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A Study of Socio-Economic and Financial Inclusion Status of Women Domestic Workers in Pune City

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ABSTRACT

This paper aims at reviewing Socio-Economic and Financial Inclusion Status of Women Domestic Workers in Pune City. On one hand, the socio-economic status of women domestic workers is one of the hindrances in their financial inclusion; and on the other hand, absence of their financial inclusion is a cause of their inferior socio-economic status. The interdependence of these aspects has many dimensions. The objective of this study is to understand the dynamics among these two factors. The exact data about the number of domestic workers in India is not available. However, the NSDC has identified the unorganized sector in Pune, mainly comprising of the domestic help occupation, as a high growth sector. As per a database of the World Bank, in India, only 26.45% of women hold an account at any financial institution. This gap widens when it comes to women working in unorganized sector. This paper is based on quantitative and qualitative analysis of the primary data collected from the domestic workers in Pune; and the literature review of other similar surveys conducted in India. It aims at identifying the reasons behind the financial non-inclusion of women domestic workers with a view to assisting policy makers in chalking out more effective financial inclusion initiatives for them.

Introduction

Sustainable development of any country focuses on the integration of economic, social and environmental factors such that today's needs are met in ways that do not disregard the needs of future generations of all sections of society. One of the sustainable development goals acknowledges that gender equality is its integral part. The attainment of the sustainable goals in India must, therefore, address the issue of gender inequality, which is deeply rooted in Indian culture and society.

This study has a sector specific focus on women domestic workers. Domestic workers comprise a large proportion of the urban poor. It is estimated that nearly 90% of the domestic workers in India are either women or children (especially girls) between age groups 12 and 75. Majority of them are illiterates and perform tasks of cooking, washing, and cleaning. As income earners, they occupy an important position in the family, sharing in the financial obligations of the family.

The State of Maharashtra enacted the Domestic Workers Welfare Board Act in 2008. The Act defines "domestic work" as household work like sweeping, cleaning utensils, washing clothes, cooking and such other manual work as is mutually agreed between the employer and domestic worker carried out at the work place; and, "domestic worker" as a worker who is engaged for doing domestic work. In the year 2013, The Government of Maharashtra estimated that there were 11 lakh domestic workers in the state in 2013, of which 2.29 lakh were

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registered with the Domestic Workers Welfare Board. In the same year the Pune Board had 25,000 registered workers, of which only 2000 had availed any benefits of the welfare schemes under this Act.

This study is undertaken with the dual objective of ascertaining the socio-economic status of the women domestic workers in Pune city; and comparing it with the socio-economic status of women domestic workers in Delhi and Mumbai with a view to finding whether it differs significantly or otherwise. In the present paper, women's social status and inclusion is studied with a view to determining their ability to assert themselves to improve their own life situation. On one hand, the socio-economic status of women domestic workers is one of the hindrances in their financial inclusion; and on the other hand, absence of their financial inclusion is a cause of their inferior socio-economic status. The interdependence of these aspects has many dimensions. The objective of this study is to understand the dynamics among these two factors.

Research Methodology and Scope of Study

This paper is based on quantitative analysis of the primary data collected from a sample of women domestic workers in Pune, with the help of a questionnaire containing twenty-two multiple choice questions; and, the qualitative analysis of the secondary data published in the reports of the two similar studies undertaken, in the recent past, in India. It also reviews the relevant policy documents and reports of the Government.

Objectives

- To understand the socio-economic status of women domestic workers in Pune
- To study their employment and financial conditions
- To ascertain the differences, if any, in the socio-economic condition of women domestic workers in Pune, Mumbai, and Delhi
- To understand the state of the financial inclusion of women domestic workers in Pune

Review of Literature

Over the period of time, the academic community, activists in India, and the international organizations like ILO, have given different definitions of the term domestic workers on the basis of types of tasks performed, and the place of work. The Domestic Workers Welfare and Social Security Act 2010, defines "Domestic worker as any person who is employed for remuneration, in any household or similar establishment, on part time or full time basis".¹ It defines domestic work to include cooking, washing clothes and utensils, cleaning and dusting.

The ILO (2013) under Convention 189 defines a domestic work and domestic worker as:

- (a) The term domestic work means work performed in or for a household or households;

- (b) The term domestic worker means any person engaged in domestic work within an employment relationship;
- (c) A person who performs domestic work only occasionally or sporadically and not on an occupational basis is not a domestic worker.

The person may be employed on full-time or part-time basis in single household or in multiple households. He or she may be residing in the household of the employer or may be living in his or her own residence.

As per Social Protection Policy Paper published by International Labour Organisation (2016), approximately fifty-five million women all over the world are employed in domestic work. Women domestic workers, not only in India but also in many other countries of the world, are typically characterized as "Large Group of Informal Workers that is Difficult-to-Cover under any social security". It is estimated that nearly 90% of the domestic workers in India are either women or children (especially girls) between age groups 12 and 75. Majority of them are illiterates and perform tasks of cooking, washing, and cleaning. They are commonly addressed as 'servants' and 'maids' which gives them feeling of insecurity and inferiority. This, further, adds to the undignified status awarded to the services provided by them.

Despite Domestic Workers (Conditions of Employment) Bill, 1959, Domestic Workers (Conditions of Service) Bill, 2009, and other Bills, such as the one developed by the National Commission for Women in 2008, and one by the Domestic Workers Rights Campaign in 2010, there is no Act of the Parliament to protect the rights and welfare of the largest as well as the fastest growing sector of employment for women in the urban areas. In Maharashtra, Domestic Workers Welfare Board Act was passed in the year 2008. In the year 2013, According to government of Maharashtra figures, there were 11 lakh domestic workers in the state. Of them, 2.29 lakh were registered with the Domestic Welfare Board.

Comparative Study of the Socio-Economic Status of Women Domestic Workers

This section of the paper narrates the comparative analysis of four surveys of women domestic workers conducted in India over the period from 2009-10 till date. Out of these surveys, two were conducted in New Delhi by SEWA and Jagori in the years 2009 and 2010 respectively; one was conducted by Adecco and TISS in Mumbai in the year 2011. The outcomes and findings of these surveys are used in the present paper for comparing the findings of survey conducted in Pune city with the help of a questionnaire containing twenty-two close ended questions. The sample of one hundred and fifty-five women domestic workers was selected from Pune city. The following table gives the descriptive information about the social status of the women domestic workers covered in these studies. It is found that the percentage of respondents migrating from rural areas, even though declining over the period of time, is found to be more in New Delhi and Pune as compared to Mumbai. Majority of the women domestic workers covered in all these studies are

married with low educational level. The percentage of illiterate respondents, however, has declined.

Table-1: Table Showing Comparative Information about Surveys of Women Domestic Workers

City of Study	New Delhi	Mumbai	Pune
Survey by	Jagori	Adecco TISS	Present study
Year of the Survey	2010	2011	2018
Number of Respondent	691	1510	155
Urban Respondents	14%	50%	40.65%
Rural Respondents	86%	49%	56.77%
Marital Status: Married	80%	71%	80%
Educational Level: Illiterate	73%	52%	34.19%
Educational Level: Primary	27%	32%	38.06%

Working Conditions of women domestic workers are given in the following table. Even though the monthly wages earned have increased, the average working hours are also increased. The tasks performed are now concentrated on utensils and floor cleaning.

Table-2: Table Showing Information about Working Conditions of Women Domestic Workers

City of Study	New Delhi	Mumbai	Pune
Survey by	SEWA	Adecco TISS	Present study
Average Working Hours	6	4.3	7
Average Number of Tasks	5.1	3	2
Average Work-In Households	2.5	2.39	2
Average Income per Month	1021	1964	5000

The following table shows the comparative analysis of findings of the present study with that of the study in the recent past conducted by Adecco TISS about financial working conditions, social security facilities, and the ability of respondent-women domestic workers to take financial decisions. The percentages of positive responses for the question are given in the following table.

- The percentage of women domestic workers getting cash payment has increased; however, the proportions of respondents getting monthly wages, food at work, weekly holiday, notice of termination, and over time have declined.
- The proportions of women domestic workers with ration card, voter's card, UID card, and even PAN have

increased. In the present survey, 89.68% respondents are found to possess UID cards; and, 68.39% of them have PAN card.

Table-3: Table Showing Information about Financial Conditions of Women Domestic Workers

S. No.	City of Study:	Mumbai	Pune
	Survey By:	Adecco TISS	Present study
1	Cash Payment	70.00	83.00
2	Monthly Wages	96.00	84.00
3	Food at work	75.00	46.00
4	Weekly Holiday	99.00	31.00
5	Notice of Termination	98.00	68.00
6	Over Time	87.00	65.00
7	Mode of Travel: Walk	83.00	66.00
8	Ration Card	79.00	88.00
9	Election Card	61.00	87.00
10	Bank Account	12.00	83.00
11	Decision about spending wages: By Self	50.00	71.00
12	Major Decisions: By Both	9.00	66.00

Application of the Chi Square test to the data gives Chi Square value of 159.85, rejecting the probability of accepting the null hypothesis of equality of the proportions at p value of 0.01. It means the differences found in the proportions of responses given in the above table are significant.

Findings and Conclusion

1. Majority of the respondent-women domestic workers in Pune are found to be migrants from the nearby rural areas.
2. 72.25% of them have not completed even their primary education.
3. The average working hours for these domestic workers who are working, on an average, in minimum 2 households; and, are engaged in utensils and floor cleaning jobs, are 7 hours per day. It means that after working for a full time job daily, they are earning wages of little higher than Rs. 5,000/- per month.
4. As far as other working conditions are concerned, in comparison with the previous surveys, lesser proportions of women domestic workers in Pune get weekly holidays, termination notice, and over time.
5. As far as financial decisions are concerned, the proportion of women domestic workers taking decisions about spending their own wages in Pune is higher; and, the proportion of them participating in major financial decisions with their husbands is also significantly higher.
6. The proportions of women domestic workers in Pune city availing social security documents and facilities are higher.

7. The proportion of women domestic workers in Pune city having bank account is also found to be much higher than in the previous survey.

Even though the women domestic workers in Pune city stand in a better position as far as financial condition and inclusion is concerned, they are facing challenges relating to their working conditions and job profile. Unless and until they equip themselves with certain skills relevant to the domestic work resulting in better working conditions for them, their financial inclusion will be restricted to only documentation sake.

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