DOMESTIC WORKERS AND SOCIAL PROTECTION IN KERALA STATE

This policy brief aims to provide a descriptive picture of the condition of domestic workers in Kerala state. The study is based on interviews with domestic workers and their organizations, as well as a survey of 101 domestic workers.

In response the state government acted early on in January 2020 to track the spread of Covid-19 and, on the second wave of the pandemic, in 2021, the government announced a new budget package for COVID-19 recovery in addition to the 2020 amount. This included a one time 1,000 rupees grant.

POLICY CONTEXT

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

Employer contributions to these other boards mean they are better resourced and can provide more adequate social security benefits to registered workers. Domestic workers are also entitled to health and medical insurance under the Rashtriya Swasthya Bima Yojana launched by the central government in 2008 to below poverty line households. In Kerala, however, the scheme was implemented in all districts and is extended to all families. Therefore, domestic workers are covered even if their households are not living below the poverty line. Kerala’s health care system is ranked the best in India with a relatively high level of public health expenditure at 5.5 percent of total expenditure in 2020/21, according to the International Labour Organization.

RESPONSES TO COVID-19

In 2020/21, the International Labour Organization estimated that 70% of survey respondents earn more than Rs 2,000 (USD 28) per week. Nevertheless, a significant portion of survey respondents reported needing more than Rs 9,000 – 12,000 (US $126 - $168) to survive per month. In Kerala, the public childcare facilities are open from 8:30 a.m. – 4:00 p.m. through the Integrated Child Development Scheme and public schools are free.

LONGER-TERM RISKS TO INCOME SECURITY

- **Rs 195 – 213 (US$ 2 - 3) / day**
- Domestic Worker Minimum Wage [8-Hour Workday]

- 58% work missed due to illness or accident
- 84% due to an injury/illness resulting from their work
- All missed work as a result
- 53% had to take between 1-2+ weeks of leave
- 79% received their salaries during their sick leave
- 48% need between Rs 9,000 – 12,000 (US $126 - $168) to survive / month
- 29% need between Rs 15,000 – 16,000 (US$ 210 - $224) to survive / month

Care responsibilities:
- 9% left them at school or at a childcare facility
- 66% reported leaving children with a family member whilst at work
- In Kerala, the public childcare facilities are open from 8:30 a.m. – 4:00 p.m. through the Integrated Child Development Scheme and public schools are free.
Data on Domestic Workers: As Kerala state has included domestic work as a category of work, data is needed on the number of domestic workers and an analysis of their working conditions (i.e. wages, hours worked, leave arrangements etc.) as well as on their household size and housing conditions. This will allow the state to develop corresponding policies to better support domestic workers.

Access to healthcare

- 99% visited a health care facility in the last 12 months
- 52% went to a public hospital or clinic
- 96% said the medication they required was available

Cost of healthcare access

- RS 2,400 (USD34) typical weekly salary
- RS 600 (USD8) typical direct cost of one healthcare visit

Recommendations

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

- Stipulating a living wage for domestic workers: The stipulated minimum wage range of 195 – 213 rupees (USD$2 - 3) per an 8-hour day is lower than average earnings of 370 – 400 rupees (USD$5-6) if domestic workers are employed in 3-4 houses (FGD 2019). The state needs to calculate a living wage that is based on the living costs of domestic workers and not a minimum wage calculated with respect to the lowest amount employers can pay. The minimum wage currently is a disadvantage for domestic workers as it is set at a very low scale.