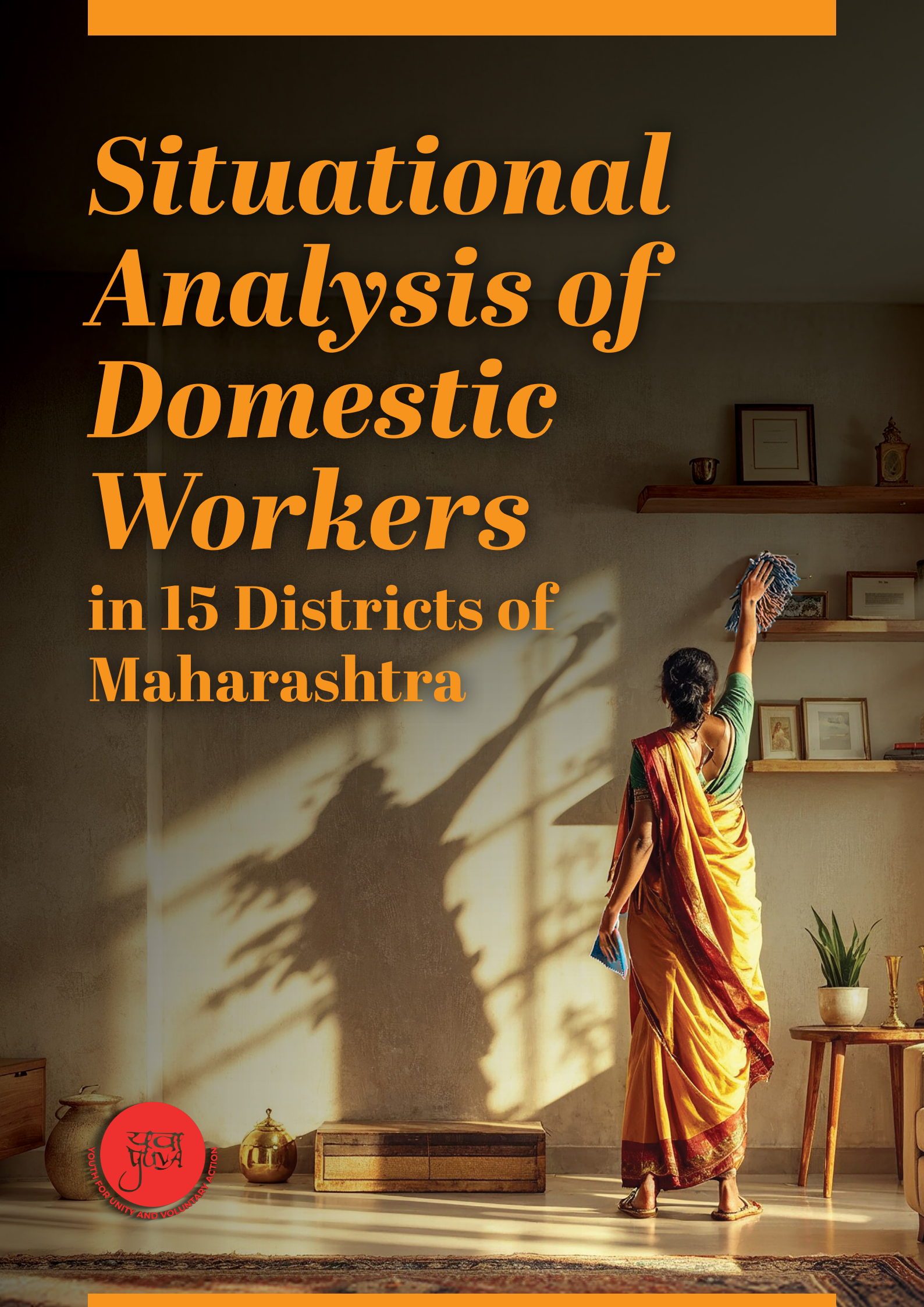
Situational Analysis of Domestic Workers

in 15 Districts of Maharashtra



Youth for Unity and Voluntary Action (YUVA) is a non-profit development organisation committed to enabling vulnerable groups to access their rights. YUVA supports the formation of people's collectives that engage in the discourse on development, thereby ensuring self-determined and sustained collective action in communities. This work is complemented with advocacy and policy recommendations on issues. Founded in Mumbai in 1984, currently YUVA operates in the states of Maharashtra, Assam and Jharkhand.

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List of Abbreviations

AAY	Antyodaya Anna Yojana
APL	Above Poverty Line
BPL	Below Poverty Line
ILO	International Labour Organization
MRGKSS	Maharashtra Rajya Gharelu Kamgar Samanvay Samiti
NFSA	National Food Security Act
NSSO	National Sample Survey Office
PAN	Permanent Account Number
PDS	Public Distribution System
RTI	Right to Information
UPI	Unified Payments Interface
YUVA	Youth for Unity and Voluntary Action

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Executive Summary

This report presents the results of a survey of over 5,000 domestic workers employed in both urban and rural areas across 15 districts of Maharashtra. The survey was undertaken to address the gap in information regarding the socio-economic, living and working conditions of domestic workers. The survey was carried out in collaboration with Maharashtra Rajya Gharelu Kamgar Samanvay Samiti (MRGKSS). MRGKSS is a state-level network comprising 32 member organisations working with domestic workers in various regions of Maharashtra.

An attempt was made to include workers engaged in different forms of domestic work, whether in terms of multiplicity of employers (part-time in multiple houses), full-time in one house or live-in domestic work, or in terms of the intermediary through which work was obtained (through personal contact or through placement agency or mobile app). In terms of categorisation of workers based on multiplicity of employers, over 83 per cent of the workers in the sample were those doing part-time domestic work in more than one house, while over 16 per cent were those who work for the whole day in a single house but don't stay there. We could interview only a small number of workers (N=8) who worked and lived in the house of the employers. Among the part-time workers, the average number of houses engaged was 2.5, i.e., most of the workers were working for between two to three houses.

In terms of categorisation based on the involvement of intermediaries in getting work, we interviewed a sub-group of workers (N=47) who were engaging in domestic work through a mobile app. Our sample includes only a small number of workers (N=12) who reported getting work through placement agencies. Apart from these workers, all the other workers got work either through their own efforts or through referrals from friends, relatives or co-workers.

A stark finding that emerges from our survey is that over 94 per cent of the workers had been working as domestic workers for a period between 20–30 years. A large percentage of these workers belong to the age group of 35–55 years. This would indicate that most workers enter domestic work at the age of 20–25 years and work for 20–30 years till the numbers start dropping at the age of 55 years onwards. There appears to be no mobility out of domestic work through skill upgradation. In fact, only 5 per cent of the workers reported having received any kind of skill training. The only way out of domestic work appears to be old age.

A large part of the explanation of this pattern of labour force participation in domestic work can be explained by looking at the socio-economic profile of domestic workers. As is well-known, domestic work, being seen as an extension of gendered division of household work, is predominantly done by women. In our sample as well, over 99 per cent of the workers were female. Additionally, those belonging to Scheduled Castes are over-represented in this workforce (over 47 per cent in our sample while their share in total population of the state is less than 12 per cent). Most of the workers interviewed for our survey were intra-state migrants from within Maharashtra itself. In terms of educational attainment, one-third of the respondents had never gone to school, and another 45 per cent had attained only primary education. The survey also confirmed the presence of vulnerable women in this workforce—over 24 per cent of the respondents were divorced, widowed, or abandoned. Over 40 per cent of the workers were the sole earning members of their families and 87 per cent of all workers have children. Worryingly, among the workers who had children of school-going age, over 20 per cent of children had either never gone to school or had dropped out of school.

The average monthly income reported in the overall sample was a little less than INR 9,000 per month. The variation in income levels was quite significant which depended on the type of domestic work performed (sweeping, swabbing, washing clothes, etc.) and the number of houses engaged. There was wide variation reported in terms of wages for various tasks (for a standard four-member house) across districts as well as within districts. A small percentage of workers (2.6 per cent) were supplementing their incomes with other sources like street vending, etc. Despite that, close to one-third of the workers reported that their current household expenditure was higher than their current household income (after accounting for income of other members). This was reflected in the fact that over 28 per cent of the workers reported

having taken loans and over 25 per cent reported taking advances on salaries from their employers. Over one-third of the respondents didn't have their own house.

Another aspect of the lives of the predominantly female domestic labour workforce is the double burden of unpaid household duties and paid domestic work. Close to 50 per cent of the workers reported that they were the only ones shouldering household responsibilities while another 31 per cent said that they shouldered the primary responsibility while others helped. On an average workers reported spending three hours daily on household duties and 5.76 hours on domestic work (including travel). Over one-third of the workers were not left with any time for adequate rest and leisure after their paid domestic work and unpaid household duties.

Almost all the workers reported that they weren't provided any contract which laid down the terms and conditions of their employment. This aspect adds to the informal nature of domestic work, apart from the fact that the work itself is performed in private spaces. Workers reported performing a range of tasks including sweeping, swabbing, washing clothes and utensils, childcare, caring for elderly and patients, etc. There was large variation in the standard rates paid for these tasks across as well as within cities—indicating that the minimum wages are not operational and that wages are decided through individual bargaining between the employer and the worker. The survey revealed some work norms and practices that seem to have become common in the sector—wages are usually paid during the first week of the next month (73.5 per cent), paid in cash (98.5 per cent), payment of bonus is not a norm (only 30 per cent reported receiving bonus), increment in wages is usually on the insistence of the worker and the most common arrangement for days off was giving a fixed number of holidays every month (51 per cent) followed by no arrangement (31 per cent). Domestic workers also reported instances of verbal abuse, physical abuse (pushing etc.) and even sexual harassment by the employers as well as instances of deduction of wages for causing damage to household items or being accused of theft.

The biggest area of concern that emerges from the survey is the lack of access to social protection measures for domestic workers. Over 16 per cent of the respondents did not have any identity proof related documents at their current place of residence and over 10 per cent did not have a bank account in their own name. One-third of the respondents did not have ration cards. Among those who had ration cards, over 11 per cent were not able to get a full quota of rations for reasons ranging from unpredictability of opening of ration shops and non-inclusion of members on the card. Close to 70 per cent of the workers had not registered with the Maharashtra Domestic Workers' Welfare Board, and strikingly, over 57 per cent had not even applied for the registration. Among those who had been able to register with the Board, 92 per cent had not received any benefits. In fact, perception that registration would be of no use was one of the reasons cited for lack of interest in registration, apart from reasons like lack of awareness or cumbersome nature of the process. Despite the high incidence of vulnerability in terms of widowhood/divorce/abandonment (over 24 per cent), only 12.5 per cent of the workers in the sample have been enrolled in Sanjay Gandhi Niradhar Pension Yojana which provides relief to such women. Over 90 per cent of the workers did not have any health insurance and over 30 per cent of the workers are yet to enroll on the e-Shram portal.

Given the report findings, the following recommendations have been suggested, which are in the nature of legislative interventions and non-legislative policy measures.

A. Legislative Interventions

1. **Enact a Comprehensive Legislation on Domestic Work:** A specific and a comprehensive legislation is needed, which enshrines the rights of domestic workers (viz. right against discrimination, right to fair wages, right to a contract) and to hold the employers accountable for violations of these rights. Among other things, this legislation should provide for the following:-

    a. **Legally Recognise Domestic Work:** This recognition must be reflected both in legal frameworks and administrative practice, to ensure domestic workers gain access to the full range of labour rights and entitlements.

b. **Mandate Paid Maternity Leave:** Domestic workers must be entitled to a minimum of three months of paid maternity leave, funded through welfare mechanisms, irrespective of the worker's employment type or registration status.

c. **Ensure Leave Entitlements:** A minimum of four days' paid leave per month should be guaranteed to all domestic workers. Additionally, after 11 months of continuous service, workers should be entitled to one month of paid annual leave.

d. **Regulate Mobile Apps and Private Placement Agencies:** All private agencies involved in recruiting and placing domestic workers must be registered under the legislation. Terms and conditions of employment must be standardised and monitored through a licensing and audit system.

e. **Enable Access to Childcare and Rest Facilities:** Building by-laws should mandate that housing societies and residential complexes allocate space for crèches and rest facilities for domestic workers to support both childcare needs and workers' own rest and refreshment during the workday.

f. **Uphold Occupational Health and Safety Measures:** This includes periodic health screenings, access to protective equipment, and awareness about occupational risks.

g. **Provide Access to a Dedicated State Helpline:** A toll-free, multilingual helpline should be established for domestic workers to report abuse, seek information, and access welfare services.

2. **Mandate Minimum Wages:** Domestic Work should be added as a scheduled employment under the Minimum Wages Act/Code of Wages and a minimum wage notification should be issued specifying location/zone specific floor wages for specific tasks —sweeping and swabbing, washing clothes, cooking, childcare, etc.—performed as part of domestic work. These must take into account the size of the house as well as number of family members.

B. Non-legislative Policy Measures

3. **Revive and Rejuvenate the Maharashtra Domestic Workers' Welfare Board:**

a. **Ensure Autonomous and Independent Welfare Board Structure:** The Board must operate free from external interference, with a dedicated administrative structure comprising qualified personnel handling implementation, monitoring, and grievance redressal at all administrative levels.

b. **Ensure Dedicated Budget and Fiscal Authority:** The state government should allocate a separate budget for the Domestic Workers' Welfare Board and empower it to mobilise additional revenue through mechanisms such as levies and cess collections. For example, a dedicated cess levied on household items (kitchen electronics, soaps etc.)

c. **Mandate Employer Registration:** All employers engaging domestic workers must be registered with the Welfare Board to ensure contribution compliance, and improve the enforcement of welfare and legal obligations.

d. **Digitise and Fast-Track Registration Systems:** The registration process for workers and employers should be digitised to ensure efficiency and transparency. The issuing of identity cards and enrolment in welfare schemes should be streamlined through an integrated online platform.

e. **Establish a Grievance Redressal Mechanism:** A formal grievance redressal system should be created under the Domestic Workers' Welfare Board Act, including quasi-judicial complaints committees at the district level. These mechanisms should be accessible, time-bound, and empowered to enforce redressal decisions.

f. **Rollout a Comprehensive and Integrated Welfare Card:** A single, unified welfare card (e.g. Swasthya Arogya Card) should be issued to domestic workers to enable seamless access to various entitlements—including health, maternity, education, and pension benefits. Financial support under existing schemes should be enhanced, with maternity assistance

increased to INR 20,000 and retirement or long-service assistance to INR 50,000.

g. **Expand Welfare Benefits and Dovetail with Other Schemes:** Domestic workers of all ages—including those currently unregistered—must be brought under the ambit of social protection. The Board should also promote and facilitate access to union or state government social protection schemes (viz. Sanjay Gandhi Niradhar Pension Yojana) which provide targeted support for vulnerabilities commonly faced among domestic workers. The Board should proactively link domestic workers to other targeted schemes for informal workers—such as housing, food security, and health insurance—ensuring convergence and reduction of exclusion errors across social protection systems. The range of schemes made available by the Board should be expanded, with greater focus on educational scholarship schemes for the children of those working as domestic workers to address the high drop-out rates among them.

h. **Drive Skill Development Support:** Domestic workers should be given access to skill development opportunities to promote upward mobility and economic security.

i. **Provide Pension through State Revenue:** A minimum of 3 per cent of the state government's total revenue should be earmarked annually for pension schemes for domestic workers. This contribution must be over and above the Board's regular budgetary resources.

1. Introduction

Despite the importance of domestic work as a source of livelihood for a large section of workers, especially women, because of largely being an informal sector activity, official statistics on the number of domestic workers is hard to come by. According to the International Labour Organisation (ILO), the number of domestic workers in India in the year 2004–05 was 42 lakhs (4.2 million)[1]. In 2010, Harish Rawat, the then Minister of State for Labour and Employment, admitted that there was no authentic data available on the number of domestic workers in India. According to a government press release (January 2019), the number of domestic workers in India (based upon NSSO 68th round 2011–12) were estimated to be 39 lakhs. (3.9 million).[2] As on 31 December 2023, the number of self declared domestic workers who had registered with the e-Shram portal was 2.83 crores (28.3 million) across all the states, but those having registered in Maharashtra numbered only 7.14 lakhs (0.714 million).

Systematic information on the socioeconomic status, working and living conditions, and access to various social protection schemes for those earning a living through domestic work is even more scarce. Recently, an All– India Survey of Domestic Workers has been initiated by the Labour Bureau, but the data is yet to be released.[3] In four states including Maharashtra, dedicated Welfare Boards have also been set-up for domestic workers[4] but even these Boards also have not initiated any comprehensive studies on domestic workers in order to design specific measures for their welfare. In the context of this data-gap.

1 | ILO. (2013). Domestic workers across the world: Global and regional statistics and the extent of legal protection. Accessed at: *https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_173363.pdf*

2 | Press Information Bureau. (2019, 7 January). 'National Policy on Domestic Workers'. Accessed at: *https://pib.gov.in/Pressreleaseshare.aspx?PRID=1558848*

3 | Press Information Bureau. (2022, 22 November). 'All India Surveys currently underway'. Accessed at: *https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1773934*

4 | Youth for Unity and Voluntary Action. (2019). *Legal Recognition of Domestic Workers in India*. City Se. Mumbai: India

YUVA initiated a survey of over 5,000 domestic workers across 15 districts in Maharashtra in collaboration with Maharashtra Rajya Gharelu Kamgar Samanvay Samiti (MRGKSS). MRGKSS is a state-level network comprising 32 member organisations working with domestic workers in various regions of Maharashtra, which was formed with the objective of protecting the rights of Domestic Workers in Maharashtra.

1.1 Aim and Objectives of the Study

The primary aim of the study was to understand the current status of domestic workers in Maharashtra, in terms of their working and their socio-economic conditions as well as access to social support measures. Specifically, the study was been designed with the following objectives in mind:

1. Assessment of the working conditions of domestic workers
2. Assessment of the socio-economic conditions of domestic workers
3. Assessment of the access of domestic workers to various social protection measures

1.2 Research Method

The survey–based research method was used for the study. The survey was conducted across 15 districts in Maharashtra using a questionnaire which touched on the working and socio–economic conditions of domestic workers, apart from access to social protection measures. The survey questionnaire (see Appendix 1) was designed in consultation with activists and organisations associated with MRGKSS, keeping in mind the most salient issues being faced by domestic workers in the state. The survey was conducted on Kobo Toolbox. The survey was conducted by 64 surveyors who are part of MRGKSS member organisations, YUVA fellows and volunteers between February—March 2024. Two online trainings were conducted for the surveyors. Each surveyor had a supervisor to monitor data collection. The collected data was cleaned, and subsequently analysed using R software. Further data has been cleaned and thereafter data was analysed on R software for data.

1.3 Sample

A total of 5,019 workers were interviewed using the survey instrument across 15 districts. Although domestic work as a form of employment is more prevalent in urban areas, domestic work is performed in rural areas, which needs to be taken note at the level of policy. Hence, a small sub-sample of workers (N=253) engaging in domestic work in rural areas was also selected. Rest of the interviews (N=4,766) were conducted in urban areas (as place of work). The urban sub-sample was drawn from 15 districts with a minimal district sample of 40 workers. The share of each district in the urban sub-sample was decided to roughly coincide with the share of that district in the combined urban population of the 15 districts. The final sample size is shown in Table 1.1.

S.No.	District	Sample Size (N)			Share in Sample	Share in Urban Population*
		Urban	Rural	Total		
1	Ahmadnagar	66		66	1.32	2.4
2	Amravati	72		72	1.43	2.7
3	Jalna	56	14	70	1.39	1
4	Satara	73		73	1.45	1.5
5	Dhule	95	32	127	2.53	1.5
6	Nasik	198		198	3.95	6.8
7	Sangli	57	20	77	1.53	1.9
8	Latur	241	27	268	5.34	1.6
9	Pune	631	64	695	13.85	15
10	Nagpur	467	51	518	10.32	8.3
11	Mumbai City	42		42	28.17	32.5
12	Mumbai Suburban	1,372		1,372		
13	Thane	1,188	45	1,233	25.56	22.3
14	Palghar	50		50		
15	Raigad	158		158	3.15	2.5
Total		4,766	253	5,019	100	100

Table 1.1: District-wise Sample Size (Urban and Rural Sample)

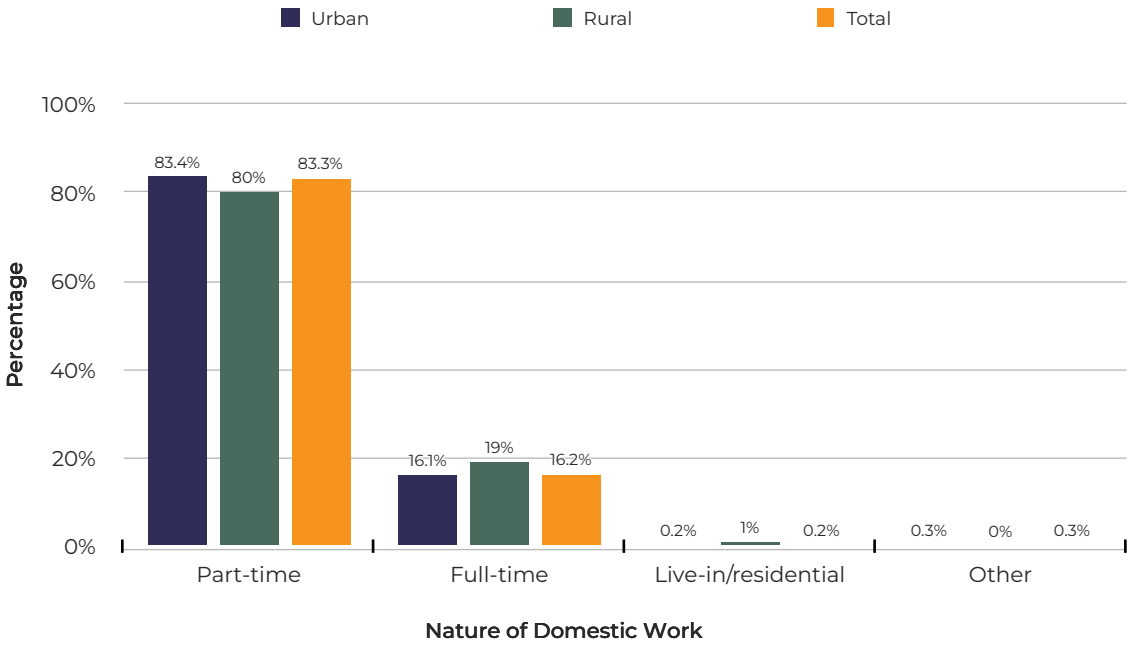
**Note: Population figures based on 2011 Census.*

In terms of the type of domestic work based on multiplicity of employers and the time spent, over 83 per cent of the workers in the overall sample were working as part-time workers (less that 8 hours per house) across multiple houses, while over 16 per cent were working full-time (over 8 hours) at just one house as shown in Table 1.2 and Graph 1.1. Only a small proportion (0.2 per cent) were working as live-in/residential workers. The proportion of those working as part-time workers was slightly higher in the urban sub-sample than in the rural sub-sample.

Nature of Domestic Work	Urban		Rural		Total	
	N	%	N	%	N	%
Part time (works in multiple houses, less than 8–12 hrs per house)	3,978	83.4	203	80	4,181	83.3
Full time (works in 1 house for specific hrs, around 8–12 hrs)	766	16.1	48	19	814	16.2
Live-in/Residential (works and lives in 1 house 12–24 hrs)	8	0.2	2	1	10	0.2
Other	14	0.3	0	0	14	0.3
Total	4,766	100	253	100	5,019	100

Table 1.2: Distribution of Workers by Type of Work

Thus, the focus of the study are those domestic workers who work in multiple houses on a part-time basis.



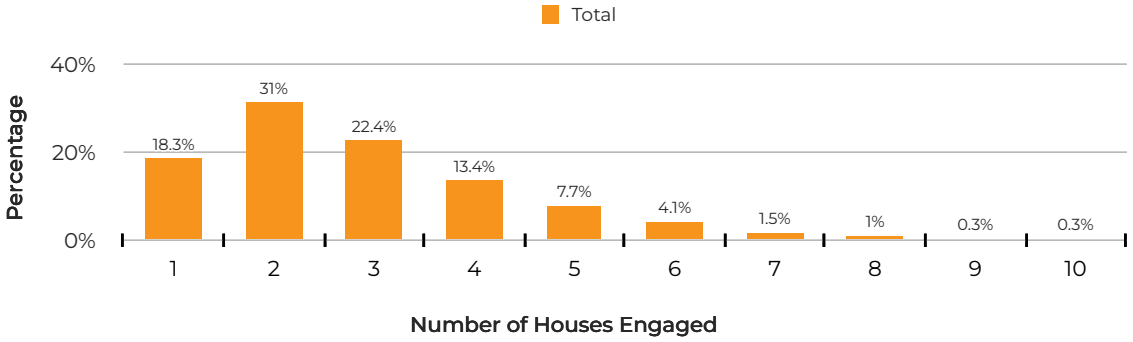
Graph 1.1: Distribution of Workers by Type of Domestic Work (Part-time/Full-time/Residential)

1.3.1 Number of Houses Engaged by a Part-time Worker

In terms of the number of houses that the part-time workers reported working in, 31 per cent of the workers reported working in 2 houses, followed by 3 houses (22.4 per cent), 1 house (18.3 per cent) and 4 houses (13.4 per cent). The pattern observed in the rural sub-sample was slightly different with the largest proportion of workers reporting working in 3 houses (29.4 per cent), followed by those in 2 houses (21.3 per cent), 4 houses (13.7 per cent), 1 house (12.7 per cent) and 5 houses (11.2 per cent).

	Urban		Rural		Total	
Number of Houses Engaged	N	%	N	%	N	%
1	696	18.6	25	12.7	721	18.3
2	1,179	31.5	42	21.3	1,221	31
3	826	22.1	58	29.4	884	22.4
4	500	13.3	27	13.7	527	13.4
5	281	7.5	22	11.2	303	7.7
6	147	3.9	13	6.6	160	4.1
7	54	1.4	6	3.1	60	1.5
8	37	1	2	1	39	1
9	12	0.3	1	0.5	13	0.3
10	12	0.3	1	0.5	13	0.3
Total	3,744	100	197	100	3,941	100

Table 1.3: Number of Houses Engaged by a Part-time Domestic Worker



Graph 1.2: Number of Houses Engaged by a Part-time Domestic Worker

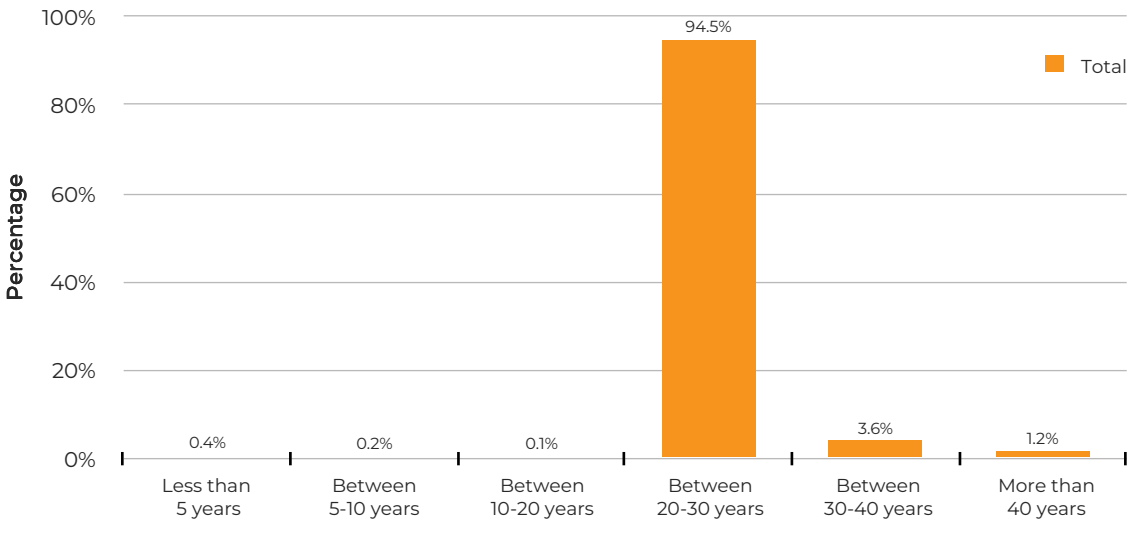
1.3.2 Work Experience as a Domestic Worker

A large percentage of workers (over 94 per cent) reported that they had been doing domestic work for a period between 20–30 years.

A small proportion of workers (3.6 per cent) also reported working for a period between 30–40 years.

Number of Years	Urban		Rural		Total	
	N	%	N	%	N	%
< 5 years	19	0.4	1	0.4	20	0.4
Between 5–10 years	9	0.2	0	0	9	0.2
Between 10–20 years	5	0.1	1	0.4	6	0.1
Between 20–30 years	4,488	94.3	250	98.8	4,738	94.5
Between 30–40 years	180	3.8	1	0.4	181	3.6
More than 40 years	59	1.2	0	0	59	1.2
Total	4,760	100	253	100	5,013	100

Table 1.4: Number of Years as a Domestic Worker



Graph 1.3: Number of Years as a Domestic Worker

		Total (%)	Urban (%)	Rural (%)
Type of Domestic Work	Part-time	83.3	83.4	80
	Full-time	16.2	16.1	19
	Live-in/Residential	0.2	0.2	1
Gender	Female	99.6	99.7	99.2
	Male	0.4	0.3	0.8
Caste Category	Scheduled Castes (SC)	47.9	48.8	31.6
	Scheduled Tribes (ST)	12.8	12.2	22.5
	Other Backward Classes (OBC)	19	18.1	36.4
	Others (OTH)	20.3	20.9	9.5
Religion	Hindu	57.3	56.4	74.3
	Sikh	0.2	0.2	0
	Muslim	9.8	10	5.9
	Buddhist	29.1	30.1	11.5
	Jain	0.04	0.04	0
	Christian	0.7	0.7	0.4
Educational Status	Illiterate	33.2	33.2	33.6
	Lower Primary	20.6	20.3	24.1
	Upper Primary	23.2	23.7	16.6
	Secondary	17.6	17.6	18.2
	Senior Secondary	4.7	4.6	6.3
	Undergraduate	0.4	0.4	0.8
	Postgraduate	0.1	0.1	0.4
Age Group	< 18 years	0.5	0.5	0.4
	Between 18–35 years	28.8	28.6	32.4
	Between 35–45 years	35.9	35.9	35.2
	Between 45–55 years	24.3	24.2	25.3
	Between 55–65 years	9.4	9.6	6.7
	Older than 65 years	1.2	1.3	0
Marital Status	Married	73.9	73.6	77.9
	Widowed	20	20.2	17
	Abandoned	1.7	1.7	2.8
	Divorced	1.4	1.5	0.8
	Single/Unmarried	2.9	3	1.6
Having Children	Yes	87.7	88.5	87.6
	No	12.2	11.4	12.3

Table 1.5: Description of the Sample

2. Findings of the Survey

To better understand the socio-economic and working conditions of domestic workers across Maharashtra, this chapter presents findings drawn from the survey of 5,019 domestic workers. For urban areas, at least 40 respondents were interviewed per district, enabling granular district-level analysis. However, due to the relatively recent emergence of domestic work in rural settings, the rural sample was treated as a state-level subset. The chapter examines the demographic profile of workers, their economic and household situations, working conditions, access to social protection, and levels of collectivisation—each unpacked in detail to reveal patterns, disparities, and areas of critical concern.

2.1 Demographic and Social Background of Workers

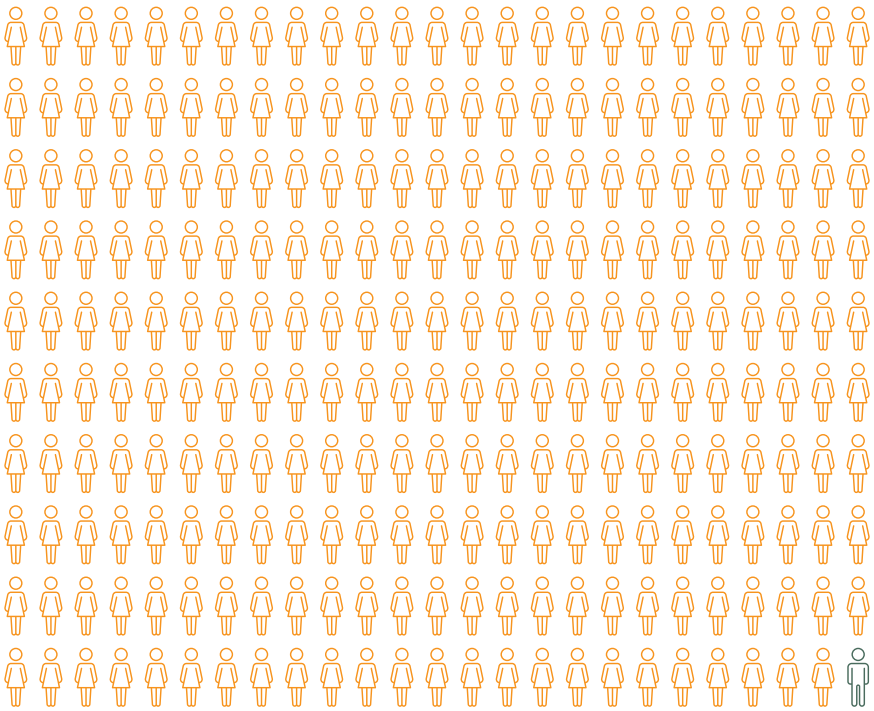
This section explores the demographic profile of domestic workers surveyed across 15 districts. It highlights the overwhelming presence of women in the sector, and analyses variables such as age, education, caste, religion, marital status, and migration status. These insights help us understand who constitutes this workforce and the socio-cultural identities they bring to this often invisible and undervalued profession

2.1.1 Gender

As expected, **an overwhelming majority of the workers were women—99.6 per cent in the overall sample**, 99.7 per cent in the urban sub-sample and 99.2 per cent on the rural side as shown in Table 2.1 and Graph 2.1. The proportion of male workers was below 1 per cent in the overall sample as well as both the sub-samples (urban and rural). None of the workers in the sample reported their gender identity as 'other'.

	Urban		Rural		Total	
Nature of Domestic Work	N	%	N	%	N	%
Female	4,750	99.7	251	99.2	5,001	99.6
Male	16	0.3	2	0.8	18	0.4
Total	4,766	100	253	100	5,019	100

Table 2.1: Gender-wise Distribution of Domestic Workers



Graph 2.1: Gender-wise Distribution of Domestic Workers

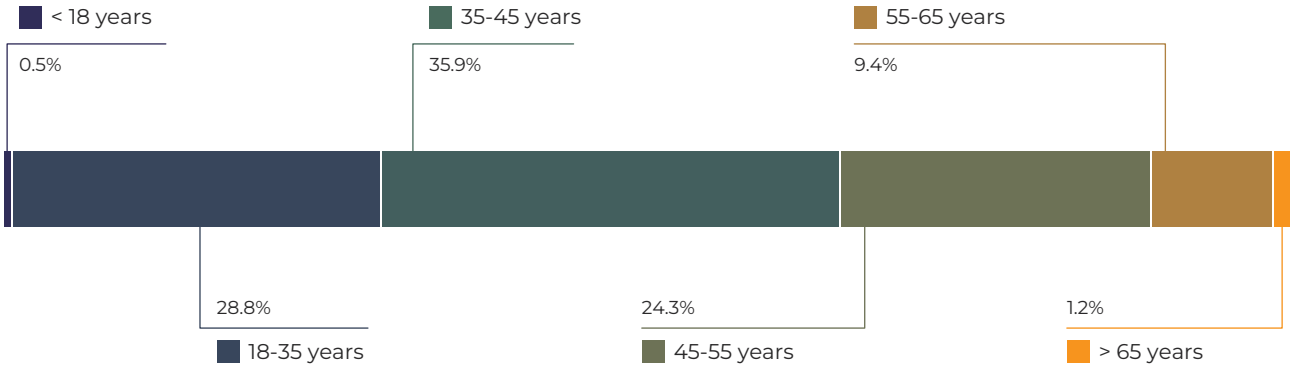
2.1.2 Age Group

In terms of age group, **over one-third of the workers in the overall sub-sample belonged to the 35–45 years age group**, followed by those in 18–35 years (28.8 per cent), 45–55 years (24.3 per cent) and 55–65 years (9.4 per cent). **Just above 1 per cent of the workers were of age 65 years and above, while less than 1 per cent were younger than 18 years.**

Similar pattern is seen in both the urban and rural sub-sample, where over 35 per cent of the workers belonged to the 35–45 years age group, followed by those falling in the 18–35 years age bracket. None of the workers working in rural areas were above 65 years of age.

Age Group	Urban		Rural		Total	
	N	%	N	%	N	%
< 18 years	22	0.5	1	0.4	23	0.5
18–35 years	1,344	28.6	82	32.4	1,426	28.8
35–45 years	1,690	35.9	89	35.2	1,779	35.9
45–55 years	1,138	24.2	64	25.3	1,202	24.3
55–65 years	450	9.6	17	6.7	467	9.4
> 65 years	59	1.3	0	0	59	1.2
Total	4,703	100	253	100	4,956	100

Table 2.2: Age Group-wise Distribution of Workers



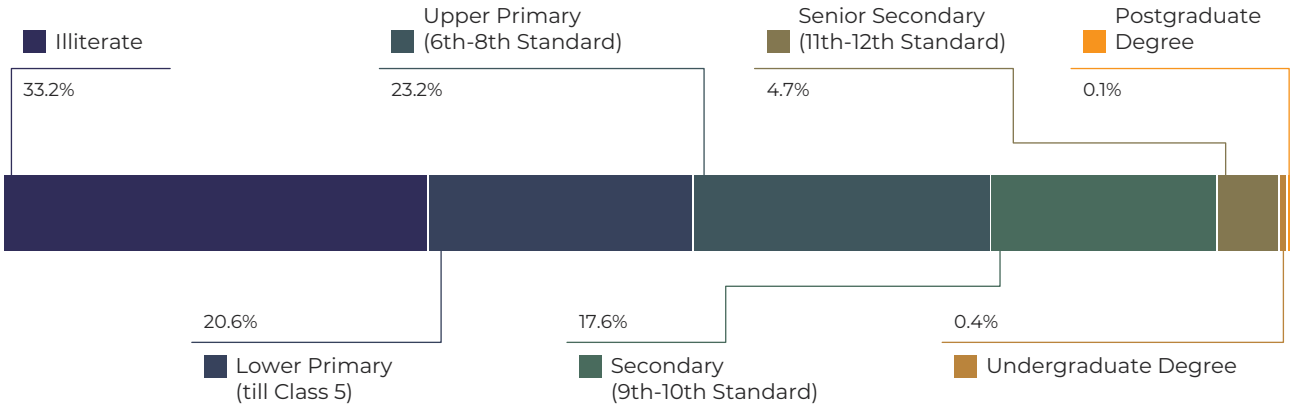
Graph 2.2: Age Group-wise Distribution of Workers

2.1.3 Education

In terms of the educational levels of the workers interviewed, **around one-third of the workers in the overall sample had never gone to school, followed by those who had studied up to upper primary (6th–8th standard)**, lower primary (1st–5th standard) and secondary education (11th–12th standard). Among those working in urban areas, again the largest proportion was of those who had never gone to school, followed by those who had studied up to upper primary, lower primary and secondary education. Only a small proportion (0.5 per cent) had studied up to degree level. We see a similar pattern on the rural side as well, with close to one-third of the workers reporting that they had not gone to school, followed by those who had studied up to lower primary and upper primary levels.

	Urban		Rural		Total	
Educational Status	N	%	N	%	N	%
Illiterate	1,584	33.2	85	33.6	1,669	33.2
Lower Primary (till Class 5)	969	20.3	61	24.1	1,030	20.6
Upper Primary (6th–8th Standard)	1,127	23.7	42	16.6	1,169	23.2
Secondary (9th–10th Standard)	840	17.6	46	18.2	886	17.6
Senior Secondary (11th–12th Standard)	221	4.6	16	6.3	237	4.7
Undergraduate Degree	19	0.4	2	0.8	21	0.4
Postgraduate Degree	6	0.1	1	0.4	7	0.1
Total	4,766	100	253	100	5,019	100

Table 2.3: Distribution of Workers by Educational Status



Graph 2.3: Distribution of Workers by Educational Status

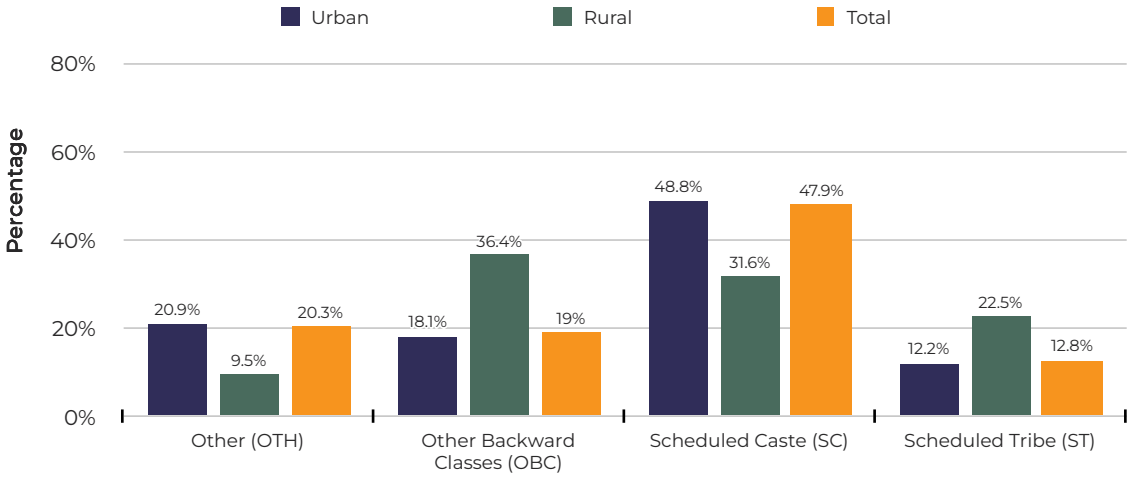
2.1.4 Caste Category

In terms of caste category, those belonging to Scheduled Castes and Scheduled Tribes were over-represented in the sample as compared to their proportion in the population of Maharashtra. While the proportion of those belonging to Scheduled Castes in total population of the state is 11.8 per cent (Census 2011[5]), they constituted around 47.9 per cent, 48.8 per cent and 22.5 per cent of the workers in our overall, urban and rural sample, respectively. Similarly, while those belonging to Scheduled Tribes constituted 10.1 per cent of the total population of the state, their proportion was 12.8 per cent, 12.2 per cent and 22.5 per cent in our overall, urban and rural sample, respectively. Some key differences can be noted in the caste-category wise composition of the urban and the rural sample.

We see that the proportion of those belonging to Scheduled Caste (48.8 per cent) was higher in the urban sample as compared to those working in rural areas (31.6 per cent). This may reflect the fact that caste identities are more visible in rural areas as compared to urban settings, and employers are more reluctant to hire workers from Scheduled Castes because of entrenched caste-based notions of purity and pollution. Conversely, the share of workers from Scheduled Tribes and Other Backward Classes is higher on the rural side than in urban areas reflecting their greater acceptability because historically these communities haven't faced the brunt of untouchability. Additionally, the proportion of those belonging to the 'Other' category is higher on the urban side than in the rural side.

Caste Category	Urban		Rural		Total	
	N	%	N	%	N	%
Other (OTH)	997	20.9	24	9.5	1,021	20.3
Other Backward Classes (OBC)	862	18.1	92	36.4	954	19
Scheduled Caste (SC)	2,324	48.8	80	31.6	2,404	47.9
Scheduled Tribe (ST)	583	12.2	57	22.5	640	12.8
Total	4,766	100	253	100	5,019	100

Table 2.4: Caste Category-wise Distribution of Workers



Graph 2.4: Caste Category-wise Distribution of Workers

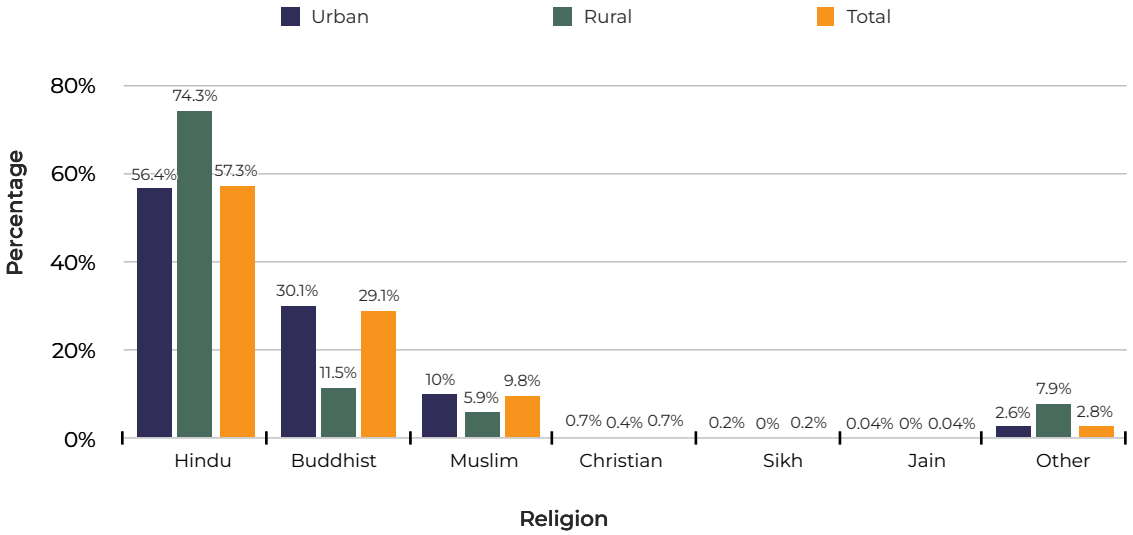
5 | Office of the Registrar General & Census Commissioner, India. Population Census 2011. Table A-10 Appendix: District wise scheduled caste population (Appendix), Maharashtra - 2011 https://censusindia.gov.in/nada/index.php/catalog/42906

2.1.5 Religion

Overall, **those identifying as Hindu constituted the largest proportion (57.3 per cent) of the workers surveyed, followed by Buddhists (29.1 per cent) and Muslims (9.8 per cent).** In the urban sub-sample, those identifying as Hindu form a much lesser proportion at 56.4 per cent, followed by Buddhists (30.1 per cent) and Muslims (10.0 per cent). As per 2011 Census data, the proportion of Hindus, Muslims and Buddhists in the urban population of Maharashtra was 70.2 per cent, 18.64 per cent and 5.54 per cent, respectively. Thus, those from the Buddhist community (largely neo-Buddhists converts from Scheduled Caste communities) are over-represented while those from Hindu and Muslim communities are under-represented among the domestic workers working in urban areas. In the rural sub-sample, around 75 per cent workers reported being Hindu, followed by Buddhist (11.5 per cent) and Muslim (5.9 per cent). As per 2011 Census data, the proportion of Hindus, Muslims and Buddhists in the rural population of Maharashtra is, 87.7 per cent, 5.68 per cent and 6.13 per cent, respectively.[6] Thus, on the rural side, we see over-representation of Buddhists and under-representation of Hindus and Muslims. Those reporting their religion as 'Other' largely belong to tribal communities.

	Urban		Rural		Total	
Religious Identity	N	%	N	%	N	%
Hindu	2,687	56.4	188	74.3	2,875	57.3
Buddhist	1,435	30.1	29	11.5	1,464	29.1
Muslim	476	10	15	5.9	491	9.8
Christian	34	0.7	1	0.4	35	0.7
Sikh	9	0.2	0	0	9	0.2
Jain	2	0.04	0	0	2	0.04
Other	123	2.6	20	7.9	143	2.8
Total	4,766	100	253	100	5,019	100

Table 2.5: Religion-wise Distribution of Workers



Graph 2.5: Religion-wise Distribution of Workers

6 | Office of the Registrar General & Census Commissioner, India. (2023). *Census of India 2011: Primary Census Abstract Data Tables – A5 series* [Data set]. Ministry of Home Affairs. Accessed on: *https://censusindia.gov.in/nada/index.php/catalog/11361*

2.1.6 Marital Status

In the overall sample, close to three-fourth of the female workers reported being married and staying together with their spouses. **Over one-fifth of the female workers reported being widowed, while 1.7 per cent and 1.4 per cent reported being abandoned by their husbands and being divorced, respectively.** Close to just 3 per cent of the female workers were single/unmarried. The number of male domestic workers in the overall sample was only 18 and among them, all but 1, reported being married and living with their spouse. Focussing on the female domestic workers for which we have a large enough sample, while the proportion of married workers was higher in the rural sub-sample as compared to the urban sub-sample, the proportion of widowed workers was higher in the urban sub-sample.

	Female		Male		Total	
Marital Status	N	%	N	%	N	%
Married and Staying Together	3,690	73.8	17	94	3,707	73.9
Widowed	1,004	20.1	0	0	1,004	20
Abandoned	87	1.7	0	0	87	1.7
Divorced	72	1.4	0	0	72	1.4
Single/Unmarried	147	2.9	1	6	148	2.9
Other	1	0.02	0	0	1	0.02
Total	5,001	100	18	100	5,019	100

Table 2.6: Marital Status-wise Distribution of All Workers

	Urban		Rural		Total	
Marital Status	N	%	N	%	N	%
Married and Staying Together	3,494	73.6	197	78.1	3,690	73.8
Widowed	961	20.2	43	17.1	1,004	20.1
Abandoned	80	1.7	7	2.8	87	1.7
Divorced	70	1.5	2	0.8	72	1.4
Single/Unmarried	144	3	4	1.2	147	2.9
Other	1	0.02	0	0	1	0.02
Total	4,750	100	251	100	5,001	100

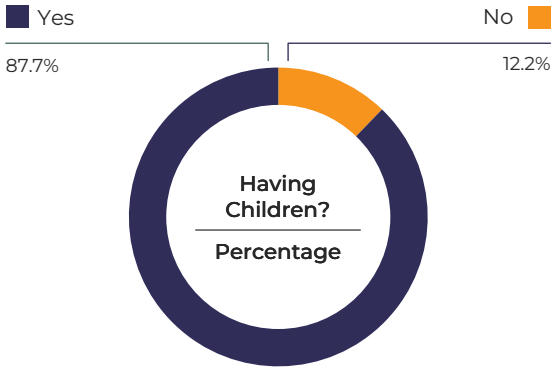
Table 2.7: Marital Status-wise Distribution of Female Workers

2.1.7 Children

In the overall sample, **over 87 per cent of the workers reported having one or more children** and roughly a similar proportion of workers in both the urban and the rural sub-sample reported having children as shown in Table 2.8 and Graph 2.7.

Having Children?	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	4,179	87.6	224	88.5	4,403	87.7
No	587	12.3	29	11.4	616	12.2
Total	4,766	100	253	100	5,019	100

Table 2.8: Distribution of Workers Basis Their Having/Not Having Children



Graph 2.6: Distribution of Workers Basis Their Having/Not Having Children

Over 46 per cent of the workers who said that they have children, reported having two children, while over 20 per cent reported having one and three children each.

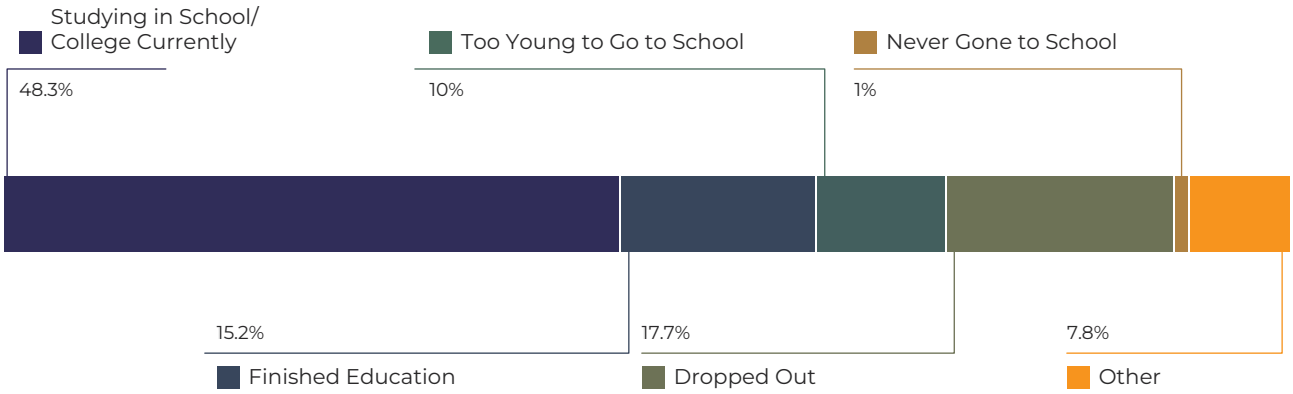
Number of Children	Urban		Rural		Total	
	N	%	N	%	N	%
1	886	21.2	41	18.3	927	21.1
2	1,947	46.6	114	50.9	2,061	46.8
3	840	20.1	55	24.6	895	20.3
4	281	6.7	8	3.6	289	6.6
5	69	1.6	3	1.3	72	1.6
6	23	0.5	0	0	23	0.5
7	3	0.1	0	0	3	0.1
No Response	130	3.1	3	1.3	133	3
Total	4,179	100	224	100	4,403	100

Table 2.9: Distribution of Workers by Number of Children

In terms of the educational status of the children of the domestic workers interviewed, roughly half of the children were currently in school/college.

Status of Children's Education	Urban		Rural		Total	
	N	%	N	%	N	%
Studying in School/College Currently	4,260	48.4	228	47.4	4,488	48.3
Finished Education	1,326	15.1	86	17.9	1,412	15.2
Too Young to Go to School	873	9.9	53	11	926	10
Dropped Out	1,542	17.5	103	21.4	1,645	17.7
Never Gone to School	83	0.9	7	1.5	90	1
Other	723	8.2	4	0.8	727	7.8
Total	8,807	100	481	100	9,288	100

Table 2.10: Status of Children's Education



Graph 2.7: Status of Children's Education

Worryingly, the drop-out rate is quite high, standing at 17.7 per cent overall and at 17.5 per cent in the urban sub-sample and at 21.4 per cent in the rural sub-sample. Additionally, 1.0 per cent of the children had never attended school while this proportion stood at 0.9 per cent in the urban sub-sample and 1.5 per cent in the rural sub-sample. **Only 15.2 per cent of the children (15.1 per cent in the urban sub-sample and 17.9 per cent in the rural sub-sample) had completed their education**, i.e., studied as much as they wanted.

2.1.8 Migration

The phenomenon of migrant workers taking up domestic work is limited to urban areas only, since all those working on the rural side were from within Maharashtra. **Over 98 per cent of the workers in the overall sample were from Maharashtra** itself and less than 2 per cent of the workers were from outside Maharashtra. The largest proportion of inter-state migrants working as domestic workers were from Karnataka, followed by Uttar Pradesh and Telangana.

State of Origin	%
Maharashtra	98.27
Karnataka	0.68
Uttar Pradesh	0.48
Telangana	0.2
Gujarat	0.1
West Bengal	0.08

State of Origin	%
Bihar	0.06
Odisha	0.04
Andhra Pradesh	0.04
Rajasthan	0.02
Punjab	0.02
Uttarakhand	0.02

Table 2.11: Percentage of Workers by State of Origin in Overall Sub-Sample

2.2 Economic Aspects of Workers' Lives

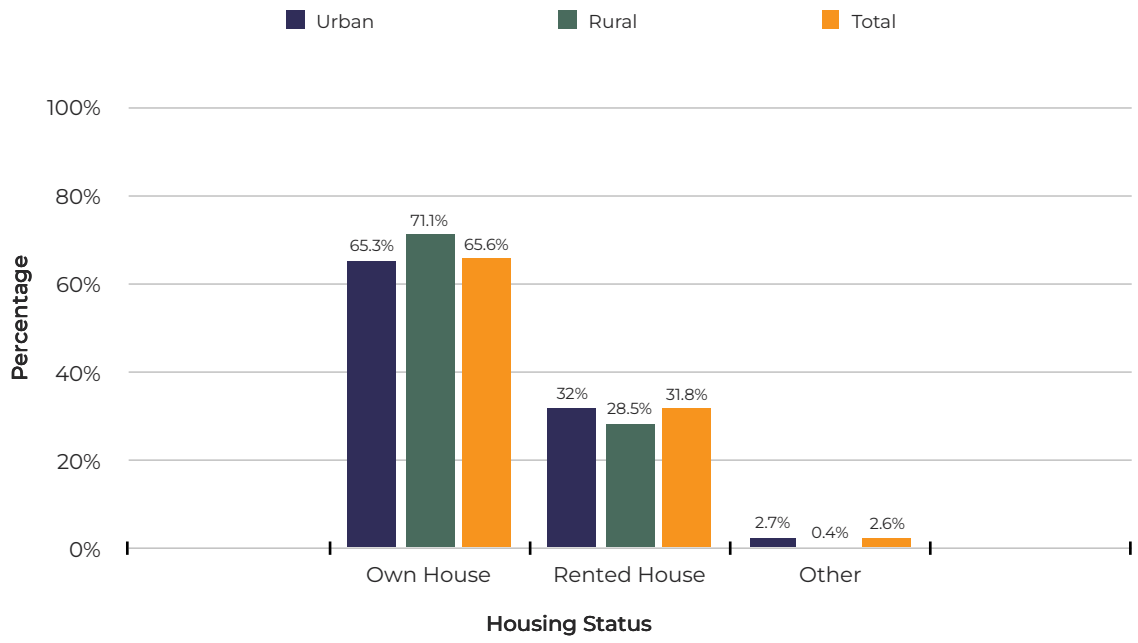
This section delves into economic aspects such as housing, earning responsibilities and average incomes of domestic workers across districts. It reveals not only the material constraints under which these workers operate but also the financial burden many carry as sole earners in their families. The analysis also unpacks wage levels to assess economic precarity

2.2.1 Housing

Close to two-third of the respondents in the overall sample reported having their own house. This percentage was higher at 71.1 per cent in the rural sub-sample while in the urban sub-sample it stood at 65.3 per cent. Those reporting living in a rented house constituted 31.8 per cent in the overall sample. This proportion was higher in the urban sub-sample as compared to the rural sub-sample. Nearly 3 per cent mentioned 'other' as their housing status since they were living with their family members (mother, brother, sister, uncle, in–laws).

Housing	Urban		Rural		Total	
	N	%	N	%	N	%
Own House	3,112	65.3	180	71.1	3,292	65.6
Rented House	1,525	32	72	28.5	1,597	31.8
Other	129	2.7	1	0.4	130	2.6
Total	4,766	100	253	100	5,019	100

Table 2.12: Housing Status-wise Distribution of Workers



Graph 2.8: Housing Status-wise Distribution of Workers

2.2.2 Earning Responsibility

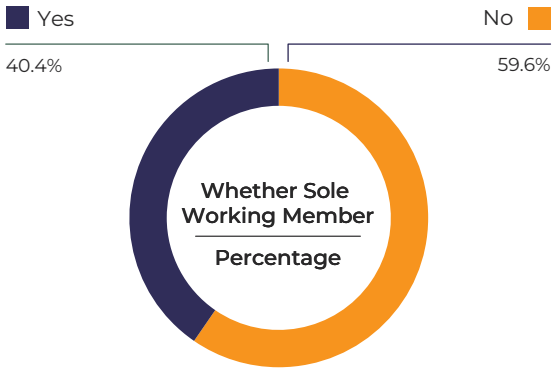
Over 40 per cent of the workers interviewed for the study said that they were the sole earning member of the family. The proportion of sole earning workers was higher among the female domestic workers at over 40 per cent as against 27.8 per cent among male domestic workers. The proportion of sole working members was slightly lower at 37.2 per cent on the rural side and higher at 40.6 per cent on the urban side.

Whether Sole Working Member	Female		Male		Total	
	N	%	N	%	N	%
Yes	2,024	40.5	5	27.8	2,029	40.4
No	2,977	59.5	13	72.2	2,990	59.6
Total	5,001	100	18	100	5,019	100

Table 2.13: Domestic Workers Who Are Sole Earning Members (Gender-wise)

Whether Sole Working Member	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	1,935	40.6	94	37.2	2,029	40.4
No	2,831	59.4	159	62.8	2,990	59.6
Total	4,766	100	253	100	5,019	100

Table 2.14: Domestic Workers Who Are Sole Earning Members (Urban vs Rural)



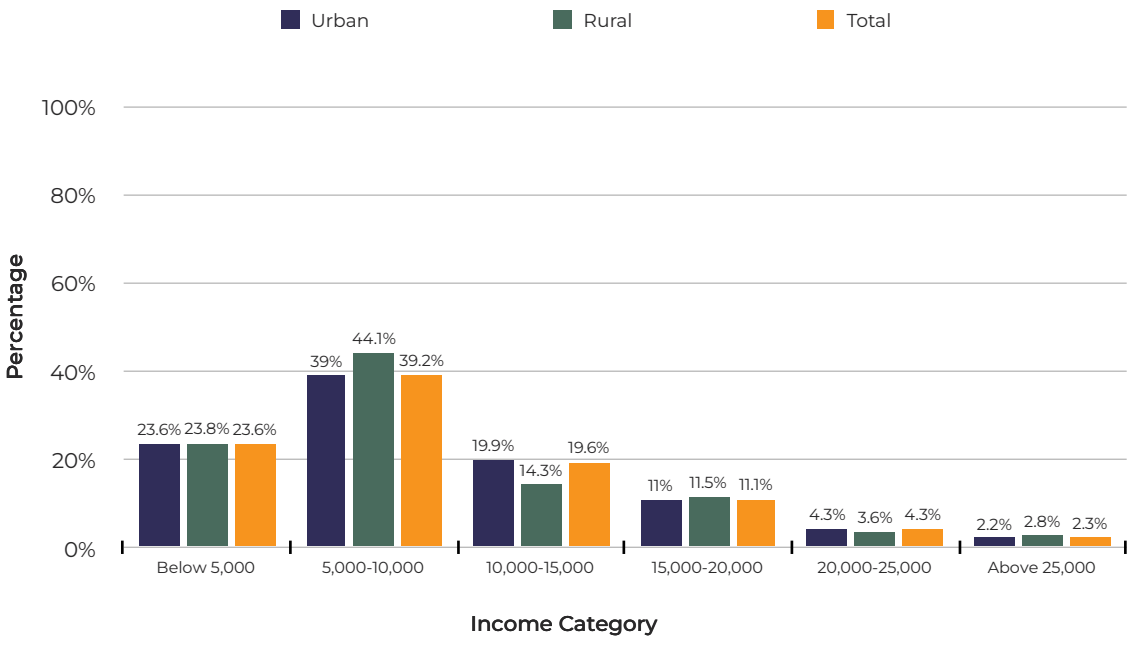
Graph 2.9: Female Domestic Workers Who Are Sole Earning Members

2.2.3 Income, Expenditure and Debt

The workers were asked about their monthly income and in case there was variation over the last 3 months, the average of the last 3 months income was recorded. **The average monthly income for the overall sample was INR 8,928.9 per month**, with the average monthly income in urban areas slightly higher (INR 8,931.8) as compared to rural areas (INR 8,874.9). Those workers who reported earning in the higher income brackets (i.e., more than INR 20,000 per month) were either full–time workers (10 per cent) or worked in three or more houses (57 per cent) or performed a wide range of tasks in fewer houses (from sweeping–swabbing to cooking and childcare).

	Urban		Rural		Total	
Income Category (in INR)	N	%	N	%	N	%
Below 5,000	1,109	23.6	60	23.8	1,169	23.6
5,000–10,000	1,835	39	111	44.1	1,946	39.2
10,000–15,000	936	19.9	36	14.3	972	19.6
15,000–20,000	520	11	29	11.5	549	11.1
20,000–25,000	203	4.3	9	3.6	212	4.3
Above 25,000	105	2.2	7	2.8	112	2.3
Total	4,708	100	252	100	4,960	100

Table 2.15: Monthly Income Earned from Domestic Work



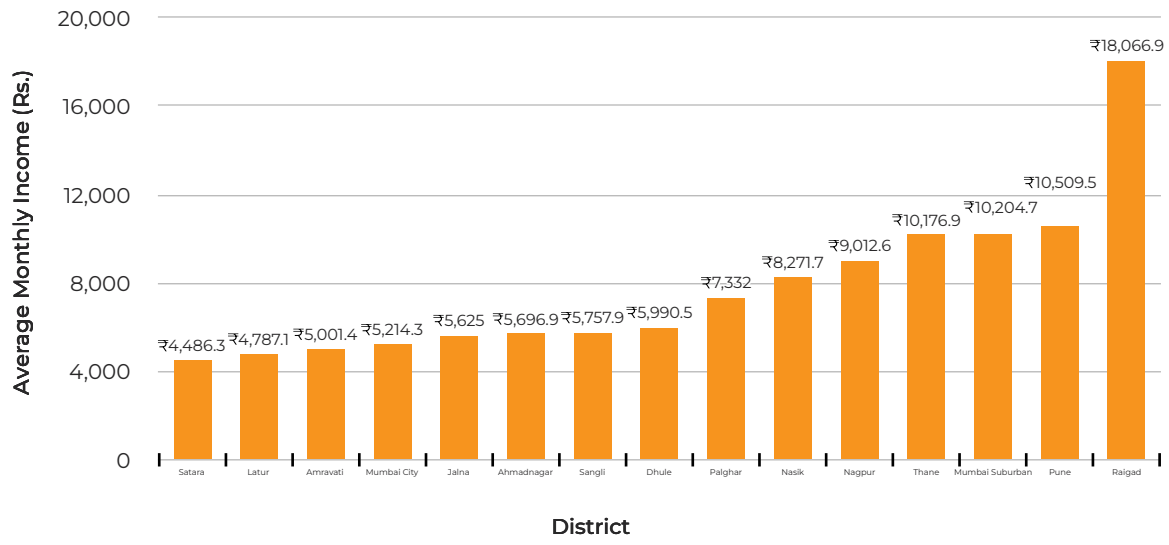
Graph 2.10: Monthly Income Earned from Domestic Work

In terms of district-wise figures, the highest average monthly income was reported from Raigad (cities of Navi Mumbai, Panvel), followed by districts of Pune, Thane and Mumbai suburban.

District	Avg Monthly Income
Satara	4,486.30
Latur	4,787.10
Amravati	5,001.40
Mumbai City	5,214.30
Jalna	5,625.00
Ahmadnagar	5,696.90
Sangli	5,757.90
Dhule	5,990.50

District	Avg Monthly Income
Palghar	7,332
Nasik	8,271.70
Nagpur	9,012.60
Thane	10,176.90
Mumbai Suburban	10,204.70
Pune	10,509.50
Raigad	18,066.90

Table 2.16: Average Monthly Income (in INR) across Various Districts in the Urban Sub-Sample



Graph 2.11: Average Monthly Income (in INR) across Various Districts in the Urban Sub-Sample

Among the non-residential domestic workers, only 2.6 per cent (2.7 per cent in urban areas and 0.8 per cent in rural areas) reported having a second source of income. These secondary sources of income included street vending, auto-rickshaw driving, home-based work like rolling incense sticks, part-time work in grocery stores, etc.

	Urban		Rural		Total	
Whether Earning Secondary Income	N	%	N	%	N	%
Yes	118	2.7	2	0.8	120	2.6
No	4,307	97.3	236	99.2	4,543	97.4
Total	4,425	100	238	100	4,663	100

Table 2.17: Presence of Secondary Income

Based on the reported income from domestic work and other sources and the income from other working members, we calculated the household income of each of the workers. **For over 31 per cent workers, their current household income appears to be less than their current expenditure.** There was no significant difference in this figure between the urban and the rural sub-sample.

	Urban		Rural		Total	
Expenditure More Than Income	N	%	N	%	N	%
Yes	1,443	31.1	77	30.7	1,520	31.1
No	3,192	68.8	174	69.3	3,366	68.9
Total	4,635	100	251	100	4,886	100

Table 2.18: Current Expenditure Exceeding Current Household Income

There are 2 ways to meet the deficit between current expenditure and current household income—either dip into savings or take out a loan. Tables 2.19–2.22 show the incidence of borrowing among all workers and among those who reported a deficit household income (i.e., current household income lower than current household expenditure). **Among all workers, just over 28 per cent workers reported having taken a loan**, without any significant difference between the urban and rural sub-samples.

	Urban		Rural		Total	
Whether Taken Loan	N	%	N	%	N	%
Yes	1,353	28.4	73	28.9	1,426	28.4
No	3,413	71.6	180	71.1	3,593	71.6
Total	4,766	100	253	100	5,019	100

Table 2.19: Workers Who Have Taken Loans (All Workers)

Among the workers having deficit household incomes, the incidence of borrowing was over 34 per cent, with a significantly lower proportion on the rural side (28.9 per cent) as compared to the urban sub-sample (34.6 per cent).

Whether Taken Loan	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	499	34.6	20	26	519	34.1
No	944	65.4	57	74	1,001	65.9
Total	1,443	100	77	100	1,520	100

Table 2.20: Workers Who Have Taken Loans (Workers With Deficit Income)

In terms of sources of loans, over 44 per cent of the respondents reported having availed loans from banking institutions, followed by self-help groups (32 per cent), non-banking institutions (11.9 per cent) and relatives (8.3 per cent). One explanation for such a large percentage of workers reporting having taken loans from banks is that most workers equate non-banking institutions with banks itself. In the rural sub-sample, self-help groups were the source of borrowing for the largest proportion of workers (over half) followed by banking and non-banking institutions (23.3 per cent each). In the urban sub–sample, banks formed the largest source of loans (45.1 per cent) followed by self-help groups (31.6 per cent), non-banking institutions (11.2 per cent) and relatives (8.6 per cent). Less than 2 per cent of those having taken loans reported that they had borrowed from their employers. As reported ahead in Section 2.4.7, over one-fourth of the workers reported receiving advances on loans, which could also be a way of meeting shortfalls in incomes.

Source of Loan	Urban		Rural		Total	
	N	%	N	%	N	%
Relatives	117	8.6	1	1.4	118	8.3
Neighbours	64	4.7	2	2.7	66	4.6
Friends	35	2.6	0	0	35	2.5
Employer	25	1.8	1	1.4	26	1.8
Self-Help Group	427	31.6	37	50.7	464	32.5
Bank	610	45.1	17	23.3	627	44
Non-banking Institution	152	11.2	17	23.3	169	11.9
Moneylender	26	1.9	0	0	26	1.8
Other	5	0.4	0	0	5	0.4
Total	1,461	100	75	100	1,536	100

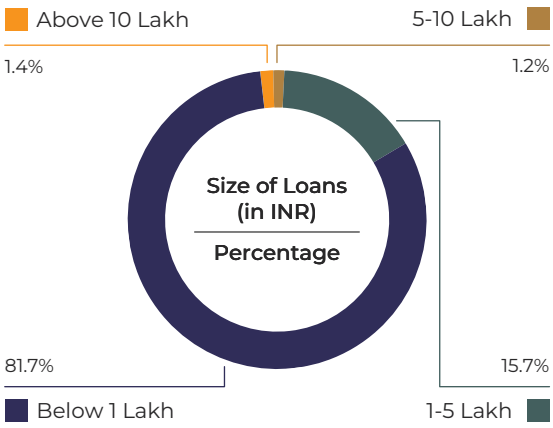
Table 2.21: Source of Loans for Domestic Workers

Note: Respondents were allowed to indicate more than one source of loans

The average loan size in the overall sample, urban and the rural sub-sample was INR 88,752, INR 87,579, and INR 1,09,750, respectively. **Over 81 per cent of the loans in the overall sample were of value less than 1 lakh**, as was the case with the urban (81.8 per cent) and rural (80.6 per cent) sub-sample.

Size of Loans (in INR)	Urban		Rural		Total	
	N	%	N	%	N	%
Below 1 Lakh	1,054	81.8	58	80.6	1,112	81.7
1–5 Lakh	204	15.8	10	13.9	214	15.7
5–10 Lakh	16	1.2	0	0	16	1.2
Above 10 Lakh	15	1.2	4	5.6	19	1.4
Total	1,289	100	72	100	1,361	100

Table 2.22: Size of Loans Taken



Graph 2.12: Size of Loans Taken

2.3 Household Situation of Domestic Workers

2.3.1 Time Budget

All the workers in the sample were asked about the time spent on 2 major aspects of life—work (including travel for work) and household duties. The amount of time spent on 2 aspects would give us an idea of the time remaining with workers for resting, sleeping, and leisure.

Time Spent on Household Duties

Table 2.23 shows the average number of hours spent on household duties by the workers, disaggregated by gender and type of area (urban/rural). The number of observations (N) used to calculate the mean values have been shown in parentheses.. The number of observations of male workers is too few to draw any meaningful inferences, especially when disaggregated by type of area of work. **On an average, workers spent 4.4 hours on household duties. An average female worker spent much more time than an average male worker, and on average, a worker in a rural area spent more time on household duties than a worker in an urban area.**

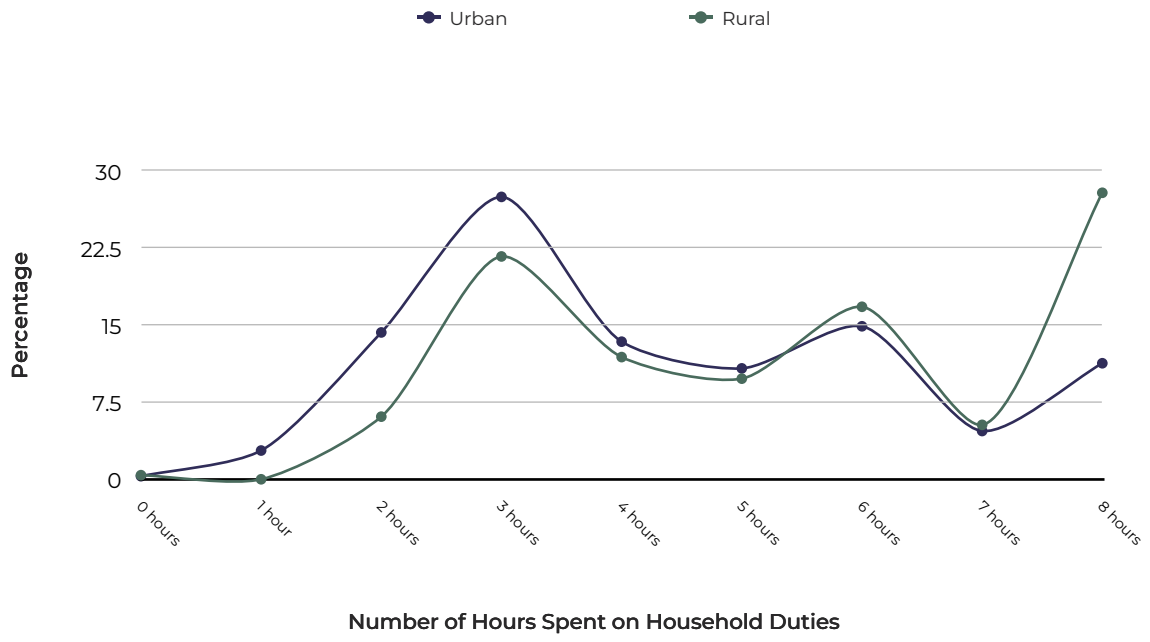
Gender	Urban	Rural	Total
Female	4.35 (N=4,364)	5.35 (N=243)	4.40 (N=4,607)
Male	2.56 (N=16)	6 (N=1)	2.76 (N=17)
Total	4.34 (N=4,380)	5.35 (N=244)	4.40 (N=4,624)

Table 2.23: Average Number of Hours Spent by Workers by Gender and Area

Only 0.3 per cent of workers reported that they don't spend any time on household work. Over one-fourth of the workers reported spending 3 hours on household chores, followed by those who reported spending 2 hours (13.9 per cent) and 4 hours (13.4 per cent). In both the urban and the rural sub-sample, the most common response was 3 hours, followed by 6 hours.

	Urban		Rural		Total	
Number of Hours Spent on Household Duties	N	%	N	%	N	%
0	12	0.3	1	0.4	13	0.3
1	123	2.8	0	0	123	2.7
2	628	14.3	15	6.1	643	13.9
3	1,204	27.5	53	21.7	1,257	27.2
4	589	13.4	29	11.9	618	13.4
5	471	10.8	24	9.8	495	10.7
6	653	14.9	41	16.8	694	15
7	207	4.7	13	5.3	220	4.8
8	493	11.3	68	27.9	561	12.1
Total	4,380	100	244	100	4,624	100

Table 2.24: Number of Hours Spent on Household Chores by Domestic Workers



Graph 2.13: Number of Hours Spent on Household Chores by Domestic Workers (Urban vs. Rural)

Time Spent on Work (Including Travel)

Table 2.25 shows the average time spent on work (including travelling to and from work) disaggregated by gender and type of area of work (urban/rural). The number of observations (N) used to calculate the mean values have been shown in parentheses. **On an average, workers reported spending 5.76 hours on work (including travel), with a slightly higher average (6.25 hours) for rural areas as compared to urban areas (5.73).** Male workers in the sample had a higher average time spent on work and travel but the limitation of the sample size doesn't allow for any firm inferences to be drawn.

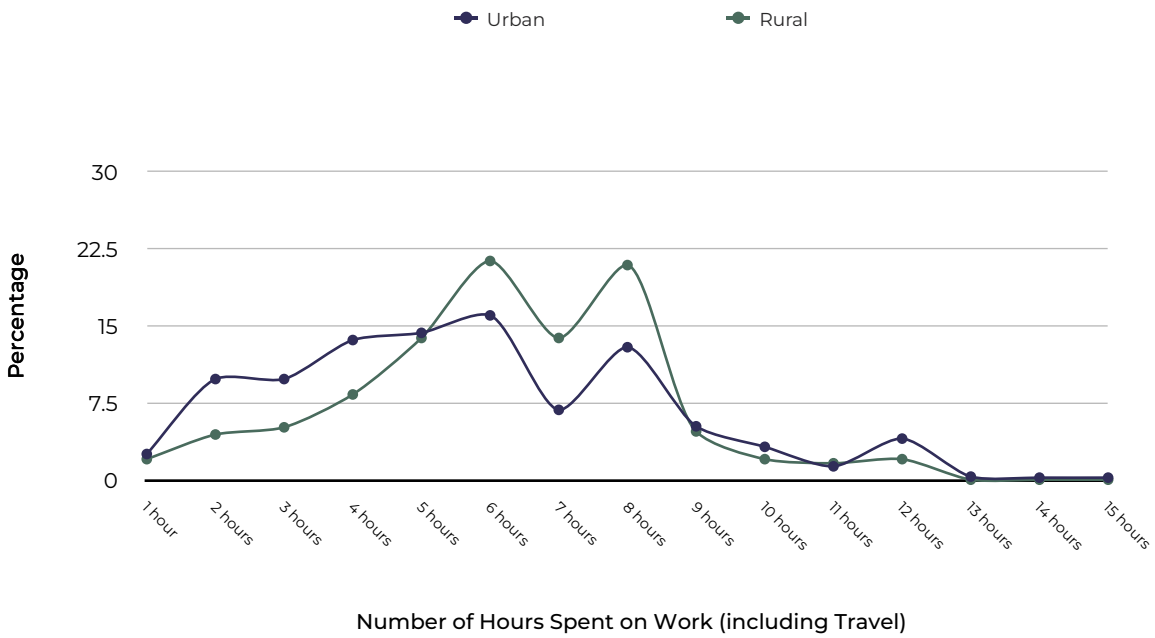
Gender	Urban	Rural	Total
Female	5.73 (N=4,737)	6.22 (N=251)	5.75 (N=4,988)
Male	7.47 (N=15)	9.5 (N=2)	7.71 (N=17)
Total	5.73 (N=4,752)	6.25 (N=253)	5.76 (N=5,005)

Table 2.25: Average Number of Hours Spent on Domestic Work (Including Travel)

The highest proportion was of workers who reported spending 6 hours on domestic work (including travel), followed by those spending 4 hours (13.3 per cent) and 8 hours (13.3 per cent).

Number of Hours Spent on Work	Urban		Rural		Total	
	N	%	N	%	N	%
1	119	2.5	5	2	124	2.5
2	468	9.8	11	4.4	479	9.6
3	466	9.8	13	5.1	479	9.6
4	644	13.6	21	8.3	665	13.3
5	680	14.3	35	13.8	715	14.3
6	760	16	54	21.3	814	16.3
7	323	6.8	35	13.8	358	7.2
8	615	12.9	53	20.9	668	13.3
9	245	5.2	12	4.7	257	5.1
10	150	3.2	5	2	155	3.1
11	60	1.3	4	1.6	64	1.3
12	192	4	5	2	197	3.9
13	14	0.3	0	0	14	0.3
14	9	0.2	0	0	9	0.2
15	7	0.2	0	0	7	0.1
Total	4,752	100	253	100	5,005	100

Table 2.26: Number of Hours Spent on Work (Including Travel for Work)



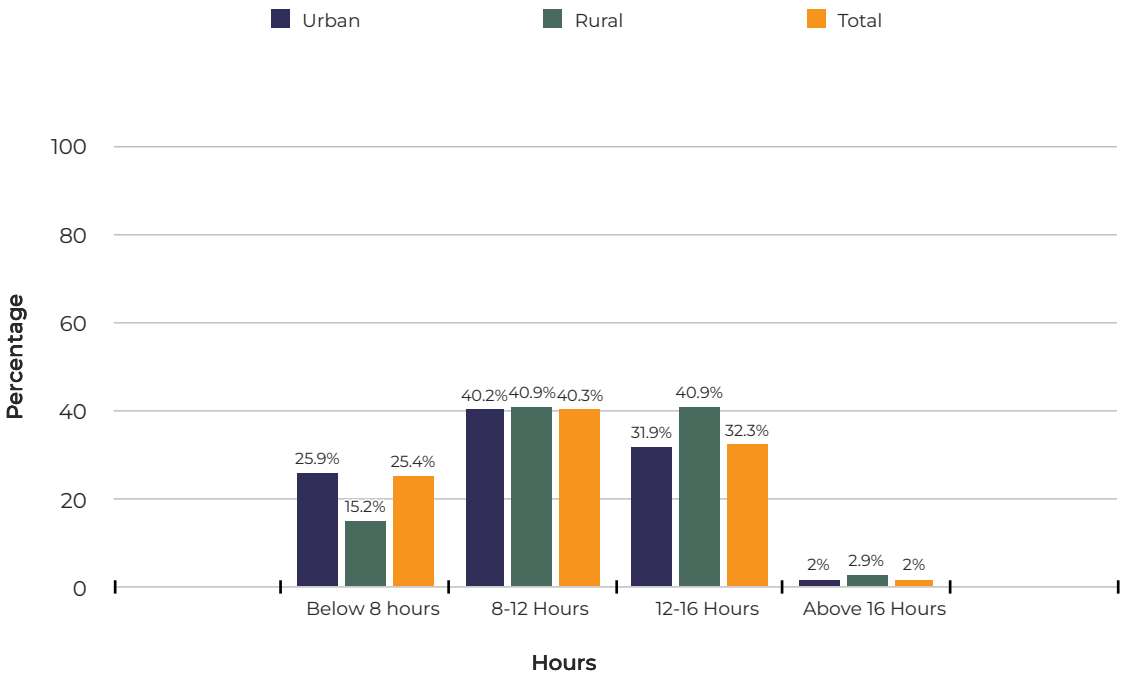
Graph 2.14: Number of Hours Spent on Domestic Work (Including Travel - Urban vs. Rural)

Time Poverty

The idea of time poverty captures the state of paucity of time for resting and leisure activities; in other words, those activities which contribute to reproduction of labour. As Table 2.27 and Graph 2.15 show, 2 per cent, of the workers reported spending over 16 hours on work (including travel) and household duties and thus can be considered to be time poor in absolute terms since they do not get eight hours required for adequate sleep.

Hours	Urban		Rural		Total	
	N	%	N	%	N	%
Below 8 hours	1,087	25.9	32	15.2	1,119	25.4
8–12 Hours	1,690	40.2	86	40.9	1,776	40.3
12–16 Hours	1,341	31.9	86	40.9	1,427	32.3
Above 16 Hours	84	2	6	2.9	90	2
Total	4,202	100	210	100	4,412	100

Table 2.27: Number of hours Spent on Work (Including Travel) and Household Duties



Graph 2.15: Number of Hours Spent on Work, Travel and Household Duties

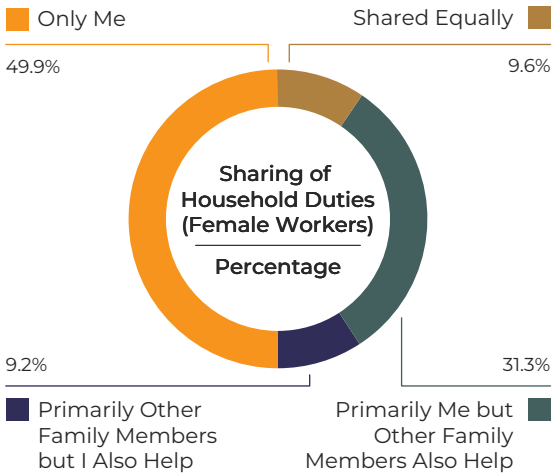
Over 32 per cent of the workers reported spending 12–16 hours a day on work (including work related travel) and household duties and can thus be considered relatively time poor since they have barely any time left for anything else after accounting for eight hours of sleep. The proportion of such workers was significantly higher in the rural sub-sample (40.9 per cent) as compared to urban sub-sample (40.2 per cent). Over a quarter of the workers were spending less than 8 hours of time on work, although this proportion was significantly lower in the rural sub–sample (15.2 per cent) as compared to the urban sub-sample (25.9 per cent).

2.3.2 Sharing of Household Duties

In terms of sharing of household duties, since the number of observations for male domestic workers are too few, we look at the responses of female domestic workers only (Table 2.28 and Graph 2.20). **Among the female domestic workers, close to half of the workers reported that they were the only one in the family shouldering responsibility for household duties,** while over 31 per cent reported that while the primary responsibility was shouldered by them, they did receive assistance from other family members. Less than 10 per cent of the female workers reported equal sharing of such responsibilities. The pattern of responses weren't significantly different for urban and rural sub-samples, except that the proportion of those reporting that they primarily bore the responsibility of household chores while getting some assistance from other family members was much higher in the rural sub-sample (43.0 per cent) than in the urban sub-sample (30.7 per cent).

Sharing of Household Duties	Urban		Rural		Total	
	N	%	N	%	N	%
Only Me	2,376	50	119	47.4	2,495	49.9
Shared Equally	471	9.9	11	4.4	482	9.6
Primarily Me but Other Family Members Also Help	1,458	30.7	108	43	1,566	31.3
Primarily Other Family Members but I Also Help	445	9.4	13	5.2	458	9.2
Total	4,750	100	251	100	5,001	100

Table 2.28: Sharing of Household Duties (Female Domestic Workers)



Graph 2.16: Sharing of Household Duties (Female Workers)

CASE STUDY

A Day in the Life of a Domestic Worker

Manjula Sitime, a full-time domestic worker from Miraj in Sangli district begins her day at 6.00 am and works until 11.00 pm with little to no rest. Her daily schedule shows the double burden of paid and unpaid work that many women in domestic work face, leaving them with hardly any time for themselves.

Her day begins with household responsibilities—cooking meals, preparing her children for school, and dropping them off. By 7.00 am, Manjula reaches her first workplace, a college canteen mess at Gulabrao Patil Homoeopathic Medical College, where she works until 12.00 pm, engaging in dishwashing, cleaning and serving food.

Between 12.00 and 1.00 pm, she returns home to continue with her household duties—washing clothes and utensils, cleaning and cooking lunch. She then heads to another work between 1.00 and 3.30 pm to complete a similar set of tasks, including cleaning and washing.

From 3.30 to 5.00 pm, she manages additional chores at home, such as cleaning, sorting vegetables and grains, and other daily maintenance work. At 5.00 pm, Manjula resumes her shift at the college canteen, working until 9.30 pm. After returning home, she spends over an hour cooking dinner, washing utensils and cleaning, finally going to bed around 11.00 pm.

This exhaustive 17-hour routine reflects time poverty experienced by domestic workers like Manjula, who spends 12 hours in paid jobs and 5 hours on unpaid household responsibilities each day. While she is compensated for her work outside the home, the significant amount of unpaid labour she performs within her own household remains unrecognised. It points to a lack of regulation around working hours and rest periods, with no formal mechanisms in place to redistribute care responsibilities.

Manjula's case highlights the urgent need for interventions that recognise domestic work as legitimate labour and introduce safeguards to ensure decent working conditions. This includes the regulation of work hours, provision for rest and leave, and the redistribution of unpaid care work, which is currently borne disproportionately by women workers.

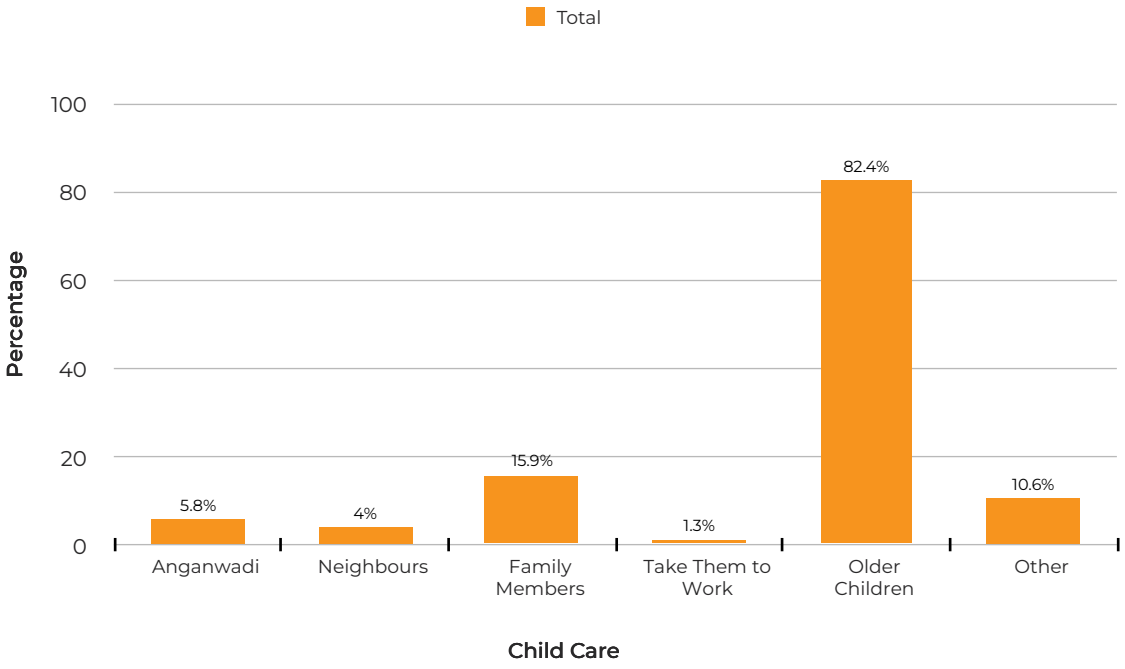
As shared by Kiran Kamble,
Dnyanijyoti Gharelu Kamgar Sanghatana, Maharashtra

2.3.3 *Arrangement for Childcare During Work Hours*

When asked about arrangements for care of small children during work hours, leaving them with older children was reported as the most preferred option (82.4 per cent) in both the urban (82.2 per cent) as well as the rural sub-sample (86.6 per cent), followed by leaving them with family members (15.9 per cent), at nearest *anganwadi* (5.8 per cent) and with neighbours (4.0 per cent). The percentage of the workers who left their children at *anganwadis* was higher in urban areas (5.9 per cent) as compared to rural areas (3.6 per cent). Conversely, the proportion of those who took their children with them to work was higher in rural areas (4.5 per cent) than urban areas (1.2 per cent). But overall, the low proportion across both areas indicates that taking children to work is not a favoured option.

	Urban		Rural		Total	
Sharing of Household Duties	N	%	N	%	N	%
Anganwadi	246	5.9	8	3.6	254	5.8
Neighbours	175	4.2	2	0.9	177	4
Family Members	671	16.1	29	12.9	700	15.9
Take Them to Work	49	1.2	10	4.5	59	1.3
Older Children	3,434	82.2	194	86.6	3,628	82.4
Other	456	10.9	12	5.4	468	10.6
Total	5,031	100	255	100	5,286	100

Table 2.29: Childcare During Working Hours



Graph 2.17: Childcare During Working Hours

The low percentage of those using the *anganwadis*, across both rural and urban areas, is surprising since it is not driven by lack of availability of *anganwadi* services, as 73.8 per cent of the workers with children in urban areas and 72.3 per cent in rural areas said that they do have an *anganwadi* centre nearby their house. The low usage of *anganwadi* services may be driven by timing mis-matches (*anganwadis* being open largely for only a few hours in the morning), frequent closures or quality of services being provided.

Presence of Anganwadi	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	3,083	73.8	162	72.3	3,245	73.7
No	1,096	26.2	62	27.7	1,158	26.3
Total	4,179	100	224	100	4,179	100

Table 2.30: Availability of *Anganwadi* Centre

2.3.4 Domestic Violence

During the interviews with female workers, we asked them about facing domestic violence at home. **Over 6 per cent of the female workers reported that they have experienced domestic violence.** This percentage was slightly higher in the rural sub-sample (7.6 per cent) as compared to the urban sub-sample (6.3 per cent).

Whether Faced Domestic Violence	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	301	6.3	19	7.6	320	6.4
No	4,449	93.7	232	92.4	4,681	93.6
Total	4,750	100	251	100	5,001	100

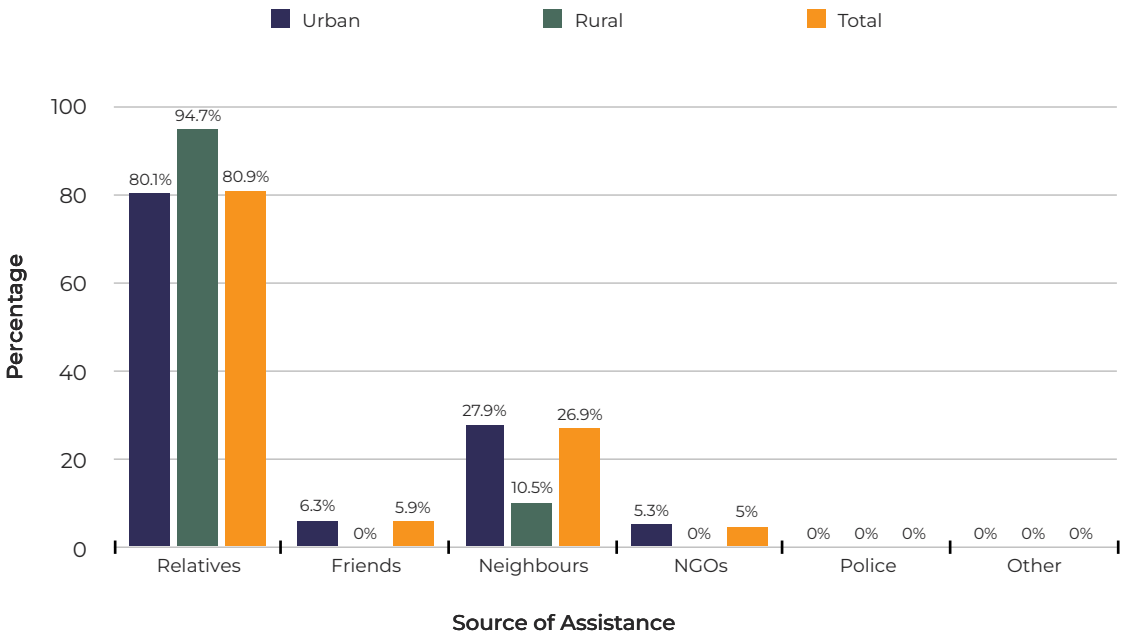
Table 2.31: Experience of Domestic Violence

Those workers who reported having faced domestic violence, were then asked about their source of help or assistance when they have faced domestic violence. Over 80 per cent of the respondents stated that they turned to their relatives for help, followed by neighbours (26.9 per cent), friends (5.9 per cent) and NGOs (5.0 per cent).

Source of Assistance	Urban		Rural		Total	
	N	%	N	%	N	%
Relatives	241	80.1	18	94.7	259	80.9
Friends	19	6.3	0	0	19	5.9
Neighbours	84	27.9	2	10.5	86	26.9
NGOs	16	5.3	0	0	16	5
Police	0	0	0	0	0	0
Other	0	0	0	0	0	0
Total	360	100	20	100	380	100

Table 2.32: Source of Assistance for Workers Facing Domestic Violence

The percentage of those workers who reported seeking help from relatives was significantly higher in the rural sub-sample (94.7 per cent) as compared to the urban sub-sample (80.1 per cent). Conversely, the percentage of those turning to neighbours for assistance was significantly lower in the rural sub-sample (10.5 per cent) as compared to the urban sub-sample (27.9 per cent). Interestingly, none of the respondents reported having gone to the police when faced with domestic violence.



Graph 2.18: Source of Assistance for Workers Facing Domestic Violence

2.4 Working Conditions of Domestic Workers

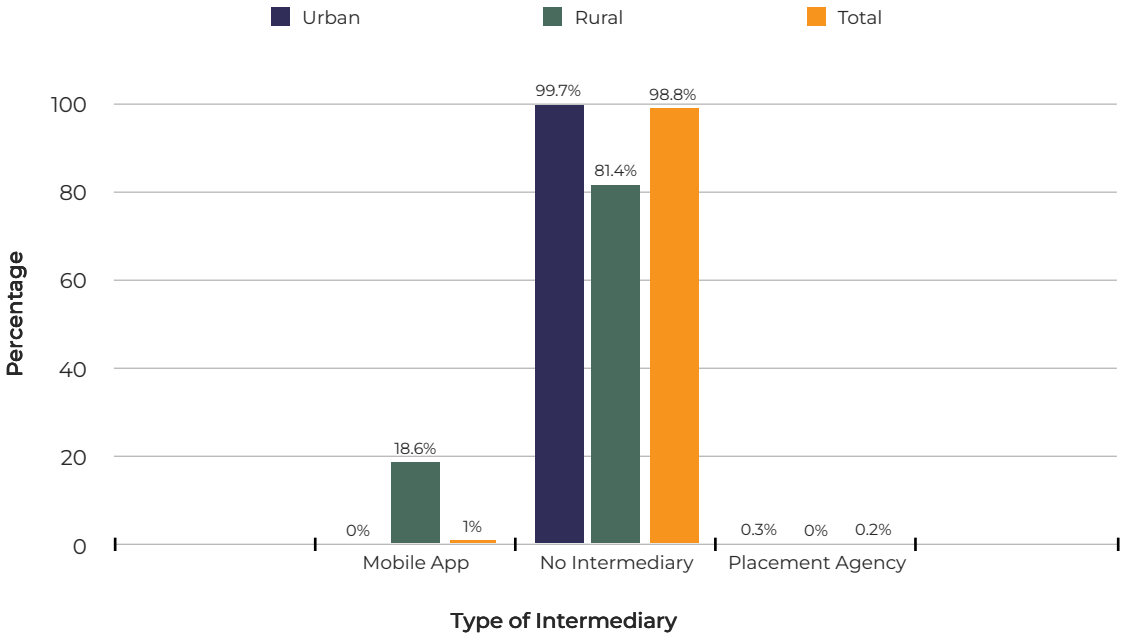
This section presents a comprehensive overview of the working environments domestic workers operate in. It analyses the role of intermediaries, presence (or absence) of contracts, types of tasks performed, modes of payment, leave policies, and occupational health issues. The findings reflect the informal, unregulated nature of the sector.

2.4.1 Employment through Intermediaries

Over the last few years, the intervention of non-traditional intermediaries like mobile applications and placement agencies has seen an uptick, especially in larger cities. Overall, in our sample only 0.2 per cent of the workers reported using placement agencies for finding employment, and 1 per cent (N=47) reported finding work through mobile applications. **All the 47 workers who reported finding work using a mobile application were from Pune city and were travelling to nearby rural areas for domestic work.** Other than these, rest of the workers **(98.8 per cent overall, 99.7 per cent in urban areas and 81.4 per cent in rural areas) reported finding work through traditional means—their own contacts, through referrals from existing employers, through information from friends, neighbours, relatives or other workers.**

Intermediary	Urban		Rural		Total	
	N	%	N	%	N	%
Mobile App	0	0	47	18.6	47	1
No Intermediary	4,754	99.7	206	81.4	4,960	98.8
Placement Agency	12	0.3	0	0	12	0.2
Total	4,766	100	253	100	5,019	100

Table 2.33: Distribution of Workers by Type of Intermediaries



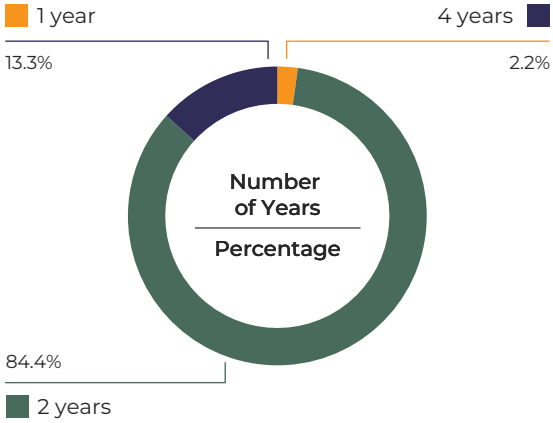
Graph 2.19: Distribution of Workers by Type of Intermediaries

2.4.1.1 App-based Domestic Work

There were 47 app-based workers in our sample, all of whom were taking up work in rural areas. All the workers interviewed were female. Over 84 per cent of the workers reported using apps to get domestic work for a period of 2 years, followed by those who had been doing this for 1 year (13.3 per cent), and 4 years (2.2 per cent).

Number of Years	Total	
	N	%
1	6	13.3
2	38	84.4
4	1	2.2
Total	45	100

Table 2.34: Number of Years for Which the Worker Has Been Using the App

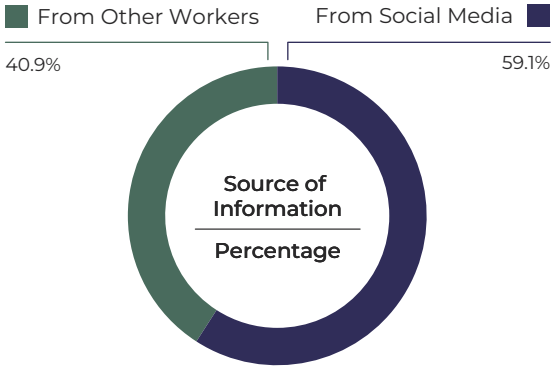


Graph 2.20: Number of Years for Which the Worker Has Been Using the App

For close to 60 per cent of the app-based domestic workers, the source of information regarding the opportunities on the app was social media, followed by other workers who had used such apps earlier (40.9 per cent).

Source of Information	Total	
	N	%
From Social Media	26	59.1
From Other Workers	18	40.9
Total	44	100

Table 2.35: Source of Information Regarding Work Opportunities Through Apps



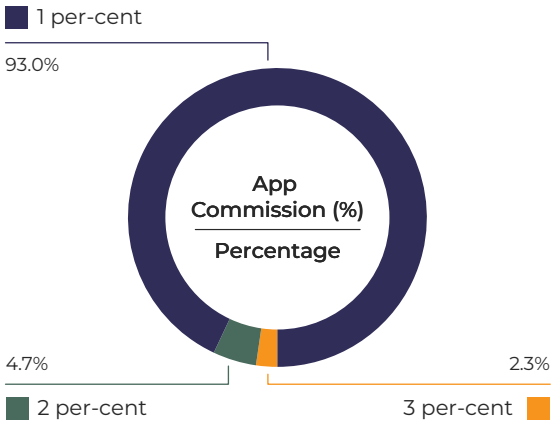
Graph 2.21: Source of Information Regarding Work Opportunities Through Apps

In terms of the structure of payments for the domestic work performed through mobile apps, all the workers mentioned that they were paid on the app on a per-task basis. All the workers reported that the payments made to them by or through the app did not cover travel expenses incurred by the workers.

In terms of the commission charged by the apps, the most common response was 1 per cent of total value of work (93 per cent) while few other workers reported being charged 2 per cent and 4 per cent commission as well.

Commission Charged (Percentage)	Total	
	N	%
1	40	93
2	2	4.7
4	1	2.3
Total	43	100

Table 2.36: Commission Charged by Mobile Apps

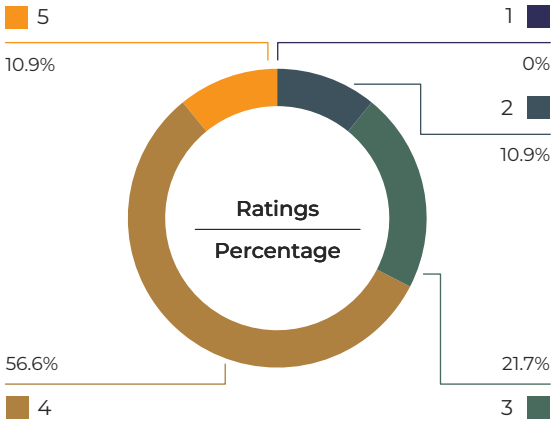


Graph 2.22: Percentage Commission Charged by the Mobile App

When asked about how they would rate (on a scale of 1 to 5, with experience getting better along the scale) the experience of working through mobile application vis-à-vis the usual mode of working as domestic work, over 56 per cent rated their experience as "4", 21.7 per cent gave a rating of "3", 10.9 per cent gave a rating of "2" and 10.9 per cent gave the maximum rating.

Ratings	Total	
	N	%
1	0	0
2	5	10.9
3	10	21.7
4	26	56.6
5	5	10.9
Total	47	100

Table 2.37: Ratings for the Experience of Working Through the App



Graph 2.23: Ratings for the Experience of Working Through the App

Almost all the workers (97.8 per cent) reported that the mobile app they were using did not have any complaint or appeal mechanism in case of dispute about the payment or disciplinary action taken by the application (penalty, deactivation) or an unwarranted poor rating by the customer.

2.4.2 Provisioning of Written Contract

One of the indicators of informality of work is the presence or absence of a written contract. **Overall, only 1 per cent of the workers reported having been provided a contract by at least one of their employers** while the remaining said they didn't have a written contract from any of their employers. Those with written contracts are those employed with establishments. The percentage was only slightly better on the rural side at 1.6 per cent, largely because, as stated previously, a significant number of workers working in rural areas included in the sample received work through mobile apps, some of which require the workers and the eventual employers to accept an online contract before the workers are assigned the work.

Whether Given a Contract	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	46	1	4	1.6	50	1
No	4,720	99	249	98.4	4,969	99
Total	4,766	100	253	100	5,019	100

Table 2.38: Provisioning of Written Contract by the Employer

CASE STUDY

Why Contracts Matter

Renuka Kamble, 43, is a domestic worker living with her husband, in-laws, and five children. Years ago, she sustained a serious injury after being struck with firewood, leaving her with a permanent disability. Despite this, she continues to work to support her family. Due to financial constraints, two of her daughters also entered domestic work at an early age, having to drop out of school, while her son continued his education.

Renuka's daughter Sangeeta faced workplace exploitation when she was dismissed without pay. When Renuka inquired, the employer refused to offer any explanation or clear her dues. Disturbed by the injustice, Renuka raised the issue at a local NGO meeting.

The NGO intervened by visiting the employer's home and demanding immediate payment. After repeated discussions, the employer relented. Sangeeta received her pending salary, and the employer's wife acknowledged the unfair termination, offering an apology and INR 5,000 as compensation.

While the intervention led to some resolution, the case reflects the deeper vulnerabilities domestic workers face—wage theft, sudden dismissal, and the absence of formal protections. Had a written contract existed outlining wages, notice periods, and conditions of work, much of the conflict could have been avoided.

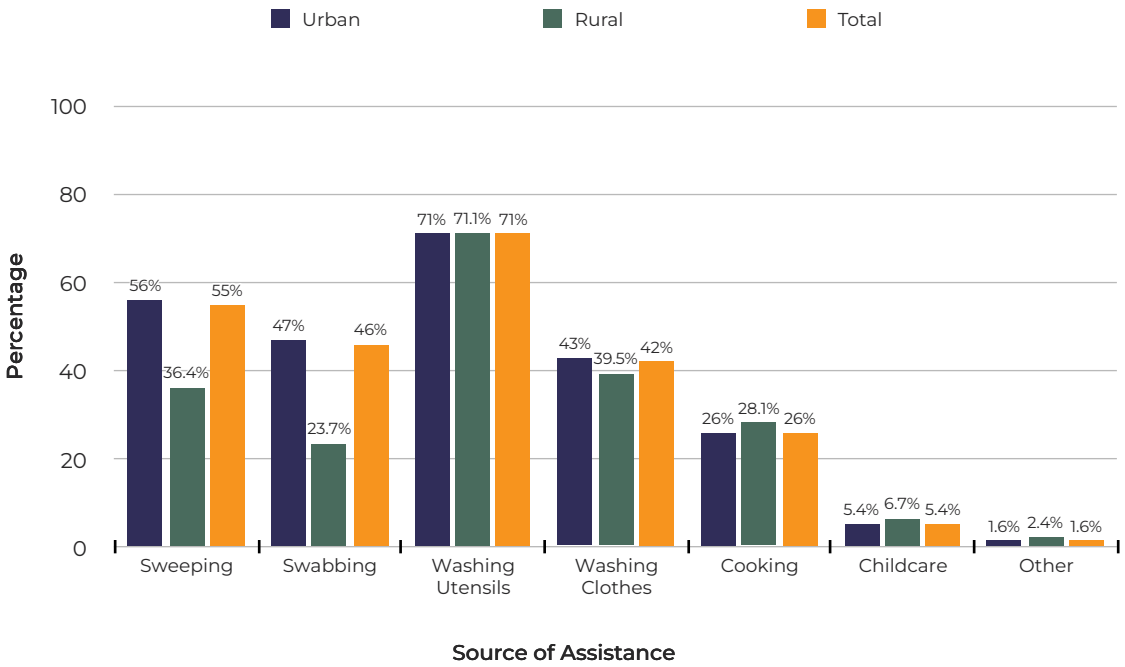
As shared by Sheela Shinde,
Shramajivi Gharelu Kamgar Sanghatana

2.4.3 *Types of Tasks*

As part of domestic work, the most common task performed was washing utensils (71.1 per cent) followed by sweeping (55.2 per cent), swabbing (46.1 per cent), washing clothes (42.4 per cent), cooking (26.2 per cent), childcare (5.4 per cent) and other (1.6 per cent). Others included taking care of patients or elderly persons or pets, massaging and cleaning of toilets. Several workers also reported working in hotels and doing housekeeping work in various establishments, along with the domestic work in households. This pattern in the rural sub-sample was slightly different—while washing utensils was the most common task (71.1 per cent), it was followed by washing clothes (39.5 per cent), sweeping (36.4 per cent), cooking (28.1 per cent), swabbing (23.7 per cent), childcare (6.7 per cent) and others (2.4 per cent). The average number of tasks performed by domestic workers in the overall sample was 2.5.

Type of Tasks	Urban		Rural		Total	
	N	%	N	%	N	%
Sweeping	2,676	56.1	92	36.4	2,768	55.2
Swabbing	2,256	47.3	60	23.7	2,316	46.1
Washing Utensils	3,390	71.1	180	71.1	3,570	71.1
Washing Clothes	2,027	42.5	100	39.5	2,127	42.4
Cooking	1,246	26.1	71	28.1	1,317	26.2
Childcare	255	5.4	17	6.7	272	5.4
Other	75	1.6	6	2.4	81	1.6
Total	11,925		526		12,451	

Table 2.39: Tasks Performed by Workers as Part of Domestic Work



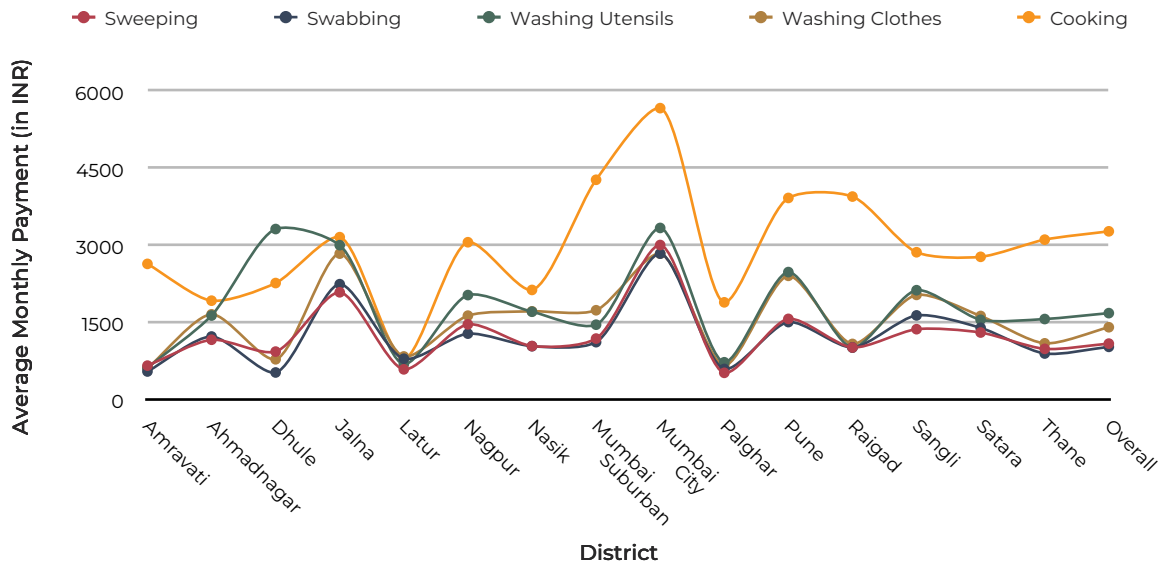
Graph 2.24: Tasks Performed by Domestic Workers

For ascertaining the payment made for a particular task, we asked workers for the current payment rate in the area they work in, for a house with a family of 4 individuals (parents and two children) since often these payments can vary with the size of the family as well as the house. We could not control for the size of the house though. Table 2.42 shows the average payment reported for various tasks across various districts for the urban sub-sample only, since the small size of the rural sub-sample didn't allow for district-level analysis. As these averages indicate, there was a lot of variance in the payments made for these tasks across districts.

District	Sweeping	Swabbing	Washing Utensils	Washing Clothes	Cooking
Amravati	651.6	537.5	610.9	599.1	2,633.30
Ahmadnagar	1,155.80	1,218.80	1,626.90	1,650.90	1,916.70
Dhule	925	518.2	3,311.90	775	2,260.00
Jalna	2,080.00	2,238.10	2,997.90	2,833.30	3,153.80
Latur	579.4	786.2	681.2	830.3	782.5
Nagpur	1,455.90	1,274.80	2,025.80	1,625.10	3,054.90
Nasik	1,032.90	1,029.70	1,701.40	1,709.00	2,125.90
Mumbai Suburban	1,178.60	1,108.80	1,448.80	1,730.20	4,271.40
Mumbai City	3,000.90	2,833.30	3,333.30	2,833.30	5,666.70
Palghar	511.4	586.8	717.2	652.6	1,884.60
Pune	1,562.10	1,500.00	2,473.70	2,400.60	3,917.40
Raigad	1,004.90	1,004.90	1,004.10	1,074.40	3,944.40
Sangli	1,361.50	1,630.00	2,120.70	2,029.40	2,860.00
Satara	1,296.50	1,387.50	1,543.70	1,619.00	2,770.80
Thane	978.2	887.7	1,559.30	1,085.90	3,105.40
Overall	1,080.30	1,017.40	1,674.20	1,399.60	3,267.40

Table 2.40: Average Monthly Payment (in INR) for Various Tasks across Districts (Urban)

In addition, there was a lot of variance within districts for each task and a wide variation in the rates paid to the workers across the districts, which can be explained by the variation in cost of living.



Graph 2.25: Variance in Payment for Various Tasks across Districts

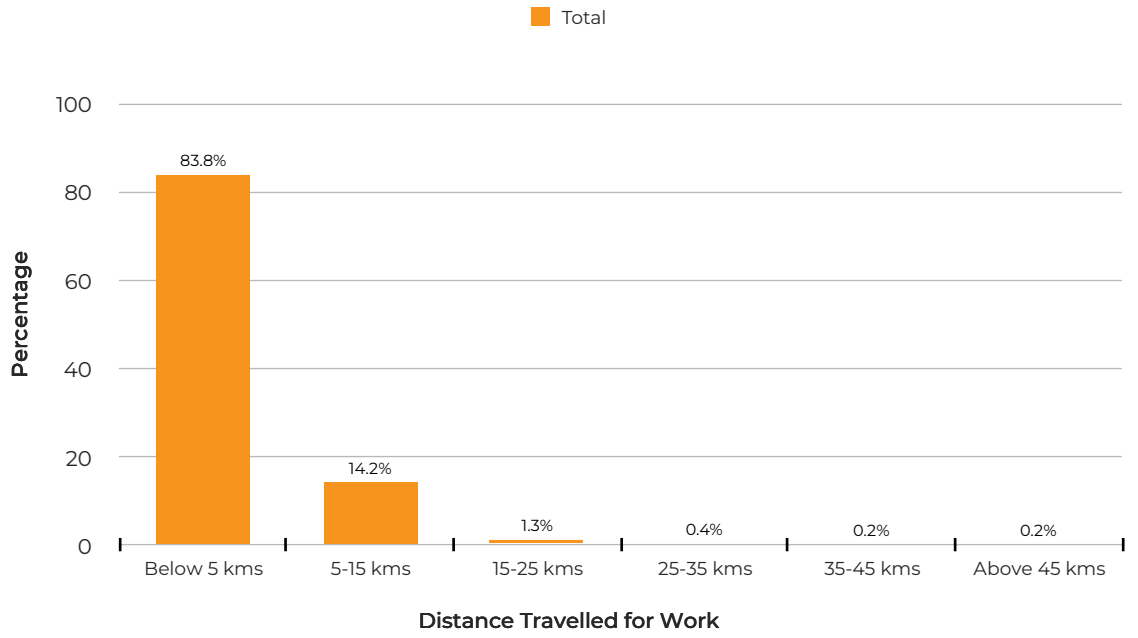
Graph 2.25 shows that for each task, there is a wide variation in the rates paid to the workers across the districts, which can be explained by the variation in cost of living viz., average payment rates in cities like Mumbai, Navi Mumbai, Thane and Pune are higher than those in cities like Latur and Sangli. But we see a lot of variations within the cities as well, which points to the fact that the payment rates are also driven by the mutual bargaining power of the employer and the domestic workers.

2.4.4 *Travel for Work*

In terms of the total distance travelled for work, **close to 84 per cent of the workers reported that they had to travel less than 5 kms for work.** Over 14 per cent of the workers reported that they had to travel 5–15 kms for work and the remaining 4 per cent reported traveling a distance of over 15 kms for work. In the rural sub-sample, a larger proportion (18.8 per cent) reported having to travel 5–15 kms for work.

	Urban		Rural		Total	
Distance Travelled for Work	N	%	N	%	N	%
Below 5 kms	3,217	84.1	194	79.2	3,411	83.8
5–15 kms	531	13.9	46	18.8	577	14.2
15–25 kms	49	1.3	5	2	54	1.3
25–35 kms	15	0.4	0	0	15	0.4
35–45 kms	7	0.2	0	0	7	0.2
Above 45 kms	7	0.2	0	0	7	0.2
Total	3,826	100	245	100	4,071	100

Table 2.41: Distance Travelled for Work



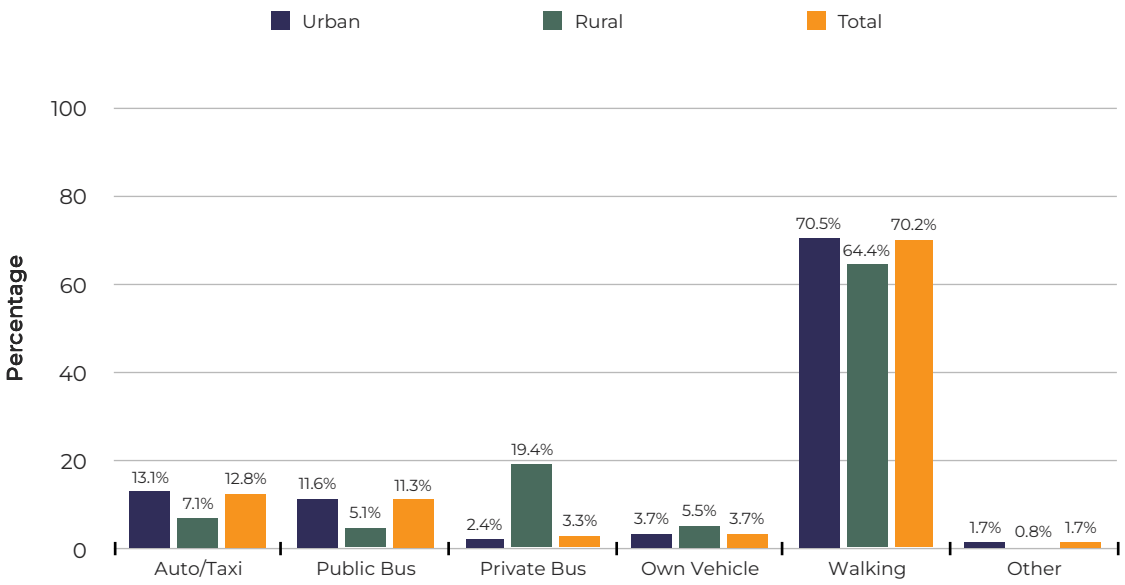
Graph 2.26: Distance Travelled for Work

In terms of mode of travel, **walking is the most common way of reaching the place of work, reported by over 70 per cent of the respondents,** followed by auto/taxi (12.8 per cent), public bus (11.3 per cent), own vehicle (3.7 per cent) and private bus (3.3 per cent).

Mode of Travel to Work	Urban		Rural		Total	
	N	%	N	%	N	%
Auto/Taxi	624	13.1	18	7.1	642	12.8
Public Bus	553	11.6	13	5.1	566	11.3
Private Bus	115	2.4	49	19.4	164	3.3
Own Vehicle	174	3.7	14	5.5	188	3.7
Walking	3,358	70.5	163	64.4	3,521	70.2
Other	83	1.7	2	0.8	85	1.7
Total	4,907	100	259	100	5,166	100

Table 2.42: Mode of Travel to Work

Note: The respondents were allowed to indicate more than one mode of travel.



Graph 2.27: Mode of Travel to Work

The expenses on travel formed varying proportions of the income earned through domestic work. Overall, over 38 per cent respondents stated that they spent 5–15 per cent of their income from domestic work on travel expenses, followed by 30.4 per cent who stated spending less than 5 per cent of their income on travel. Close to 17 per cent of the respondents who answered this question reported spending 15–25 per cent of their income on travel. The pattern in the rural sub-sample varied significantly, with over 72 per cent of the respondents stating that they spent less than five per cent of their income from domestic work on travel expenses, while the proportion of those spending 5–15 per cent and 15–25 per cent was 12.5 per cent each.

Expenses on Travel as Percentage of Income	Urban		Rural		Total	
	N	%	N	%	N	%
Below 5%	301	27.1	64	72.7	365	30.4
5–15%	446	40.1	11	12.5	457	38.1
15–25%	190	17.1	11	12.5	201	16.8
25–35%	101	9.1	1	1.1	102	8.5
35–45%	25	2.3	0	0	25	2.1
Above 45%	49	4.4	1	1.1	50	4.2
Total	1,112	100	88	100	1,200	100

Table 2.43 : Expenses on Travel as Percentage of Income Earned from Domestic Work

Graph 2.28 : Expenses on Travel as Percentage of Income Earned from Domestic Work

2.4.5 Payment of Wages

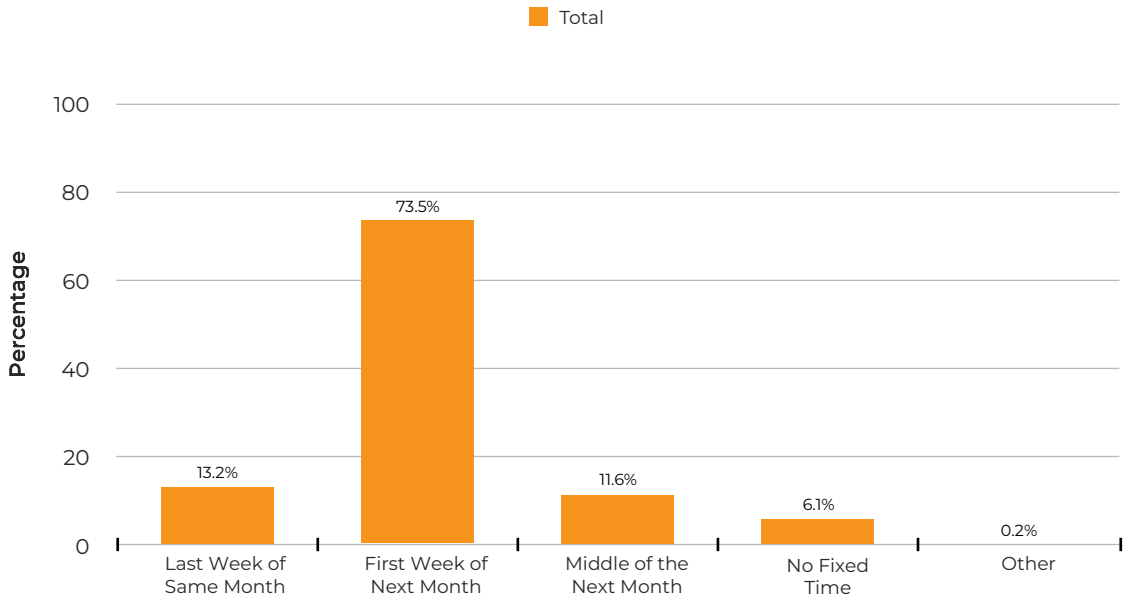
Almost three-fourth of the respondents reported that they were paid their wages sometime during the first week of the month. Over 13 per cent of the respondents reported being paid in the last week of the same month and **over 11 per cent of the respondents said that they were paid sometime in the middle of the next month. Over 6 per cent of the respondents said that there was no fixed time for payment of wages.**

Timing of Payment of Wages	Urban		Rural		Total	
	N	%	N	%	N	%
Last Week of Same Month	594	12.5	67	26.5	661	13.2
First Week of Next Month	3,546	74.4	141	55.7	3,687	73.5
Middle of the Next Month	544	11.4	36	14.2	580	11.6
No Fixed Time	289	6.1	16	6.3	305	6.1
Other	10	0.2	0	0	10	0.2
Total	4,983		260		5,243	

Table 2.44: Timing of Payment of Wages

Respondents could indicate more than one option

The pattern of responses were different from this in the rural sub-sample wherein just over 55 per cent of the respondents reported being paid in the first week of next month, while over a quarter of the respondents mentioned being paid in the last week of the same month.



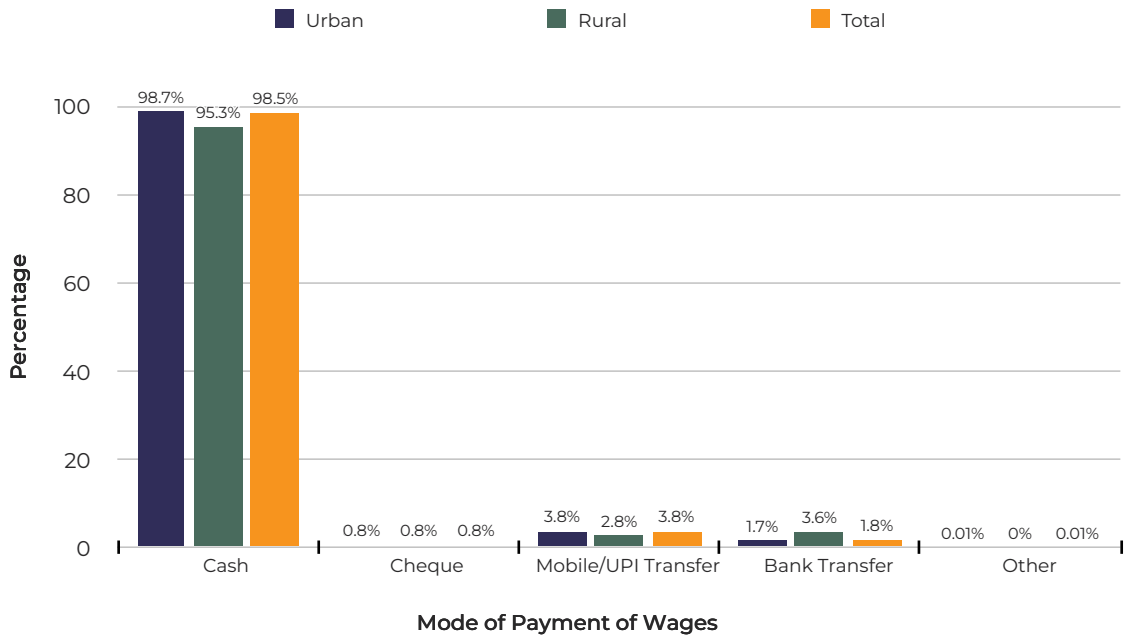
Graph 2.29: Timing of Payment of Wages

Mode of Payment of Wages	Urban		Rural		Total	
	N	%	N	%	N	%
Cash	4,705	98.7	241	95.3	4,946	98.5
Cheque	38	0.8	2	0.8	40	0.8
Mobile/UPI Transfer	183	3.8	7	2.8	190	3.8
Bank Transfer	83	1.7	9	3.6	92	1.8
Other	2	0.01	0	0	2	0.01
Total	5,011		259		5,270	

Table 2.45: Mode of Payment of Wages

Note: Respondents could indicate more than one mode of payment of wages.

In terms of the mode of payment of wages, **over 98 per cent of the respondents mentioned being paid in cash, and only 3.8 per cent of the respondents mentioned that they were paid through mobile/ UPI transfer**, followed by 1.8 per cent who mentioned being paid through bank transfers and 0.8 per cent mentioned being paid through cheques. The pattern of responses in the urban and rural sub-samples wasn't very different from that seen in the overall sample.



Graph 2.30: Mode of Payment of Wages

2.4.6 Payment of Bonus

Close to 31 per cent of the workers (over 31 per cent in the urban sub-sample and over 15 per cent in the rural sub-sample) reported being paid an annual bonus over and above their regular wages.

Whether Paid Bonus	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	1,483	31.1	39	15.4	1,522	30.3
No	3,283	68.9	214	84.6	3,497	69.7
Total	4,766	100	253	100	5,019	100

Table 2.46: Payment of Bonus

Among those who were paid bonuses, the usual timing of payment of bonus was during the festival of Diwali. In the overall sample, over 91 per cent reported receiving a bonus on Diwali while 6.6 per cent said that they got a bonus on some other festival decided by the employer. Over 4 per cent workers reported receiving bonus at a non-fixed occasion at the will of the employer.

Timing of Payment of Bonus	Urban		Rural		Total	
	N	%	N	%	N	%
Diwali	1,351	91.1	37	94.9	1,388	91.2
On Festivals as Decided by Employer	100	6.7	1	2.6	101	6.6
On Completion of a Year	9	0.6	0	0	9	0.6
Not Fixed, Whenever Employer Wishes	64	4.3	3	7.7	67	4.4
Total	1,524		41		1,565	

Table 2.47: Timing of Payment of Bonus

Note: Respondents could indicate more than one option

In terms of the amount paid as bonus, the most common reported practice (39.6 per cent) was that the employer decided the bonus amount. Over 34 per cent workers reported that they were paid half of their salary as bonus while over 28 per cent reported that they were paid one month's salary as bonus. While the same pattern was observed in the urban areas, in rural areas the most common practice was payment of half of the salary (43.6 per cent) followed by the amount decided by the employer (35.9 per cent) and payment of a month's salary as bonus (20.5 per cent).

Amount Paid as Bonus	Urban		Rural		Total	
	N	%	N	%	N	%
1 Month Salary	416	28.6	8	20.5	424	28.4
50 Per Cent Salary	502	34.5	17	43.6	519	34.8
Whatever the Employer Wishes to Give	577	39.7	14	35.9	591	39.6
Total	1,495		39		1,534	

Table 2.48: Amount Paid as Bonus

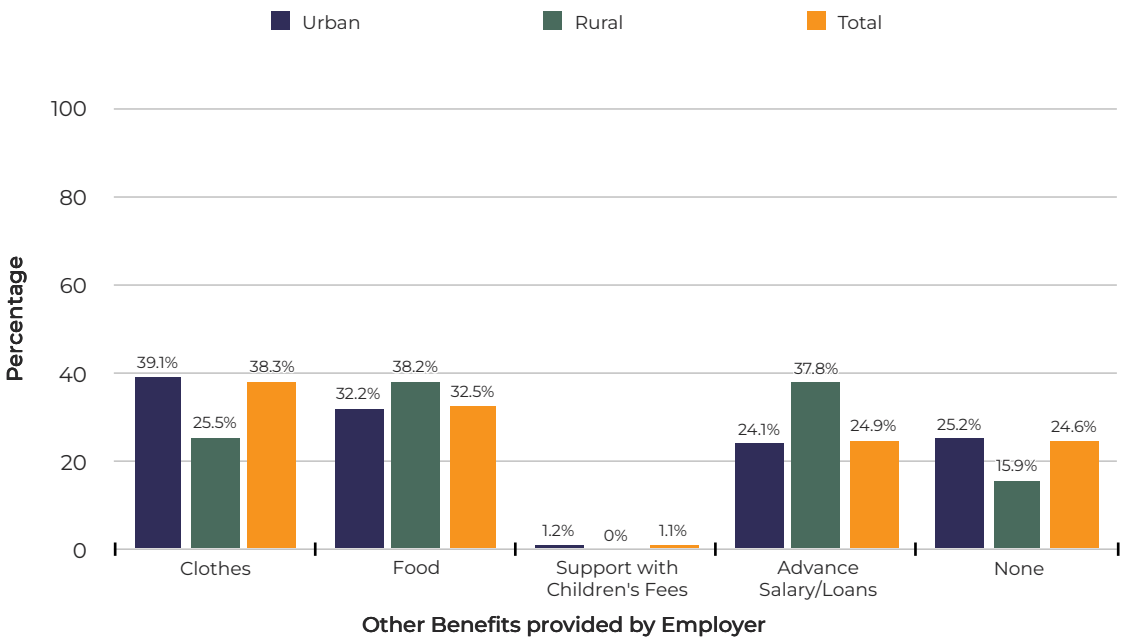
2.4.7 Other Benefits Provided by the Employer

Apart from bonus, when asked about other benefits provided by the employer, one- fourth of the workers reported that they did not get any other benefits, while 38.3 per cent reported that they get clothes, 32.5 per cent reported receiving food, 24.9 per cent reported receiving advance or loans on salaries and just 1.2 per cent reported receiving support for their children's education. It is important to note that in Section 2.2.3, 1.8 per cent reported loans from employers as their 'source of loans' at present. This may also reflect that workers do not see advances on salaries as loans.

Other Benefits Provided by the Employer	Urban		Rural		Total	
	N	%	N	%	N	%
Clothes	1,546	39.1	64	25.5	1,610	38.3
Food	1,272	32.2	96	38.2	1,368	32.5
Support with Children's Fees	48	1.2	0	0	48	1.1
Advance Salary/Loans	954	24.1	95	37.8	1,049	24.9
None	995	25.2	40	15.9	1,035	24.6
Total	4,815		295		5,110	

Table 2.49: Other Benefits Provided by the Employer

Note: The respondents were allowed to indicate more than one option.



Graph 2.32: Other Benefits Provided by the Employer

While the pattern in the urban sub-sample was similar to the overall pattern, in the rural sub-sample a larger proportion of workers reported receiving food (38.2 per cent) and advance on salary or loans (37.8 per cent).

2.4.8 Periodic Increment in Wages

Close to 15 per cent of the workers (over 8 per cent in the rural sub-sample and 15 per cent in the urban sub-sample) reported that their wages were increased periodically (on a yearly or half-yearly basis).

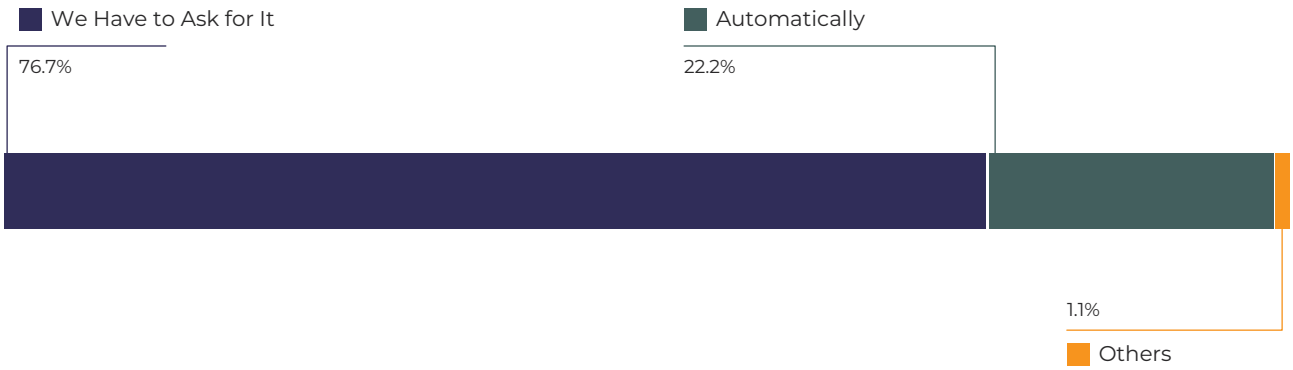
Periodic Increase in Wages by Employer	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	715	15	21	8.3	736	14.7
No	4,051	85	232	91.7	4,283	85.3
Total	4,766	100	295	100	5,019	100

Table 2.50: Periodic Increase in Wages by Employer

Among those who reported that they get a periodic increase in wages, over 22 per cent reported that the increment was automatic while close to 77 per cent said that they had to ask for it. The proportions in the urban and rural sub-sample were along similar lines.

Method of Increment in Wages	Urban		Rural		Total	
	N	%	N	%	N	%
We Have to Ask for It	546	76.8	15	75	561	76.7
Automatically	157	22.1	5	25	162	22.2
Other	8	1.1	0	0	8	1.1
Total	711	100	20	100	731	100

Table 2.51: Method of Increment in Wages



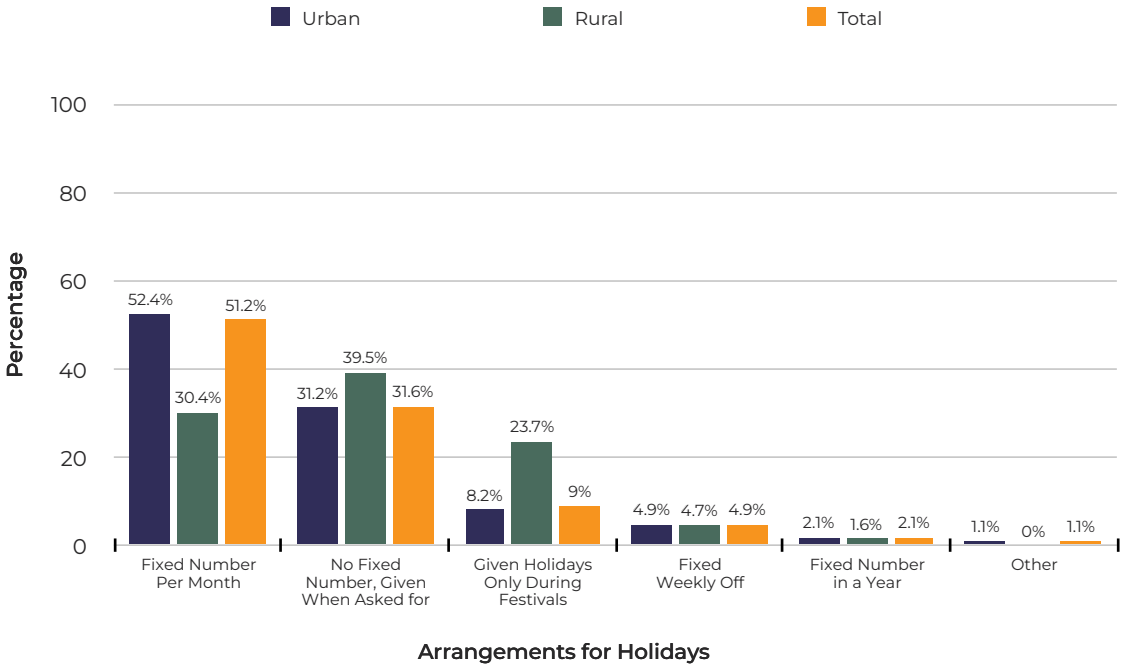
Graph 2.33: Method of Increment in Wages

2.4.9 Holidays

In terms of holidays, the most common arrangement sample was giving a fixed number of holidays every month, which was reported by over 51 per cent of the workers. Over 31 per cent of the workers reported that there was no firm arrangement, and they were given holidays when asked for. Some other arrangements were also reported—holidays given only during festivals (9.0 per cent), fixed weekly off (4.9 per cent) and fixed number in a year (2.1 per cent). In the rural sub-sample, the most common arrangement (39.5 per cent) was giving holidays when asked for without any fixed number being decided. Among other arrangements were a fixed number of holidays per month (30.4 per cent), giving holidays only during festivals (23.7 per cent), fixed weekly off (4.7 per cent) and fixed number in a year (1.6 per cent).

Holiday Arrangements for Domestic Workers	Urban		Rural		Total	
	N	%	N	%	N	%
Fixed Number Per Month	2,495	52.4	77	30.4	2,572	51.2
No Fixed Number, Given When Asked for	1,487	31.2	100	39.5	1,587	31.6
Given Holidays Only During Festivals	393	8.2	60	23.7	453	9
Fixed Weekly Off	236	4.9	12	4.7	248	4.9
Fixed Number in a Year	101	2.1	4	1.6	105	2.1
Other	54	1.1	0	0	54	1.1
Total	4,766	100	253	100	5,019	100

Table 2.52: Holiday Arrangements for Domestic Workers

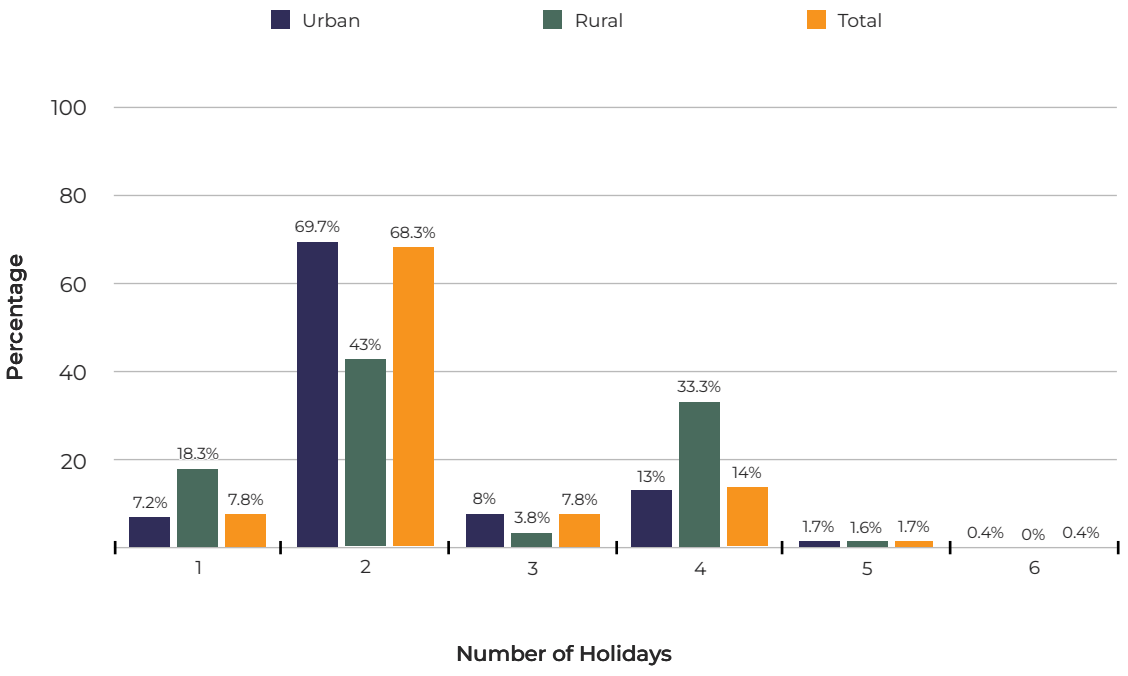


Graph 2.34: Holiday Arrangements for Domestic Workers

In cases where the number of holidays were fixed, either on a weekly or a monthly or an yearly basis, the number of holidays per month reported varied from 1 to 6. **Close to 69 per cent of the workers reported being given 2 holidays per month**, followed by 4 (14.0 per cent), 3 (7.8 per cent) and 1 (7.8 per cent) holidays per month. In the rural sub-sample, 43 per cent workers reported being given 2 holidays a month, followed by 4 (33.3 per cent), 1 (18.3 per cent), 3 (3.8 per cent) and 5 (1.6 per cent), respectively.

Number of Holidays	Urban		Rural		Total	
	N	%	N	%	N	%
1	254	7.2	34	18.3	288	7.8
2	2,449	69.7	80	43	2,529	68.3
3	282	8	7	3.8	289	7.8
4	457	13	62	33.3	519	14
5	60	1.7	3	1.6	63	1.7
6	13	0.4	0	0	13	0.4
Total	3,515	100	186	100	3,701	100

Table 2.53: Number of Holidays (When Fixed Number are Given)

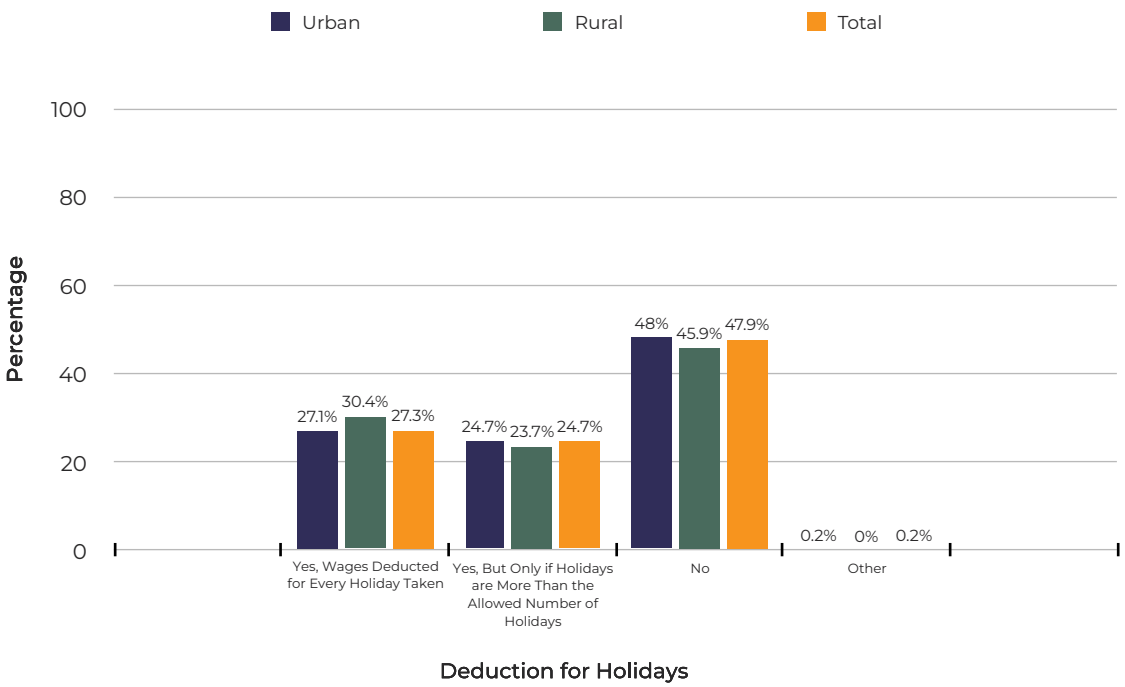


Graph 2.35: Number of Holidays (When Fixed Number are Given)

When asked about deductions from wages for holidays taken, **close to 48 per cent of the workers said that no deductions were done while close to one-fourth said that money was deducted if more than the allowed number of holidays were taken and over 27 per cent said that money was deducted for every holiday taken.** In the rural sub-sample, close to 46 per cent workers reported no deductions being made while close to 24 per cent reported that deductions were made if more than the allowed number of holidays were taken and over 30 per cent said that money was deducted for every holiday taken.

Deduction on Taking Holidays	Urban		Rural		Total	
	N	%	N	%	N	%
Yes, Wages Deducted for Every Holiday Taken	1,291	27.1	77	30.4	1,368	27.3
Yes, But Only if Holidays are More Than the Allowed Number of Holidays	1,179	24.7	60	23.7	1,239	24.7
No	2,288	48	116	45.9	2,404	47.9
Other	8	0.2	0	0	8	0.2
Total	4,766	100	253	100	5,019	100

Table 2.54: Deduction for Taking Holidays



Graph 2.36: Deduction on Taking Holidays

2.4.10 Conduct of the Employer

Since domestic work takes place within the confines of a house, there are several unique aspects to the employer–employee interaction that takes place in the course of domestic work. Questions on some of these specific aspects were included in our survey. To begin with, we asked the workers if their employer deducts money from their wages for any damages to household items while doing the work. Over 18 per cent workers (18.3 per cent in the urban sub-sample and over 14 per cent in the rural sub-sample) answered in the affirmative.

Deduction for Damages to Household Items	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	874	18.3	36	14.2	910	18.1
No	3,892	81.7	217	85.8	4,109	81.9
Total	4,766	100	253	100	5,019	100

Table 2.55: Deduction for Damages to Household Items

Next **we asked the workers if they faced untouchability in any form during their work. Overall 2.9 per cent of the respondents answered in the affirmative.** The proportion of those who reported having faced untouchability from the employer was higher in the rural sub-sample (5.5 per cent) as compared to urban sub-sample (2.8 per cent).

Whether Faced Untouchability	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	132	2.8	14	5.5	146	2.9
No	4,634	97.2	239	94.5	4,873	97.1
Total	4,766	100	253	100	5,019	100

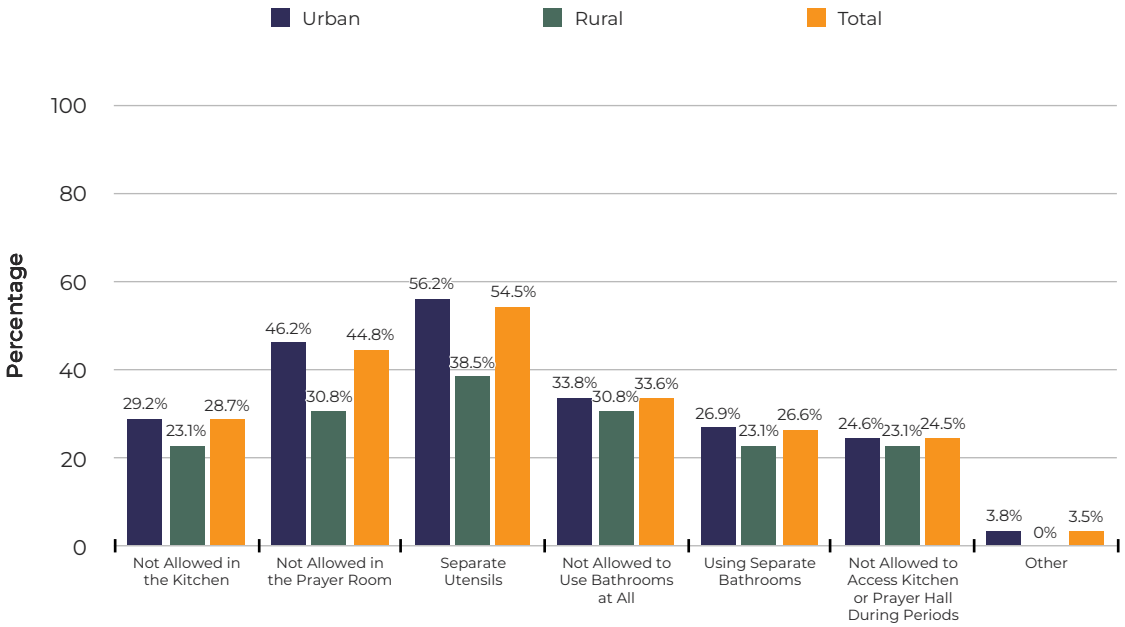
Table 2.56: Whether Faced Untouchability from the Employer

The most common form of untouchability reported by workers was the use of separate utensils (54.5 per cent) followed by not being allowed in the prayer room (44.8 per cent), not being allowed to use the bathroom at all (33.6 per cent) and the kitchen (28.7 per cent) or use of separate bathrooms (26.6 per cent) and not being allowed inside kitchen or prayer room during periods (24.5 per cent). Those who opted for 'Other' forms of discrimination mentioned that they weren't allowed to sit on the sofas in the house they worked in, or were not allowed to come before the relatives of the family. In the rural sub-sample, usage of separate utensils (38.5 per cent) was the most common form of untouchability reported, followed by not being allowed in the prayer room (30.8 per cent), not being allowed to use the bathroom (30.8 per cent) and the kitchen (23.1 per cent) or use of separate bathrooms (23.1 per cent) and not being allowed inside kitchen or prayer room during periods (23.1 per cent). A significantly higher proportion of workers in the urban sub-sample (56.2 per cent) reported being given separate utensils than those in the rural areas (38.5 per cent). One of the reasons behind this could be the fact that caste identities of workers plays a greater role in rural areas at the stage of hiring itself, since as reported earlier, the proportion of workers coming from Scheduled Caste communities is lower in rural areas. Conversely, in urban areas caste identity remains latent, and therefore, segregative practices are resorted to at a wider scale.

Nature of Untouchability Faced	Urban		Rural		Total	
	N	%	N	%	N	%
Not Allowed in the Kitchen	38	29.2	3	23.1	41	28.7
Not Allowed in the Prayer Room	60	46.2	4	30.8	64	44.8
Separate Utensils	73	56.2	5	38.5	78	54.5
Not Allowed to Use Bathrooms at All	44	33.8	4	30.8	48	33.6
Using Separate Bathrooms	35	26.9	3	23.1	38	26.6
Not Allowed to Access Kitchen or Prayer Hall During Periods	32	24.6	3	23.1	35	24.5
Other	5	3.8	0	0	5	3.5
Total	287	100	22	100	309	100
Total	4,766	100	253	100	5,019	100

Table 2.57: Nature of Untouchability Faced

Note: The respondents were allowed to indicate more than one option.



Graph 2.37: Nature of Untouchability Faced

This hypothesis is supported by responses to the question of whether the caste identity of the worker was ascertained by any of the employers. A greater percentage of workers (7.91 per cent) responded in affirmative in the rural sub-sample as compared to those in the urban sub-sample (4.7 per cent).

Whether Caste Identity Asked	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	222	4.7	20	7.9	242	4.8
No	4,544	95.3	233	92.1	4,777	95.2
Total	4,766	100	253	100	5,019	100

Table 2.58: Being Asked About Caste Identity Before Hiring

Violence at the Workplace

Overall 0.6 per cent of the workers reported facing physical violence at the workplace. This proportion was 1.2 per cent in the rural sub-sample.

Whether Faced Physical Violence	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	26	0.6	3	1.2	29	0.6
No	4,740	99.4	250	98.8	4,990	99.4
Total	4,766	100	253	100	5,019	100

Table 2.59: Whether Faced Physical Violence at Workplace

The workers reported a higher incidence of verbal abuse at the workplace. **Overall, 5.7 per cent of the workers reported being verbally abused by their employer**, while this proportion was slightly higher at 6.3 per cent in the rural sub-sample.

Whether Faced Verbal Abuse	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	272	5.7	16	6.3	288	5.7
No	4,494	94.3	237	93.7	4,731	94.3
Total	4,766	100	253	100	5,019	100

Table 2.60: Whether Faced Verbal Abuse at Workplace

A smaller proportion **(0.3 per cent) reported that they have faced sexual harassment at the workplace**. This proportion was 0.4 per cent in the rural sub-sample.

Whether Faced Sexual Harassment	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	13	0.3	1	0.4	14	0.3
No	4,753	99.7	252	99.6	5,005	99.7
Total	4,766	100	253	100	5,019	100

Table 2.61: Whether Faced Sexual Harassment at Workplace

When asked if the interviewee knew any other domestic worker who have faced sexual harassment at work, the proportion of those saying yes was much higher at 0.9 per cent overall; this was 1.6 per cent in the rural sub-sample.

Whether Anyone Else Faced Sexual Harassment	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	40	0.8	4	1.6	44	0.9
No	4,726	99.1	249	98.4	4,975	99.1
Total	4,766	100	253	100	5,019	100

Table 2.62: Whether any Domestic Worker You Know Has Faced Sexual Harassment

When asked if they have ever been accused of theft by their employer, only 0.4 per cent of the workers answered in the affirmative.

Whether Accused of Theft	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	19	0.4	1	0.4	20	0.4
No	4,747	99.6	252	99.6	4,999	99.6
Total	4,766	100	253	100	5,019	100

Table 2.63: Whether Accused of Theft by Employer

When asked if they knew any domestic worker who had been accused of theft by their employer, the proportion of those answering in the affirmative was higher at 1.4 per cent for the overall sample and slightly higher at 2.4 per cent for the rural sub-sample.

Whether Anyone Else Accused of Theft	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	66	1.4	6	2.4	72	1.4
No	4,700	98.6	247	97.6	4,947	98.6
Total	4,766	100	253	100	5,019	100

Table 2.64: Whether Any Domestic Worker You Know Has Been Accused of Theft by Their Employer

The most common consequences of being accused of theft, as reported by workers, was being removed from work (60.0 per cent) followed by threats of police complaint (20.0 per cent), and being punished by the employer by deducting wages (5.0 per cent). Those who reported 'Other' (15 per cent) stated that they were verbally abused. There were too few observations to analyse the consequences of being accused of theft in the urban or the rural sub-sample.

Consequences of Being Accused of Theft	Urban		Rural		Total	
	N	%	N	%	N	%
Threats of Complaints to the Police	3	15.8	1	100	4	20
Actual Complaint to the Police	0	0	0	0	0	0
Harassment from the Police	0	0	0	0	0	0
Registration of Case by the Police	0	0	0	0	0	0
Removed from Work	12	63.2	0	0	12	60
Punished by the Employer	1	5.3	0	0	1	5
Other	3	15.8	0	0	3	15
Total	19	100	253	100	20	100

Table 2.65: Consequences of Being Accused of Theft

CASE STUDY

Kavita's Fight for Fair Work

Kavita Bharud, a 37-year-old domestic worker from Masalgaon, has been supporting her family through domestic work for the past seven years. Her husband is a daily wage labourer, and with two children to care for, her income is vital to the household.

Recently, when one of her children met with an accident, Kavita took four days off to provide care. Upon returning, her employer scolded her, paid her dues, and abruptly terminated her services. The sudden dismissal, despite her long-term commitment, left her emotionally distressed and financially insecure. With no time to find alternative employment, Kavita struggled to manage household expenses.

She shared her experience during a mental health session organised by Shaakya Samajik Sanstha, which provided her a space to express her distress. The session brought attention to the mental toll of exploitative work conditions and the urgent need for fair employment practices. Kavita's case highlights the importance of dignity, job security, and the right to leave without fear of termination.

As shared by Bharti Gaikwad, Shaakya Samajik Sanstha

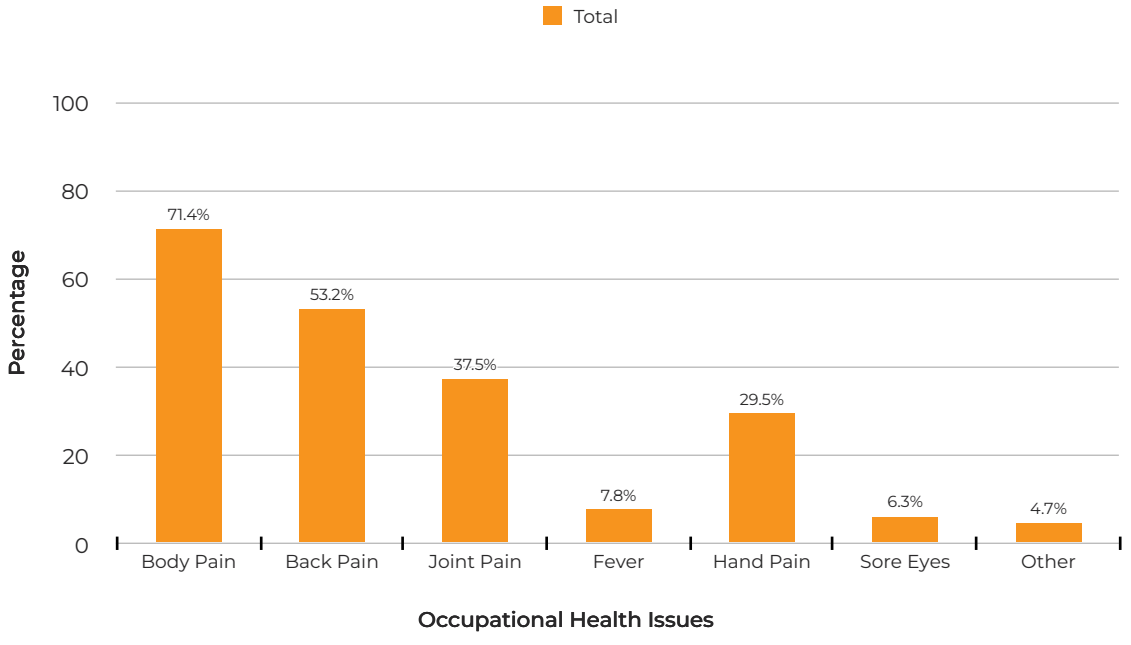
2.4.11 Occupational Health

In terms of the health impact of long hours of domestic work, **the most common occupational health issue reported was body pain (71.4 per cent),** followed by back pain (53.2 per cent), joint pain (37.5 per cent), hand pain (29.5 per cent), fever (7.8 per cent) and sore eyes (6.3 per cent). The other health issues reported by workers included respiratory problems.

Health Impacts of Domestic Work	Urban		Rural		Total	
	N	%	N	%	N	%
Body Pain	3,424	71.8	161	63.6	3,585	71.4
Back Pain	2,532	53.1	137	54.2	2,669	53.2
Joint Pain	1,788	37.5	96	37.9	1,884	37.5
Fever	376	7.9	15	5.9	391	7.8
Hand Pain	1,439	30.2	42	16.6	1,481	29.5
Sore Eyes	306	6.4	12	4.7	318	6.3
Other	237	5	0	0	237	4.7
Total	10,102		463		10,565	

Table 2.66: Health Impacts of Domestic Work

Note: Respondents were allowed to indicate more than one option.



Graph 2.38: Health Impacts of Domestic Work

CASE STUDY

Muktabai Jadhav's Fight for Justice and Dignity

Muktabai Jadhav, a domestic worker with over 25 years of experience, is the sole earner for her family. She works across four households in DN Nagar, Andheri West, Mumbai, every morning, performing tasks such as utensil washing, sweeping, and running errands.

On 11 March 2025, one of her employers informed her that she need not report to work from 15 March, citing travel plans and assuring her that pending wages would be transferred. However, when Muktabai received no further updates, a friend found that the employer had neither travelled nor intended to rehire her. Instead, they had quietly replaced her with a younger worker.

Feeling deceived, Muktabai approached Prayas ek Koshish, an NGO supporting domestic workers. On 20 March 2025, accompanied by the NGO leader, she confronted the employer, who dismissed the matter, citing dissatisfaction with her work due to age. When reminded of her two decades of service and the legal requirement for notice and compensation, the employer refused to engage in any discussion and asked them to leave.

The matter was taken to the local police. When summoned, the employer attempted to discredit Muktabai through false accusations. The police intervened and insisted that her pending salary be paid, which was eventually done. However, no compensation for abrupt dismissal was offered. Muktabai has since found other work, but her case highlights the ongoing vulnerabilities of older domestic workers, particularly the lack of safeguards against sudden termination and age-based discrimination.

As shared by Ashish, Prayas Ek Koshish

2.5 Access to Social Protection Measures

Access to state welfare and social protection is a critical need for domestic workers. This section evaluates workers' access to identity documents, basic entitlements and welfare board registration. It highlights systemic exclusions and bureaucratic hurdles that prevent many from registering within the Maharashtra Domestic Workers Welfare Board.

2.5.1 Address Proof at Current Place of Residence

Most of the social protection schemes require address proof with the current address on it. **Over 16 per cent of the workers reported not having any document at the current address,** while this proportion was over 25 per cent in the rural sub-sample. As reported in section (2.2.1) on housing, over 31 per cent of the workers had reported that they were living in rented houses. Clearly, a large proportion of those living in rented houses lack proof of address documents.

	Urban		Rural		Total	
Address Proof	N	%	N	%	N	%
Yes	4,001	84	189	74.7	4,190	83.5
No	765	16	64	25.3	829	16.5
Total	4,766	100	253	100	5,019	100

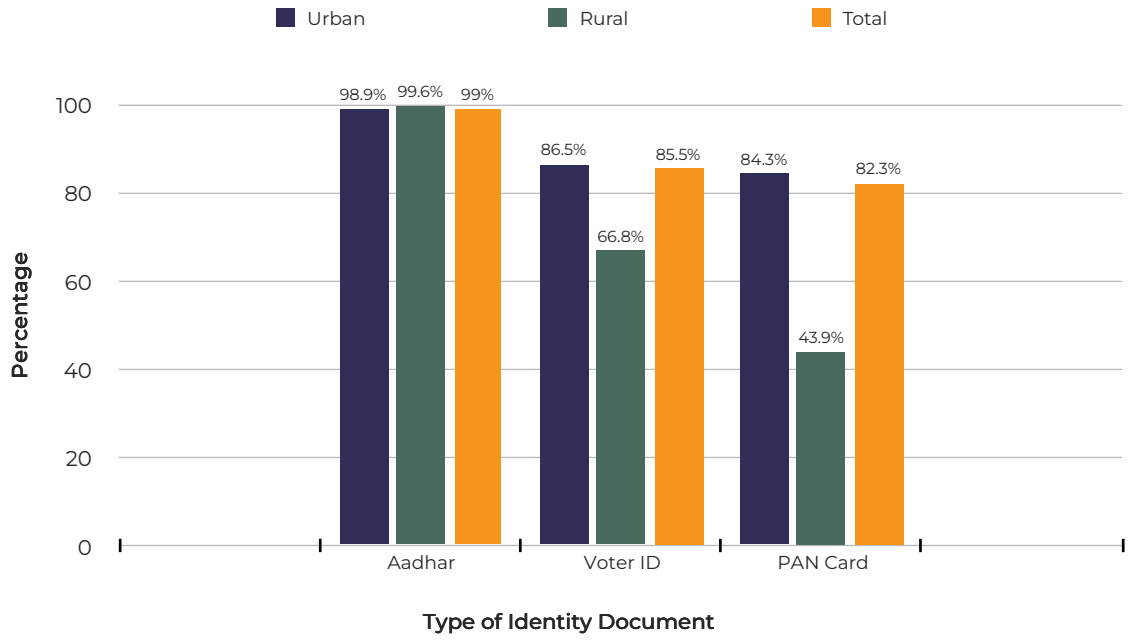
Table 2.67: Availability of Address Proof at the Place of Residence

2.5.2 Availability of Identity Documents

In terms of availability of other identity documents, which are usually required for accessing social protection schemes, across both the urban and rural sub-sample, almost everyone had Aadhar cards. The percentage of those having Voter IDs was over 85 per cent overall. It was higher in the urban sub-sample (86.5 per cent) and significantly lower in the rural sub-sample (66.8 per cent). The same pattern is observed in the case of PAN cards, where overall 82.3 per cent of the workers reported having it while the proportion in the rural sub-sample was significantly lower (43.9 per cent).

	Urban		Rural		Total	
Percentage of Respondents with Identity Documents	N	%	N	%	N	%
Aadhar	4,715	98.9	252	99.6	4,967	99
Voter ID	4,124	86.5	169	66.8	4,293	85.5
PAN Card	4,019	84.3	111	43.9	4,130	82.3
Total Respondents	4,766	100	253	100	5,019	100

Table 2.68: Availability of Identity Documents



Graph 2.39: Availability of Identity Documents

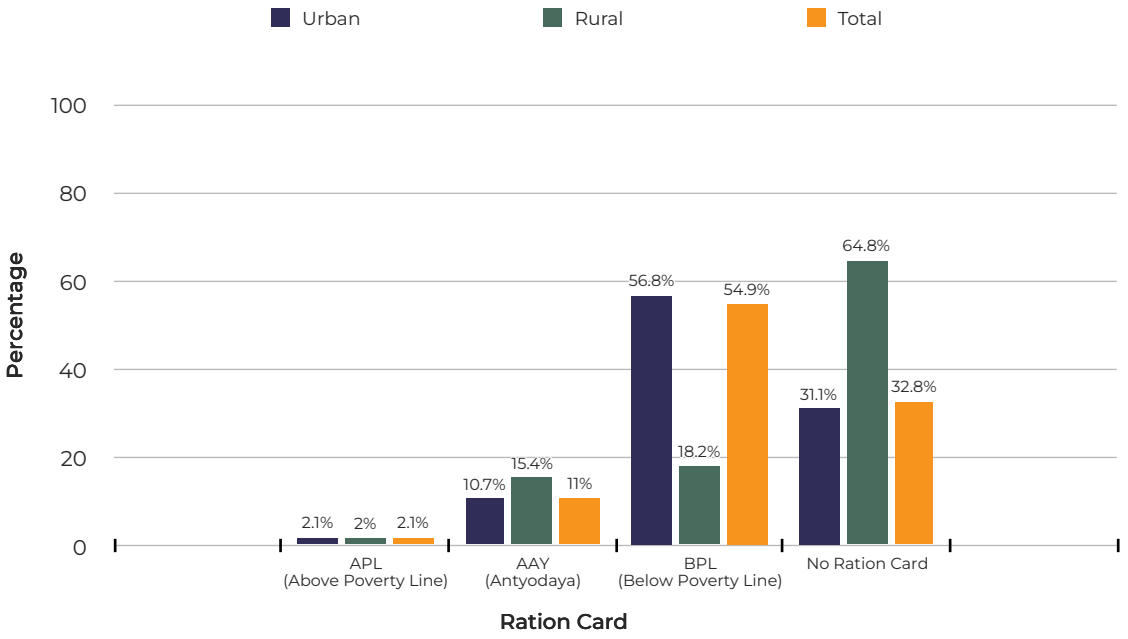
2.5.3 Access to Food Security Entitlements

The first step towards ensuring food security is the access to Ration Cards. **Overall, close to 68 per cent of the workers had a ration card—54.9 per cent had Below Poverty Line (BPL) Card, 11 per cent had Antyodaya Card (AAY) and 2.1 per cent had an Above Poverty Line (APL) card.** In the rural sub-sample though, only 35.6 per cent had ration cards—18.2 per cent had BPL cards, 15.4 per cent had AAY cards and 2.0 per cent had APL cards. In the urban sub-sample, close to 70 per cent of the respondents had a ration card. Thus, **30 per cent of the workers in the urban sub-sample and 64.4 per cent of the workers in the rural sub-sample were excluded from the nutritional entitlements under the National Food Security Act (NFSA).**

	Urban		Rural		Total	
Percentage of Respondents with Ration Cards	N	%	N	%	N	%
APL (Above Poverty Line)	101	2.1	5	2	106	2.1
AAY (Antyodaya)	512	10.7	39	15.4	551	11
BPL (Below Poverty Line)	2,707	56.8	46	18.2	2,753	54.9
No Ration Card	1,481	31.1	164	64.8	1,645	32.8
Total Respondents	4,801	100	254	100	5,055	100

Table 2.69: Availability of Ration Cards

Note: 35 urban respondents reported the type of card they own in their village along with not having a card



Graph 2.40: Availability of Ration Cards

Even among those who have ration cards, not everyone is able to access these entitlements at their current place of residence. Close to 12 per cent of the respondents indicated that they were unable to obtain rations under the NFSA. In the rural sub-sample, this proportion was lower at 3.4 per cent while this stood at 12 per cent in the urban sub-sample.

	Urban		Rural		Total	
Access to Rations	N	%	N	%	N	%
Yes	2,791	88	86	96.6	2,877	88.2
No	382	12	3	3.4	385	11.8
Total	3,173	100	89	100	3,262	100

Table 2.70: Access to Rations at the Current Place of Residence

The most common reason for lack of access to these entitlements was that the ration card was not registered at the current place of residence (44.7 per cent). Other reasons included cards not being registered at the nearest ration shop (18.2 per cent), exclusion of names of some members from the card (8.3 per cent) and the shop being very far (3.4 per cent). Among 'other' reasons, factors like denial of rations by shop dealers because of technical glitches,corruption, or both; having lost the ration card; and the card being deactivated.

Access to Rations	Urban		Rural		Total	
	N	%	N	%	N	%
Card Not Registered at Current Place of Residence	155	44.5	2	66.7	157	44.7
Card Not Registered with Nearest PDS Shop	63	18.1	1	33.3	64	18.2
Nearest PDS Shop is Very Far	12	3.5	0	0	12	3.4
Not All Members are Included in the Card	29	8.3	0	0	29	8.3
Other	89	25.6	0	0	89	25.4
Total	348	100	2	100	351	100

Table 2.71: Reasons for Lack of Access to Rations

2.5.4 Access to Bank Account

Over 10 per cent of the workers reported that they did not have a bank account in their own name. The proportion of such workers was higher in the rural sub-sample (13.0 per cent).

Access to Bank Account	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	4,271	89.6	220	87	4,491	89.5
No	495	10.4	33	13	528	10.5
Total	4,766	100	253	100	5,019	100

Table 2.72: Presence of Bank Account in the Name of the Worker

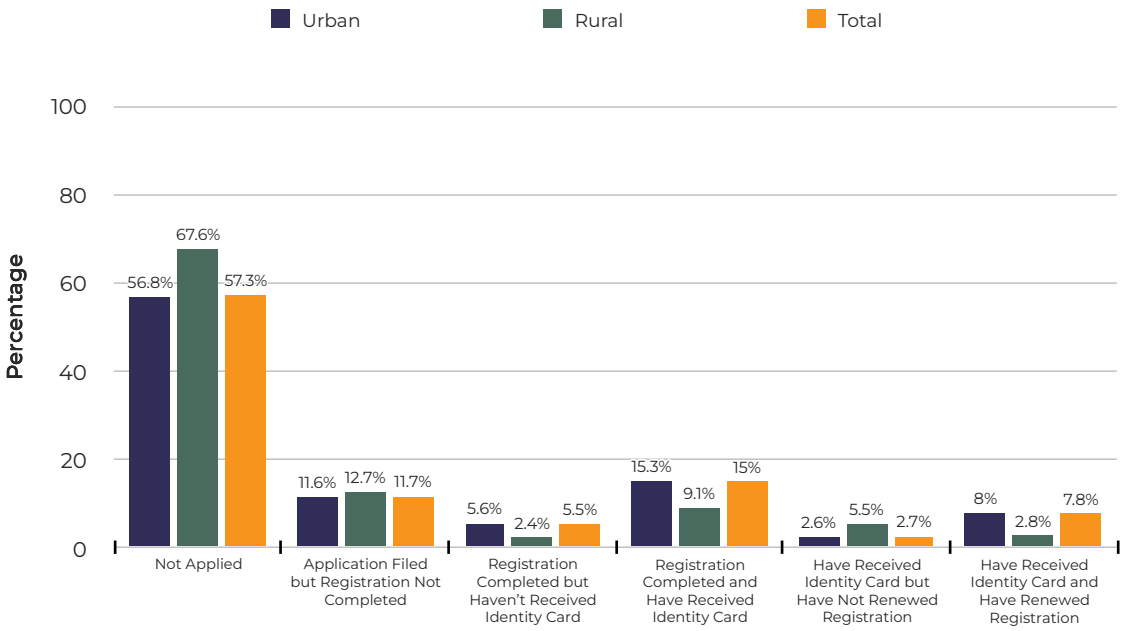
2.5.5 Maharashtra Domestic Workers' Welfare Board

Maharashtra is one of the few states which has constituted a Welfare Board for Domestic Workers under the Maharashtra Domestic Workers Welfare Board Act, 2008[7], but till some years back the Board had fallen inactive and it has been re-activated only recently, largely because of efforts of unions and civil society organisations. The Board is tasked with the overall welfare of domestic workers in the state. For this purpose, the Board is required to initiate a range of schemes and the first step to access these schemes is registration with the Board. One of the requirements of the registration process is a certificate by the present employer attesting to the applicant being a domestic worker. Once the registration is completed (including payment of fees), an identity card is issued by the Board. This registration needs to be renewed on a yearly basis. Looking at the status of registration with the Welfare Board, **over 57 per cent workers haven't even applied for registration. In the rural sub-sample, this proportion was even higher at 67.6 per cent.** Further, over 11 per cent of the workers reported that they have applied for registration but haven't completed it yet. **The proportion of those who have completed registration and have received an identity card was just 15 per cent (15.3 per cent in the urban sub-sample and 9.1 per cent in the rural sub-sample). Only 7.8 per cent of the workers (8.0 per cent in the urban sub-sample and 2.8 per cent in the rural sub-sample) have renewed their registrations.** This indicates that domestic workers themselves do not see benefit from registration and unions and organisations often struggle with ensuring registrations and renewals.

Status of Registration with Welfare Board	Urban		Rural		Total	
	N	%	N	%	N	%
Not Applied	2,707	56.8	171	67.6	2,878	57.3
Application Filed but Registration Not Completed	553	11.6	32	12.7	585	11.7
Registration Completed but Haven't Received Identity Card	269	5.6	6	2.4	275	5.5
Registration Completed and Have Received Identity Card	731	15.3	23	9.1	754	15
Have Received Identity Card but Have Not Renewed Registration	123	2.6	14	5.5	137	2.7
Have Received Identity Card and Have Renewed Registration	383	8	7	2.8	390	7.8
Total	4,766	100	253	100	5,019	100

Table 2.73: Status of Registration with Maharashtra Domestic Workers' Welfare Board

7 | Government of Maharashtra. (2008). The Maharashtra Domestic Workers Welfare Board Act, 2008. Retrieved from *https://www.indiacode.nic.in/bitstream/123456789/19597/1/MH2009.pdf*



Status of Registration with Welfare Board

Graph 2.42: Status of Registration with Maharashtra Domestic Workers' Welfare Board

For the urban sub-sample we could analyse the district-wise status of registration with the Welfare Board as reported in Table 2.76. There is wide variance across districts in terms of the percentage of workers who have completed registration and in terms of those who haven't filed an application at all. Districts with a high percentage of those who haven't even begun the process of registration include Jalna (100 per cent), Mumbai city (90.5 per cent), Ahmadnagar (87.9 per cent), Latur (85.9 per cent), Pune (82.6 per cent), Raigad (81.6 per cent) and Nasik (80.8 per cent). Districts with better percentage of those workers who have completed registrations include Satara (47.9 per cent), Nagpur (43.7 per cent) and Dhule (30.5 per cent). Overall, the progress on registrations of workers with the Welfare Board leaves a lot to be desired, especially in bigger cities where the workforce is quite large.

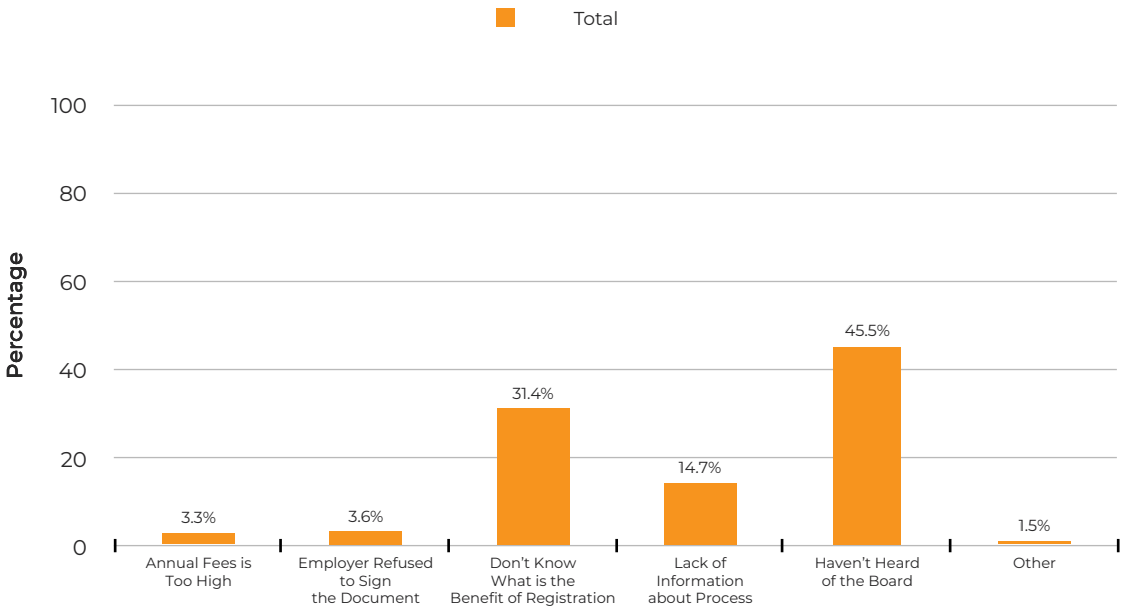
District	Not Applied (%)	Completed Registration (%)
Amravati	38.9	12.5
Ahmadnagar	87.9	0
Jalna	100	0
Thane	38	8
Dhule	13.7	30.5
Nagpur	38.5	43.7
Nasik	80.8	8.1
Palghar	58	28
Pune	82.6	2.7
Mumbai suburban	57.6	21.5
Mumbai City	90.5	2.4
Raigad	81.6	4.4
Latur	85.9	0
Sangli	57.9	15.8
Satara	17.8	47.9

Table 2.74: District-wise Status of Registration in the Urban Sub-sample

Overall, over 27 per cent of the workers (28.3 per cent in the urban sub-sample and over 24.9 per cent in the rural sub-sample) reported facing challenges with respect to registration with the Board. 45 per cent of the workers facing challenges said that they haven't heard of the Board while over 31 per cent stated that they didn't know about the benefits of registration. Over 14 per cent stated that they lacked information regarding the process for registration while 3.6 per cent of the workers stated that their employer refused to give them the employment certificate.

	Urban		Rural		Total	
Challenges Faced	N	%	N	%	N	%
Annual Fees is Too High	44	3.3	3	4.8	47	3.3
Employer Refused to Sign the Document	47	3.5	4	6.4	51	3.6
Don't Know What is the Benefit of Registration	424	31.5	19	30.2	443	31.4
Lack of Information about Process	198	14.7	9	14.3	207	14.7
Haven't Heard of the Board	613	45.5	28	44.4	641	45.5
Other	21	1.6	0	0	21	1.5
Total	1,347	100	63	100	1,410	100

Table 2.75: Challenges in the Way of Registration with the Board



Graph 2.43: Challenges in the Way of Registration with the Board

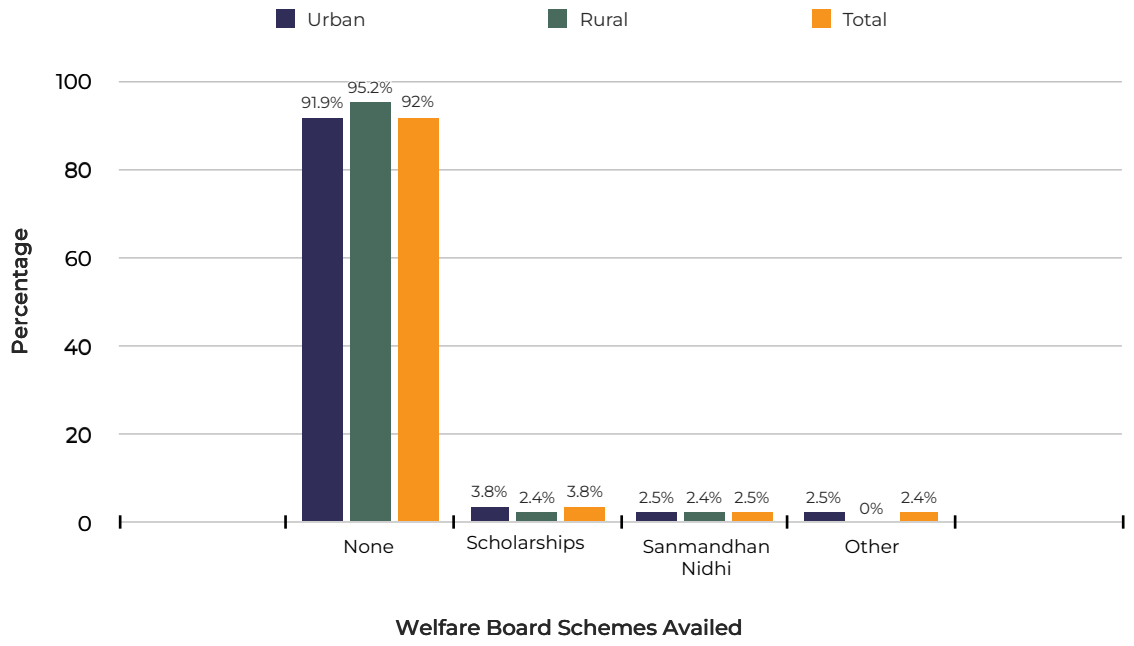
Registration with the Welfare Board allows access to the various schemes of the Welfare Board. But as the data shows, very few of the registered workers, both in the urban and the rural sub-sample, reported having accessed any of these schemes. **Overall, 92 per cent of the registered workers (over 95 per cent in the rural sub-sample and close to 92 per cent in the urban sub-sample) said that they have not accessed one or more schemes from the Board.**

In the urban sub-sample, only 3.8 per cent registered workers reported accessing scholarship schemes, and 2.5 per cent reported accessing Sanmandhan Nidhi (a cash entitlement scheme for workers aged above 55 years). In the rural sub-sample, 2.4 per cent of the registered workers reported having accessed scholarship and maternity entitlements each.

Welfare Board Schemes Availed	Urban		Rural		Total	
	N	%	N	%	N	%
None	1,082	91.2	40	95.2	1,122	91.4
Scholarships	45	3.8	1	2.4	46	3.7
Sanmandhan Nidhi	30	2.5	1	2.4	31	2.5
Other	29	2.4	0	0	29	2.4
Total	1,186	100	42	100	1,228	100

Table 2.76: Welfare Board Schemes Availed by Registered Domestic Workers

Note: Respondents were allowed to mark more than one scheme.



Graph 2.44: Welfare Board Schemes Availed by Registered Domestic Workers

CASE STUDY

Systemic Gaps and Grassroots Struggles — Domestic Workers' Access to the Welfare Board in Latur, Jalna and Nagpur, Maharashtra

Across Maharashtra, thousands of domestic workers remain excluded from state welfare protections, despite the establishment of the Maharashtra Domestic Workers' Welfare Board. The promise of security and support has failed to reach many of the women who need it most—particularly in districts like Latur and Jalna, where persistent efforts by workers to register themselves have been met with silence, confusion, or denial.

These experiences, while rooted in different geographies, tell a shared story of systemic neglect, bureaucratic opacity, and the resilience of women workers who have continued to fight for their rights—often without support, and in the face of repeated setbacks.

1. Latur: Five Years Without Registration, 2020–2025

In Latur, the last five years have been marked by consistent denial of registration to domestic workers. Despite several rounds of outreach and follow-up, the district Welfare Board office has remained inaccessible—both in its functioning and its attitude towards workers.

Women from Ambejogai, Udgir, Jalkot and neighbouring talukas have made repeated trips—travelling 70–90 kilometres at their own expense—only to return home without answers. Some were informed that their earlier registrations were no longer valid. Others were told to begin the process again, only to find no records of follow-up or acknowledgement. Several women shared how they had visited the office multiple times, each time being asked to return after 8–15 days—eventually realising that their applications were going nowhere.

The absence of taluka-level offices means that even a basic registration requires women to forgo a day's wages and spend money on transport—expenses they can scarcely afford. And once there, the lack of trained staff, long wait times, and general unresponsiveness only deepen the barriers.

In 2022–23, a one-time relief of INR 10,000 was provided to registered domestic workers aged 55–60 years, provided they had renewed their membership.Additionally, during the pandemic, INR 1,500 was disbursed to all domestic workers who had bank accounts linked with the Welfare Board. Yet, due to the lack of updated and validated records, 4,581 women domestic workers in Latur received nothing.

As shared by Dashrath Jadhav,
Ramamata Bahudeshiya Sevabhavi Sanstha

2. Jalna: A Struggle That Brought Change

In Jalna, a different picture is beginning to emerge—one that shows what is possible when domestic workers organise, persist, and build pressure over time.

The fight for registration here began in early 2023. Women faced many of the same roadblocks seen in Latur—non-responsive offices, absent staff, and vague instructions. But instead of giving up, they stepped up their efforts. With the support of local organisers, they wrote letters, followed up with officials, and built networks of solidarity across villages.

Some of the most active women even tracked the movement of Welfare Board officers—waiting weeks or months until they were finally available to meet. Cooperative department staff and other local actors were brought into the process, and recommendations from allied organisations helped add pressure.

By early 2025, their perseverance had paid off. The district Welfare Board office finally restarted the registration process, and 30–35 women from areas like Partur, Mantha and Bhokardan have already submitted their documents online. Initial verification has begun, and more workers are expected to join the process in the coming months.

This victory is hard-won and deeply significant. For many women, it is the first step towards being seen, counted, and supported by the system.

As shared by, Rajesh Thorat, Krantikari Gharelu Kamgar Sanghatana

3. Nagpur

In June 2024, domestic workers in Nagpur began facing significant challenges while attempting to register under the Maharashtra Domestic Workers' Welfare Board. Although the registration process had previously been relatively smooth, the situation changed when new officials joined the department that month. These officials began arbitrarily rejecting forms, even when workers met the eligibility criteria, and refused to provide any explanations. Workers reported that staff at registration centres were often disrespectful, demanded unnecessary documents, and, in some cases, solicited bribes to process applications.

Although the process appeared smooth on the surface, workers noted that it was heavily influenced by political interference. According to those interviewed, some local politicians facilitated the registrations of select workers by paying bribes on their behalf, while many others were excluded altogether. Employers, unaware of the proper procedures, also came to believe that bribery was the only way to ensure registration for their domestic workers.

In response to this systemic injustice, approximately 70 domestic workers, mobilised through their sanghatana, organised themselves to demand accountability. When they approached officials, they were met with resistance—several were told their forms were missing and were repeatedly asked for money to resubmit their applications. Refusing to back down, the group escalated the matter to the Upper Commissioner of the Labour Department. They submitted written accounts of the discrimination and demanded that the registration process be conducted fairly, without corruption or bias.

Their collective effort yielded results. In July 2024, the authorities responded by removing the corrupt officials and restarting the registration process twice a week, making it more regular and accessible for all workers.

As shared by Priti Naktode, Vidharbha Molkarin Sanghatana

The Bigger Picture

The cases from Latur, Jalna, and Nagpur reveal how systemic gaps continue to deny domestic workers access to the Maharashtra Domestic Workers' Welfare Board. In Latur, the process has been stalled for years due to unresponsive offices and repeated rejections. Jalna shows that progress is possible—but only through sustained grassroots pressure. In Nagpur, administrative changes and corruption suddenly blocked access, until workers mobilised to restore the process.

Across districts, common issues persist—centralised systems, lack of accountability, and widespread corruption. For many women, just applying means losing wages and navigating bureaucratic hurdles. Without decentralised access, trained staff, and transparent processes, the Welfare Board remains out of reach for those who need it most.

Right to Information (RTI) Data of Domestic Workers Registered with Maharashtra Domestic Workers' Welfare Board

This data pertains to the registration of domestic workers with the Maharashtra Domestic Workers Welfare Board between 2011 and 2023.

A total of 5,08,709 domestic workers were registered with the Maharashtra Domestic Workers Welfare Board between 2011 and 2023. Out of these, only 1,64,353 workers renewed their registration during this period.

The highest number of registrations were made in 2014–15 (1,31,009 workers), and the most renewals were recorded in 2015–16 (36,946 workers). This was mainly because the government had announced accident insurance and scholarships through the Board. In 2015, the Board also launched the Sanman Dhan Yojana, which provided a one-time grant of INR 10,000 to registered women domestic workers aged 55 to 60. Many workers registered in the hope of getting these benefits. However, these schemes were not properly implemented, and no new benefits were introduced afterward. As a result, registrations and renewals started to decline.

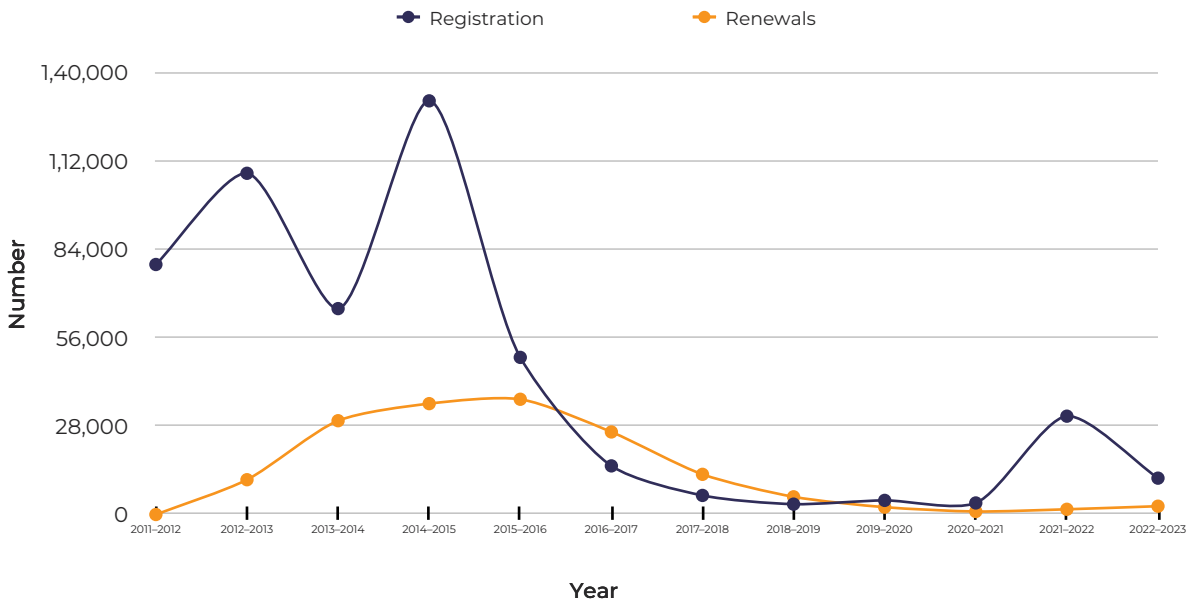
Year	Registration	Renewal
2011–2012	79,179	0
2012–2013	1,08,064	11,018
2013–2014	65,209	29,704
2014–2015	1,31,009	35,112
2015–2016	49,758	36,496
2016–2017	15,397	26,143
2017–2018	6,037	12,720
2018–2019	3,280	5,606
2019–2020	4,470	2,322
2020–2021	3,655	950
2021–2022	31,139	1,651
2022–2023	11,512	2,631
Total	5,08,709	1,64,353

Table 2.77 : Data of Domestic Workers' Registration with Maharashtra Domestic Workers' Welfare Board

During the COVID-19 pandemic, the government introduced a relief grant of INR 1,500 for domestic workers. This was distributed in 2022 and given even to those whose registration had not been renewed. In the same year, the Sanman Dhan Yojana was announced again, but this time as an annual benefit for newly registered women aged 56 to 60. Those who had already received the grant earlier were not eligible again.

These new measures led to a small increase in registrations in 2021–22. However, overall numbers remain very low. Since 2019, only about 2,000 workers have renewed their registration each year.

In 2022–23, there were just 11,512 new registrations and 2,631 renewals. Hence, the cumulative figure of over 5 lakh registrations is misleading.
As of 2022–23, only 14,143 domestic workers were actively registered with the Board-a significantly low number when compared to the total registration figure.



Graph 2.45: Data of Domestic Workers' Registration with Maharashtra Domestic Workers' Welfare Board

2.5.6 Availing Covid Relief Amount

During the Covid-19 pandemic, the State Government of Maharashtra had announced a cash relief of INR 1,500. Overall, less than 5 per cent of the workers reported receiving this relief amount. In the urban sub-sample of our survey, this proportion was just over 5 per cent and none of the workers in the rural sub-sample reported receiving this amount.

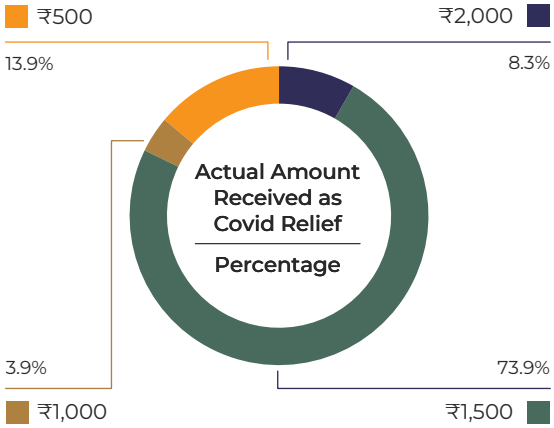
Availed Covid Cash Relief	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	241	5.1	0	0	241	4.8
No	4,525	94.9	253	100	4,778	95.2
Total	4,766	100	253	100	5,019	100

Table 2.78: Availed Covid Cash Relief

Among those who did receive the relief amount (all in the urban sub-sample), the reported received amount varied from INR 500 to INR 2,000. Close to three-fourth of the workers reported receiving INR 1,500 only. Only 8.23 per cent of the workers reported receiving INR 2,000. Close to 14 per cent of the workers reported that they received INR 500 only. There is a possibility that the workers have confused this transfer with some other cash transfer effected during this period.

Actual Amount Received as Covid Relief (in INR)	Total	
	N	%
2,000	19	8.3
1,500	170	73.9
1,000	9	3.9
500	32	13.9
Total	230	100

Table 2.79: Actual Amount Received as Covid Relief



Graph 2.46: Actual Amount Received as Covid Relief

2.5.7 Social Protection Schemes

In this part, we look at the level of access of domestic workers to some of the key social protection measures. The Union government had initiated the e-Shram portal for informal sector workers after being directed to do so by the apex court in the backdrop of the Covid-19 pandemic. **Overall 31.5 per cent of the workers have registered at the portal, with the proportion of registered workers being higher on the urban side (31.9 per cent) as compared to the rural sub-sample (23.7 per cent).** This shows that as of February 2024, not more than one-third of the domestic workers in the state had registered on the portal.

As noted earlier, there is a large proportion of widowed (20 per cent), abandoned (1.7 per cent) and divorced women (1.4 per cent) in the domestic work labour force in the state. The state government has initiated a pension scheme for such vulnerable women, which has been named as Sanjay Gandhi Niradhar Pension Yojana. **A very small proportion of eligible female workers—12.5 per cent overall, 13 per cent in urban sub-sample and just 2 per cent in the rural sub-sample—are able to access the pension scheme designed to support such women.**

In terms of health insurance, overall, just about 10 per cent of the workers reported being covered by health insurance. The proportion of workers reporting having health insurance coverage was higher among those working in rural areas (16.2 per cent) than those working in urban areas (9.3 per cent).

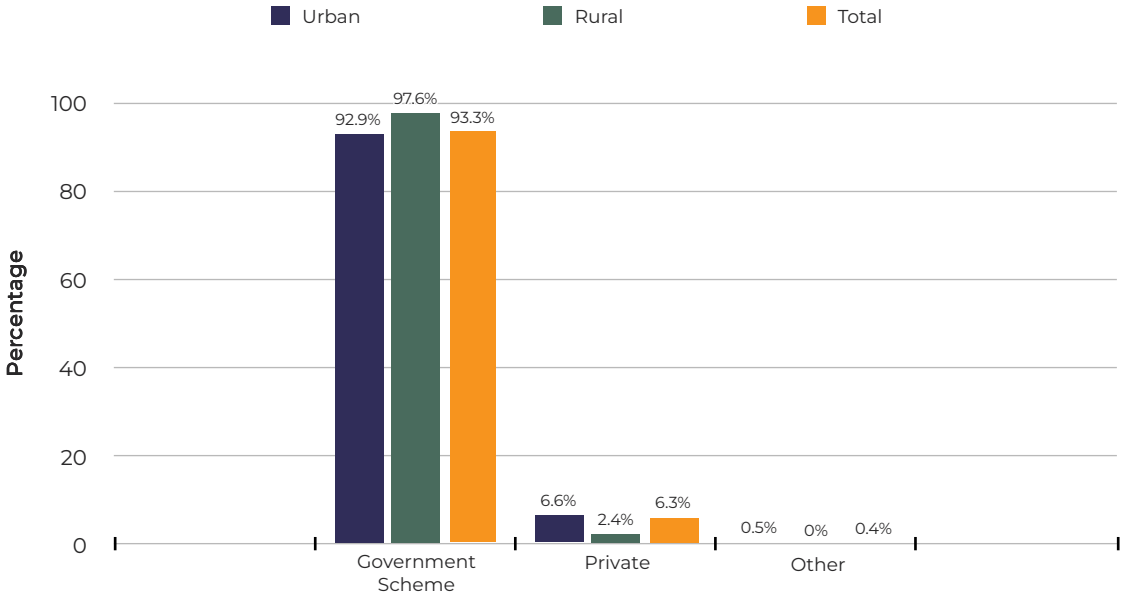
Social Protection Measures	Urban		Rural		Total	
	N	%	N	%	N	%
Sanjay Gandhi Niradhar Pension Yojana						
Yes	142	13	1	2	143	12.5
No	950	87	50	98	1,000	87.5
Total	**1,092**	**100**	**51**	**100**	**1,143**	**100**
e-Shram Registration						
Yes	1,520	31.9	60	23.7	1,580	31.5
No	3,246	68.1	193	76.3	3,439	68.5
Total	**4,766**	**100**	**253**	**100**	**5,019**	**100**
Health Insurance Coverage						
Yes	445	9.3	41	16.2	486	9.7
No	4,321	90.7	212	83.8	4,533	90.3
Total	**4,766**	**100**	**253**	**100**	**5,019**	**100**

Table 2.80: Access to Social Protection Measures

In both the urban and the rural sub-sample, a majority of the workers (93.15 per cent and 95.24 per cent) had health insurance through government schemes. The greater coverage of health insurance among the rural sub-sample is likely because of greater penetration of government health insurance schemes. The proportion of those with private health insurance was higher in the urban sub-sample (6.39 per cent) than in the rural sub-sample (4.76 per cent).

Types of Health Insurance	Urban		Rural		Total	
	N	%	N	%	N	%
Government Scheme	407	92.9	40	97.6	447	93.3
Private	29	6.6	1	2.4	30	6.3
Other	2	0.5	0	0	2	0.4
Total	438	100	253	100	479	100

Table 2.81: Types of Health Insurance



Graph 2.47: Types of Health Insurance

2.5.8 Skill Development Training

We also asked our respondents whether they have undertaken any skill development training, and if given an opportunity what type of training would they like to undertake. **Just over 5 per cent of the workers reported having received any skill development training.** This proportion was 5.4 per cent in the urban sub-sample and 3.6 per cent in the rural sub-sample.

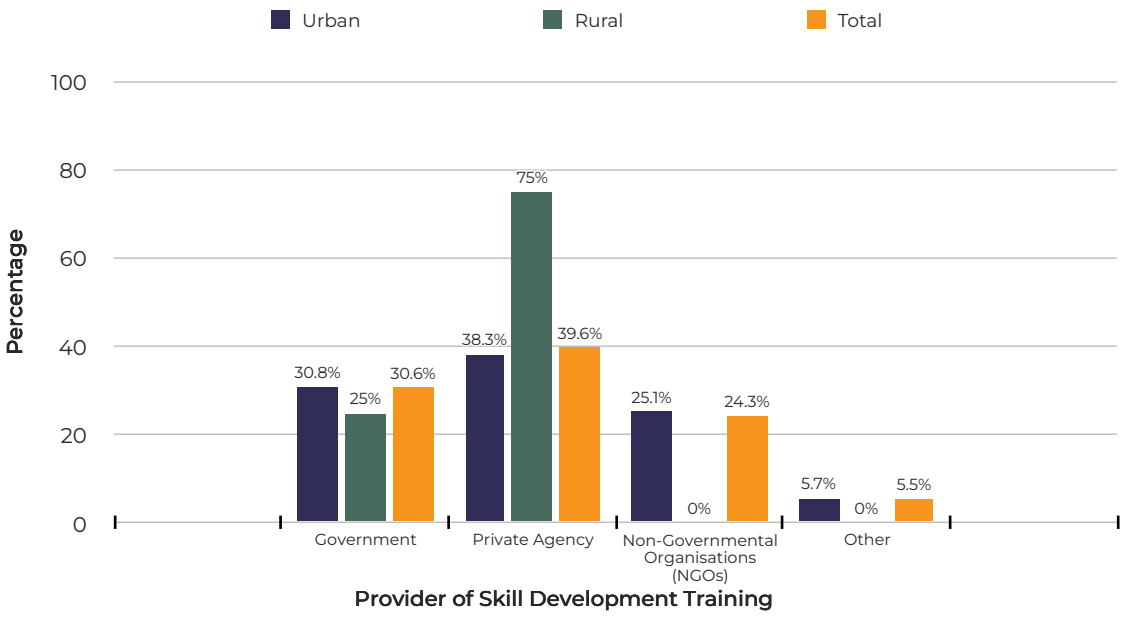
Skill Development Training Received	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	259	5.4	9	3.6	268	5.30%
No	4,507	94.6	244	96.4	4,751	94.7%
Total	438	100	253	100	479	100

Table 2.82: Whether the Worker Has Received Any Skill Development Training

Among those who had received skill development training, the most common provider of these training were private agencies (39.6 per cent), followed by government agencies (30.6 per cent), NGOs (24.3 per cent) and others (5.5 per cent).

Skill Development Training Provider	Urban		Rural		Total	
	N	%	N	%	N	%
Government	70	30.8	2	25	72	30.6
Private Agency	87	38.3	6	75	93	39.6
Non-Governmental Organisations (NGOs)	57	25.1	0	0	57	24.3
Other	13	5.7	0	0	13	5.5
Total	227	100	253	100	235	100

Table 2.83: Provider of Skill Development Training



Graph 2.48: Provider of Skill Development Training

A significant proportion of workers (20 per cent) reported that they would be interested in receiving skill development training. This proportion was relatively lower (10.3 per cent) in the rural sub-sample.

Do You Want Skill Development Training?	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	979	20.5	26	10.3	1,005	20
No	3,787	79.5	227	89.7	4,014	80
Total	4,766	100	253	100	5,019	100

Table 2.84: Whether the Workers Want Any Skill Development Training

2.6 Collectivisation

In terms of level of collectivisation among the domestic workers, **38.6 per cent of the workers reported that they were members of a union/ collective. This high percentage may be because of the sample being biased towards those who were members of existing unions/collectives who would have been easier to reach and interview for the survey.** In the rural sub-sample, close to 9 per cent of the workers reported being part of a union or collective.

Membership in a Union/Collective	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	1,913	40.1	22	8.7	1,935	38.6
No	2,853	59.9	231	91.3	3,084	61.4
Total	4,766	100	253	100	5,019	100

Table 2.85: Membership in a Union/Collective

Overall, close to 26 per cent of the workers reported that they have received training on their rights. This proportion was 7.9 per cent in the rural sub-sample. Since this aspect is closely linked with being part of a union or collective, the figures here may also have been affected by the bias mentioned earlier.

Training on Rights	Urban		Rural		Total	
	N	%	N	%	N	%
Yes	1,282	26.9	20	7.9	1,302	25.9
No	3,484	73.1	233	82.1	3,717	74.1
Total	4,766	100	253	100	5,019	100

Table 2.86: Whether the Workers Have Received Any Training on Their Rights

3. Conclusion and Key Recommendations

The findings from the survey highlight how deeply gendered and informal domestic work remains. With over 99% of domestic workers being women, the occupation reinforces pre-existing household hierarchies while offering limited upward mobility. Many women from vulnerable social backgrounds—including widowed, abandoned, or single earners—enter domestic work due to low entry barriers. Yet, the absence of written contracts, unpredictable wages, non- standardised leaves, and lack of state support expose workers to significant risk and exploitation. This chapter synthesizes these realities and proposes actionable policy recommendations that call for legal recognition, wage regulation, welfare board reform, and improved social protection to address the chronic precarity faced by domestic workers.

In addition to paid domestic work, women domestic workers have to also bear the primary and, in some instances, the sole responsibility of household chores as well. Thus, the increased participation of women in the labour force in the form of domestic work does not appear to have a significant impact on the household gendered division of labour. Responsibilities like childcare are transferred to neighbours, relatives, friends or older children and very rarely to the state (in the form of the *anganwadi* system). When the workers face domestic violence, the same social network steps in for assistance as opposed to the state (viz. police).

The informal nature of domestic work is reflected in several aspects of the work —the lack of written contracts, informal and irregular arrangements for holidays, bonuses, schedule of payment of wages, increment of wages, and job security, etc. There is wide variance between income earned by the worker even for the same work performed in the same city. Since domestic work is not a scheduled employment in Maharashtra under the Minimum Wages Act, the floor on what wages are paid for what tasks is determined by the bargaining power of the worker. The inadequacy of the wages earned by the workers are reflected in the fact that a significant proportion of workers, one-third in our survey, reported that their current household incomes were insufficient to meet current expenses.

This chronic nature of this deficit is reflected in the fact that the primary mode of covering the gap between current income and expenditure is to borrow since there are very little savings to dip into.

The informal nature of domestic work is compounded by a specific characteristic— the workplace is a 'private' domain. Hence, mistreatment of workers—physical violence, verbal abuse, sexual harassment, demeaning rules regarding entry into apartments and usage of common facilities—are recurring violations which the workers have very little power to oppose or challenge.

As noted already, the presence of the state institutions in the lives of domestic workers is very limited, and these state failures become even more stark when we examine their access to social protection measures. In 2008, the Maharashtra government enacted the Maharashtra Domestic Workers' Welfare Board Act and established the Welfare Board as a sector-specific institution for the welfare of domestic workers. But as shown by our survey, it has failed to make an impact both in terms of its reach (only a miniscule percentage of workers are registered) and its scope (very few schemes have been initiated by the Board and those also haven't reached a lot of workers).

3.1 Recommendations

Given the report findings, the following recommendations have been suggested, which are in the nature of legislative interventions and non-legislative policy measures.

3.1.1 Legislative Interventions

1. **Enact a Comprehensive Legislation on Domestic Work:** A specific and a comprehensive legislation is needed, which enshrines the rights of domestic workers (viz. right against discrimination, right to fair wages, right to a contract) and to hold the employers accountable for violations of these rights. Among other things, this legislation should provide for the following:-
   a. **Legally Recognise Domestic Work:** This recognition must be reflected both in legal frameworks and administrative practice, to ensure domestic workers gain access to the full range of labour rights and entitlements.
   b. **Mandate Paid Maternity Leave:** Domestic workers must be entitled to a minimum of three months of paid maternity leave, funded through welfare mechanisms, irrespective of the worker's employment type or registration status.
   c. **Ensure Leave Entitlements:** A minimum of four days' paid leave per month should be guaranteed to all domestic workers. Additionally, after 11 months of continuous service, workers should be entitled to one month of paid annual leave.

d. **Regulate Mobile Apps and Private Placement Agencies:** All private agencies involved in recruiting and placing domestic workers must be registered under the legislation. Terms and conditions of employment must be standardised and monitored through a licensing and audit system.

e. **Enable Access to Childcare and Rest Facilities:** Building by-laws should mandate that housing societies and residential complexes allocate space for crèches and rest facilities for domestic workers to support both childcare needs and workers' own rest and refreshment during the workday.

f. **Uphold Occupational Health and Safety Measures:** This includes periodic health screenings, access to protective equipment, and awareness about occupational risks.

g. **Provide Access to a Dedicated State Helpline:** A toll-free, multilingual helpline should be established for domestic workers to report abuse, seek information, and access welfare services.

2. **Mandate Minimum Wages:** Domestic Work should be added as a scheduled employment under the Minimum Wages Act/Code of Wages and a minimum wage notification should be issued specifying location/zone specific floor wages for specific tasks —sweeping and swabbing, washing clothes, cooking, childcare, etc.—performed as part of domestic work. These must take into account the size of the house as well as number of family members.

3.1.2 Non-legislative Policy Measures

3. **Revive and Rejuvenate the Maharashtra Domestic Workers' Welfare Board:**

a. **Ensure Autonomous and Independent Welfare Board Structure:** The Board must operate free from external interference, with a dedicated administrative structure comprising qualified personnel handling implementation, monitoring, and grievance redressal at all administrative levels.

b. **Ensure Dedicated Budget and Fiscal Authority:** The state government should allocate a separate budget for the Domestic Workers' Welfare Board and empower it to mobilise additional revenue through mechanisms such as levies and cess collections. For example, a dedicated cess levied on household items (kitchen electronics, soaps etc.)

c. **Mandate Employer Registration:** All employers engaging domestic workers must be registered with the Welfare Board to ensure contribution compliance, and improve the enforcement of welfare and legal obligations.

d. **Digitise and Fast-Track Registration Systems:** The registration process for workers and employers should be digitised to ensure efficiency and transparency. The issuing of identity cards and enrolment in welfare schemes should be streamlined through an integrated online platform.

e. **Establish a Grievance Redressal Mechanism:** A formal grievance redressal system should be created under the Domestic Workers' Welfare Board Act, including quasi-judicial complaints committees at the district level. These mechanisms should be accessible, time-bound, and empowered to enforce redressal decisions.

f. **Rollout a Comprehensive and Integrated Welfare Card:** A single, unified welfare card (e.g. Swasthya Arogya Card) should be issued to domestic workers to enable seamless access to various entitlements—including health, maternity, education, and pension benefits. Financial support under existing schemes should be enhanced, with maternity assistance increased to INR 20,000 and retirement or long-service assistance to INR 50,000.

g. **Expand Welfare Benefits and Dovetail with Other Schemes:** Domestic workers of all ages—including those currently unregistered —must be brought under the ambit of social protection. The Board should also promote and facilitate access to union or state government social protection schemes (viz. Sanjay Gandhi Niradhar Pension Yojana) which provide targeted support for vulnerabilities

commonly faced among domestic workers. The Board should proactively link domestic workers to other targeted schemes for informal workers—such as housing, food security, and health insurance—ensuring convergence and reduction of exclusion errors across social protection systems. The range of schemes made available by the Board should be expanded, with greater focus on educational scholarship schemes for the children of those working as domestic workers to address the high drop-out rates among them.

h. **Drive Skill Development Support:** Domestic workers should be given access to skill development opportunities to promote upward mobility and economic security.

i. **Provide Pension through State Revenue:** A minimum of 3 per cent of the state government's total revenue should be earmarked annually for pension schemes for domestic workers. This contribution must be over and above the Board's regular budgetary resources.

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Youth for Unity and Voluntary Action (YUVA) is a non-profit development organisation committed to enabling vulnerable groups to access their rights. YUVA supports the formation of people's collectives that engage in the discourse on development, thereby ensuring self-determined and sustained collective action in communities. This work is complemented with advocacy and policy recommendations on issues. Founded in Mumbai in 1984, currently YUVA operates in the states of Maharashtra, Assam and Jharkhand.

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