

## Domestic Workers and Social Protection in Kerala State



*Most women domestic workers in Kerala, India, are employed in live-out arrangements, according to findings from the survey on which this policy brief is based. Photo: Demetria Tsoutouras*

### Key Points

- 1 Kerala has a minimum wage for domestic workers, but these wages do not come with any work-related social security benefits and half of the domestic workers surveyed say there is no statutory minimum wage for domestic workers. Around 70 per cent of survey respondents reported earning more than Rs.2,000 per week. This suggests that most survey respondents earn more than the minimum weekly wage, Rs.1,170–1,278.
- 2 The most frequent cause of days of work missed was illness or accident (58 per cent). Most domestic workers (84 per cent) reported that the last time that they were seriously ill or injured, in the last 12 months, was due to an injury or illness resulting from their work, and they all took time off. Among these domestic workers, 79 per cent received their salaries during their sick leave.
- 3 In 2016, the Kerala Unorganized Workers Social Security Board was formed to provide minimal social security coverage to domestic workers, along with four other occupational groups in the unorganized sector.
- 4 The typical direct cost paid by domestic workers on a health visit was Rs.600, or the equivalent of 25 per cent of a week's earnings of a typical domestic worker. As for indirect costs, more than half (66 per cent) took time off work for their last health-care visit, resulting in lost income.
- 5 Recommendations to the local government include: building data on domestic workers to develop corresponding policies to better support domestic workers; establishing a more effective welfare board for domestic workers to address domestic workers' concerns; and stipulating a living (as opposed to minimum) wage for domestic workers.

## Who Are Domestic Workers in Kerala?

The number of informal workers increased in Kerala between 2004/2005 to 2011/2012 by 2.6 percentage points to 80 per cent (Deepa 2018). The proportion of women workers in the informal sector (81 per cent) is higher than men (79 per cent). There is no state-level data on the number of domestic workers. A study conducted in 2013 by the Self-Employed Women's Association (SEWA), Kerala, for Kudumbshree – the state poverty eradication mission – found 20,000 women working as domestic workers in a one lakh sample across five districts. Therefore, 20 per cent of the women in the sample drawn from the Kudumbshree network were domestic workers. In the survey conducted for this study, the following key features were identified:

**Individual:** Almost all the domestic workers surveyed are between 30 and 50 years old (94 per cent), with 50 per cent in their 40s. Eighty-eight per cent have some primary education or completed primary school. Only seven per cent have never attended school. More than 50 per cent of respondents have 1–10 years of experience in domestic work, and 23 per cent have worked for 16–25 years in the sector.

**Household:** Most domestic workers surveyed lived in households with three or more people (89 per cent) and 80 per cent have between three and eight dependants. Only 12 of the respondents have children 6 years old and younger, and 13 have children between 7 and 12 years old. All respondents are married or have been married at some point in their lives. Seventy per cent live with their spouses, 6 per cent live apart, and 21 per cent are widowed, divorced, or separated.

**Working arrangements:** Most domestic workers are employed in live-out work arrangements with 57 per cent working for a single employer and 37 per cent working for multiple employers. Only three per cent are

live-in domestic workers. Eighty-eight per cent do not have a written contract. Sixty per cent are not employed through an agency, though 30 per cent are employed through the SEWA collective.

## Work-Related Risks to Income Security

**Low remuneration:** The minimum wage for domestic workers currently stands in the range of Rs.37.50–39.75<sup>1</sup> per hour of work and Rs.22.50–24.275 for one hour of overtime (Kerala Gazette 2017). The hourly rates for cleaning and washing are on the lower end of the range, while cooking food earns more. As per the state minimum wage based on an eight-hour workday, the daily wage is Rs.195–213. These wages do not come with any work-related social security benefits. Half of the domestic workers surveyed (50 per cent) say there is no statutory minimum wage for domestic workers, while 29 per cent say a statutory minimum wage exists. This demonstrates the lack of clarity and awareness among workers and the public about the minimum wage.

Survey respondents reported earning between less than Rs.550 to over Rs.2,000 per week with 70 per cent earning more than Rs.2,000. This suggests that most survey respondents earn more than the minimum weekly wage of Rs.1,170–1,278. According to domestic workers, the maximum they can earn in a month by working in four to five houses per day without much rest is Rs.25,000–26,000. However, most are unable to work in this many homes per month and so earn less than this amount.

Almost half of the domestic workers (48 per cent) estimate that they need Rs.9,000–12,000 per month for their households to survive. A further 29 per cent state they need Rs.15,000–16,000. Domestic workers note that one of the reasons they take up this work is due to their high microcredit loan repayments. Though their households may

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

not appear poor, they are caught in cycles of debt and are working under immense financial pressure (Kodoth 2019). The low minimum wage acts as a disadvantage to domestic workers, many of whom need to earn more to provide for their households.

**Low bargaining power:** SEWA Kerala is an all women-led union and is not politically affiliated. This limits its bargaining power with government to implement labour and social protections that adequately protect domestic workers' earnings and access to social security. Moreover, domestic workers do not have a grievance redressal mechanism for their complaints as other informal workers do. However, affiliation to SEWA Kerala may increase domestic workers' bargaining power with their employer. A domestic worker member notes,

*"A person going from SEWA for domestic work feels proud to be associated and representing such a collective. It also brings security at the workplace, fair wages, etc. Even the ones who are not associated with SEWA, they pretend they are because it brings with it a reputation and security at the workplace. There is a stark difference in going as a regular worker and one from SEWA."*

(FGD, December 2019).

Going through SEWA ensures regular wages for domestic workers and a collective to fall back on if employers try to extract more work and time. The SEWA collective changes domestic workers' own perception of their work, increases their status in their families, and builds up their negotiation skills with employers.

**Occupational safety and health:** Illness and injury at work is a concern for domestic workers, as this can prevent them from earning an income for significant periods of time. In this survey, it was found that the most frequent cause of days of work missed was due to illness or accident (58 per cent), followed by 14 per cent of workers who reported missing work due to caring for a sick person. Most domestic workers (84 per cent) reported that the last time that they were seriously ill or injured, in the last 12 months,

was due to an injury or illness resulting from their work, and they all took time off. Among these domestic workers, 79 per cent did receive their salaries during their sick leave. Fifty-three per cent had to take from one week to more than two weeks of leave.

In discussions with domestic workers they note that caste discrimination by their employers prevents them from using the toilets in their employers' homes. They address this challenge by not drinking water leading to health complications. A domestic worker explains, *"it is after all we who clean and cook for them and despite that we are treated with such contempt [...] treated like we were untouchables"* (2019).

**Violence in the workplace:** Sexual harassment is prevalent in the sector but is not spoken about openly between domestic workers, or with their families. Domestic workers tacitly understand that an employer has sexually assaulted a worker when she leaves the job abruptly or if she says the "employer is not good." Others take note and refuse to work for this employer, but in most cases no action is taken. If the worker reports her employer, she will lose her job. Therefore, keeping silent and leaving her job is the easiest way out, given the strong culture of shame and silence surrounding sexual harassment and assault.

## Access to Social Protection

In 2016 the Kerala Unorganized Workers Social Security Board was formed to provide minimal social security coverage to domestic workers, along with four other occupational groups in the unorganized sector. The board has been registering domestic workers since 2018. The board does not receive any contribution from employers, unlike other welfare boards for construction workers, toddy tappers, and beedi and cigar workers. Employer contributions to these other boards mean they are better resourced and can provide more adequate social security benefits to registered workers.

**Health care:** Access to health care is a serious concern for domestic workers with

almost all domestic workers (99 per cent) having visited a health-care facility in the last 12 months. The main reasons for the visit were for their own health needs (57 per cent) and for a child or adult living in their household (41 per cent).

Domestic workers are entitled to health insurance under the Rashtriya Swasthya Bima Yojana launched by the central government in 2008. Only households below the poverty line are covered for hospitalization of up to Rs.30,000 and outpatient treatment is not included. In Kerala, the scheme was implemented in all districts and is extended to all families. Therefore, domestic workers are covered even if their households are not living below the poverty line (Hoda and Rai 2017; Deshpande et al. 2017, Interview with S. Bashir 2019). Kerala's health-care system is ranked the best in India with a relatively high level of public health expenditure at 5.5 per cent of total expenditure in 2020/21 (ILO 2020b).

Fifty-three per cent of the domestic workers with a health benefit responded that they have access to a non-contributory state health benefit, while 45 per cent have access to a contributory state health benefit. Two per cent have access to a family member's/ spouse's health benefit.

On their most recent health-care visit, domestic workers went to facilities in the public sector – 52 per cent visited a public hospital and 21 per cent a public hospital and other health-care facility in the public sector. Of those who visited a health-care centre, 96 per cent were able to access medicine. In most cases workers spent less than Rs.100 on consultations and tests. They spent more on medication, with 26 per cent spending Rs.100–300, and 11 per cent Rs.450–500. Outpatient costs are not covered under the state health benefit scheme and domestic workers note that this is an important health cost for them. A significant minority, 27 per cent, had to take out a loan to cover their health-care expenses. The typical domestic worker surveyed reported earning Rs.2,400 per week. On the last visit, the typical direct cost

(medicine, tests, consultation fees, etc.) paid by domestic workers was Rs.600. This health visit, therefore, cost the equivalent of 25 per cent of a week's earnings. Domestic workers also bear the indirect costs of travelling and taking time off from work for a health-care visit. More than half (58 per cent) spent between 15-30 minutes travelling to a public health centre, and consultations lasted between 10-20 minutes. Sixty per cent said they waited less than an hour for their consultation and 18 per cent waited an hour. Sixty-six per cent took time off work for their last health-care visit, with 37 per cent taking more than a day off. As most domestic workers are in live-out arrangements with multiple employers, 62 per cent lost income, 23 per cent lost an entire day's earnings and 36 per cent lost more than a day's earnings.

The opportunity cost of visiting a health-care centre is a deterrent for domestic workers to seek health care. Thirty per cent had delayed a health-care visit in the month prior to the survey as they could not afford to take the time off, and another 29 per cent due to the high cost of consultations. Therefore, over and above the direct costs of the health visit, it is estimated that domestic workers also forgo Rs.108 based on their average hourly earnings.

**Maternity and child care:** Domestic workers are entitled to Rs.15,000 for their maternity leave under the Pradhan Mantri Matru Vandana Yojana programme. However, as a domestic worker noted, *"It takes time. So, after the delivery we have to submit all the applications and sometimes it takes one year"* (FGD 2019). This defeats the purpose of a maternity benefit which is meant to allow women to delay their return to work after childbirth in order to rest and care for infants. Only two out of 101 domestic workers surveyed said they have a maternity benefit.

Given the older age of the domestic workers surveyed, most (74 per cent) are not aware of a maternity benefit. In Kerala, the social and gendered norms are for women to remain at home when their children are too young to attend school. Of the 101 domestic workers surveyed, only 25 have children under 12 years old. Two-thirds of these

workers (66 per cent) left their child in the care of a family member while they worked, and nine per cent left them in a child-care facility. In Kerala, the public child-care facilities are open from 8:30 a.m. – 4:00 p.m. through the Integrated Child Development Scheme, and public schools are free.

**Pensions:** Under the Kerala Unorganized Workers Social Security Board, domestic workers under 60 years old can register under the board and make monthly contributions of Rs.100 to the board towards a pension. The contribution is saved in the name of the domestic worker and earns five per cent interest; at the time of retirement the money with interest is returned as a lump sum. This contribution is in addition to the monthly old age pension of Rs.1,200 from the Unorganized Workers Social Security Board. Domestic workers are concerned this monthly pension is insufficient to meet their expenses.

**Other:** Given the low incomes of domestic workers' households, 30 per cent have access to the food relief benefit and 51 per cent have access to the food security ration benefit to meet their nutritional needs. Fifteen per cent benefited from a child grant or education benefit to support their children.

Domestic workers also demand assistance during times when they are unable to work due to sickness or injury. This is not covered by the Kerala Unorganized Workers Social Security Board, nor by employers in the form of paid sick leave. A domestic worker notes:

*“Apart from the widow and marriage allowance/pension given, we would like to have some assistance during times when we are unable to work. For instance, if I am working at a place and because of my ill-health I am unable to go for work, for that period the employer should pay some remuneration.”*

(Focus Group Discussion, 2019)

**Costs:** The cost for the typical domestic worker who applied for a benefit was Rs.500 or the equivalent of 20 per cent of a typical week's earnings.

## COVID-19 Social Protection Responses

Domestic workers are deeply affected by the pandemic, with many losing their jobs due to the restrictions preventing them from travelling to work. The ILO notes that live-out domestic workers are most vulnerable to second-round effects when households facing losses no longer employ them (ILO 2020a). Caste and class discrimination are reinforced by the pandemic as some employers fear domestic workers may transmit the virus due to their living conditions and use of public transport. SEWA Kerala launched the “My Fair Home Campaign” around International Domestic Workers' Day to call for fair wages, respect for domestic workers' services, and to solicit solidarity and support from employers. In Kerala among SEWA members, a few employers covered salaries for a short while after early restrictions were announced (SEWA 2020). The state government acted in January 2020 to track the spread of COVID-19. Its high expenditure on health-care services prior to the crisis set the foundation for a strong public health infrastructure to address the pandemic. The state government took an “all of government, all of society approach” by including local government, community networks and trade unions (ILO 2020b).

In 2020 the government launched a Rs.20,000 crore (USD2.6 billion) emergency package to cover social protection including health care, welfare pensions, free food grains, subsidized meals, public works programmes, MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Act), alongside additional income support through loan assistance, tax relief and arrears clearance. The government provided advance payments of old age, widow or disability pensions, transfers to informal workers, and loans provided through women's cooperatives. The state provided meals to the 300,000 children enrolled in public childcare centres – *anganwadis* – as these are now closed due to the lockdown measures (Gentilini et al. 2020).

## Organizing and Action for Social Protection

SEWA Kerala was formed as an organization in Thiruvananthapuram in 1983 to support women in the fisheries and agricultural sectors to find alternative livelihoods – including in the care sector. Inspired by the SEWA movement in Gujarat started by Ela Bhat, the organization structured itself as a trade union well before it was officially granted this status. In 2006, SEWA was registered as a central trade union body, and in 2008 SEWA Kerala registered as a trade union with membership from workers across six sectors; domestic workers make up the largest group of workers within the union.

Though Kerala boasts a leftist political movement with strong engagement from trade unions, both the political parties and unions are dominated by men. It is difficult for domestic workers to gain recognition as workers within the trade union movement and by the state. Domestic workers are primarily women who perform tasks that are perceived as only an extension of the unpaid care work women perform in their own homes. Their work sites are employers' homes rather than more traditional work sites such as factory floors or construction sites. Additionally, the domestic workers are dispersed and not easy to mobilize and organize. For all these reasons, domestic workers challenge the political parties' and unions' definitions of "worker" and "work sites".

Through SEWA Kerala, domestic workers come together as a group at the village level once a month for Vanita Vedhi meetings. These monthly meetings are spaces for information dissemination, collection of membership fees, induction of new members and sharing among domestic workers. All women who are part of the Vanita Vedhis are also part of the SMSS (Swashreya Mahila Sewa Sangam). SMSS was registered as a separate membership-based organization in 2011 as it provides training and placement opportunities for domestic workers who become its members. Women receive training in how to deal with caste and gender discrimination from their employers. SEWA

Kerala also does not entertain requests from employers for domestic workers belonging to a particular caste or religion. A major ongoing task for SEWA has been to build a collective identity for domestic workers. The union has built structures and processes that are decentralized in nature giving women informal workers the power to dialogue, take informed decisions, grow in confidence and realize the legal status associated with being a worker.

Members of SEWA Kerala are closely involved in the legislation process at the national and state level. SEWA Kerala, in their process of campaigning and lobbying with the state, played a significant role during the deliberations for the ILO C189 and in drafting the national Domestic Worker's Bill. The process also engaged domestic workers on the ground increasing their awareness of their entitlements and the ILO convention. Over the years, the campaigning with the state has brought greater visibility and recognition to domestic workers. A major achievement was the inclusion of domestic workers in the Kerala Unorganized Workers Social Security Board. Another significant achievement is that all the major trade unions in Kerala are now accepting that domestic workers are workers and must be organized.

Despite these achievements, SEWA Kerala still struggles to find a foothold in the state's policy process. The major trade unions invite SEWA Kerala into deliberations for the show of strength, but often sideline it in high-level decision-making processes (Interview with S. Bashir 2019). SEWA is not acknowledged as a central trade union and is not taken seriously as it is not aligned with any political party. SEWA must continue to assert that it is not simply a placement agency for domestic workers, but is the only women's central trade union.

## Recommendations for Policy and Practice

Recommendations to national and local governments:

**Data on Domestic Workers:** As Kerala state has included domestic work as a category

of work, data is needed on the number of domestic workers and an analysis of their working conditions (i.e. wages, hours worked, leave arrangements, etc.) as well as on their household size and housing conditions. This will allow the state to develop corresponding policies to better support domestic workers.

**Advocating a more effective welfare board for domestic workers:** The Kerala Unorganized Workers Social Security Board must do more in terms of the provision of health insurance especially with respect to outpatient treatment, maternity benefit of paid six-month leave as stipulated by the state, and provident fund for domestic workers. The welfare board could also constitute a grievance redressal committee to address domestic workers' concerns.

**Stipulating a living wage for domestic workers:** The stipulated minimum wage range of Rs.195–213 (USD2–3) per an eight-hour day is lower than average earnings of Rs.370–400 if domestic workers are employed in three to four houses (FGD 2019). The state needs to calculate a living wage that is based on the living costs of domestic workers and not a minimum wage calculated with respect to the lowest amount employers can pay. The minimum wage currently is a disadvantage for domestic workers as it is set at a very low scale.

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\* This brief was compiled by Rachel Moussié and draws on qualitative research conducted by Mubashira Zaidi at the Institute of Social Studies Trust with inputs from and survey data produced by SEWA Kerala, IDWF and WIEGO.

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## ABOUT IDWF

The International Domestic Workers Federation is a membership-based global federation of domestic workers. It consists of 76 affiliates in 59 countries representing over 560,000 domestic workers worldwide. Its objective is to protect and advance domestic/household workers' rights everywhere through building a strong, democratic and united global organization. It is affiliated to WIEGO and IUF.

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## 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.