



# Domestic Workers in India

*Inclusion under Regulatory Frameworks  
and Labour Welfare Boards*



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**01/**

**Domestic Workers:  
Framework for  
Regulations and  
Social Security**



Sabana Khatun has been a domestic worker for seven years, clocking in 8-10 hour days cleaning and cooking. She started working after moving to Mumbai with her husband. She works for a single employer, who does not contribute towards her health insurance, retirement fund or any other benefits. Her INR 7,000 income goes towards covering her family's expenses in an expensive city like Mumbai and sending remittances to family members back in her native village. In 2020, an NGO worker helped her register for her domestic worker ID card. While this [entitles her to a set](#) of maternity, medical, and relief schemes, she is yet to receive any such benefits. She has since registered on the e-Shram portal as well and is happy that she at least has accidental insurance through PM Suraksha Bima Yojana.

Domestic workers are plagued by the patchy social security access characteristic of most forms of informal employment. They also face a lack of job security, absence of paid leave, limited workplace regulations, and low wages. According to an [SBI report](#), around 93% of India's workforce is engaged in the informal sector. This includes all workers, including those from the organised sector, who are not beneficiaries of employee state insurance or provident fund accounts. Considering estimates of 20 to 90 million domestic workers, they constitute between 4% to 20% of the informal workforce in India.

In the previous report, we took a close look at who domestic workers are and some of the challenges they face at work. We found that many worked long hours for low wages, and dealt with irregular payments. Not having access to paid leave meant an increased risk of losing their job when they needed to take time off for personal life events like familial celebrations, illness etc. Disasters like the COVID-19 pandemic can disrupt their employment with lasting consequences. Unlike other unorganised workers, like construction and agricultural workers, there are no central welfare schemes targeting them and their specific needs.

While multiple states have put minimum wage regulations in place, there is no enforcement mechanism or department responsible for implementing them. Similarly, a few states have instituted Labour Welfare Boards to address domestic workers' social security needs. Their provisions are not uniform or portable, making it difficult for migrant domestic workers to access in particular. Most recently, the Ministry of Labour and Employment (MoLE) inaugurated the e-Shram portal (National Database of Unorganised Workers). In addition to registering all unorganised workers, this [portal aims](#) to increase scheme portability and improve implementation for existing state and central schemes.

We spoke with 134 domestic workers from Delhi, Maharashtra, and Madhya Pradesh to understand their access to state labour welfare boards and expectations from e-Shram. In this report, we will also discuss the history of labour protection policies advocated for domestic workers and some of the efforts to extend social security provisions to them.



# **02/ Timeline of Legislative Measures for Domestic Workers**



The 2008 Unorganised Workers Social Security Act was the first piece of legislation to recognise domestic workers. Since then, many acts and bills have included them to varying degrees. Here is a timeline tracing key steps taken at the national and international levels.

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**2008**

**Unorganised Workers Social Security Act, 2008**

*Status:*

Subsumed under Code on Social Security (CoSS), 2020

- Recognised the employer-employee relationship in the context of paid domestic work within private households for the first time.
- Directed states to formulate welfare policies and schemes for unorganised workers and establish welfare boards.
- Poor implementation in most states, even after the Supreme Court's intervention.
- Many states with Unorganised Labour Boards did not include domestic workers
- Low registrations of domestic workers with state labour departments

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**2010**

**Domestic Workers Welfare and Social Security Act, 2010 Bill**

*Status:*

**Lapsed**

- An early bill calling for labour regulations within the sector
- Called for strict exclusion of those below 18 as domestic workers, minimum wages, prevention of physical and verbal abuse, and regulating hours, among other issues faced by domestic workers

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**2011**

**ILO Convention No. 189**

*Status:*

Yet to be ratified by India

- Convention on domestic workers to ensure decent working conditions through improved labour regulation and increased rights.

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**2015**

**Draft of National Policy for Domestic Workers, 2015**

*Status:*

Did not get approval from Cabinet

- Yet another bill calling for the inclusion of domestic workers under all legislations, especially those involving unorganised workers.
- Asked for rights to minimum wages, safe workplaces, access to social security, and training to enhance professional skills.
- Suggested regulation on employment agencies



## 2017

### **Domestic Workers Regulation of Work and Social Security Bill, 2017**

*Status:*  
**Lapsed**

- Drafted by [National Platform for Domestic Workers](#).
- Sought to set up welfare boards for domestic workers across all states.
- Introduce regulations on working hours, minimum wages, and compensation, among others.

## 2020

### [Code on Social Security 2020](#)

*Status:*  
**Active**, many provisions yet to be implemented

- Recognises domestic workers as wage workers.
- Major reforms include mandating the creation of social security funds, centrally, and in all states.
- Enabling registration and portability of schemes through e-Shram.
- Increased recognition of migrant workers with provisions for benefits for them.

## 2021

### **e-Shram, National Database of Unorganised Workers**

*Status:*  
**Active**, documentation effort underway

- Launched on August 26, 2021, by the MoLE.
- The objective is to seed the Aadhaars of workers within the database and facilitate smoother access to social security programs.
- Enhance portability of welfare measures for migrant workers.
- Over 28 crore unorganised workers have registered so far. 9% of them are home-based workers. This category includes domestic workers.

Since 2008, about seven bills have been introduced to the Lok Sabha to improve labour regulations and social security for domestic workers in particular. All of these bills have since lapsed. The most recent, 'The Domestic Workers (Regulation of Work and Social Security) Bill,' provides an insight into the areas domestic workers need further protection. Like its predecessors, it asked for regulations on the working conditions of domestic workers. In addition, it sought to lay the groundwork for enforcement mechanisms through compulsory, legal registration of domestic workers, their employers, and placement agencies under district-based welfare boards.



# 03/ Gaps and Ambiguity in Implementation



Despite continuous efforts to extend labour protection and social security to domestic workers, they remain under-represented and under-protected. Their exclusion from existing labour laws continues as legacy acts have narrow definitions of “[employer](#),” “[establishment](#),” “[worker](#),” and “[occupation](#).” These definitions failed to recognise private households as workplaces. Even with the introduction of four new Labour Codes in 2020, the definitions of “employer” and “establishment” have not been modified. As a result, domestic workers are excluded from their purview. Even within the Code on Social Security that includes unorganised workers, the applicability of some provisions to domestic workers and the responsibilities of their employers remain ambiguous.

The new codes recognise domestic workers as “wage workers,” the same as in the Unorganised Workers’ Social Security Act of 2008 (UWSSA). The new regulatory framework brings them under the ambit of many repealed Acts that excluded domestic workers. However, it is still to be seen whether this is enough to improve labour conditions within the sector. One of the biggest challenges in regulating domestic work is the lack of oversight and enforcement mechanisms. Without legislation specific to the sector, it is unclear whether these new codes will create solutions for domestic workers’ major problems.



# 04/ Exclusions in the Regulatory Framework



Act	Degree of exclusion	Challenges in implementation	Consequences
Disaster Management Act	★ ★ ★ ★ ★	Benefits extend to all those affected by a calamity, but domestic workers were overlooked.	Did not receive <a href="#">monetary compensation worth or welfare schemes</a> due to loss of work during Covid. Domestic workers were gravely hit during the pandemic.
Maternity Benefits under the Code on Social Security 2020	Domestic workers are subject to the code, along with all informal sector workers ★ ★ ★ ★ ★	No enforcement mechanism. Employers are not registered and cannot be held accountable	Domestic workers are unable to avail paid leave during pregnancy or post-delivery. They may lose their job and have to find work again
Code on Occupational Safety, Health and Working Conditions 2020	★ ★ ★ ★ ★	Since private households are not recognised as workplaces or “establishments”	Domestic workers are unable to receive compensation for injuries sustained at the workplace. They may delay healthcare or face a loss of income. Do not get protective gear while handling similar chemicals and equipment as sanitation workers might use.
Code of Wages 2019	Unskilled, semi-skilled, and inter-state migrant workers included ★ ★ ★ ★ ★	Only 14 states have so far notified minimum wages for domestic workers since 2008. No state board oversees implementation.	Workers are often underpaid and have limited bargaining power. Female domestic workers also face disparity related to wages.



Act	Degree of exclusion	Challenges in implementation	Consequences
Child Labour (Prohibition and Regulation) Amendment Act 2016	★ ★ ★ ★ ★	Only children up to the age of 14 are protected by law.	Debt traps, the inadequate reach of welfare schemes, poverty, and unemployment continue to push children into unorganised labour. This and labour codes do not protect children from 14-18 years. They may be more prone to exploitation
Sexual Harassment of Women at Workplace (Prevention, Prohibition, Redressal) Act, 2013	★ ★ ★ ★ ★	Lack of awareness among domestic workers about local ICCs they can register complaints with	A sense of increased vulnerability at their workplace. Loss of work and no replacement of wages if they complain

The Code on Social Security has robust provisions for social security to enhance access to healthcare, and income security for unorganised workers. It aims to support workers in the event of old age, unemployment, sickness, invalidity, injury, maternity, and loss of a family's breadwinner(s). While inclusion in name has improved for the moment, it is important that steps are taken to ensure an easy-to-access social security net becomes a reality for domestic workers. State and department-led boards need to consider the unique factors of domestic work to counter exclusions while implementing each of these new directives.

As a first step to connecting unorganised workers with the social security net, MoLE initiated a National Database for Unorganised Workers called the e-Shram portal. It connects registered workers' Aadhaar, mobile numbers and verified bank accounts to their e-Shram account. This portal will also be used to better understand employment and migration patterns across sectors, and later to share data with relevant state and central departments for easy access to social security benefits and schemes. Following the Unorganised Workers' Social Security Act (UWSSA), a few states started initiatives to register domestic workers and connect them with maternity, healthcare, education, and other welfare schemes through Unorganized Labour Welfare Boards.

We surveyed 134 domestic workers across three Indian states — Madhya Pradesh, Maharashtra, and Delhi, to learn about their awareness and access to e-Shram cards and state worker IDs. Here is an overview of provisions for domestic workers in each of these states.

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## 4.1. Maharashtra

Maharashtra has a welfare board for its estimated **15 lakh domestic workers**. It aims to provide registered workers with benefits such as accidental insurance, pension schemes, maternity benefits, financial assistance, and even skill development programmes. To avail of these schemes, the workers are required to register with the welfare board. According to the state government, there are around **4.5 lakh** registered domestic workers.

However, it had been inactive since 2014 until a domestic workers' union demanded the board provide income compensation during the pandemic. The board notified an INR 1,500 direct benefit transfer for registered workers in March 2021. According to the Pune Zilla Gharkamgar Sanghatana, **only 5,000** workers in Pune received this financial aid by September 2021.

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## 4.2. Madhya Pradesh

Similar to Maharashtra, there are no minimum wage rates notified for domestic work in Madhya Pradesh. The Mukhya Mantri Jan Kalyan Sambal Yojana (2018) was created to provide social security schemes for unorganised workers and BPL families. Its implementation has been slow and disrupted by political upheaval and the COVID-19 pandemic.

Earlier in 2009, a welfare board was set up in response to the Unorganised Workers' Social Security Act. Registration levels have been low. By 2018, only 1,021 of Indore's 25,000 to 30,000 workers had been registered, of which only 500 received a domestic worker identity card. Members of the Madhya Pradesh Domestic Workers Trade Union **petitioned the high court** to help them receive scheme benefits notified by the board. They found out that their applications for the Mukhyamantri Gharelu Kamkaji Mahila Kalyan Yojana were not getting processed.

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## 4.3. Delhi

Delhi is yet to issue a notification on [minimum wages](#). [No welfare board](#) for domestic workers has been instituted in response to the 2008 Act. The existing [Delhi Labour Welfare Board](#) was constituted in 2002 in reference to the 1953 Bombay Welfare Labour Fund Act. The board has provisions for [various schemes and services](#) for vulnerable women, children, and workers. However, it does provide access to social security. Another Supreme Court [directive](#) issued in 2017 requiring the government to register the workers as unorganised workers is yet to be implemented. Setting up uniform measures in this state could greatly benefit workers since it is a key urban destination in the migration corridor. Many women from the [eastern parts](#) of the country arrive here in search of employment.

The government made it mandatory for employment agencies for domestic workers to obtain licences. These agencies often coordinate the migration of live-in care workers. The [order](#) was first introduced in 2014 and was under review for around 6-7 years. To supplement this process, platforms for grievance redressal in cases of abuse, inadequate wages, etc., need to be considered. NGO Distress Management Collective [filed a PIL](#) in July 2022 to seek intervention from the central government to address exploitation by these agencies and provide legal support to aggrieved domestic workers.

Delhi has health and pension schemes for residents — Delhi Aarogya Nidhi and Old Age Assistance Scheme. However, these require applicants to have been residents of the city for at least 3 years or more. Documenting residence can be difficult even for long-term migrants.



**05/**

**Awareness of  
State Unorganised  
Worker Welfare  
Boards**



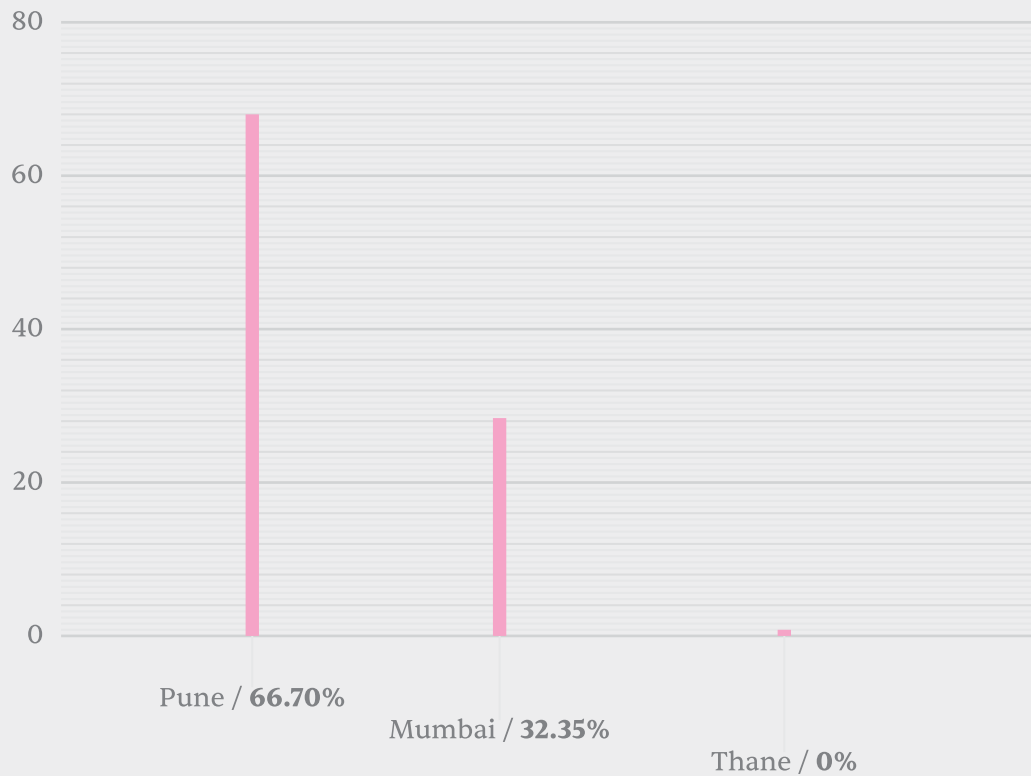
We first spoke to respondents from Maharashtra and Madhya Pradesh about registering for these state-based labour cards, and accessing benefits provided through labour welfare boards. Delhi is yet to set up a labour welfare board, so these questions were excluded when surveying respondents from Delhi. In all, we surveyed 87 respondents about worker IDs.



**66.67%** of these workers were aware of worker IDs available under their state’s labour welfare board.

There was a wide variation in the three surveyed cities of Maharashtra. None of the respondents in Thane were aware of worker IDs. Pune’s domestic workers were most aware, with **66.7%** of them informed about it. Only **32.35%** were aware in Mumbai.

## Variation in Awareness of Worker IDs Within Maharashtra



Maharashtra and Madhya Pradesh are among the few states in India that have taken an early lead, even if efforts have been piecemeal. Maharashtra passed the [Maharashtra Domestic Workers Welfare Board Act, 2008](#), perhaps the only state to create a separate welfare board for domestic workers. Madhya Pradesh's Mukhyamantri Gharelu Kamkaji Mahila Kalyan Yojana followed a year later. Limited awareness is a significant cause for the underutilisation of welfare measures available for domestic workers.





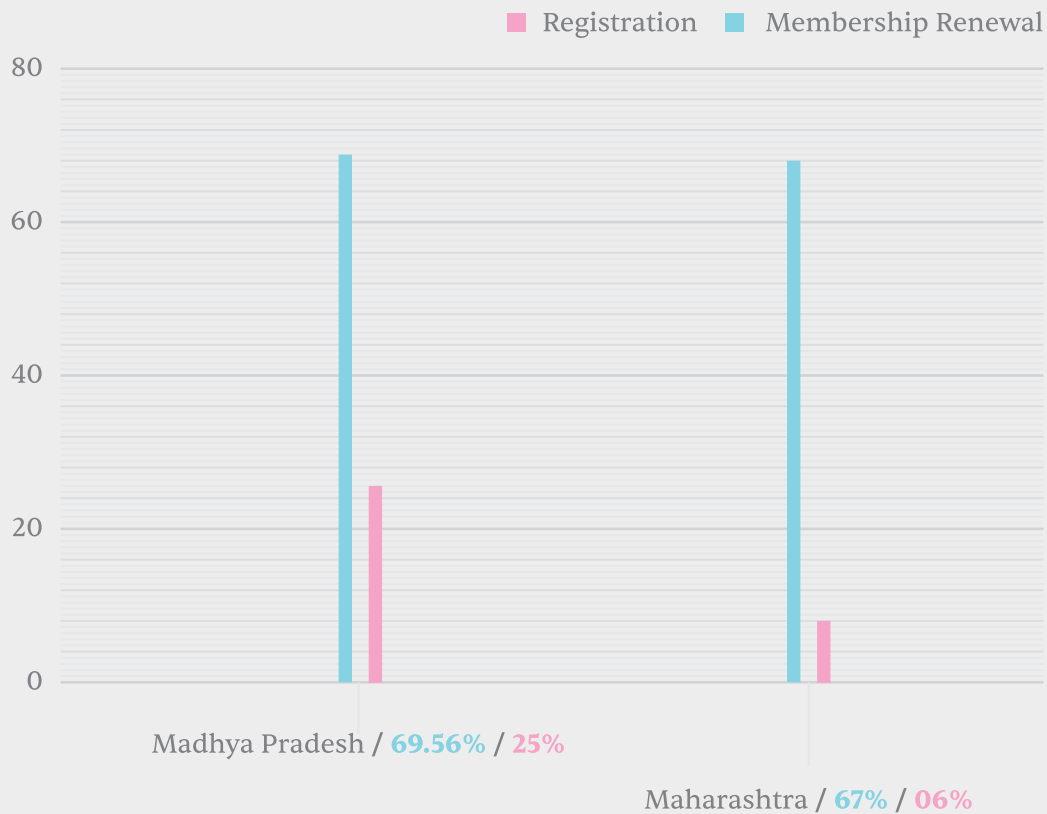
# 06/ Utilisation of Benefits and Renewals, and Perception of Usefulness



Registration with these boards is meant to improve access to welfare schemes such as insurance, pensions, financial assistance schemes, maternity and medical benefits, and educational support for family members. The cost of registration is INR 30 and an additional annual fee of INR 60 is levied.

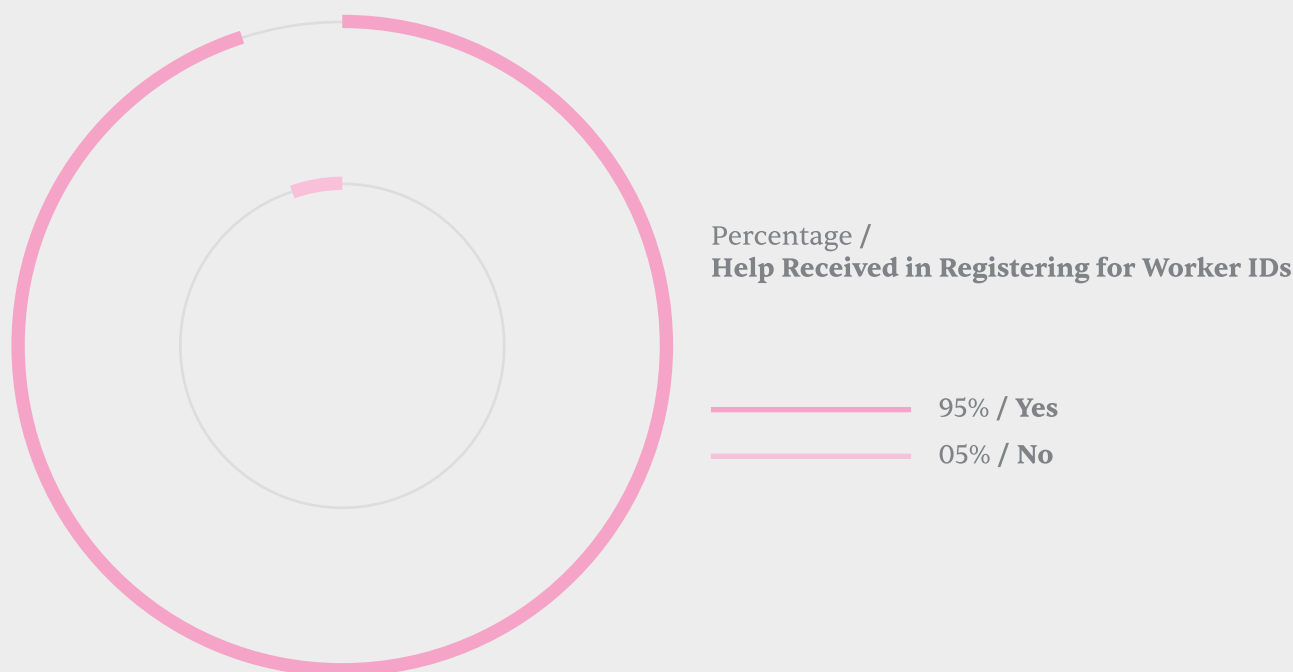
**68.97%** (20 of 29) of those aware had registered for the identity card in the past five years. The remaining third did not register because they felt the card wouldn't help them get any benefits. Only 10% of those who registered went on to renew their cards. **75%** of those who had registered were not aware that worker ID membership needed renewal. None of the registered workers reported receiving any benefits since registering.

### Registration vs Membership Renewal of Worker IDs in MP and Maharashtra



A study by YUVA similarly reported that only 11.59% of 2,253 surveyed domestic workers had registered with the Maharashtra domestic worker welfare board. The lack of social security benefits and the annual cost for renewal of registration make this document no more than an identity card with little value for most. Registration in Madhya Pradesh remains challenging. While a [list of benefits](#) was made available, there seems to be no [implementation or monitoring](#) of the same.

Zareen Shaik from Mumbai registered with the welfare board in 2019. She was disappointed at not receiving the COVID DBT of INR 1,500 given out in 2021 despite registering in 2019. She says, “I was assisted by an NGO. They also told me that the membership needs to be renewed every year. But I have never received any benefits, so I think it hardly makes any difference. This is why I did not get the membership renewed either. The process is cumbersome too and it would have been difficult for me to take out time for it.”



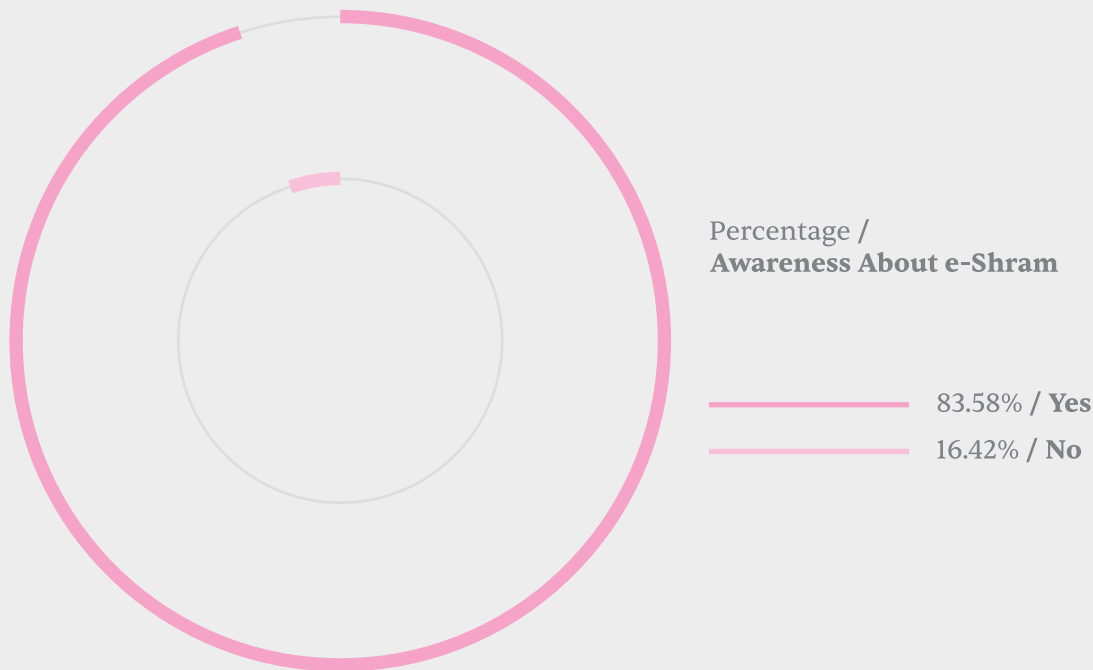
**19 of the 20** workers who registered received some help with registration. The most common sources of help were community resource persons from NGOs, worker unions, and local parishads. Without this support, most of them would not have registered. State labour welfare boards must increase outreach through camps and partnerships with such organisations to improve registration levels. Registration and renewal levels will remain weak till welfare scheme implementation and disbursement are improved.



**07/**

# **Access to Benefits through e-Shram**

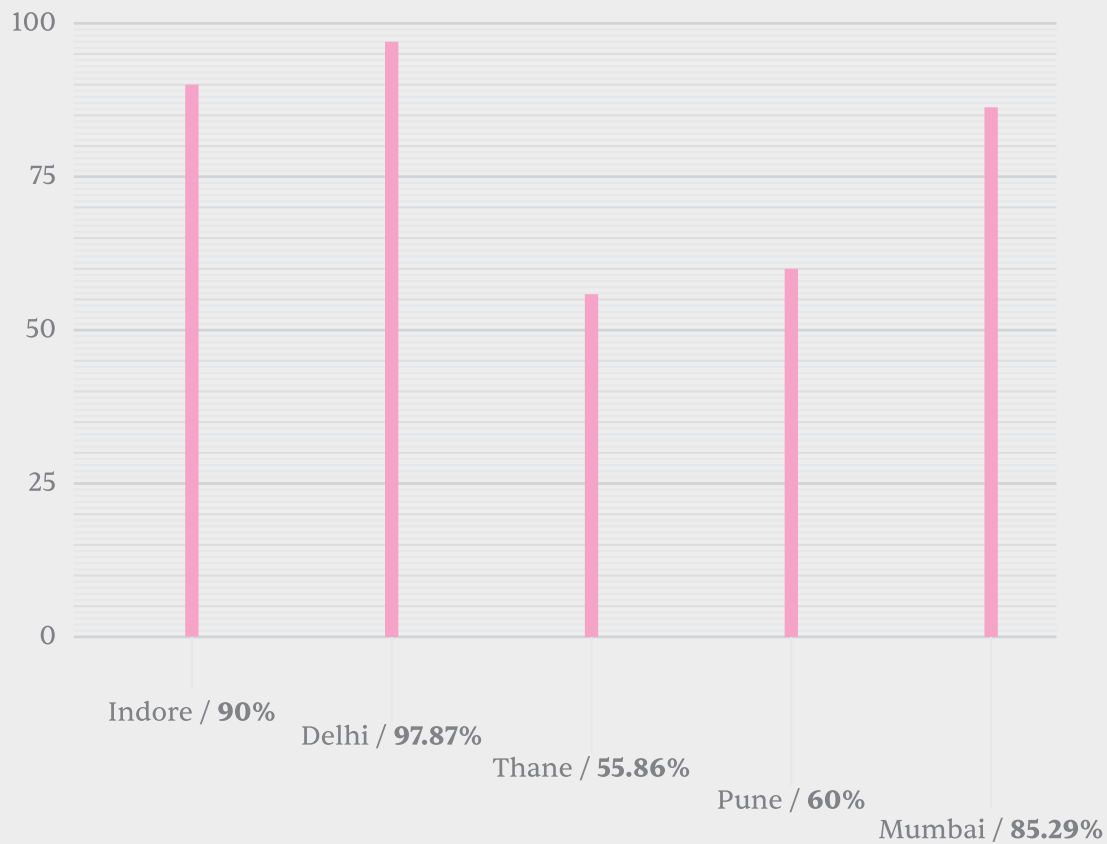




According to national statistics published on the e-Shram portal, the category of domestic and household workers has the 2nd highest registrations after agricultural workers. As of September 2022, there had been **2,77,93,132 registrations**. This category includes domestic workers, along with other self-employed workers who provide household services. It is hard to know what proportion of these registrants are waged domestic workers. 94% of India's female workforce is employed in the informal sector. It is a positive sign to see women leading the enrollment effort with over 52% e-Shram accounts being issued to women.

83.58% of domestic workers surveyed were aware of e-Shram cards. **To some extent, the high awareness of e-Shram within the sample may have been influenced by the inclusion of workers who had visited camps organised by Haqdarshak, in 2021 and 2022, to connect unorganised workers with benefits and documents.**

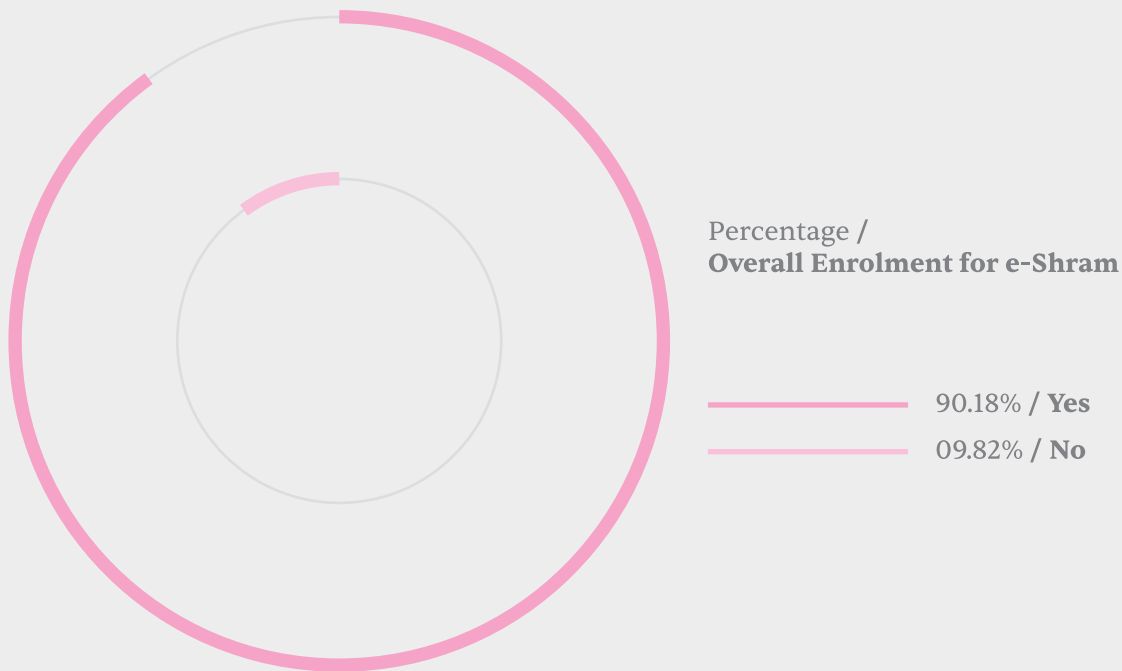
## Awareness of e-Shram



There was some variation in the awareness of e-Shram across cities. Awareness fell significantly in the cities of Thane and Pune, with 55.86% and 60% of domestic workers claiming to know about e-Shram. Respondents from Delhi showed the highest awareness at 97.87%, followed by Indore at 90%, and Mumbai at 85.29%.

Enrolment for the e-Shram accounts was just as high. Around 90.18% of overall respondents aware of e-Shram chose to enrol.

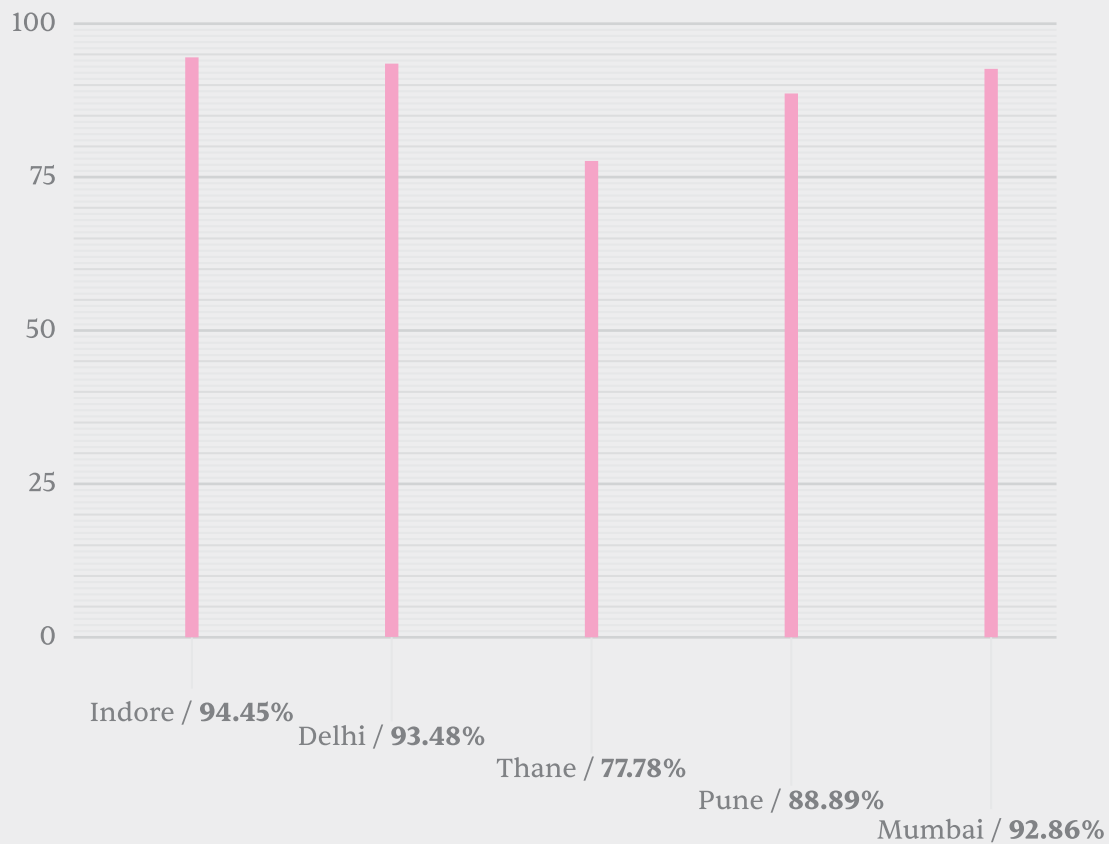
## Overall enrolment for e-Shram



As per national statistics from July 2022 on the e-Shram [dashboard](#), the category of domestic and household workers was the fifth most registered in Delhi, the third most registered in Madhya Pradesh, and the fourth most registered in Maharashtra. Enrolment was the highest in Indore at 94.45%, followed by Delhi at 93.48%, Mumbai at 92.86%, and Pune at 88.89%. Thane had the lowest registrations, at 77.78%.



## City-wise e-Shram Enrolment



A majority enrolled after being informed about e-Shram by a friend, relative, or NGO worker. Influence from peers enrolling for e-Shram came across as strong motivation, followed by the promise of future benefits.

Firoza Asif started domestic work around two years ago after she was widowed. While she dreams of running her own tailoring shop, she just does not have the means to make this a reality. A local government representative visited her neighbourhood to promote registration. She took his advice, *“He told me many more benefits will be available in the future. So I applied online and made my e-Shram card.”* Like many others, she registered herself with the belief that government benefits will become more accessible to her. More importantly, the government is designing benefits to address her needs.



# 08/ Barriers to Access



Renuka Rajole migrated to Mumbai after her marriage. She wants to register for an e-Shram account. To do so, she will first need to update her Aadhaar card address and linked mobile number. She says, *“My Aadhaar still has my parent’s address. I want to update it first, but I haven’t had any time. I work for about 8 hours every day and also have small children to look after. I hope to find time soon and get my Aadhaar updated and then I’ll get my e-Shram card.”*

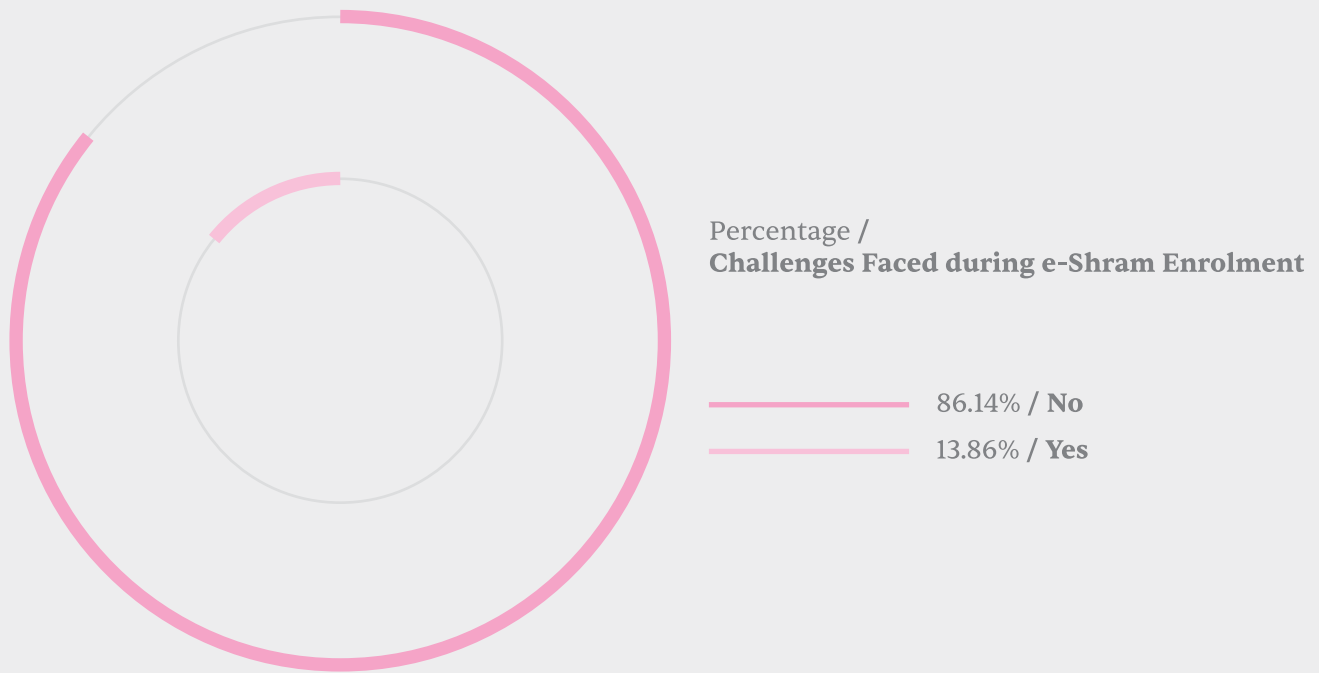
Other workers we spoke to were unable to register because they did not have an Aadhaar card or updating their details or linking documents required them to travel and take time off work. Others fell outside the eligibility criteria of 18-59 years of age. Domestic workers often [work into their late years](#), since they do not have retirement savings or pensions to fall back on. Difficulty in self-registering on the online e-Shram portal and high fees demanded by a middleman also deterred enrollment.

In addition to being a national database, e-Shram has begun connecting registered workers with accidental insurance through the Pradhan Mantri Suraksha Bima Yojana. Information on other central schemes is also [available on the portal](#). However, there is still a lot of ambiguity about what benefits will become available in the future.

One of e-Shram’s objectives listed on the website is to integrate social security schemes for unorganised workers administered by other ministries to improve implementation. It is still unclear whether registered workers will be able to receive direct access to schemes provided by state unorganised labour welfare boards after registration. Though e-Shram plans to enable mechanisms for data-sharing with state labour departments, this is yet to be deployed. As of now, workers need to register separately with these state-based boards. Most of these have more document and verification requirements than e-Shram. Whether the benefits that the state boards will provide change or expand under the directives of the Code on Social Security is also yet to be determined.

Another challenge this poses is the lack of uniformity in schemes available to workers belonging to different states. There is a potential for misinformation and confusion regarding eligibility for migrant workers. We have already seen this when Uttar Pradesh announced INR 1,000 direct cash transfers for workers hailing from the state. Workers in other states also registered in hopes of receiving this money, only to be disappointed and lose trust in e-Shram’s promise.

The uncertainty around e-Shram’s coverage of social security is mirrored on the ground. Ram Devi, from Delhi, and many others like her, did not register because they could not see how it would benefit them. Even those who register have a vague perception and register to ensure they do not lose out if and when the benefits are announced. However, they may leave CSC centres with a printed copy of their digital card and 12-digit account number, not knowing how to access their account information online again.



86.14% of the domestic workers who chose to enrol did not face any challenges while enrolling. However, it is also important to note that most of them registered with some support from a CRP or at a CSC centre. Nationwide only **20% of workers** registered themselves. Language barriers and limited digital literacy make relying on service providers like CSC and NGO workers essential. Assistance with Aadhaar linkages to mobile and bank accounts can also be facilitated by these agents to smoothen difficulties in the registration process.

Outreach programmes for schemes need to consider these factors to ensure information is available using means other than digital platforms as well. Access to in-person support may also need to be improved since that is a preferred medium for information and application support. Reducing the information asymmetry through targeted outreach campaigns can also help curb middlemen who charge high fees for assistance.



# 09/ Further Recommendations



The Code on Social Security, 2020, has brought domestic workers into the national framework for unorganised workers' welfare. Maternity benefits and workers' compensation are implemented to adhere to its directives regarding minimum wages.

1. Foundational definitions of workplaces and establishments need to be amended across labour codes referred to by CoSS to include domestic workers.
2. Mechanisms for registering and holding employers accountable need to be developed.
3. Employers should also bear responsibility for supporting workers with registration and information around schemes.
4. Gradually reduce the burden on workers for documentation and verification of their employment for registration with state welfare boards. Transfer some responsibility to employers as compliance requirements.
5. Provide forms of no and low-cost in-person support, through partnerships with CRP-led grassroots organisations like NGOs, worker centres, and Haqdarshak.
6. Centre-led implementation plan for states to ensure portability for migrant domestic workers and reduce misinformation.
7. Key protections like insurance, pension, and healthcare can be provided at the central level to reduce exclusions for migrants and workers not registered with state labour welfare boards.
8. States can provide access to protections and welfare schemes for issues relevant to domestic workers in their state, e.g. Jharkhand Private Placement Agencies and Domestic Workers (Regulation) Act, 2016 to regulate employment agencies and put a check on cases of exploitation and trafficking.
9. Targeted outreach campaigns to be undertaken when new schemes are introduced.





Given that domestic workers have limited access to employment-related benefits, bringing them under India's social security net is all the more important. The next report in this series looks at **ways to reduce barriers** so that government schemes can play their role in creating **financial stability** for them and helping them meet their families' educational, nutritional and healthcare-related needs.

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