

## **DOMESTIC LABOR AND FINANCIAL INCLUSION: A STUDY OF FEMALE WORKERS IN THE NILGIRIS REGION**

**Meenakshi Devi Rajendran**

Department of Economics, Nallamuthu Gounder Mahalingam College, Pollachi – 642 001, Tamil Nadu,  
India

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### **Abstract**

*A grouping of push and pull factors contribute to women toward the inside domestic work. Rural poverty has increased in many countries occasioned by structural adjustment programmes, destruction of the agricultural sector and economic crises. This has pushed many women and girls into the domestic labour market. Domestic work is one of a small number of employment opportunities open to poor women. Cleaning and cooking, looking after children and the elderly is almost universally regarded as women's work, so men rarely compete with women in this job market. In the Indian background, domestic work is generally defined in terms of nature of work performed and the time spent at work, i.e., in the employer's home. Live-out and live-in are two different categories of domestic work. Hence this study focused to analyse the occupational structure and saving pattern of Female Domestic workers.*

**Keywords:** Domestic Labour Market, Women Workers, Occupational Structure, Employment and Economic Development.

### **INTRODUCTION**

According to the International Labour Organisation (ILO), "A domestic worker is someone who carries out household work in a private household in return for wages." Today a single Maid may be the only domestic worker that upper and even middle-income households can afford, as was historically the case for many households. A grouping of push and pull factors contribute to women entering domestic work. Rural poverty has increased in many countries occasioned by structural adjustment programmes, devastation of the agricultural sector and economic crises. This has pushed many women and girls into the domestic labour market. Domestic work is one of the few employment opportunities open to poor women. Cleaning and cooking, looking after children and the elderly is almost generally regarded as women's work, so men infrequently compete with women in this job market. With few formal jobs available and facing gender discrimination, often joined with discrimination based on caste or class, race or ethnicity, options for decent work are few. As most are from poor households, they usually have little education and few marketable skills, other than in keeping house and caring for others.

#### **I. OBJECTIVES**

1. To study the demographic back ground of the sample respondent.
2. To analyse the Occupational Structure of the female domestic workers in the study area.

3. To inculcate the savings pattern of the respondents

### **III. METHODOLOGY**

The data was collected through a structured interview schedule from 100 respondents by using the simple random sampling method. The Coonoor taluk was selected as a study area in the Niligris District and randomly 100 respondents were selected for this study. The required data for the study is mainly of primary nature. The detailed structured interview schedule was prepared containing questions on the Occupational Structure and the saving pattern of the domestic women worker. To analyze the primary data the researcher has used different statistical tools like percentage method, frequency analysis, Chi-square method and Spearman Correlation.

### **IV. RESULTS AND DISCUSSIONS**

**Table 1**

**Age wise classification of the respondent**

| <b>Age</b>   | <b>Frequency</b> | <b>Percent</b> |
|--------------|------------------|----------------|
| Below 30     | 26               | 26.0           |
| 30-40        | 31               | 31.0           |
| 40-50        | 15               | 15.0           |
| Above 50     | 28               | 28.0           |
| <b>Total</b> | <b>100</b>       | <b>100.0</b>   |

Sources: Computed values

The above table shows that 26 Per cent of the respondents are in the age group of below 30. 31 per cent of the respondents are in the age group of 30-40. 15 per cent are in 40-50 age group and remaining 28 per cent are above 50 years. The majority of the respondents are in the age group of 30-40.

**Table 2**

**Association between education level and their level of satisfaction**

| <b>Educational qualifications</b> | <b>Satisfied with their education</b> |           | <b>Total</b> |
|-----------------------------------|---------------------------------------|-----------|--------------|
|                                   | <b>Yes</b>                            | <b>No</b> |              |
| 1to5                              | 5                                     | 36        | 41           |
|                                   | 5.0%                                  | 36.0%     | 41.0%        |
| 6 to 10                           | 10                                    | 31        | 41           |
|                                   | 10.0%                                 | 31.0%     | 41.0%        |
| 11 to 12                          | 8                                     | 7         | 15           |
|                                   | 8.0%                                  | 7.0%      | 15.0%        |
| Degree                            | 1                                     | 2         | 3            |
|                                   | 1.0%                                  | 2.0%      | 3.0%         |
| <b>Total</b>                      | <b>24</b>                             | <b>76</b> | <b>100</b>   |

|                              |                     |              |                              |
|------------------------------|---------------------|--------------|------------------------------|
|                              | <b>24.0%</b>        | <b>76.0%</b> | <b>100.0%</b>                |
| <b>Chi-Square Test</b>       |                     |              |                              |
|                              | <b>Value</b>        | <b>df</b>    | <b>Asymp. Sig. (2-sided)</b> |
| Pearson Chi-Square           | 10.355 <sup>a</sup> | 3            | .016                         |
| Likelihood Ratio             | 9.710               | 3            | .021                         |
| Linear-by-Linear Association | 8.145               | 1            | .004                         |
| N of Valid Cases             | 100                 |              |                              |

Sources: Computed values

In order to study whether there is any association between two attributes namely education qualification and satisfaction of education, chi-square analysis is performed. The significant p value .016 indicates that there is association between education qualification and satisfaction of education. It is concluded that satisfaction of education is dependent on the educational qualification of the respondent.

**Table 3**

**Association between education qualification and craft work training**

| <b>Educational qualifications</b> | <b>Training in craft work</b> |              | <b>Total</b>  |
|-----------------------------------|-------------------------------|--------------|---------------|
|                                   | <b>Yes</b>                    | <b>No</b>    |               |
| 1to5                              | 12                            | 29           | 41            |
|                                   | 12.0%                         | 29.0%        | 41.0%         |
| 6 to 10                           | 12                            | 29           | 41            |
|                                   | 12.0%                         | 29.0%        | 41.0%         |
| 11 to 12                          | 6                             | 9            | 15            |
|                                   | 6.0%                          | 9.0%         | 15.0%         |
| Degree                            | 3                             | 0            | 3             |
|                                   | 3.0%                          | 0.0%         | 3.0%          |
| <b>Total</b>                      | <b>33</b>                     | <b>67</b>    | <b>100</b>    |
|                                   | <b>33.0%</b>                  | <b>67.0%</b> | <b>100.0%</b> |

**Chi-Square Test**

|                              |                    |           |                              |
|------------------------------|--------------------|-----------|------------------------------|
|                              | <b>Value</b>       | <b>df</b> | <b>Asymp. Sig. (2-sided)</b> |
| Pearson Chi-Square           | 6.940 <sup>a</sup> | 3         | .074                         |
| Likelihood Ratio             | 7.501              | 3         | .058                         |
| Linear-by-Linear Association | 3.048              | 1         | .081                         |
| N of Valid Cases             | 100                |           |                              |

Sources: Computed values

In order to study whether there is any association between two attributes namely educational qualification and craft work training, chi-square analysis is performed and presented in the table 3. The significant p

value .074 indicates that there is no association between educational qualification and craft work training it is concluded that craft work training is not dependant on their educational qualification.

**Table 4****Educational Qualifications and Nature of Employment**

| Educational qualification | Part time/full time servant |             | Total         |
|---------------------------|-----------------------------|-------------|---------------|
|                           | Part time                   | Full time   |               |
| 1 to 5                    | 16<br>16.0%                 | 25<br>25.0% | 41<br>41.0%   |
| 6 to 10                   | 18<br>18.0%                 | 23<br>23.0% | 41<br>41.0%   |
| 11 to 12                  | 5<br>5.0%                   | 10<br>10.0% | 15<br>15.0%   |
| Degree                    | 0<br>0.0%                   | 3<br>3.0%   | 3<br>3.0%     |
| Total                     | 39<br>39.0%                 | 61<br>61.0% | 100<br>100.0% |

**Chi-Square Test**

|                              | Value              | Df | Asymp. Sig. (2sided) |
|------------------------------|--------------------|----|----------------------|
| Pearson Chi-Square           | 2.535 <sup>a</sup> | 3  | .469                 |
| Likelihood Ratio             | 3.581              | 3  | .310                 |
| Linear-by-Linear Association | .666               | 1  | .415                 |
| N of Valid Cases             | 100                |    |                      |

Sources: Computed values Sources

In order to study whether there is any association between two attributes namely educational qualifications and job type of the respondent, chi-square analysis is performed. The significant p value .469 indicates that there is no association between educational qualifications of the respondent and their job. It is concluded that job of the respondent is dependent on their educational qualifications.

**Table 5****Work Engagement of Respondent**

| Number of working houses | Frequency | Percent |
|--------------------------|-----------|---------|
| 3 house Cleaning garden  | 21        | 21.0    |
| 3 house Vessel washing   | 23        | 23.0    |
| 2 house Sweeping         | 25        | 25.0    |
| 3 Houses keeper          | 31        | 31.0    |
| Total                    | 100       | 100.0   |

Sources: Computed values

From the above table out of 100 per cent, 21 per cent are engaged in 3 houses for cleaning garden, 23 per cent are in 3 houses for vessel washing, 25 per cent are working in 2 houses for sweeping and the remaining 31 per cent are engaged in 3 houses as house keeper.

**Table 6: Nature of work**

| Nature of work   | Frequency  | Percent      |
|------------------|------------|--------------|
| Sweeping         | 22         | 22.0         |
| Cleaning gardens | 31         | 31.0         |
| Vessels cleaning | 18         | 18.0         |
| Washing clothes  | 12         | 12.0         |
| Cooking          | 10         | 10.0         |
| Cleaning Rooms   | 7          | 7.0          |
| <b>Total</b>     | <b>100</b> | <b>100.0</b> |

Sources: Computed values

Table 6 shows the nature of work of the respondent. Out of 100 per cent of the respondents, 22 percentage are engaged in sweeping work, 31 percent are engaged in gardens cleaning work, 18 per cent are in vessel cleaning work, 12 percentage are engaged in clothes washing work, 10 percentage are engaged in Cooking and the remaining 7 percentage are engaged in room cleaning work.

**Table 7****Working hours per day**

| Working hours | Frequency  | Percent      |
|---------------|------------|--------------|
| 1 to 2 hrs    | 42         | 42.0         |
| 2 to 3 hrs    | 40         | 40.0         |
| 3 to 4 hrs    | 18         | 18.0         |
| <b>Total</b>  | <b>100</b> | <b>100.0</b> |

Sources: Computed values

The above table shows the per day working hours of the respondent. Out of 100 respondents, 42 per cent are working 1-2 hrs per day, 40 per cent are working 2-3 hrs per day and the remaining 18 per cent are working 3-4 hrs per day.

**Table 8****Wages drawn from each house**

| Monthly wages | Frequency | Percent |
|---------------|-----------|---------|
| 1000          | 33        | 33.0    |
| 1500          | 55        | 55.0    |
| 2000          | 11        | 11.0    |
| 2500          | 1         | 1.0     |

|              |            |              |
|--------------|------------|--------------|
| <b>Total</b> | <b>100</b> | <b>100.0</b> |
|--------------|------------|--------------|

Sources: Computed values

From the above table it was found that, 33 per cent are earning Rs.1000 from each house per month, 55 per cent are earning Rs.1500, and 11 per cent are earning Rs.2000 and remaining 1 per cent are earning Rs.2500 per month from each house.

**Table 9**

**Other Working Places**

| Places       | Frequency  | Percent      |
|--------------|------------|--------------|
| Yes          | 55         | 55.0         |
| No           | 45         | 45.0         |
| <b>Total</b> | <b>100</b> | <b>100.0</b> |

Sources: Computed values

Out of 100 per cent of the respondent, 55 percent are working in nearby houses.

**Table 10**

**Opinion towards Changing of Working Houses**

| Change the houses | Frequency  | Percent      |
|-------------------|------------|--------------|
| Yes               | 36         | 36.0         |
| No                | 64         | 64.0         |
| <b>Total</b>      | <b>100</b> | <b>100.0</b> |

Sources: Computed values

Table 10 shows the respondents opinion towards changing working houses. Among the 100 per cent of the respondent, 36 percent are frequently changing their working houses. Majority 64 percent are working in the same houses for long time.

**Table 11**

**Opinion about Relationship with house matron**

| Bitter experience in working house | Loving and friendly experience from house matron |              | Total         |
|------------------------------------|--------------------------------------------------|--------------|---------------|
|                                    | Yes                                              | No           |               |
| Yes                                | 50                                               | 32           | 82            |
|                                    | 50.0%                                            | 32.0%        | 82.0%         |
| No                                 | 18                                               | 0            | 18            |
|                                    | 18.0%                                            | 0.0%         | 18.0%         |
| <b>Total</b>                       | <b>68</b>                                        | <b>32</b>    | <b>100</b>    |
|                                    | <b>68.0%</b>                                     | <b>32.0%</b> | <b>100.0%</b> |

**Systematic measure**

|                      |                      | Value | Asymp. Error <sup>a</sup> | Std. | Approx. T <sup>b</sup> | Approx. Sig.      |
|----------------------|----------------------|-------|---------------------------|------|------------------------|-------------------|
| Interval by Interval | Pearson's R          | .321  | .045                      |      | 3.360                  | .001              |
| Ordinal by Ordinal   | Spearman Correlation | .321  | .045                      |      | 3.360                  | .001 <sup>c</sup> |
| N of Valid Cases     |                      | 100   |                           |      |                        |                   |

Sources: Computed values

In order to study whether there is any relationship between two attributes namely bitter experience and good relationship with their house owner, spearman correlation analysis is performed. The significant p value .001 indicates that there is relationship between bitter experience and good relationship with their house owner. It is concluded that good relationship with their house owner influence their bitter experience and their work satisfaction.

**Table 12****Non-Monetary Benefits from House Matron**

| Help and Gifts from house matron | Frequency  | Percent      |
|----------------------------------|------------|--------------|
| Medical expenses                 | 53         | 53.0         |
| Sponsor                          | 21         | 21.0         |
| Gifts                            | 26         | 26.0         |
| <b>Total</b>                     | <b>100</b> | <b>100.0</b> |

Sources: Computed values

The above table shows the non-monetary benefits reentered by the house matron. Among the 100 per cent of the respondent, 53 per cent are received medical expenses, 21 per cent received sponsors and 26 per cent are receiving gifts from their house matron.

**Table 13****Availability of Holidays**

| Avail holiday | Frequency  | Percent      |
|---------------|------------|--------------|
| Yes           | 81         | 81.0         |
| No            | 19         | 19.0         |
| <b>Total</b>  | <b>100</b> | <b>100.0</b> |

Sources: Computed values

Table 13 reveals that 81 per cent of the respondents are availing and enjoying their holidays and reaming 19 per cent of respondents are not availing proper holidays.

**Table 14****Number of holidays in a month**

| Number of holiday in a month | Frequency | Percent |
|------------------------------|-----------|---------|
|------------------------------|-----------|---------|

|              |            |              |
|--------------|------------|--------------|
| 1 day        | 29         | 29.0         |
| 2 days       | 34         | 34.0         |
| 3 days       | 21         | 21.0         |
| 4 days       | 8          | 8.0          |
| 5 days       | 8          | 8.0          |
| <b>Total</b> | <b>100</b> | <b>100.0</b> |

Sources: Computed values

The above table illustrate that, out of 100 per cent, 29 per cent are availing 1 holiday day in a month, 34 per cent are availing 2 holidays, 21 per cent are availing 3 days, 8 per cent are availing 4 days and remaining 8 per cent are availing 5 holidays in a month.

**Table 15**

**Saving pattern and Amount Saved in each month**

| Saving pattern | Amount of Savings in each mo |              |              |             | Total         |
|----------------|------------------------------|--------------|--------------|-------------|---------------|
|                | 500                          | 1000         | 1500         | 2000        |               |
| Chit fund      | 6                            | 11           | 7            | 2           | 26            |
|                | 6.0%                         | 11.0%        | 7.0%         | 2.0%        | 26.0%         |
| P.O Saving     | 9                            | 13           | 8            | 1           | 31            |
|                | 9.0%                         | 13.0%        | 8.0%         | 1.0%        | 31.0%         |
| Bank           | 8                            | 16           | 8            | 1           | 33            |
|                | 8.0%                         | 16.0%        | 8.0%         | 1.0%        | 33.0%         |
| Other          | 5                            | 3            | 1            | 1           | 10            |
|                | 5.0%                         | 3.0%         | 1.0%         | 1.0%        | 10.0%         |
| <b>Total</b>   | <b>28</b>                    | <b>43</b>    | <b>24</b>    | <b>5</b>    | <b>100</b>    |
|                | <b>28.0%</b>                 | <b>43.0%</b> | <b>24.0%</b> | <b>5.0%</b> | <b>100.0%</b> |

Sources: Computed values

Table 15 shows the pattern of saving and monthly amount of saving of the respondent. Out of 100 per cent, 28 per cent are saving Rs.500, 43 per cent saving Rs.1000, 24 per cent are saving Rs.1500 and the remaining 5 per cent are saving Rs.2000 per month. Within this 26 per cent are having Chit funds account, 31 are having post office saving account, 33 percent are having bank saving account and 10 percentage are depends on other sources of saving.

## **V. CONCLUSION**

Female domestic worker belonged to the economically deprived group and most of them lived in slum areas. There was no regularity in their wage structure and their wage level was very low. However, they were forced to do this job because of low education or poor financial background. They were exploited at their working place and in some cases, even their own homes. In this context, it is necessary to make an

awareness of the exploitation faced by the domestic servants and motivate them to organize themselves for protecting their rights and also to work for implementing laws by the government. Only then they can live with status and self-respect equal to other members of the society.

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