

## **WOMEN WORKFORCE IN INFORMAL SECTOR: AN EVALUATION OF DOMESTIC FEMALE WORKERS IN JHARKHAND**

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*The domestic workers who fall under unorganized workers live in extreme poverty. While poverty affects household as a whole, because of the gender division of labour and responsibilities for household welfare, women bear a disproportionately burden, attempting to manage household consumption and production under conditions of increasing scarcity. Unorganized Sector Worker means a person who works for wages or income; directly through any agency or contractor; or who works on his own or her own account or is self employed; in any place of work including his or her home, field or any public place; and who is not availing of benefits under the ESIC Act and the P.F Act, individual insurance and pension schemes of LIC, private insurance companies, or other benefits as decided by the authority from time to time. Present paper examines status of domestic worker regarding some socio-economic indicators and their progress towards equality and empowerment. Primary data was collected through a sample survey of Ranchi town.*

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### **INTRODUCTION**

Labour being categorised into formal and informal segmentation is not very old. It was only in 1971 that Keith Hart launched the term ‘informal sector’ to mean that part of urban labour force that falls outside the organized labour market. During his field work among urban workers of Ghana, he came across a large self-employed sector which provided means of livelihood for new entrants to the urban labour force who were unable to obtain employment in the formal sector. He then questioned the traditional attitude of treating this sector as being highly unproductive and constituting surplus labour and broadly put this sector into informal sector. The Informal Sector since then has been further refined by a mission of the International labour Office while studying the employment situation in Kenya within the framework of world employment programme.

The Informal Sector in India comprises roughly of 92-93 per of the population in the working age group. Of the 376 million workers, only 8 percent were in the formal Sector and has access to statutory social security benefits. The remaining work force had been socially excluded and suffered from persistent deprivation associated with general low standards of living of social insecurity.

Women in the unorganized sector received special attention during the Tenth Plan which endeavours to extend the important labour legislations to the informal sector, especially those legislations where the employers have a mandatory binding for providing basic minimum working conditions along with necessary welfare services for women workers. The domestic workers do not have any special skill but seek such service for protection in the household and a treatment that can be expected from members of a respectable family. Most of them are extremely poor and illiterate. They work for many hours and are at the beck and call of their employer. Many of them do not get adequate food and clothing and satisfied with left over of the employers. Most of the domestic workers are women and children; they run the risk of sexual harassment and exploitation in some houses. Migration has been a regular phenomenon in recent times involving people within given geographical area or beyond the boundaries of the state.

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In the past urban growth in India has largely been due to the migration of the people from the rural areas and most researchers are unanimous that motivation behind such migration is lack of employment opportunities home and gainful opportunities in urban areas. The initial spurt to migration generally came from the 'modern' sector in manufacturing, administrative and commercial establishments. However, the output growth of this sector especially in manufacturing, due to its capital intensive nature, has failed to promote a proportional growth of labour demand. Initial models based on competitive markets and distinguishing two sectors viz. the subsistence and the capital sectors as developed by Lewis (1954) and Ranis and Fei (1961) failed to explain this phenomenon. The so called 'push' factors were strong enough to send large supplies of labour to the urban areas. This has been attempted to be explained by life-time earnings and 'expected income' of potential migrants (Torado, 1969 and Harris- Torado, 1970). Despite of the failure of the 'modern' sector to absorb these labour supplies, large scale unemployment has not been rampant in the urban centres as would be predicted by competitive models. This surplus labour unable to gain entry in the formal (modern sector is generally found to be absorbed by the rest of the urban economy which has been largely termed as the informal sector.

In order to understand the meaning and scope of Informal sector, it is necessary to have an idea of the Formal or more frequently used concept of the organized sector of the economy. The formal sector of an economy is generally defined as wage labour in permanent employment, employment being registered under the Factories act to regulate the conditions of work such as that which is featured by industrial enterprise, government offices, and other large small scale establishments. Employment, generally in the formal sector involves a wage contract of employment with an employer who has a continuous identity through time and many other employees. The employer can either be a private capitalist or the government and is usually engaged in producing 'advanced' or 'modern' goods with a given technology. The workforce is required to have skills and discipline and the most notable feature is that the job is permanent. The management may be bureaucratic and working condition of production units permit the formation of labour unionization, government protection and regulation of employment. The conditions of work are subject to Minimum Wages Act. This is the reason why many authors refer to this sector as 'protected' or 'registered'

### **INTER-LINKAGE BETWEEN FORMAL AND INFORMAL SECTORS**

Having briefly discussed the meaning and scope of formal and informal sector, a question that generally strikes is that whether these two sectors have watertight compartmentalization or any linkages. In the light of various studies done in this direction it is worth mentioning that inter-linkage in the very basic level may be stratified into 'Direct' and 'Indirect'.

#### ***Direct Linkages:***

Bose, in his study of informal sector in the Calcutta Metropolitan Economy for the ILO, explains the Direct Linkage between Formal and Informal sectors in the following lines, "the casual hypothesis that this study has thrown up is that the formal and informal sectors operate in basically two different markets that it is the difference that mainly differentiates the informal sector from the formal and that these two sectors are dependent upon one another in much the same way that a colonial economy and a metropolitan economy are dependent upon each other. This means that

underemployment and backwardness of the informal sector are necessary conditions for the development and advancement of the organized formal sector dominated by a few oligopolistic houses.

Thus, the recognition of the fact that both the sectors are interdependent clearly shows that the informal sector is dependent on the formal sector for marketing its own product and for acquisition of technology. Moreover the very existence of the informal sector confirms the availability of labour supply to the formal sector.

After looking at the structure of the economic activity in the informal sector Papola concluded that though the informal sector linkages in terms of market technology and resource inputs, the researchers have also found social dependency relationships which provided “a significant part of the goods and services in the urban economy and provided employment to practically the entire residual labour force”, its growth depends on the fortunes of the formal sector.

Besides these directly have their basis in the lack of economic insecurity. The fear of unemployment coupled with irregular and insecure incomes, fear of losing job, forces the people to enter social dependency. Breman Points out “it should be realized that the poor try to increase their security within the urban system by entering into dependency relations with social superiors, and in doing so they accept a wide range of contractual and semi-contractual commitments”.

#### ***Indirect Linkages:***

The indirect linkages refer to those generated by the goods and services produced in the informal sector for a clientele whose income is dependent on the formal sector. The building and furnishing of middle class houses, repair services, traders of fresh vegetables, fruits and of course the domestic workers are dependent upon the formal sector activities for their livelihood. Thus only a growth in the formal sector would create a demand these activities. This is why researchers remark that informal sector lives and dies with formal sector. However there is a paradoxical relationship arising out of the demonstration effect of formal sector goods. The rise in the demand for formal sector goods is likely to increase the production in the formal sector and the wages in the formal sector. This growth would worsen the income distribution and include a shift in the pattern of demand away from the informal sector's products.

### **IMPORTANCE OF WOMEN'S PARTICIPATION IN THE INFORMALISATION OF THE WORKFORCE**

Researchers have drawn attention to many by highlighting the fact the working and labour conditions in the informal sector are deplorable and that this sector is at a disadvantageous position deserving supportive policy measures. A perennial source of employment generation is no doubt the Informal Sector. Surprisingly this sector absorbs more than 90% of the total workforce and the size has been substantial although it shows a declining trend. To be more specific , the informal sector has established itself to be the only source of survival to a large segment of female workforce in particular. But it is a fact that every where they are excluded from crucial economic activities.

As per ILO report, women represent nearly 50% of the world population, constitute 33% world labour force, Contribute 60% of all working hours but control less than 1% of world property. In this reference it can questioned that if women are excluded from the crucial economic activities and also are accorded with low and inferior status, how is it that they contribute to 60% of total

working hours? Answer lies in the fact that women are mostly absorbed in the bottom rungs of the employment ladder within the informal sector. The employed is assured in low paid and insecure activities like Domestic workers, sweepers, construction workers, brick-kiln workers, agricultural labourers, coolies and as self-employed workers in knitting, sewing, weaving and trading.

The poor women are ready to accept any form of employment, however arduous and at whatever wage. Women and children are more vulnerable to exploitation and also earn lower wage than men. This is a generalization which is applicable to all countries.

### **ROLE OF DOMESTIC WORKERS**

One of the several forms in which gender inequality and discrimination gets reflected is work and employment. For women, it has generally been found that they are concentrated in low paid informal sector (Dreze, 1997, Deshpande and Deshpande, 1997). Within the informal sector they are concentrated in the bottom rungs of the employment-ladder in relatively low paid and insecure jobs (Mukhopadhyay, 1997). One of such job in the urban sector is that of part-time domestic worker which have been spared exclusively for women of low economic status. They, by and large are totally unorganized and their employment condition is informal. Their concentration in this type of job is because of their poor human capital, their obligation and involvement in care economy, and the preference of the employer for women labour for such work.

Domestic workers contribution to the economy by and large remains unrecognized. Yet their services are valuable. The number of workers in this sector is increasing rapidly for various reasons. Certain aspects of labour processes are entrusted to cheap labour. Moreover the ever growing trends of urbanization and the work culture of both the gender being employed, the role of domestic workers in each nuclear family set up has increased.

These domestic workers are usually settled in and around the colonies of urban middle income class people and get employment in their houses. A large number of them are tribal. Some of them are migrants from neighbouring areas while most of them are natives of the place. Devoid of the opportunities of sufficient earning they work as part time domestic help to support their family with their meagre income (Deogharia 2014).

The choice of this job depends on a large number of socio-economic and demographic variables. Such type of work is not selected by women of all caste and social class. The economic endowment, the occupation of the head of the household, the literacy level of the head of the household as well as that of the women worker are important socio-economic and demographic variables which determine the choice of job.

### **THE CONDITION OF DOMESTIC WORKERS**

When one talks of the informal sector activity in the urban sector, the researcher would like to draw attention towards a huge chunk, contributing their services to the economy and being categorized as "Invisible workers". This is none other than domestic service, which is a major and growing informal sector activity in the urban areas. Census after census, women's contribution as domestic servants has been rendered invisible by failing to quantify their work inputs, especially in this unorganized sector (Asha Kapur Mehta). Women from certain regions or areas with specific socio-economic background are found concentrated in this informal sector occupation. As rightly said by Neetha. N the demand for domestic workers has increased with the changed lifestyle of

middle class and on the supply side, employment in domestic service appears to be the only promising option for many that are faced with limited opportunities. Notwithstanding the growing importance of occupation in the urban informal sector in India, no comprehensive data is available on the magnitude and pattern of domestic work, migration aspects, recruiting systems, working condition and so on.

Today domestic service occupies a profound place in the unorganized segment study, drawing attention of many. As well known, domestic service are ever present but visible. With the gender workforce participation being increasingly enhanced with urbanization, paid domestic service becomes a necessity in almost every household in cities as well as metros. Women are employed as maid servants, contributing their services to help the families in domestic chores. They work in shifts for usually more than one employer to supplement their income. They mostly have a poor socio-economic background and suffer from vulnerability and deprivation. The condition of work in domestic service is deplorable with long working hours. They by and large are totally unorganized and their employment conditions are informal.

In spite of the importance of domestic work in terms of employment and socio-economic significance, the data on this growing informal sector activity is extremely limited. No comprehensive data on the magnitude of domestic work, the gender composition of workers, employment, wages, and condition of work, social and domestic lives of workers exist in the Indian context. Thus this study is a detailed research on this unattended segment of the working population.

#### ***Origin of Domestic Works in India***

In India too, domestic service can be traced back and linked to the system of slavery. From ancient throughout medieval and right up to the nineteenth century, evidences and references have revealed the information of domestic work as a chief occupation of the Sudras. Historical evidences have proved that domestic slavery had existed in all parts of India, until Slavery was finally abolished by Act V of 1843. It was slaves in the urban areas who performed the task of domestic work and in the rural areas it was confined to serfs. The number of domestic workers is found as an inevitable part of feudal landlords and the colonial British rulers in India. In India the prevalent caste system

Women in the informal sector contributing their services as domestic workers a number of hardships concerning their economic situation, reproductive life, demands on their time, household division of labour, health, family problems. It is therefore necessary to explore the factors shaping the women's different levels of vulnerability to hardships and the necessity of their services being recognized in the society.

#### **REVIEW OF EXISTING LITERATURE**

The plight of the women as domestic servants is miserable as they work at extremely low wages, lack job security and unprotected by any government labour legislations. This has been observed in the most of the studies conducted in this field. Baboo and Panwar (1984) have studied the maid servants in Haryana. The study emphasizes that they are leading a miserable life. They suffer from low wage, long hour of work, nature of job, lack of freedom and low prestige due to inferior status of the job. Due to lack of coordination their children are neglected and familial relation become tense. A study was conducted by the Ministry of Labour, Government of India (1988) regarding

the working conditions of domestic servants in Delhi. It was observed that nearly 90 percent of domestic workers in Delhi are women. According to Padmini (1960), of all services in India, there is not a more unregulated or disorganized form of work than the domestic service. There are no regulated hours of work for women in domestic service, nor have laws been passed to protect them. Similar results are drawn by the studies of Murugaiah (2002), Aprana (1980) and many others have analysed the occupational risk of domestic servants. The risk areas include high level of insecurity, deplorable wages, long working hours etc. Sidharth Sarkar (2005) in an empirical study of the Cooch Bihar district highlighted the plight of women as paid domestic worker.

Nayak (1984) on women domestic workers in South India found that only 20 percent employed women were paid salary while 13 percent did not even know the amount they received as salary. The socio-economic conditions of these workers indicate their helplessness as most of the women had incurred heavy debts. Malik and Giri (1986) in their study compared the wage and the output of female labour vis-à-vis male labour. They found that the wages paid to female laborers for different operations were lower than the males. They opined in the study that female labourers are paid in commensuration with their work efficiency.

There are three major reports on women. Towards Equality (1974), Sharmshakti (1988) and National Perspective Plan for Women (1988) which have assembled considerable data on the work and life styles of labouring women, their invisible contribution to the economy states of consciousness and nescient efforts to organize them. These reports have served as a spark to the movement to impute value to women's home based work and the need to give them an identity and thus pave the way for appropriate legislations and welfare measures.

The 1987 survey of women workers whose report was submitted as Sharmshakti in 1988 by the National Commission on self-employed women and women in the Informal Sector, based on 1.5 lakh questionnaires found that 35 percent of respondents earned less than Rs. 3000 in a whole year. The survey brought forth that each woman was doing four kinds of work – for insurance, laboring in the field for wages, working with family plot, rearing livestock and processing agricultural produce for sale, the work contributed roughly 40 percent to the income of the family.

A.N. Singh (1995) studied the problem of child rag pickers found that a large percentage of child rag picker's mothers are engaged in domestic work and because of their low income, they find it difficult to bear the economic burden of their child. Gracious Thomas (1999) worked on female domestic workers in Stuna community of Indore, Madhya Pradesh and found that illiteracy was rampant among the respondents. They had no fixed time of work 25 percent of them belonged to rural areas, and when they return to their villages they are looked down upon with suspicion.

Singh (2001) in his research based on field study focused on the problems of women domestic workers and has dealt with the working environment, condition of work, factors forcing them to undertake this work, family life, effect of work on the health of these workers. The study also looked into some of the approaches for improving their quality of life and work, job security options and resource development. Singh pointed out that unlike the workers of the organized sector; the women domestic workers did not enjoy better conditions of work and working conditions, neither did they get satisfactory wages. Siddhartha Sarkar (2005) also studied the survey method and approach to the informal economy.

Deogharia, (2012, 2013) in his papers on migration has explained that tribal and non – tribal who migrate from rural areas for employment in the urban areas, work as rickshaw puller and their female counterpart work as domestic workers.

The present study is a modest attempt to study the socio-economic conditions of urban female domestic servants. The specific objectives of the study are to examine the issue of the women in the labour market and feminist thinking; to examine quality of work and trend of women workers in India; and to analyse the socio-economic profile of the domestic women servants.

### **WOMEN IN LABOUR MARKET IN INDIA**

The entry of women in labour market and the quality of work they get does not depend only on the resources and training females have acquired, but also depend upon the socio-economic and cultural status of women in the society. How far women are independent for decision making in economic sphere? What is the social security of the women in the society? All these questions decide about the procurement and quality of women work.

Ours is a patriarchal society, which influences women perception more than men. Generally, patriarchal culture and norms do not encourage women to enter in the labour market. They prefer women to take part in domestic chorus and care giving activities. Though the contribution in the household work is very important, but it does not become the part of gross domestic product (GDP). Therefore, their activities are greatly undervalued. As a result, although women do their work in the families with zeal and responsibilities, yet their activities are not acknowledged and valued. However, the participation of women in labour market has increased day by day. Initially, the jobs in labour market are carved for females relating to household keeping, cleaning, nursing, caring, education, entertainment etc. this opens up new vistas for acquiring quality jobs amongst women. She leaves arduous jobs and drudgery of domestic work to unskilled workers. As a result, it has been observed that supply of women for both quality jobs and informal jobs has been increasing in the labour market.

#### ***Urban Women Workers and Quality of Job in India***

Globalization and new economic reforms have encouraged the employment of women in the new jobs like computers, IT, textiles, apparel, leather and leather goods etc. Latest NSSO data have confirmed this trend. As expected, urban women are beneficiary of the new economic reforms and globalization as there has been an increase in the women workforce in India. Table – 1 provides the evidence on the type of activity of usually employed urban women. There has been a substantial decline of usually employed (Principal + Subsidiary Status) urban women in agriculture. In 1983, 31 percent urban women were engaged in this occupation whereas their share had decreased to about 18 percent in 2004-05. There has not been much change in the share of urban women employed in manufacturing, construction, transport and communication. However, there has been a noticeable change in employment of urban women in other services which include both public and private services as well as high value added high remuneration jobs and very low productivity low paying survival activities. Its share has increased from 26.6 percent in 1983 to 35.9 percent in 2004-05.

Figures show that there has been remarkable growth in the rate of women employment in the private households. The employment opportunities for women in general and qualified women in particular have increased in the recent times. Illiterate, migrant and low caste women have taken to

menial and low paid jobs in private households. It is indeed disturbing to note that the greatest labour market dynamism has been in the category only. In the private households, women work may be very hard, but they are paid very less. This development should not be taken as positive. On the other hand, growths of the soft jobs such as IT and finance absorb only a small number of urban women and the growth rate of employment in this category is also very low.

The number of female engaged in paid employment has been increasing for the last three decades due to socio-economic changes; increase in women rights; and spread of women education in India. Initially, female workers were offered only low profile jobs typically confined to teaching, nursing, hospitality, clerical and entertainment. But now the women are considered capable of high profile jobs relating to computer, engineering, management, administration, police etc. Women employed in high profile jobs start sparing a part of domestic jobs to hired labour in order to cope up the compulsion of paucity of time and comforting their lives. As a result the demand for domestic servants for household jobs has increased tremendously. Moreover, females engaged in high quality jobs have less time to do domestic work and child rearing. They have tendency to pass on the drudgery of work to somebody else with compensation. On the other hand, unskilled female of poor families are ready to do these menial, arduous and physical jobs like cleaning, washing, baby sitting, etc. and supplement their family income.

#### **DOMESTIC FEMALE WORKERS IN RANCHI TOWN: A CASE STUDY**

This section of the paper is based on empirical study of domestic servants in Ranchi town of Jharkhand state. Ranchi city is the capital of Jharkhand and after creation of this state the population of town has increased more than twice. There are large numbers of domestic workers in the city. A sample of 150 female domestic servants was selected for the purpose of the study. A stratified sampling technique was used. In the initial stage Ranchi city was divided into five parts e. g eastern, western, northern, southern and central and from each part 30 female domestic servants were selected randomly. Information was gathered through survey by pre-tested schedule. The survey was conducted in June 2014.

##### ***Distribution of Age***

The job of the domestic female workers is arduous and physical in nature. It requires young and middle aged women. Mostly young and healthy women are preferred by the employer households. Table shows the age distribution of sample women workers. The table shows that 36.6 percent of the total number of servants belongs to the age group of 15-30 years. Another 26.7 percent of the servants are in the age group of 30-45 years. It is also found that so for women servants are stout and physically fit, they readily get employment. There are only 13.3 percent of the workers are in the age group of 45-60 years. However it was also found that 18.7 percent of the workers were child labour and 4.7 percent of the workers were above the age group of 60.

##### ***Family Size***

Size of family plays a very crucial role in the life of women. Two to four members means a small family, four to eight members means medium family and more than eight members big family. The type of family in which a person grows up a child is influenced by its size and type. In large family it is not possible for the mother to devote adequate time and attention to each and every child. If the family is small, child enjoys more rights and everything which is not possible in large family. They do not have much access to information on small family norm nor the awareness

about limiting family size, due to illiteracy and indifference regarding family size. The familial responsibilities of the married women depend upon the no. of children she has. Women having more children are not able to take proper care of their children because they also have to go out and work for the living. They do not earn much money because of which their children do not get proper nutrition, education etc.

Table 4 presents number of children of women workers. More than 65.3 percent domestic workers have more than 3 children. That is the main cause of their poor economic conditions. Table also shows family size of women workers. More than 57 percent workers have 4-6 members in family, whereas 10.7 percent have a size of 7 – 9 family members and 1.3 percent constitutes a family size more than 10.

### ***Social Status***

As a fact menial job is considered to be of low social status. Most of the workers who are engaged in these jobs belong to low caste such as scheduled castes and backward castes. Table shows the distribution of domestic workers by caste and it comes out that 63.3 percent of the workers belong to scheduled tribe. It is unfortunate to note that even after about 68 years of reservation of scheduled tribes could not improve their social status to a large extent. As a result, it is still true that low caste means low level of work and that is responsible for low income also.

It has been observed that majority of female domestic workers working in Ranchi town are tribals (63.6%) whereas 28 (18.3%) are of other backward class and 20 (13.3%) are others. It may be worth noting that only 7 (4.8%) of the female workers are SC.

One other important characteristic of these domestic workers are their migratory character. 52 percent of the sample female workers have migrated to Ranchi town for their livelihood. Most of these migratory labours are from the villages of nearby districts such as Lohardaga, Gumla, Kunthi, Chaibasa and some have come from the villages situated at the outskirts of the Ranchi district itself. A negligible number of domestic workers were found to be migrated from Bihar.

### ***Educational Status***

One half of our country's population is of women. But they are not given equal rights as men in our society has got. They do not get proper education which is their birthright but they are not aware of that. They are also not able to go to school due to poor economic conditions. These conditions force them to work for the family rather than going to school. The relationship between education of women and their status is different from that of men. Girls have less access to education because of domestic chores they are expected to perform. There is a co-relation between illiteracy and lack of opportunities for the education. Women's lower participation in education may not result in their low participation in economic activities but it is more than enough manifestation of the low status of women in the Indian economy.

Table reveals the education status of worker. It concludes that mostly 63.3 percent of workers are illiterate and education levels are very low. No one understands the value of education.

### ***Economic Profile: Income***

Monthly income depends upon the work. The total earning members of the family are less than dependent members. So the total income of the family is less so whatever they earn goes in the monthly expenditure. Their whole of the income goes in fulfilling the necessities. Table shows

women worker's own monthly income, 56.7 percent domestic worker's incomes are Rs. 1000-2000 but no one earns more than Rs. 3000. Most of the women worker's family incomes are Rs. 3100-6000.

### ***Economic Profile: Consumption***

It may not be wrong to say that families of domestic servants work for sustenance. This fact can be very well observed from the consumption pattern of domestic servants' households. Table shows the consumption expenditure on different items. As expected the main portion of total expenditure is on food items which take away 75 percent of the total consumption expenditure. The second major item is rent / repair of the house which is followed by consumption expenditure on fuel. The monthly expenditure of local residents is Rs. 3562, whereas it is Rs. 4202 for migratory labour. The overall average consumption expenditure is Rs. 3824. The consumption expenditure on clothes is negligible. It would not be out of place to mention that the expenditure on clothes is less because domestic servants get second hand clothes from the family where they are working. It is disgusting to note that the expenditure on education is only 2 – 3 percent. The low expenditure on education may be due to the fact that the parents do not spare their children to go to school. Therefore the children stay back to do some work and supplement the income of their family or help mothers in domestic work of the employers. This may be due to the poverty of the domestic servants and may also be the cause of poverty.

### ***Economic Profile: Expenditure***

Table gives an overview about the monthly family expenditure of the women workers. We conclude that 64 and 68 percent women workers spend Rs. 3100-6000 in a month but 12 and 7 percent women workers spend less than them, only 4 and 9 percent women workers spend more than Rs. 8000 in a month by domestic worker respectively.

Most of their earnings are spent upon the food items which are the basic needs of the human. And if anything is left they spend upon the non-food items like clothing, rent etc. They also spend on the name of customs and traditions rather saving that money.

### ***Economic Profile: Saving***

Due to the less earnings and more expenditure they are not able to save anything for their future purpose. And if they want to save, they don't have any knowledge about bank accounts, post office savings, LIC etc. so they rarely save themselves. But whenever in need the money is spent and as a result there are no savings. Only 12 percent domestic workers save her money in saving agencies.

### **WORK LOAD PATTERN**

The type of work done decides the work load pattern. It is different in different jobs. As if women choose to do the domestic work the work load pattern would be according to the work chosen, she can choose cooking, washing clothes, cleaning houses, cleaning utensils, looking after children. From among these works she can choose to do a single type of work or she can do two to three types of work at a time. This decides her work load pattern. 74.7 percent women are cleaning houses. The percentage of cooking, washing, cleaning utensils is 25.3, 38 and 55.3 respectively. 4.7 percent domestic workers are doing any other combination of work.

### **UNCERTAINTY OF JOB**

Domestic workers are not able to do work at the same place for a long time because of the uncertainty of work. Sometimes they leave the work due to the problems of low wages, advance or increment which is denied by the housekeeper. And sometimes they have to leave the job because they are merely kept for some special reason. So we can say that they are very uncertain about their job. Mainly they are working less than a year with the same household. That is the great problem which is face by employer.

### **INDEBTEDNESS AMONG DOMESTIC WORKERS**

Most of the families of menial workers are poor. They have to rear up the family and spend on social functions. The migratory families have to send some money to the family members at their native place. As a result many a times these workers fall short of money. Therefore they have to take loan in the form of either advance payment or otherwise formal loan. Our study found that 44 percent of the total families have to take loan for short and long period of time. It was interesting to note that more number of local residents take loan than migratory workers. Most of the workers, who have taken loan, belong to the income group Rs. 1001 to Rs. 2000 per month. Average loan amount per household is Rs. 4695 and about 27 percent households have taken loan for a short period of time i.e. for less than 6 months. But another 52.27 percent families have taken loan for 6 months to 2 years. Whereas local resident take loan for short period of time, migratory menial workers take loan for medium period i.e. 6 months to 2 years.

Illness is the major cause for taking loan. In fact the poor diet, low standard of living, insanitation etc. are the causes for poor health. The treatment of the disease is costly. As a result they have to take loan to meet the emergency of the cause. It is observed during the survey that husbands of the domestic servants are mostly casual labourers, rickshaw pullers, construction labourers etc. it is not easy for them to take loan from their employers. But domestic servants have good relationship with the employer lady and get the money whenever there is an emergency. The second major purpose for taking loan is for purchasing home and social ceremonies.

### **FOOD, WAGE AND MODE OF PAYMENT**

It is found that most of the women servants depend upon their house matrons for one time food or light meals like tea and snacks. It is mainly because of fact that women servants leave their place very early in the morning and do not get time to prepare kitchen. Of the 150 domestic servants, 82 percent had received some food items from their working places. Remaining servants occasionally get food and light meals.

Regarding wage settlement decision, the survey shows that most of the domestic servants themselves decide what they would charge for the domestic work in the household. In 22 percent of the cases both domestic servant and employer lady of the household decided about the wages after bargaining. This is mainly due to the fact that wages for each work is according to family size. Most of the workers get advance payment. In fact the supply of domestic servants is not increasing as fact as there is an increase in the demand for these workers. It emerges that the domestic servants is not readily available at once when any household needs. Therefore, employer households are ready to pay in advance to book these workers. Moreover, generally the average wage for these worker is so less for employer households that they do not mind to pay them in advance.

## CONCLUSION AND SUGGESTIONS

The unorganized sector provides employment to a very high proportion of working women in India. The informal economy is diverse and varied in terms of technology, size and market access. The National Commission for Enterprises in the Unorganized Sector drafted the Unorganized Sector Workers' Social Security Bill, 2005 and has given definition for the unorganized sector workers. The governments at the central and state levels have found it challenging to formulate social security schemes for unorganized workers for the following reasons: A large proportion of these workers is poor, illiterate vulnerable and isolated. A vast majority of them do not have fixed employer and employee relationship.

The study shows that both the labour force and employment of females has been increasing in the Indian economy. Recent economic reforms have given more benefits to urban females in employment. The increase in urban employment has been in the category as defined by NSSO 'other services' which include both high and low wage services. It has been observed that the increase in high profile jobs is still low. This may be due to gender bias. Most of the female domestic servants in urban areas are engaged in low profile domestic jobs such as washing, cleaning, sweeping, baby sitting, etc. the menial and arduous work of educated, skilled and middle class households is passed on to domestic servants. These domestic servants belong to low caste, low income and menial migrant families in Jharkhand. Domestic servants have compulsion of supplementing family income to make both ends meet. Most of the domestic servants are young and adults. Domestic servants in Ranchi are both from native place and from migrant. The main problems faced by domestic servants are low level of wages, absence of leave facility, no social security, no protection etc. they do not have any monitoring agency as well as union.

The relationship between the domestic worker and her employer is basically a woman to woman relationship. Both need each other. The worker is the only one who shares the housewives' domestic drudgery. The wages paid to the worker by the housewife helps her run her household or contribute towards it. The quality of life of the domestic workers is not at all satisfactory. The food and clothes allocated by the employers are not sufficient. Quite often, the workers do not enjoy proper leave and leisure time. Policies and programmes regarding family planning and welfare, being propagated by the governmental and non-governmental organizations, are not known to most of the domestic and construction workers. They do not have access to proper civic amenities.

The involvement of voluntary organizations, associations, federations, trade unions, nongovernmental organizations, women's organizations, as well as institutions dealing with education, training and research should be ensured in the formulation, implementation, monitoring and review of all policies and programmes affecting women. Thus women workers should be aware of the various laws/ policies enacted in their favor in order to fight any bias and exploitation.

The socio-economic condition of the domestic servants under the present conditions will remain the same. There must be an agency which may take care of the interest of these domestic servants and fix pay according to the work in other comparable jobs. Social security and insurance scheme of these workers should be there and cost must be borne by their employers.

Government should initiate educational programmes for women and girl children; it can be able to reduce children in labour and early marriages. For short out all the problems of women, the

government programmes and other educational schemes must be implemented effectively. Women must be facilitated to gain higher education, especially technical education, to obtain economic benefits from modern occupations. By providing skilled and professional education, they can make their jobs fully secured and remunerative.

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# **JOURNAL OF REGIONAL DEVELOPMENT AND PLANNING**

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