

Domestic Workers and Social Protection in Madhya Pradesh



Recommendations to the local government in Madhya Pradesh, one of India's poorest states, include registration with the labour department of domestic workers as a recognized sector by the government. Photo: Rosily Panjikaran, NDWM organizer for Madhya Pradesh Domestic Workers Trade Union

Key Points

- 1 Domestic workers are not included in the Madhya Pradesh state government's labour regulations, and there is no minimum wage notification for this group of workers. Most domestic workers in the survey reported earning a weekly income of Rs.1,250 for a 40-hour work week. This falls below what 51 per cent of domestic workers surveyed considered the minimum monthly income necessary to survive, which ranged from Rs.6,000–11,000.
- 2 One of the most frequently reported reasons for absenteeism was illness or accident, with 46 per cent reporting that their last illness or injury was work-related. Again, almost half of these workers (47 per cent) reported that they had had to take time off work due to this illness or injury, with 81 per cent reporting that they had not been paid during this time.
- 3 The typical direct cost paid by domestic workers on a health visit was Rs.500, which is the equivalent of just under half a week's earnings for a typical domestic worker. The opportunity cost of health visits (earnings lost as an indirect cost of a health visit), based on the average hourly wage, was Rs.76.50, or 6 per cent of weekly earnings.
- 4 Recommendations to the local government include registration with the labour department of domestic workers as a recognized sector by the government; creation of a welfare board dedicated to domestic workers under the labour department; registration of domestic workers with a unique ID for their employers; implementation of a household tax to finance social security for domestic workers.

Madhya Pradesh (MP) is one of India's poorest states. Its large informal economy accounts for about 90 per cent of employment (Mohapatra, 2012). This brief aims to describe the conditions of work of one group of predominantly female informal workers – domestic workers – in the state's most populous city of Indore, as well as to make policy recommendations related to social protection. The study on which it is based included interviews with domestic workers and their organizations, and a survey of 100 domestic workers.

Domestic Workers in Madhya Pradesh

Madhya Pradesh is a mainly agrarian state, although urbanization has proceeded steadily, accompanied by a growth in non-agricultural informal employment (Mitra & Rajput, 2020). There is no clear data on the number of domestic workers in the state, but organizations working with informal workers, such as the Self-Employed Women's Association (SEWA) MP, and National Domestic Workers' Movement (NDWM), report a growing number of families migrating to urban areas in Madhya Pradesh, with women usually drawn into domestic work. SEWA MP, which has only recently started active engagement with domestic workers, has 40,000 domestic workers registered as members.

Key findings of the survey of domestic workers conducted in Indore include:

Individuals: Three-quarters of workers surveyed were in their 30s and 40s and just over 60 per cent reported that they had either no schooling or some primary education. The largest single group interviewed were born in Indore itself, with a smaller group originating from the city of Khandwa. A small number of inter-state migrants were included in the survey, mainly originating from Maharashtra, as well as Rajasthan and Uttar Pradesh.

Households: Almost half (49 per cent) of workers live in households with between three and nine dependents, with 26 per

cent reporting the presence of at least one child under the age of six. The majority (60 per cent) were married and living with their spouses, 15 per cent were married and living apart from their spouses, and 16 per cent were widowed.

Work arrangements: Three-quarters of the workers (75 per cent) were employed in live-out, multiple-employer work arrangements, with a further 11 per cent employed in live-in single-employer arrangements. A few workers lived with one employer but worked for others too (8 per cent), or were employed in live-out, single-employer-type arrangements (6 per cent). Almost all of the workers did not have a written contract (97 per cent), and almost all (96 per cent) had found employment through SEWA's job facilitation services.

Work-Related Risks to Income Security

Madhya Pradesh lags behind most of the southern states in India in terms of recognizing domestic workers as "workers" and in instituting laws on social protection and security for domestic workers. The central government's Unorganized Sector Workers Social Security Act 2008 directs the respective states to formulate schemes and policies for the welfare of unorganized sector workers and to set up boards to monitor and implement these. Madhya Pradesh has passed a scheme for the welfare of unorganized sector workers, but the board under it does not have representation from civil society, nor does it have the mandate to implement or monitor welfare schemes that should cover health, accident and general insurance, maternity benefits and old-age pensions (Centre for Social Justice, 2016). Presently, the board is responsible only for finance and budgetary management.

Ultimately, although some progress has been made towards the provision of welfare benefits to domestic workers, they remain largely unprotected as workers and face many risks to income security, including:

Low remuneration: Domestic workers are not included in the state government's labour regulations and there is no minimum wage set for this group of workers. The typical domestic worker surveyed reported earning a weekly income of Rs.1,250¹ for a 40-hour work week. This amounts to approximately Rs.208 per day (assuming a six-day work week), which is above the national daily minimum wage of Rs.176/day proposed under the Wage Code (2019). However, on a monthly basis, it does fall below what 51 per cent of domestic workers surveyed considered the minimum monthly income necessary to survive, which ranged from Rs.6,000 to Rs.11,000.

Lack of leave provisions: With respect to leave, it is generally understood that domestic workers can take up to four days off in a month. However, these days are not fixed and workers often need to make excuses when they need a day off. A focus group discussion with domestic workers affiliated to SEWA MP revealed that employers mostly reduce workers' monthly pay if more than four days of leave are taken. There is no concept of long leave – a worker would have to find a substitute in order to be away for a longer period.

Unregulated work hours: Domestic workers are expected to consent to work assigned to them over and above their usual tasks without additional compensation. This may include more work when an employer receives guests, substituting for another domestic worker who is on leave, and new household tasks such as grocery shopping and child and/or elderly care. Besides non-compensation, these additional tasks have time implications for domestic workers in multi-employer-type arrangements due to the spill-over effects on the time and task requirements in the next employer's house.

Occupational health and safety: Illness and accidents were the most frequently reported reasons for absenteeism, with almost half

of respondents (46 per cent) reporting that their last illness or injury was work-related. Again, almost half (47 per cent) reported that they had had to take time off work due to this illness or injury, with 81 per cent reporting that they had not been paid by their employers during this time. In an interview, one worker recounted a painful accident when boiling water fell on her while she was cooking rice for her employer. It took her almost three months to recover from the burns and she incurred medical expenses throughout this time. She was not paid during her absence, her employer did not contribute to her medical bills and she was laid-off. After she had recovered from her injuries, it took her another two months to find work. As a single mother and the only earning member of the family, the accident drove the family into a financial crisis (Focus group discussion with domestic workers, SEWA MP).

Stigmatization: In Indore's context, cleaning up after other people and washing dishes are considered menial, "dirty" tasks. Domestic workers who perform these tasks therefore experience a discriminatory work environment from employers and even other domestic workers who perform tasks such as cooking. For example, domestic workers who do the dishes are expected to stay away from the kitchen and wash the dishes in the chowk or the courtyard. They are served tea and snacks in separate cups and plates, and are expected to enter the house through the back door. There is also the constant threat of being accused of theft if any belongings of the employer are missing. Accusations of theft are sometimes used to fire workers or not pay their wages.

Sexual harassment: Domestic workers who face sexual harassment from their employers usually ignore it at first. If it escalates, the domestic worker usually leaves the work rather than complaining about the harassment.

¹ The exchange rate when the survey was conducted was approximately INR 1 = USD 0.0136. Available at : <https://www.exchangerates.org.uk/INR-USD-spot-exchange-rates-history-2020.html>

Access to Social Protection & Services

In 2018, Madhya Pradesh launched the *Mukhya Mantri Jan Kalyan Sambal Yojana*, a scheme to benefit unorganized sector workers that for the first time recognized domestic work as an occupation. The scheme covered death, funeral, disability, maternity, health and education benefits, as well as micro-credit. The most popular benefit was the waiving of outstanding electricity bills and a subsidized power scheme for qualifying unorganized sector workers Below Poverty Line (BPL).

However, for political reasons, the hugely popular scheme has not yet been implemented. It was launched by the ruling party – the Bharatiya Janta Party (BJP) – shortly before the state elections. The opposition Congress Party won the elections and halted the scheme’s implementation, claiming corruption and incorrect identification of beneficiaries. The government renamed the scheme *Naya Savera*, meaning “a new morning”, and promised to launch it after cleaning the beneficiary list of counterfeit names. The names of as many as 7.7 million beneficiaries were struck off the list, and identification cards disabled (Free Press Journal, 2020). In March 2020, the BJP returned to power and promised to restart the *Sambal* scheme, while approving the removal of names from the list. Even then, the list of beneficiaries still includes more than 15 million workers with new beneficiaries continually added². However, the respondents in this survey, by and large, did not appear to be benefitting from the scheme in terms of access to health and maternity benefits. Because these developments took place during the nationwide COVID-19 lockdown, it is yet to be seen whether these benefits will be extended in a more comprehensive manner.

Health care: Most (83 per cent) domestic workers had visited a health facility in the 12 months prior to the survey, and 88 per cent had visited a public health facility on their most recent visit. Very few workers (under 5 per cent) reported access to a non-contributory state health benefit, while 64 per cent reported having to borrow money to pay for a health-care visit. Forty-six per cent of respondents reported delaying a necessary health-care visit due to the expense – because they considered the consultation or the cost of medication unaffordable. The typical domestic worker in Madhya Pradesh reported earning 1,250 rupees per week (for a 40-hour week). On the last visit, the typical direct cost (medicine, tests, consultation fees etc.) paid by domestic workers was Rs.500. **This health visit, therefore, cost the equivalent of just under half a week’s earnings for a typical domestic worker.**

Other reasons for delaying health care included excessive waiting times (13 per cent), with a further 17 per cent reporting travel time to reach health facilities as too long. A significant number of workers (33 per cent) reported that it took them between two and three hours to travel to health facilities. Among the domestic workers who reported visiting a health professional in the past 12 months, 57 per cent had to forgo at least part of a day’s earnings. There is, therefore, an indirect cost to attending a health facility that impacts on earnings. The respondents’ total time spent (including transport, consultation and waiting times), on average, on their most recent visit to a health professional was about 2.5 hours. The opportunity cost of health visits (earnings lost as an indirect cost of a health visit), based on the typical hourly wage, was Rs.76.50, or 6 per cent of typical weekly earnings.

Maternity and child care: None of the workers reported having access to maternity leave, and 96 per cent reported

² Chhattisgarh News (2020). CM Ensures Sambal Yojana Effective Implementation, Corona Benefits to All Eligible People. April 20th, 2020. Available at <https://world360news.com/en/cm-ensures-sambal-yojana-effective-implementation-corona-benefits-all-eligible-people>

not having access to a maternity benefit. Thirty-seven per cent of workers reported not having anyone to look after their children while they worked. Children of domestic workers who are left unattended at home are prone to accidents, but these women have no alternative if there are no other adults to look after the children while they are at work.

The Integrated Child Development Services (ICDS) system that runs pre-schools for children, has provided some respite for working women from low-income families in some parts of India, as it offers a safe space for children while their parents are away. However, this is ineffective in Madhya Pradesh as the centres are open only for a very short time in the morning. In some instances, neighbourhood systems have emerged whereby friends and extended family take care of young children of working mothers for a nominal monthly fee.

Pension: Fifteen per cent of respondents reported having access to a pension, with just under half of these reporting access to a non-contributory state pension. Another 30 per cent of these domestic workers reported access to a contributory state pension.

Other benefits: Domestic workers who fall into the BPL category may access benefits aimed at poor citizens. Forty-six per cent of the workers interviewed reported access to the food security ration provided through the Public Distribution System (PDS). To access the food grains from a PDS shop, the beneficiary needs to show their ration card and prove their identity through the Aadhaar card (India's unique digital identifier). During the focus group discussions conducted in this study, several domestic workers complained that, despite qualifying for the benefit, they have not been issued ration cards and are not able to access the PDS shops.

In terms of the costs of applying for social protection benefits, the single greatest reported cost was for transport. The typical cost that domestic workers paid the last time they applied for a benefit was Rs.66.

Application fees were the next highest cost. On average, the cost of accessing benefits was Rs.291 or **the equivalent of about one-fifth of a week of earnings (or just under a day's earnings, on average)** as a domestic worker.

COVID-19 Context and Social Protection Responses

As was the case across India, domestic workers in Madhya Pradesh have experienced widespread loss of employment and food insecurity. In response to the restrictive health measures put in place in 2020, relief was made available through an additional month's food ration through the PDS. Besides this there have been no specific relief measures aimed at supporting domestic workers.

Organizing and Action for Social Protection

SEWA in Madhya Pradesh has been organizing domestic workers since 2006, when a nation-wide campaign to include domestic workers in central level labour laws influenced the union to work with this group of workers. The collectivization of domestic workers has been challenging, but has helped organized workers to bargain for better working conditions. At present, SEWA MP has constituted a state-level committee representing domestic workers from five districts of the state: Indore, Ujjain, Sagar, Khandwa and Bhopal. The committee has a democratic process of electing members from different areas from the sub-district level, leading up to the district level and then finally the state. The committee at the state level has 88 members.

The committee members – who are domestic workers themselves – undergo training on the rights of domestic workers. This training covers issues such as social security benefits, payment of wages, weekly leave, housing, pensions, good education for children, dealing with alcoholism in the family, and intimate-partner violence.

SEWA MP acts as a bridge between workers and the state's social welfare schemes. In 2009, the state government launched the *Mukhyamantri Kamkaji Mahila Yojana* scheme to assist women workers to obtain medical insurance and education scholarships for their children. SEWA MP played a key role in mobilizing and spreading awareness of the scheme among domestic workers and assisted them with registration. This was also carried out by the National Domestic Workers Movement (NDWM) – MP chapter. When the scheme was replaced in 2018 with the *Mukhya Mantri Jan Kalyan Sambal Yojana*, the union registered over 40,000 domestic workers for the new scheme. However, the stalling of this scheme has meant that there has been no implementation as yet.

Both SEWA and NDWM in the state also support domestic workers in other ways, including helping them to access state-provided skills training that could lead to alternative livelihoods. Both organizations have also been actively involved in changing perceptions of domestic work, in particular challenging the use of the derogatory term *bai*, with its connotations of slavery, and promoting greater acceptance of the term *gharelu kamgaar*, meaning domestic workers. The change of terminology has helped domestic workers to perceive themselves as workers. The term *gharelu kamgaar* achieved widespread acceptance with the *Mukhyamantri Kaamkaji Mahila Yojana*, where the state government formally acknowledged the legitimacy of the term.

Policy Recommendations

Improving access to social protection and improved working conditions for domestic workers in Madhya Pradesh requires both short-term and long-term policy changes. These include:

In the short to medium term -

- The state government must register domestic workers as a recognized sector with the labour department. This is the first step to ensuring that domestic workers receive targeted relief in response to the COVID-19 crisis.
- Domestic workers should have their own welfare board under the labour department, which should include the following characteristics:
 - Registration for the board should be accessible at local government level.
 - The board should allow for the allocation of unique identifiers for both domestic workers and employers, linked to the Aadhar system.
 - Domestic workers must be able to register with a unique ID for their employers, which will allow social security contributions to be automatically deducted from the employer's account.

In the longer term -

- The state government must consider the implementation of a household tax that would finance social security for domestic workers. This would simplify the collection of contributions from employers.
- Further research is needed on the economic contribution of domestic workers through their participation in the care economy. This research would bolster the case for the household tax.

* This brief was compiled by Laura Alfery, based on qualitative research conducted by the Institute of Social Studies Trust, and survey data produced through SEWA in collaboration with IDWF and WIEGO.

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Interviews

- Kavita Ben, Programme Coordinator, SEWA MP
- Assistant Labour Commissioner, Indore
- Secretary, Indian National Trade Union Congress
- Sister Rosina Joseph, Coordinator, MP-NDWM
- Tansi, MP-NDWM staff member
- FGD with SEWA MP staff members
- FGDs with domestic workers in Kalani Nagar, Prajapat Nagar, Vyas Nagar

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Women in Informal Employment: Globalizing and Organizing (WIEGO) is a global network focused on empowering the working poor, especially women, in the informal economy to secure their livelihoods. We believe all workers should have equal economic opportunities, rights, protection and voice. WIEGO promotes change by improving statistics and expanding knowledge on the informal economy, building networks and capacity among informal worker organizations and, jointly with the networks and organizations, influencing local, national and international policies. Visit www.wiego.org.

ABOUT SEWA

Founded by Ela Bhatt in 1972, the Self-Employed Women's Association (SEWA) works to empower poor women in India's informal economy by equipping them with both the personal confidence and practical tools necessary to fulfil their needs and exercise their rights. With over 2 million active members across seventeen states, SEWA is one of India's largest and oldest trade unions and nonprofit organizations. At the national level, SEWA is coordinated by SEWA Bharat.