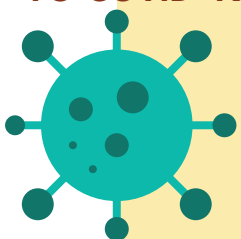




DOMESTIC WORKERS AND SOCIAL PROTECTION IN KERALA STATE

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.

RESPONSES TO COVID-19



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

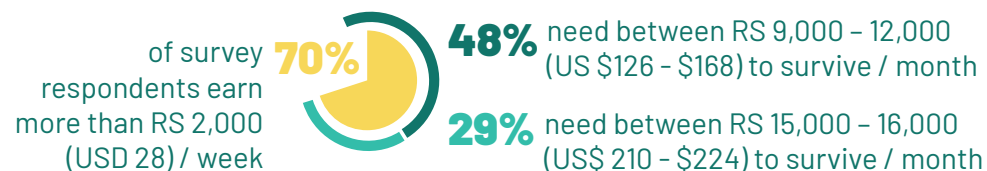
In 2016 the Kerala Unorganized Workers Social Security Board was formed to provide minimal social security coverage to domestic workers, along with four other occupational groups in the unorganized sector. The board has been registering domestic workers since 2018. The board does not receive any contribution 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.

LONGER-TERM RISKS TO INCOME SECURITY

RS 195 - 213 (US\$ 2 - 3) / day
DOMESTIC WORKER MINIMUM WAGE
[8-HOUR WORKDAY]



Occupational safety and health



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



Care responsibilities

9% left them at school or at a childcare facility



66% reported leaving children with a family member whilst at work

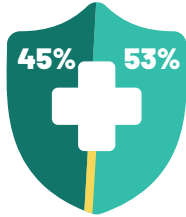


In Kerala, the public childcare facilities are open from 8:30 a.m. - 4:00 p.m. through the Integrated Child Development Scheme and public schools are free

Access to healthcare

ACCESS TO SOCIAL PROTECTION

have access to a contributory state health benefit



have access to a non-contributory state health benefit

2% have access to a family members/spouse's health benefit

99% visited a health care facility in the last 12 months



96% said the medication they required was available

52% went to a public hospital or clinic

Access to paid maternity leave



74% unsure if they have access to maternity benefit

COST OF HEALTHCARE ACCESS

RS 2,400 (USD34)

TYPICAL WEEKLY SALARY



Healthcare costs 25% of weekly salary

RS 600 (USD8) typical direct cost of one healthcare visit

18% waited an hour for a consultation



60% waited less than an hour for consultation



58%

had to travel between 15-30 hours to reach healthcare facilities



26% RS 100-300 (USD1-4) on medication
11% RS 450-500 (USD6-7) on medication
<RS 100 (USD1) on consultation and tests

30% delayed a health care visit; could not take time off



29% delayed a health care visit due to high cost

36% lost more than a day's wages



23% lost an entire day's wages

66% took time off to access health care



27% had to take out a loan to finance healthcare needs

RECOMMENDATIONS



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.

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 (US\$2 – 3) per an 8-hour day is lower than average earnings of 370 – 400 rupees (US\$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.