to annual leave with wages for at least 15 days during the year. District Board shall be constituted by Central Government or State Government, which will review and monitor proper implementation of Domestic Workers (Registration Social Security and Welfare) Act, 2008 in each districts. Board will function for the settlement of disputes through conciliation and procedure mentioned under the Act. In case of any offences made domestic worker can approach District Board for its compliance.

Migration

(Singha, 2019) Domestic work is a phenomenon associated with rural-urban female migrants who represent one of the most vulnerable groups likely to be working as domestic labour. The growing demand of households for domestic services is considered to be one of the main triggers of the feminization of labour migration which we have witnessed in past decades. Yet, as with other migrant workers, migrant domestic workers can be confronted with additional vulnerabilities, leading to violations of their human and labour rights. The absence of adapted assistance and protection mechanisms, the social and cultural isolation they can face at the destination due to language and cultural differences, lack of advance and accurate information on terms and conditions of employment, absence of labour law coverage and/or enforcement in the country of destination, and restrictions on freedom of movement and association, among other things. The ILO recognizes the specific vulnerabilities to which migrant domestic workers are exposed and the need to improve labour and migration laws and policies, including policy coherence between them. Mostly (Reports, 2019) Women in India tend to migrate to the nearest big city either from within the state or from nearby states to get a job opportunity and earn their living. These workers are self negotiated and depends on employee mood swings and good will. The number of underage domestic workers is estimated to be 12.6 million, 86% of whom are women. In contrast, more conservative government estimates expect the number of domestic workers in India to jump from 7.79 million in 2017 to 10.88 million by 2022 necessary support and guidance to be provided to these workers to have a peaceful living. A lack of support at their home place has been a reason for them to migrate to another place. Especially in a country like India
sustainability of these employees to survive is challenging. Social strikes, bandh and atrocities have caused a lot of struggle their pain is unseen and unheard. A proper regulatory measure is to be implemented after recourse on schemes since logic is flawed.

**Employment rights**

It is important to be aware and understand the state regulation specific policies and legislations for the protection of domestic workers in order to provide them a shield of protection UN (INDIA, Employment and social protection, 2014) The draft National Policy for Domestic Workers formulated in 2011, reflects the spirit of Convention 189 and ensures the rights and fundamental principles for domestic work. The draft Policy ensures minimum wages, weekly off, stipulated work hours, access to social protection, guarantees protection from abuses and strong collective bargaining power of domestic workers. Adopting the draft National Policy will be a step forward in achieving decent work for domestic workers in India. Significant progress at State levels: Seven states, Andhra Pradesh, Bihar, Jharkhand, Karnataka, Kerala, Odisha, and Rajasthan have notified minimum wages for domestic workers. State governments of Kerala, Maharashtra and Tamil Nadu have constituted Welfare Boards for domestic workers who can avail of a prescribed set of welfare benefits by registering with these Boards. Several States have extended health insurance schemes to domestic workers. Trade unions, domestic workers unions and associations in several states are organizing domestic workers toward promoting their collective bargaining power. Since the responsibility has been shifted from women at home to domestic workers it has provided an opportunity for domestic workers especially women to enter labour market and reap the benefits of it.

**Health and Facilities**

In Indian systematic labour market inequalities and patriarchal families have limited the women’s livelihood options to domestic tasks, household chores and marital duties. Moreover, domestic workers are generally young females because of their lower economic status in Indian family and society (United Nations in India, 2018)This survey reveals young female participants have shared their struggle of working in hectic schedule, juggling with multiple employers during a single day, with no time for breaks, food or water.

Women do suffer from physical pain such as headaches, neck pain, shoulder pain due to repetitive continuous heavy lifting, squatting bending for long periods along with leg and knee pain for standing and sitting for long work hours while performing tasks. It is notable that body aches has increased with age along with, the risks of long-term ergonomic disabilities, chronic pain and occupation-induced disease in adulthood have received little attention. Risk of sexual abuse, where violations go unseen menstruation being highly neglected has devastated their living condition. With increasing prices of essential commodities leaving female domestic workers remain mal – nourished and increased cycle of poverty of these workers is a troublesome. It has bought them a necessity to fend themselves by availing the health benefits available. Along with physical stress at work they also have to bear the emotional trauma. Both the
Central and state governments have floated various health schemes for the informal sector but these schemes have not touched the lives of workers. Central government schemes such as Rashtriya Swasthya Bima Yojana offers health insurance coverage to BPL families with fixed hospital rates and hospitalisation cover limit of Rs 30,000 for five members of the family. The Employment State Insurance Scheme offers full medical cover to its members and their dependents. The Janashree Bima Yojana gives health insurance for people aged between 18 and 59. The latest scheme, Ayushman Bharat National Health Protection Mission, has a cover of Rs 5 lakh per family per year and is slated to cover over 10 crore poor families.

State government also provides schemes for both below poverty line workers and above poverty line workers. Systematic labour market inequalities and patriarchal societal structures limit women’s livelihood options and foster normative values around domestic tasks and marital duties for women and girls. Moreover, domestic workers are generally young females because of their lower social status in Indian family and society.

**Financial Inclusion**

According to the World Bank, financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way. In a recent survey conducted by ILO it is known that financial decisions are taken by women domestic workers and also there is an increase in women availing social security benefits. As far as financial literacy and financial condition is concerned, they are still facing challenges relating to their working conditions and job profile. It is important for them to equip themselves with skills relevant to domestic work helping in reducing their work stress and providing them a better working conditions for them else their financial inclusion will only be restricted to only documentation sake. Financial inclusion is studied with a view to determining their ability to assert themselves to improve their own life situation.

There are two coins of the same side socio-economic status of women is major cause of hindrances in their financial inclusion on the other side absence of financial inclusion leads to inferior status of women in socio-economic level. The interdependence of these aspects has many dimensions.

Government has launched various schemes for development of women through financial inclusion and entrepreneurial development. Financial literacy is of utmost importance for achieving financial inclusion. (Munde, 2017) Every bank should appoint one bank representative who approach poor customers and provide them with various bank facilities such as fixed deposit, recurring deposit and give information on debit cards, credit card and most importantly give a detailed explanation on how to avail bank services. The bank branches should keep their functions open till late evening since most of the poor are found to be wage labourers who find it difficult to visit bank branches during day time. Few female domestic workers might have migrated from other states thus government should make some arrangement to either get some documents or try opening a account without such documents. After years of government efforts to increase
financial literacy and financial inclusion, it is vital to check whether expected level has been achieved or not therefore a government needs to be checked whether the expected level of it has been achieved or not. Thereby government should take decide further road map consciously

**Untapped Potential**

Despite receiving higher education and consistent economic growth there are lowest rates of female workforce participation globally.

(Express, 2021)21% India has one of the lowest female participation rates in the world. In other words, 79% of Indian women (aged 15 years and above) do not even seek work. In addition they do undertake domestic chores such as fetching water and food for family members such as unpaid care work, reproductive work and so on. Hired domestic workers ease the burden of individual households by undertaking household chores in return for remuneration. The tasks include the care of children and the elderly, cooking, driving, cleaning, grocery shopping, running errands and taking care of household pets, particularly in urban areas. However, despite the benefits this work brings to individual households, domestic workers are often not recognized as workers by society. These tasks are performed by them are not labelled as work as well though they continue to struggle for their visibility and recognition.

While there are several legislations such as the Unorganized Social Security Act, 2008, Sexual Harassment against Women at Work Place (Prevention, Prohibition and Redressal) Act, 2013 and Minimum Wages Schedules notified in various states refer to domestic workers, it lacks an absence of comprehensive policy, uniformly applicability and national legislation that guarantees an decent term of working condition Domestic workers should however be guaranteed the same terms of employment as enjoyed by other workers.

**Working conditions of Domestic Workers**

(INDIA-Domestic Workers, 2019) In a survey it is estimated that there are over four million domestic workers in India who still remain a part of an informal and unregulated sector with no policies and regulations to guide and protect them. Their wages are, on average, only a third of those in other sectors, they have very limited social protections, and commonly suffer poor working conditions, exploitation, abuse and slavery. Many domestic workers are migrants from poorer states and are among the most marginalised and socially discriminated populations in India. Most of them are Dalits or come from other disadvantaged castes and tribal minorities; many are landless, illiterate and innumerate, which increase their vulnerability and disempowerment. Around the world, domestic workers are particularly vulnerable to human rights abuses with respect to their working conditions. They often work for excessively long hours, with little to no pay, and with almost no access to social protections. Globally, on average, 30% are excluded from labour legislation, but a much greater number do not enjoy de facto minimum protection at work.
To promote improved and equal working conditions for domestic workers, the ILO carries out policy advisory services for national constituents, technical assistance projects at country-level, research and knowledge development, and policy advocacy campaigns. Critical areas addressed include policies and programs regarding working time of domestic workers that safeguards their health and safety, work-family balance and adequate rest; wage protection including minimum wage, and employment practices that shape terms and conditions of employment of domestic workers.

Deplorable working conditions, labour exploitation and abuses of human rights are major problems facing domestic workers. During the Convention conducted in the year 2011 lays down basic rights and principles requires States to take a series of measures to promote decent work for domestic workers. Major policies are to be highlighted namely wages, working time, migrant domestic workers and maternity benefit. (Souza, 2010)It helps responses from self – help organisations and NGO’S by supporting domestic workers through capacity building, national support and national policy.

Domestic workers act (Social security and welfare 2008) act was basically introduced to regulate payments working conditions and check exploitation and trafficking of women and other young household workers. Domestic workers are in the organized sector and unorganized, hence there are practical difficulties to cover them. As per the act minimum wages are to be paid, and also entitled to annual leave with wages for at least 15 days. The Act specifically makes provisions for penalty in cases where any person knowingly sends, directs or takes any girl or woman domestic worker to any place for immoral purposes or to a place where she is likely to be morally corrupted or in any manner sexually exploited

**Social Security Benefits**

**Child care facility**

Women is the centre of the economy, who’s labour and enterprise creates the wealth of the nation, and whose hard work leads to national growth. A working mother is overworked and exhausted and often very anxious and stressed about her child’s welfare. Adequate child care facilities are to be provided to them.

**Maternity entitlements**

The repeated neglected of women’s health during her pregnancy has made physically vulnerable during the period of childbirth plunging her into a crisis of borrowing and high interest expenses. Often she does not take adequate rest and starts working soon after childbirth with adverse effect on her health. It has led to lot of high childbirth manifests with a high mortality rate and poor health conditions of these workers

**Old age**

Social security provides many facets for women. Income security is one of the factor that majorly forces women to work for long hours to support her family in economic and supportive crisis is only one aspect –
she is often forced to work for long hours even when her age does not permit it. However, old age not only means loss or diminution of her income, it also means loss of her health and rise in the cost of medical care.

Risks and crisis

It is usually a crisis – personal, social or natural - which drives a family into the downslide towards destitution. It could be natural contingencies like floods, droughts, cyclones; or a personal loss such as the death of husband or the family breadwinner or events such as market crash, crop failure or cattle loss through disease. Each crisis leaves the woman worker and her family weaker and more vulnerable. The main reason for such a strong negative impact is the high expenditure.

SUGGESTIONS

- Domestic workers should be paid minimum wages for the amount of work done by them and also enjoy the privileges and benefits that all other form of workers receive without discrimination such as pension, paid leave, bonus, incentives etc.
- A proper regulatory measure is to be implemented for domestic workers through a legislative mechanism as they migrate from one place to another in search to living.
- Workers should be made aware of state regulation specific policies and legislations for the protection of their rights and duties.
- Draft of national policy of women domestic workers to be completed and implemented by the central government for women to reap its benefits.
- In Public Distribution shops there should be a separate section of allocation of nutritional foods such as millets, ragi, jowar and others to these workers to protect them from Mal-nutrition.
- Medical benefits such as maternity benefit, ESI, Sick allowances, are to be provided as these women come from lower class society.
- Strict penalty and punishment is to be imposed for those who exploit women sexually.
- Trafficking of women and other young household workers is to be tracked and record is to be maintained to prevent from kidnapping, exporting to other countries and such other crimes.
- Government can also work on providing cash incentives to these unpaid workers.
- SEWA provides community insurance schemes which can be accessed for health care services.
- Various women empowerment websites and wings are open to access and seek support in terms of emergency situations where they provide financial assistance and moral strength to deal with the situation.
- Under policy for domestic workers they should have right to register as workers with the state labour department, in order to facilitate their access to rights and benefits accruing to them as workers.
- They also be provided the right to form their own associations, trade unions, protection from abuse, harassment and violence.
- An establishment of a mechanism to be done for regulation of placement agencies.
• Only Central Law can meet requirements of regulating the Domestic Workers sector since workers also frequently cross the inter-state boundaries.

• The Domestic Workers are also caught in trap of the agents who supply them to the placement agencies or even harass or traffic them for other forms of forced labour is a reality.

• There is also a need to develop a separate piece of legislation dealing exclusively with Crimes committed against the Domestic Workers like Murder, Rape, and Sexual Assault.

• Government of India has developed an Integrated National Plan of Action against the Trafficking and is taking steps to put some remedial measures in place in form of Integrated Anti-Trafficking Units and Anti-Trafficking Nodal cells, but still there is a need for a more comprehensive legislation on the labour trafficking.

• At the same time, Law regulating Interstate Migration, Inter-State Migrant Workmen Act, 1979, will also require major amendments.

Conclusion

The Domestic Workers come from the vulnerable communities and the backward areas. Majority of them are poor, illiterate, unskilled and do not understand urban labour market. The work done by the Domestic Workers is undervalued, underpaid and poorly regulated. Lack of decent wages, work conditions and defined work time, violence, abuse, sexual harassment at the workplace, victimization at the hands of traffickers or the placement agencies, forced migration, lack of welfare measures and the lack of skill development avenues resulting in the stagnation are major issues that they face. Domestic worker’s welfare bill addresses important issue Specifying households as a workplace and not treating it as a ‘private space’, would, in itself be a significant step in securing the rights of domestic workers. A migrated employee can be remunerated in form of cash or kind by providing minimal opportunities of staying at household premises or otherwise through casual, temporary, contractual or migrant works.

A zero tolerance needs to be passed towards employing domestic workers under the age of 18. Proposed bill suggest wages should not only mean remuneration expressed in terms of money, but should also not include the value of any accommodation (rent), supply of light, water, medical attendance etc. The employer would also be liable to extend his/her contribution towards any social security scheme or insurance, give travel allowances or concessions and any other compensation on discharge.

The domestic worker or Placement Agency should initiate registering the employment agreement and get it verified by either local panchayat Raj institution or local urban body, the non-profit organisation, resident welfare association among domestic workers. These workers deserve proper care, protection and measures for empowerment in modern society on the basis of humanitarian considerations. These domestic workers do not have support networks and civil society support under the existing circumstances. They experience exploitative situations and multi-faceted abuses. The national and International legal instruments to be used in a large effective way in existing circumstances.
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