A STUDY ON SOCIO ECONOMIC CONDITIONS OF THE WOMEN DOMESTIC WORKERS AT TIRUCHIRAPPALLI, TAMIL NADU

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Abstract: Women have always been contributing to the economy to achieve remarkable progress. But it is the gender prejudice that still prevails at every social division, although in the most educated and developed society. It is also unable to absorb this noticeable participation of women in all spheres of her life. In some regions, male-biased societies reduce the part of women in significant matters in the economy and also in the family. This paper focuses on the socio economic conditions of the women domestic workers in Tiruchirappalli. The aim of the study is to bring out the problems faced by the women domestic workers. As the population is infinite, the researcher had used the non-probability sampling and adopted convenient sampling method for collecting the sample. Fifty women domestic workers were selected. The researcher used self-prepared questionnaire for collecting data on demographical details and the standardized tool on Problem Checklist for Working Women by Vishwa Vijaya Singh (1997), was used to assess the problems of working women for the purpose of this research work. These collected data were tabulated and analyzed using percentage analysis and appropriate statistical tools. Secondary data from the previous studies, related literature, concept related to problems form books, journals & websites were collected. Thus the government should take necessary steps to make informal job activities as formal and also to safeguard the jobs.

Key Words: women domestic workers, problems of women workers, socio-economic conditions

I. INTRODUCTION

Women play a significant role in a nation, which includes a part of a homemaker. Homemaker is the largest workforce in the world which remains unpaid and undervalued. The domestic chores of women do not be considered as an occupation by the nations. It is also considered as an unproductive work. But the domestic work is the most productive work done by women for the development of the nation. The workers who are doing the same service of the homemaker in other's home are known as the domestic servant, workers and maids. Normally, women entered into these types of domestic workers for their own survival and the survival of their family. This is because of the illiteracy or less educational awareness among women. On this regard, the women domestic workers has important place to play in their life as well as the employer's life, in which they are occupied.

Women have always been contributing to the economy to achieve remarkable progress. But it is the gender prejudice that still prevails at every social division, although in the most educated and developed society. It is also unable to absorb this noticeable participation of women in all spheres of her life. In some regions, male-biased societies reduce the part of women in significant matters in the economy and also in the family. Conversely, this masochist thinking is starting to fade slowly with the course of time. As a whole, in the present society, domestic workers are considered as one of the most significant workers and productive work of an economy. The workforce of domestic workers is considered as a most upcoming sector in the world's women work force. In recent days, the demand for domestic or house care work increases steadily in developing and developed countries. Even though, there are substantial men domestic workers, often this sector remains as a highly feminized sector.

According to the Human Development Report 2015, India ranks 130 with the value of 0.795 in the Gender related Development Index (GDI) and value of 0.609 in the Human Development Index, which is in the list of medium human development countries. In India, women workers constitute half of the population as per 2011 census. Out of the total number of female workers, 72 percent were engaged in the agricultural sector as cultivators or agricultural labourers, 21.7 percent were dispersed among all the different non-agricultural labourers and industries, and remaining 6.3 percent in household industries. According to 2011 NSSO data, there were around 3.9 million domestic workers in India. Most of these are from vulnerable communities, that is, Adivasis, Dalits or landless Other Backward Communities. Almost all of them were migrant workers and an overwhelming number were women (NSSO 2011). But there exists not one law that specifically deals with this unorganized sector, of which women constitute over two-thirds of the workforce in this unorganized sector.

II. WOMEN DOMESTIC WORKERS - INDIAN SCENARIO

The domestic work or the house care work is one of the most convenient and comfortable job of the women society, who are mostly illiterate or having less education compared to male education. Due to illiteracy of women, they choose domestic work or house care work as their occupation. They are earning some reasonable revenue for their family in this job. In some of the families, the income of the domestic workers is necessary for the smooth running of their family, because they are the most important income earners of the family. Especially, women, who migrated for social reasons, say due to marriage, take these as their occupation and works for their family by joining their hands with their husbands' hands. In some cases, while mother is a domestic worker, she keeps her daughter with herself for helping in their domestic work and also allows her daughter to be a domestic worker. Because of domestic workers' unhealthiness and age, they allow their daughter to go to the employer's house for doing her part of domestic work and as a way they slowly turns their daughter also being a domestic worker.

Women domestic workers usually come from India's less developed States, such as Jharkhand, West Bengal and Assam. They travel to other places and transnational, as they seek work as servants in well-off homes. They were, often barely of legal working age and their wages less than the minimum fixed by the government. Their employers range from India's best to its worst, many of who still believe in the usual divide between servants and masters. Abuse, mentally, physically or sexually among women workers were common (India Spend, e-paper, July 16, 2017). In 2000s authorized statistics renowned the number of women in the workforce fell, other official studies established that women were doing more unpaid housework. Generally domestic work was just considered a part of normal familial duties (Tripti Lahiri, 2017).

The major issues faced by these workers are corrupt recruitment practices, lack of work contracts, withheld salaries, physical, sexual, and emotional abuse at the workplace. Most often, the migrants become the victims of scams of the fly-by-night brokers. These brokers often cheat the migrants by falsely promising job abroad and do not take necessary steps to secure the appropriate paperwork so that these migrants can legally work as domestic workers. In India, procedure for migrating abroad for work remains largely unregulated. The government has not implemented a pre-migration program for educating migrants of their rights.

III. SIGNIFICANCE OF THE STUDY

In India, most of the women are found to be employed in agricultural activities and in the unorganized sector. The employment of women is high in the unorganized sector such as part time helpers or maids in households, construction of buildings, tanneries, beedi industries and match and crackers industries. The highest Indian Constitutional Document provides equality to all human beings with dignity, but it is not seen in the case of women domestic workers. A domestic worker not only provides the service to the needy persons of the society but also uplifts their family in all grounds. The issues of a domestic worker are a very strong concern in the present situation which is longing for a positive solution. The present study will be an eye-opener for the policy makers and the public.

According to estimates by the International Labour Organization (ILO), there were at least four million domestic servants in India. Domestic work as an economic activity is too enormous and employs too many employers who remain unregulated. Many people choose domestic work because of their low literacy level and also the turn down of employment opportunities in the agriculture and manufacturing sectors. The work has no reputation and generally considered as a menial work in exchange of some amount.

Apart from daily routine, structural exploitation, in the form of low wages, heavy workloads and long hours are the serious issues of women domestic workers. They face serious dangers, as is evident from cases of employers confining and assaulting them coming to light with frightening regularity. The inequality of domestic workers' circumstances was drawn attention to the fact that their place of work was surrounded by the privacy of the homes of people that are invariably more privileged than they are. Although successive governments have drafted policies, they are yet to become law. India is a participant of the International Labour Organization's 189th convention, known as the 'Convention on Domestic Workers', but has not ratified it yet. Daily and weekly rest hours, minimum wage payment and the choices of choosing the place of living and enjoying the leave facilities are the measures suggested by the convention.

Women are recognized as a powerful instrument of the economic development of a country as well as the growth of the society. The growth of women becomes necessary in any place of the world, in particular in the service sector, which is the income rising sector, especially in GDP rising sector of an economy. In India, the domestic service comes under the service sector and at the same time got importance in the growth of the households also in the growth of the country.

In India, almost all the domestic workers were children, girls or women, ranging from ages above 12 and below 75, and 25 percent of them were below the age of 14. Majority of these domestic workers were illiterates (BMS, 2012). Domestic workers take the job due to unsteady domestic circumstances at their own households. For example, male in rural employment, only wage earner of the household, rude or intoxicating husbands. By and large claim to the basis of work was the unfavourable conditions of poverty and the disappointment of the government to eradicate or make the position enhanced. The women workers have no reimbursement of work contracts, social security and security of employment to their jobs. It is the age-old patriarchal and societal systems in India that regard the work as menial and downgrade. Because of which, it draws the poorest compensation. Large number of women is subjected to mortification, abuse (physical, verbal and sexual) and mistreatment. This circumstance of work has brought down the confidence of women, making them uncertain.

This study focuses on the social and economic aspects of the women domestic workers. On the social aspects, it deals with their family system, size of families, facilities of domestic workers like housing, drinking water, electricity, toilet, drainage and home amenities. On the economic aspects, it deals with the income, expenditure, saving and borrowing of the women domestic workers.

Tiruchirappalli district is taken to carry out the study on this particular topic. Tiruchirappalli district is an ancient and venerable district situated on the banks of river Cauvery and it is the central part of the State of Tamil Nadu. Tiruchirappalli is a centrally located in the district, with major engineering hub and fabrication centre. It has seen considerable advancement in modern industrialization, particularly, after the advent of Bharat Heavy Electricals Limited (BHEL), with an array of ancillary units around it. It is one of the upcoming districts in Tamil Nadu, especially in the manufacturing and service sector. Recently, the government (Electronic Corporation of Tamil Nadu - ELCOT) runs the Information Technology Park in the city which shoots up the economy of the city. More over the city has many reputed MNCs and still many more to pop up. Tiruchirappalli district gets an importance and a need for a domestic worker to take care of the households who were employed as well as Tiruchirappalli district. In this regard, women domestic workers play a vital role in various households.

IV. REVIEW OF LITERATURE

Shrayana Bhattacharya and Shalini Sinha (2009) have done the research paper under the title, 'Domestic Workers in India: Background and Issues'. In that paper, it was revealed that services provided by domestic workers were made in allowing greater degree of female labour force engagement. However, by providing these services, many female domestic workers could not provide quality care for their children and elderly. One of the key findings of the Self Employed Women's Association (SEWA) and the Institute of Social Studies Trust (ISST) studies Ahmadabad and Delhi was in relation to childcare. Women often had left their children alone at home or in the care of neighbour while they go to work. Many women interviewed have stated that they could not take up further tasks or households simply because they had to come home and take care of their children.

Sindhu Menon (2010) has analyzed that the caste and language plays an important role in the lives of domestic workers. Indian society was still far from being caste free and although some changes had taken place in urban areas. Most of the villages were still plagued by casteism and feudalism. As domestic workers, they got only food and shelter. Part-timers were those who work for two to three hours at a time in different houses. They work like machines, running from one house to another. They were paid according to the tasks they undertake, for example, they earn Rs. 300 for sweeping and mopping, washing utensils and washing clothes whereas they earn Rs. 200 for dusting.

These rates also were not fixed. The worst part was that in the end, nothing was recognized. The workers were only cursed, blamed and fed with leftovers.

Nisha Varia (2011) has made an attempt to study about the millions of women migrate to destinations in Asia and the Middle East to earn for the life as domestic workers. In host countries, the combination of significant gaps in labour laws, restrictive immigration policies and socially accepted discrimination against migrant workers has contributed to alarming human rights violations, including excessively long hours with no days off, non-payment of wages, confinement in the workplace, physical abuse, sexual abuse, forced labour and in some cases, the slavery. While some governments started to improve standards incrementally, most have failed to adopt comprehensive reforms.

Neetha (2013) has stated in her paper on 'Minimum Wages for Domestic Work' that apart from labour market issues that govern legislative interventions, a critical factor in understanding the responses of the state to the issues domestic workers face was the social understanding of household work. In India, few states are followed the Minimum wages for domestic workers in the informal sector. This reflected the undervaluation of housework even when it entered the market. Better statutory minimum wages for domestic workers would not only help protect their rights, but could also shake the social and political foundations of household work, leading to a new valuation of it.

Mahua Venkatesh (2017), on his article on 'India Ranks 120th among 131 Nations in Women Workforce' has stated that according to World Bank, there were some hurdles to enhance women participation in the Indian workforce. They were in need of safe and conducive environment and also incentives. The World Bank opined that India had one of the lowest female participation in the workforce, ranking 120th among 131 countries for which data was available, in its India Development Report released on May 2017. The primary sector in India was the agriculture sector. Thus, the report highlighted that increase in the women work force in India, leaded to its potential GDP growth

Angel D (2017) has analyzed that the workforce in the unaccounted sector in India was classified as four divisions. They were in terms of occupation, nature of employment, particularly distressed categories and service categories. In adding up to these four divisions, there exist a large section of unorganized labour force such as cobblers, hamals, handicraft artisans, handloom weavers, lady tailors, physically handicapped self employed persons, rickshaw pullers, auto drivers, sericulture workers, carpenters, tannery workers, power loom workers and urban poor.

V. METHODOLOGY OF THE STUDY

Tiruchirappalli District is chosen for the study. The survey period was from March 2016 to January 2017. The study was based on primary data as well as on the secondary data. Initially the Tiruchirappalli District area was divided into four divisions, that is, Palakkarai and surroundings, Puthur and surroundings, Woriyur and surroundings and Main guard gate and surroundings.

As the population is infinite, the researcher had used the non-probability sampling and adopted convenient sampling method for collecting the sample. Fifty women domestic workers were selected. The researcher used self-prepared questionnaire for collecting data on demographical details and the standardized tool on Problem Checklist for Working Women by Vishwa Vijaya Singh (1997), was used to assess the problems of working women for the purpose of this research work. Primary data were collected from 50 respondents by using Problem Checklist for Working Women by Vishwa Vijaya Singh (1997). The tool consists of 79 items. Among them 1-27 items were to assess the personal social problems, 28-52 items were to assess the familial problems and remaining 53-79 items were to assess the occupational and personal problems. The collected data for the study were both quantitative and qualitative in nature. These collected data were tabulated and analyzed using percentage analysis and appropriate statistical tools. Secondary data from the previous studies, related literature, concept related to problems form books, journals & websites were collected.

Data were collected from the four parts of the Tiruchirappalli District. A detailed schedule was prepared and the primary data was collected. Since the women domestic workers were illiterate or educated at low level, schedule method was the most appropriate technique to collect the primary data. Finally the respondents were met personally and the data collected. The data related to the socio-economic status of the respondents were collected with the use of schedule from 50 domestic women workers in Tiruchirappalli District.

5.1 Objectives of the Study

The main objectives of the study are

- To find out the socio-economic conditions women domestic workers
- To study the problems faced by the women domestic workers
- To find out the association between the social-economic, occupational, personal and family aspects of women domestic workers.
- To suggest measures to women domestic workers to manage their situations.

5.2 Hypotheses of the Study

The hypotheses are framed with the above mentioned objectives.

- The problems of women domestic workers are high
- There is significant relation between the income and the expenditure
- The socio-economic conditions of the women domestic workers are low in the study area

VI. RESULTS AND DISCUSSION

The socio-demographic and economic details are collected from the respondents and the data collected are based on the respondent's state of mind and the time of data collection period.

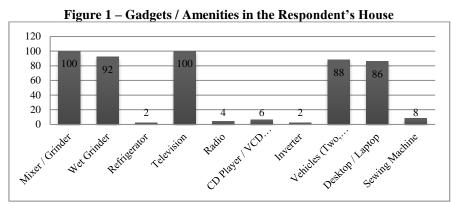
Table 1 – Social Demographics of the Respondents

S. No	Factors	Particulars	No. of Respondents	Percentage
	Age	Up to 25 years	10	20.0
1.		26- 35 years	13	26.0
		36 – 45 years	16	32.0
		Above 46 years	11	22.0
2.	Religion	Hindu	50	100.0
3.	Community	BC	05	10.0
		MBC	12	24.0

		Reserved Category	33	66.0
		Spinster	03	06.0
4.		Married	32	64.0
	Marital Status	Widow	05	10.0
		Divorced	04	08.0
		Separated / deserted	06	12.0
	Education	Illiterate	36	72.0
		I – V Standard	08	16.0
5.		VI – X Standard	04	08.0
		XI, XII Standard	02	04.0
		Joint Family	18	36.0
6.	Family type	Nuclear Family	32	64.0
		less than 3 members	09	18.0
7.	Family Size	3 to 5 members	22	44.0
,,	Tulling Size	More than 5 members	19	38.0
		Village	34	68.0
8.	Residence area	Town	14	28.0
0.	residence area	City	02	04.0
	House Facility	Own House	31	62.0
8.		Rental House	18	36.0
0.		Leasing	01	02.0
	Housing type	Pucca	29	58.0
		Thatched	11	22.0
9.		Concrete	08	16.0
		Asbestos	02	04.0
		One	38	76.0
10.	No. of Rooms in Respondents' house	Two	12	24.0
	Drinking Water Facility	Own tap	32	64.0
11.		Common tap	18	36.0
		Own toilet	33	66.0
10	Toilet Facility	Common toilet	12	24.0
12.		Open space	05	10.0
13.	Electricity Facility	Yes	50	100.0
		Underground drainage	28	56.0
14.	Drainage Facility	system	9	
		Surface drainage system	09	18.0
	R SIVA	No drainage system	13	26.0
15.	Mode of Cooking	Liquefied Petroleum Gas (LPG)	36	72.0
	- 10	Kerosene	14	28.0

The above table clearly shows that 32 percent of the respondents are in the age group of 36 - 45 years and 26 percent are from the age group of 25-36 years. This states that the woman in the family had the responsibility of their family. All the respondents are from Hindu religion. No other religion woman enters into this job in this study region. Majority of the respondents (66 percent) are from the reserved category and 24 percent of them are form most backward class community. 64 percent of the respondents are married whereas 12 percent of them are separated and they are running their family with their own income. They did not have any financial support from anybody other than their income. More than two third (72 percent) of the respondents are illiterate while 2 of them are completed their high school. On regards of the family type, 64 percent of the respondents are on the nuclear family and rest of the respondents was in the joint family with their in-laws. 44 percent of the respondents are had a minimum of 3 and a maximum of 5 members in their family. 68 percent are living in

About the facilities in the respondents' house, 62 percent of the respondents are living in their own house. Among them 58 percent of them are living in the pucca houses where as 22 percent of the respondents are living in the thatched houses. This includes all the respondents who are in their own houses as well as in the rental houses. Of the total respondents, more than 75 percent of them are having one single room in their houses. 64 percent of them are having the facility of drinking water in their houses. 66 percent of them are having the toilet facility and 74 percent of them are having the drainage facility in their houses. All the respondents' houses are electrified. 72 percent of the respondents are using LPG as their mode of cooking.



This figure was apparent that the gadgets like mixer / grinder and television are available in every respondent's house. 92 percent of the respondents are having wet grinder in their houses and only 2 percent of the respondents are having the gadgets like refrigerator and inverter in their houses.

Table 2 – Economic Details of the Respondents

S. No	Factors	Particulars	No. of Respondents	Percentage
	Salary of the	Weekly	03	06.0
1.	Respondents based on Time Period	Monthly	47	94.0
	Monthly Income	Rs. 2000 – 3500	12	24.0
2.		Rs. 3501 – 5000	37	74.0
		Rs. 5001 - 7500	01	02.0
	Monthly Family Income	Rs. 2000 – 4000	02	04.0
3.		Rs. 4001 – 6000	26	52.0
		Rs. 6001 - 8000	22	44.0
	Increment in Salary	Once in 3 months	06	12.0
4.		Once in 6 months	21	42.0
		Once in a year	23	46.0
_	Standard of Living	Improved	35	70.0
5.	before and after	Not Improved	15	30.0
	Household Expenditure	Rs. 2000 – 3500	12	24.0
6.		Rs. 3501 – 5000	34	68.0
		Rs. 5001 - 7500	04	08.0
7	Monthly Savings	Rs. 1001 – 2000	18	36.0
7.		Rs. 2001 - 3000	16	32.0
	Modes of Saving	Bank	11.	22.0
8.		Employer	14	28.0
0.		Self Help Group	07	14.0
		Cash on Hand	02	04.0
0	Amount of Borrowings	Rs. 1001 – 2000	27	54.0
9.		Rs. 2001 - 3000	23	46.0
10.	Financial Advance	Availed	48	96.0
10.		Not availed	02	04.0
11.	Amount of Advances	Rs. 1001 – 2000	28	56.0
11.	availed	Rs. 2001 - 3000	20	40.0

Table 3 shows that 94 percent of the respondents are getting their salary in monthly basis. 74 percent of them are earning income between Rs.4001 to 6000 and their family members other than the respondents earn a maximum of up to Rs 8000 per month. 46 percent of the respondents are getting increment once in a year and 70 percent of the respondents are opined that their economic statuses are improved because of this domestic work. 76 percent of the respondents' family incurred a nominal expenditure of Rs. 6000 to 8000 per month. Only 34 respondents are saving some money for their future and a maximum of respondents (28 percent) are saving their money within their employer itself. All the respondents are borrowing money from other sources like employer, co-workers and from money lenders. Of them 54 percent of respondents are borrowing between Rs. 1001 to 2000 per month. 48 respondents are availing the advance facility and 56 percent of them are getting the advance amount of Rs. 1000 to 2000.

Table 3 - Distribution of Respondents by the Level of their Problem in Various Proportions of Problem Checklist of Working
Women

	Wollen		
S. No	Working Women Checklist and its	No. of	Percentage
	proportions	Respondents	
1.	Level of personal social problems (1-27)		
	Low	13	26
	Medium / Average	15	30
	High	22	44
2.	Level of family problems (28-52)		

	Low	14	28			
	Medium / Average	20	40			
	High	16	32			
3.	Level of occupational and personal problems (53 – 79)					
	34					
	Medium / Average 15 30					
	High	18	36			

The table shows that levels of working women checklist with regard to women domestic workers. It was analyzed in three levels, namely low, average and high. The respondents opined that their level of personal social problems was about 44 percent, level of family problems was about 32 percent and level of occupational and personal problems was about 36 percent. It was proved that the problems of women domestic workers were high in the study area with the above checklist.

Table 4 – Correlation between the respondent's income and expenditure

		Income per month	Expenditure per month
Income nor	Pearson Correlation Sig.	.98	.94
Income per	(2-tailed)		.000
month	N	50	50
Evnanditura	Pearson Correlation Sig.	.94	.98
Expenditure	(2-tailed)	.000	-ch
pattern	N	50	50

This table 4 shows that there is significant relation between the income and expenditure of the respondents, that is, 0.94. Thus, the second hypothesis was proved with the tool of correlation.

Table 5 - Socio-Economic Well Being Index of the Respondents

Socio-Economic Indicators	No. of Respondents	Score	Average		
Home Amenities					
Mixer / Grinder	50	100.0			
Wet Grinder	48	92.0			
Refrigerator	13	02.0			
Television	250	100.0			
Radio	15	04.0	10.		
CD Player / VCD Player / Music	32	06.0	488 / 1000		
Systems	32	00.0	400 / 1000		
Inverter		02.0			
Vehicles	250	88.0			
Desktop / Laptop	213	86.0			
Sewing Machine	31	08.0	M		
Kitchen Facilities	The second				
LPG	36	72.0	100 / 200		
Kerosene	14	28.0	100 / 200		
Hygiene					
Drinking Water	32	64.0			
Toilet	33	66.0	204 / 300		
Drainage	37	74.0			
Education	7				
I – V Standard	08	16.0			
VI – X Standard	04	08.0	28 / 300		
XI, XII Standard	02	04.0			
Housing Facility					
Own house	31	62.0			
Rental house	18	36.0	62 / 300		
Lease	01	02.0			
Income					
Rs. 24000 – 42000	12	24.0	100 / 300		
Rs. 42001 – 60000	37	74.0			
Rs. 60001 - 90000	01	02.0			
Expenditure	1				
Rs. 24000 – 42000	12	24.0			
Rs. 42001 – 60000	34	68.0	100 / 300		
Rs. 60001 - 90000	04	08.0			
Total			1082 / 2700		

Well Being Index =
$$\frac{1082}{2700}$$
 X 100 = 40.07

This table shows that the socio-economic conditions of the women domestic workers in the study area were low, especially, in the level of education and housing facilities. The third hypothesis was validated with the tool of well-being index.

VII. FINDINGS

- More the half of the respondents were above the age of 36. This clearly states that these women have got a vital place in her family.
- All the respondents belong to Hindu religion. Two third of the respondents were fell into the reserved category.
- Majority of the respondents (64 percent) were married. On regards to educational level, most of the respondents (72 percent) were
- 64 percent of the respondents were preferring nuclear family than the joint family.
- Of the respondents, 44 percent were having the average family size, that is, 3 to 5 members in their family and 38 percent of the respondents were having above average family size, that is, more than 5 members in their family.
- More than two third of the respondents (68 percent) were coming from village to this town for doing domestic work.
- 62 percent of the respondents were residing in their own house, one respondent were living in the house, which was leased and the rest of the respondents were living in rental houses.
- More than half of the respondents, that is, 58 percent of them were living in the pucca house in this study area and 76 percent of the respondents were having only one room in their house.
- 64 percent of the respondents were having the drinking water facility, 90 percent of them ere having toilet facility and 74 percent of them were having drainage facility in their houses
- 72 percent of the respondents were using LPG as their mode of cooking.
- The amenities like mixer / grinder and television was there in all the respondents' houses
- More than 80 percent of the respondents and their family were using wet grinder, vehicles and laptops / desktops in their houses.
- 94 percent of the respondents were earning monthly and 74 percent of them were earning between Rs.3501 to 5000 per month.
- 70 percent of the respondents opined that their socio-economic statuses were improved after this domestic work.
- On regards of the household expenditure, 74 percent of them were having a nominal expenditure of rs.3501 to 5000 per month.
- 68 percent of the respondents were having the habit of saving and 36 percent of them were saving between Rs.1001 to 2000 per month.
- All the respondents were borrowing from various sources and 54 percent of them were borrowing between Rs.1001 to 2000 per month.
- 48 respondents were availing the facility of getting advance from their employer and 56 percent of them were availing between Rs. 1001 to 2000.
- The respondents opined that their level of personal social problems was about 44 percent, level of family problems was about 32 percent and level of occupational and personal problems was about 36 percent.
- The socio-economic conditions of the women domestic workers in the study area were low, say 40 percent, especially, in the level of education and housing facilities.

VIII. SUGGESTIONS

- Nationalist bank running self-employment training education has to must extend their services to rural area to promote more women workers in unorganized sector in self-employment training programme.
- The unorganized welfare association must to organized general health camp twice in the year as the women domestic workers once in
- Majority of the respondents were illiterates in the study region. The education is one of the basic qualities which use to lead a successful life, which in terms leads to better employment and health criterion. Continuous and uninterrupted efforts are necessary to recover the education, health and employment conditions of the women domestic workers.
- Central Social Welfare Board and National / State Commission for Women should take initiative for improving the conditions and solving the problems of women domestic workers.
- Social Worker can educate the members of the family about the problems faced by the respondents in taking upon in secured job in unorganized sector, especially to women domestic workers.
- The Social Worker can to register facilitate meant to form a welfare association through which secured jobs can be ensure for women in these kind of domestic work. The employers who are in need of domestic workers can approach this association for booking the number of domestic workers required.

IX. CONCLUSION

In urban areas, the demand for domestic servants has been increased due to the lack of time and physical inability of the housewives and also due to the emerging modern lifestyle among the city habitants. Nowadays, people are very much in need the help of these domestic workers, but the recognition is not given to them and to their job. Thus, the significant of domestic workers is definite in an economy. But the value is not given to their job. The job of domestic workers is not recognized in the economy.

The domestic workers themselves were not aware of the importance and worth of their job. This is also one of the jobs, which should be recognized and which should be valued and respected and consider to be a job under organized pattern. So the necessary step to be taken by the Government to regard as this job as respectable one. It is also in the hands of the general public in the country to respect these domestic workers as human beings.

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