



# Domestic Workers in India

*Seeking Mobility and  
Alternative Livelihoods*

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# 01/ Introduction



Gurmeet Kaur from Delhi is the sole earning member of her household. After her husband died, she began working as a cook in two houses to support her children. However, in order to make ends meet, she tutors four primary school children, delivers electricity bills, and works in an Anganwadi. Despite the additional work, her monthly income rarely exceeds INR 10,000 and she is unable to save anything most months of the year. To help her children break out of this cycle, she has been looking for other work that pays more, *“jiss se mere bachchon ka future bane”*, but her options are limited. Knowingly, she says with resolve, *“Unke liye thodi mehnat karni hai toh karungi.”*

Low barriers to entry bring urban and ‘migrant’ women from disadvantaged socio-economic backgrounds to domestic work. The lack of qualification requirements like certification and formal training makes it an accessible form of employment. Familiarity with the nature of domestic work also makes it a viable choice for many who have not worked outside the household before and offers some flexibility to continue performing their domestic duties.

That said, domestic workers remain dissatisfied with their work. The lack of job security and low wages make it difficult to overcome the precarity of their lives. Domestic workers constantly struggle to manage daily expenses and find it difficult to improve their family’s living conditions. While some domestic workers try to supplement their income by working in multiple households, others pursue other forms of self-employment such as tailoring or tutoring.

Despite the low wages, lack of job security, bargaining power, and limited implementation of labour and safety regulations, leaving domestic work is not an option for most workers. Pursuing alternative employment or self-employed ventures require opportunities to upskill themselves, and capital to invest in their growth. Accessible pathways to employment that provide better working conditions and higher remuneration need to be built.

In the fourth report of this series, we explore the aspirations of 134 domestic workers. We conducted this survey in Delhi, Mumbai, Pune, Thane, and Indore. They told us about their relationship with domestic work, their motivations, their responsibilities, their hopes for their families, and their hopes for the future.



Photo by Firdaus Roslan on Unsplash

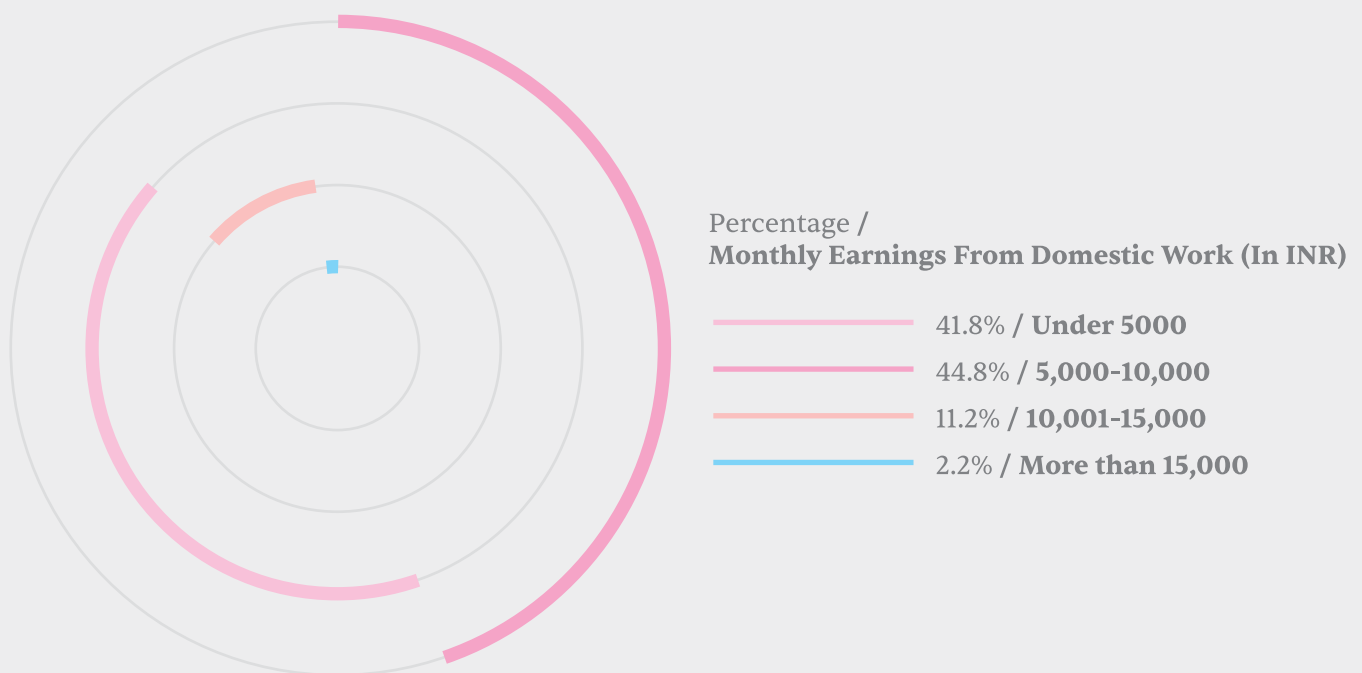
# 02/ Limited Socio Economic Mobility



An intersection of factors led the survey participants to domestic work. Their average monthly household income was under INR 15,000 and their income from domestic work was a crucial contribution to running the household. 91.79% of the respondents were women, of whom 18% were the sole earner. Over half (51.49%) had migrated in search of work from rural to urban areas. 88.7% of female migrants made the move after marriage. The urgency to contribute monetarily amidst the pressure of surviving in a new city forced many to take up domestic work. Domestic work was relatively easy to find without investing additional time and money in developing new skills. Usha Ghavane, a domestic worker from Pune, told us that when she lost her husband, she decided to come to Pune along with her children, “I was uneducated and domestic work seemed like the only work I could get. I’ve raised my children as a single working mother with my income from domestic work for 10-15 years.”

Only a few states such as Karnataka and Maharashtra have notified minimum wages for domestic workers. In Karnataka, the average daily income of cleaners is set at around INR 334. On average, cleaners surveyed earned INR 178 per day. Nearly half earned less than INR 5,000 per month, and 86% earned less than INR 10,000 per month.

### Monthly Earnings From Domestic Work (In INR)



Kavita, a domestic worker from Indore, works from morning to evening at the house of a bureaucrat. She is the sole earning member of her family. Her elder son is trying to find a stable source of income and her younger son is undergoing psychiatric treatment. She shares, “The people at my workplace treat me well, but despite working with them for more than 16 years, as full-time help, it is only now that my salary has been increased to INR 10,000 per month.” However, she believes she is lucky to have found one of the better households to work in. In the past, they have informed her about schemes and also lent her some money for emergencies.





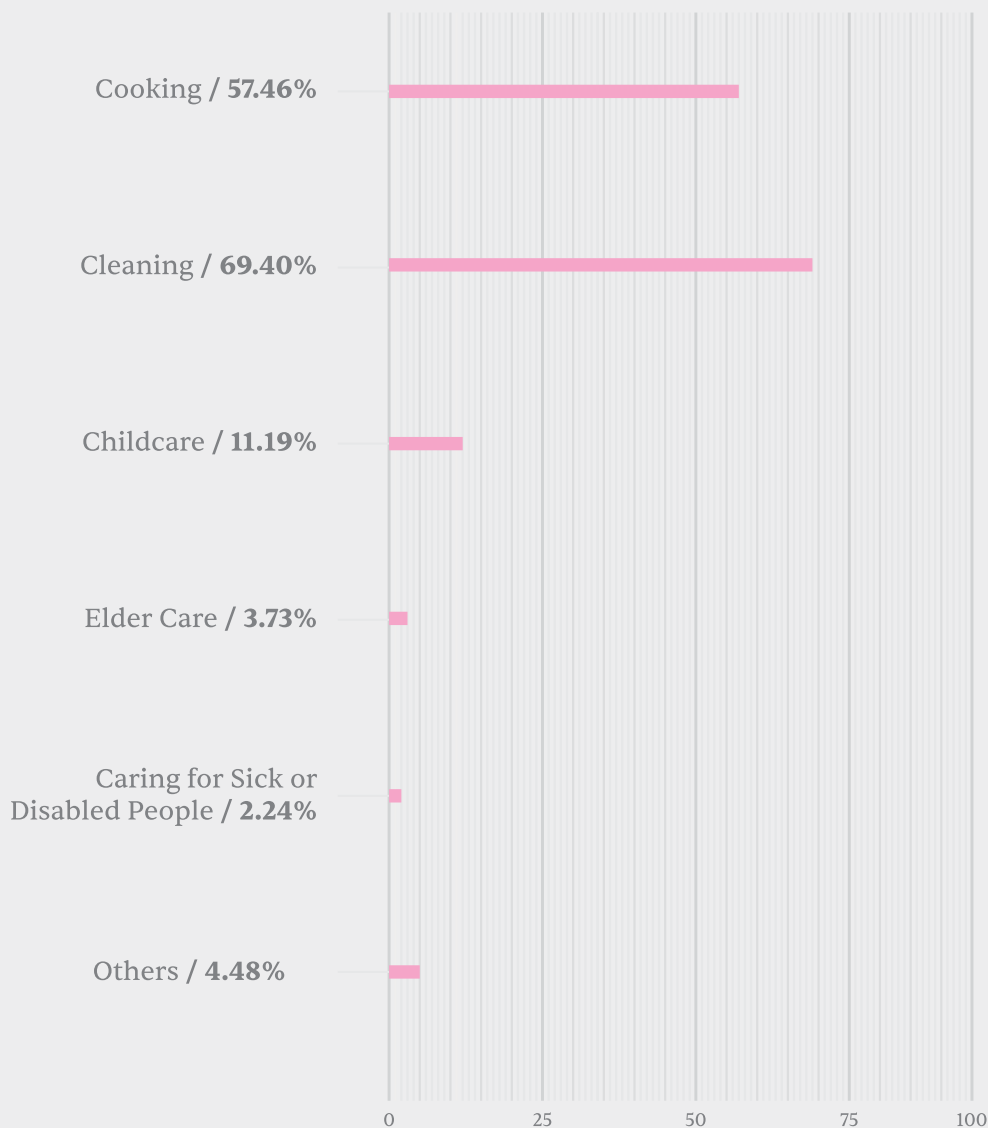
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# 03/ Types of Work and their Impact on Earnings



Out of the 134 respondents surveyed by us, nearly 70% of them were employed doing cleaning. Cooking was the second most practiced, with around 57% of respondents employed as domestic cooks. A smaller group (17.16%) undertook care work including childcare, elder care, and caring for sick or disabled people. It was common for workers to engage in more than one kind of work. Around 26% of respondents had been employed for both cooking and cleaning. 9% of workers took up care work in addition to other domestic work.

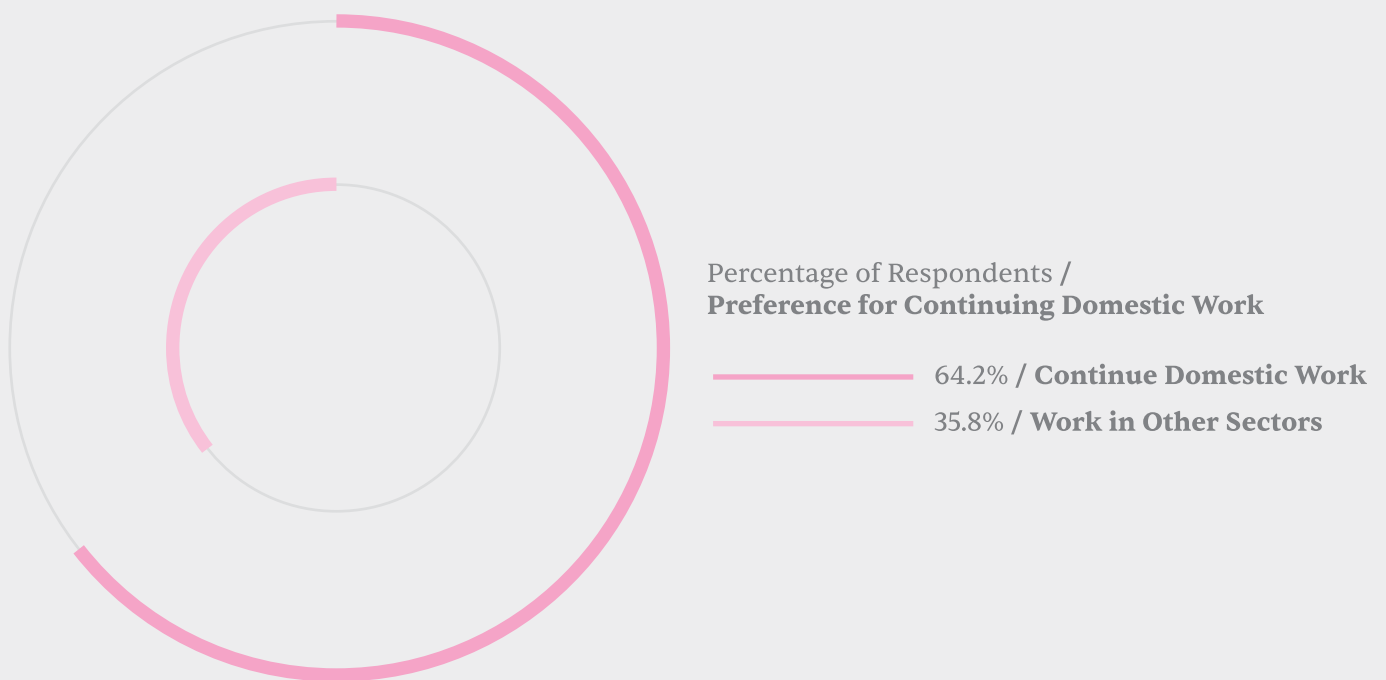
### Types of Household and Caregiving Work Undertaken



Rates are usually decided based on the type of work performed. Workers take up jobs in various combinations. Some only clean, but work in many households. Others clean, cook, and perform care work in the same household. Care work was most highly remunerated, followed by cooking and cleaning.

Given the backbreaking conditions and low wages domestic work offers, it is not surprising that over a third of these workers showed interest in finding other types of employment. The lack of oversight and regulations make domestic workers vulnerable to an increased risk of **sexual harassment** and assault, verbal and **physical abuse**, and physical ailments.

### Preference for Continuing Domestic Work



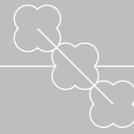
About 36% wished to eventually move away from domestic work. This group was motivated by a range of desires alongside their exhaustion and frustration from the grind of domestic work. Some wanted to earn more, others wanted “respectable” work, while others wanted to develop skills in their area of interest or make use of their education. However, like Kavita, the remaining 64.18% felt that sticking with domestic work was their best bet. Interestingly, for both groups their understanding of domestic work as flexible enough or not, is what drove them to their conclusions.



Photo by Ela Abbou on Unsplash

**04/**

**Seeking Flexibility:  
Balancing  
Responsibilities at  
Home and Work**



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## Flexible Work

Domestic workers perceive their work as flexible and this remains a primary reason for continuing within the profession. Since a majority of domestic workers are women, they require work that makes it easier for them to manage their responsibilities for care work at home. For the majority of workers in our study, domestic work was still one of the best options available to create this flexibility. Almost all such respondents acknowledged the challenges associated with their occupation, yet they chose to continue domestic work. Some women, especially those working in multiple households, felt that managing their own household work was easier being a domestic worker. Work timings were relatively flexible and they could have some choice over the time allocated to work. Geeta from Delhi shares, “I am a single mother and live with my two kids. Since I do cleaning work, I find it easier to come home for a couple of hours between work to see them. At other places, I don’t think I will be able to do so.” Asha, who works in Thane, made a similar choice, “I completed my nursing diploma and even have work experience as a nurse. I have switched to domestic work because I have small children. I have enough free time to take care of them also. After they grow up, maybe I’ll go back to nursing.”

For most, this is less of a choice and more of an acceptance of the limited opportunities available to them. Lalit, who is a longtime domestic worker from Delhi, said, “Other jobs require education, experience, and certification that I do not have. So, I want to do housekeeping work. I have been doing it for the last 10 years and now I have begun to find satisfaction in this work and the INR 10,000 I earn from it.”

Others felt it was not wise to pursue new sectors now that they have grown comfortable with their work and its rhythms. Ganesh Batra, a male domestic worker from Delhi, says, “I took up my first job as a cook 16 years ago and have been doing it since then. I have grown accustomed to my work, and feel I will continue this in the future.” They also considered themselves too old to learn a new skill and start again. Ranjana Waghmare, a 54-year-old domestic worker from Pune says, “I have been doing this work for more than a decade. Also, I am illiterate. I don’t think I can learn any new work now. This is what I know. I earn less than desired but it is a steady income and helps me sustain myself.” While it may seem all these workers are satisfied with their work, at some point they resigned themselves believing their lack of education and skills would be an impediment to securing a better paying job. Many of these workers may welcome more opportunities for skill development.

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## Encountering Inflexibility

On the flip side, workers encounter inflexibility on a daily basis. Kiran from Delhi, who cleans two houses, told us that she does not have the freedom or time to attend to other aspects of her daily life. “I only get paid for the days I work. I am not paid if I need to take a day off because I am sick. But, in order to meet my monthly expenses, I must work every day.” The respondents’ employers displayed little to no tolerance for needing time off. Sickness, pregnancies, and family emergencies are common causes for workers’ leaving or losing their employment. When there are long or repeated absences, employers would find a substitute and workers have to wait for months before finding another job. Those who lost jobs during the pandemic are yet to recover. Some have found new jobs but they do not pay as well. Sujata, who has been working in Mumbai, shares, “My income from cooking and cleaning has steadily declined since COVID. Many people chose to return to their home towns and villages, but I chose to stay in the hope that things will return to normal. But I lost a lot of my jobs. Now, I work in just 2 houses, and they don’t pay me much either. I hope to find other kinds of work soon that pay me well.”

Job insecurity, low wages, and frustration with everyday challenges lead some domestic workers to seek employment in other sectors. Fatima from Pune, is tired of not receiving basic respect and dignity at her workplace. She says, “I have worked for more than 5 years, but now I am too tired to continue this work any further. I start work at 5 AM every morning, so I can come back home by 2 PM to take care of my family. But because the people at my workplace mistreat me, I want to quit this work.”





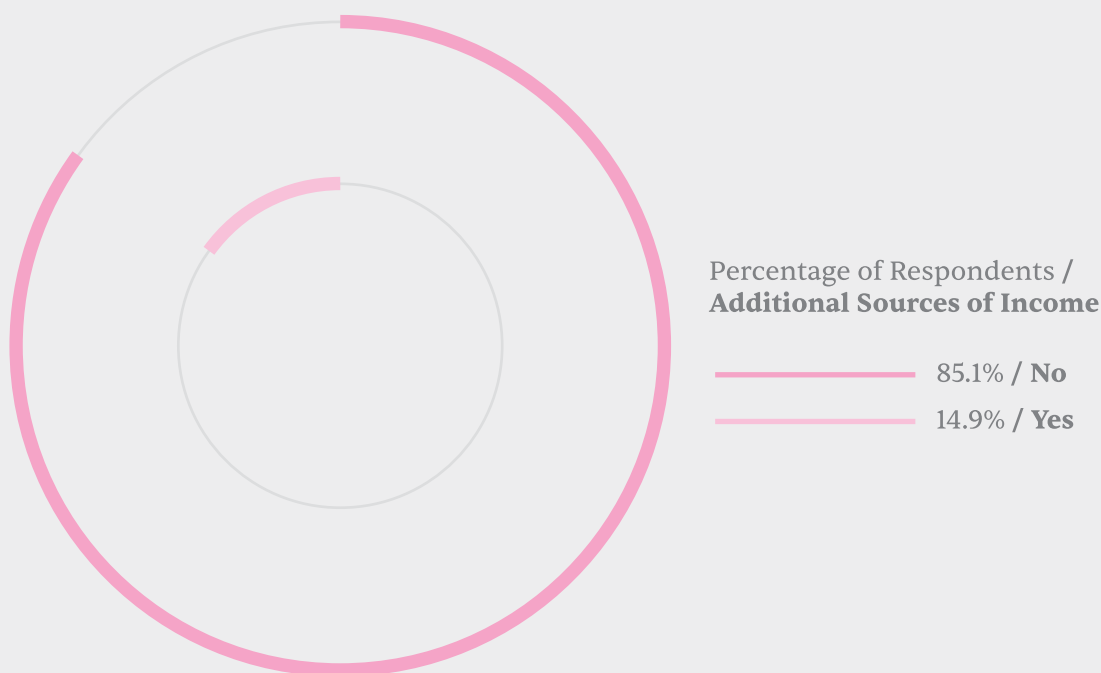
Photo by Evgeny Nelmin on Unsplash

# 05/ Supplementing Earnings through Freelance and Home-Based Work



In order to supplement their income, domestic workers turn to alternative work within the informal sector. They often end up taking on home-based piece work or even starting a small business. 15% of the respondents had an additional source of income outside their engagement with domestic work. They engaged in diverse occupations, including vegetable vending, sewing, embroidery, part-time housekeeping at a school or office, and providing beautician and tutoring services. Taking on this additional work helped address the income volatility experienced due to unreliable employers and job insecurity. Survey respondents earned an average of INR 3,835 (20 respondents) per month from these occupations.

### Additional Sources of Income



The occupations chosen also reflect the aspirations, accumulated skill sets, and areas to focus on upskilling efforts for domestic workers. Opportunities that provided autonomy and the flexibility to manage their schedule and households were preferred. Raeesa Khatun, a domestic worker from Delhi, shared “*Har koi chahta hai achha kaam hi mile. Press karne ka kaam mil jayega toh woh karenge.*” (Everyone wishes to do decent work and earn decent wages. If I get to iron clothes, I would like to do that.). She further added that she prefers opportunities that allow her to sit and work from a corner of her home like sewing. She has already started sewing part-time from her home.

The prevalence of home-based piece work shows a preference for work that keeps them close to their home. This allows women to manage both their household and paid work simultaneously.



Photo by Steve Rybka on Unsplash

# 06/ Seeking Other Opportunities



Out of the 48 respondents looking to pursue different work, 60.42% wished to quit domestic work within a year's time. Nearly 77% of these 48 respondents were looking to work in other sectors or start their own businesses. Having an additional source of income also gave domestic workers the confidence to consider leaving domestic work to pursue their secondary occupation full-time. 75% of workers who had an additional source of income said they see themselves leaving domestic work, compared to just 29% of those who had no additional source of income.

### Workers Who Would Like to Quit Domestic Work



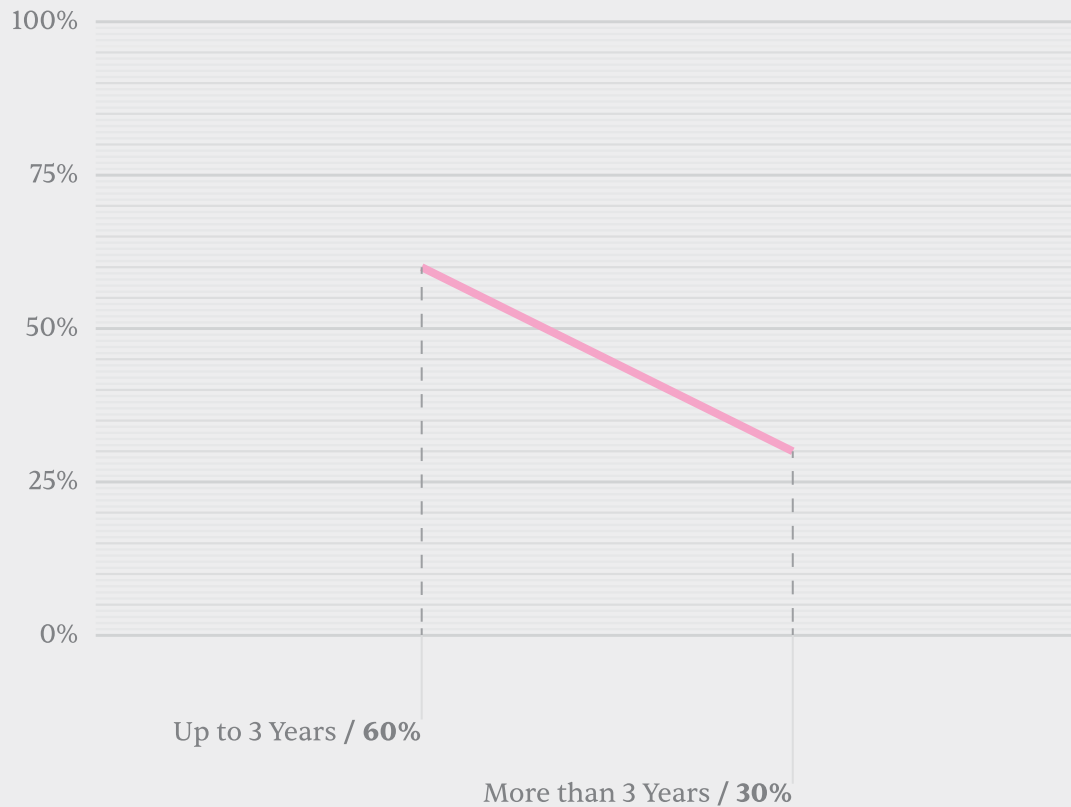
Education levels also impacted domestic workers' self-perception and desire to find alternative work. The graph below shows that the preference among male and female domestic workers to discontinue domestic work is higher among those who received more years of education. Responses indicate that many choose not to explore other economic opportunities due to a lack of education.

### Education Levels and Desire to Leave Domestic Work



The desire to pursue their aspirations and discontinue domestic work seems to be higher in the initial years of joining and wanes over time. 60% of those who had been working for 1-3 years wanted to leave domestic work. This number halved with workers who had worked for more than 3 years.

### Preference to Leave Domestic Work



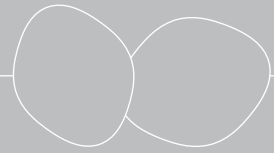
Given the prevalence of female domestic workers in our sample, the findings about the need for flexibility are particularly relevant to them. However, two of the male domestic workers surveyed also took up secondary occupations for additional income. One of them freelanced as an insurance agent and another worked as a daily wage labourer on his days off.





Photo by Abhishek Rai on Unsplash

**07/  
Designing  
Opportunities  
to Upskill**



Many workers within the domestic workforce aspire to find dignified employment offering suitable remuneration. More importantly, they seek employment to help them balance their household and paid work better. Timely assistance through MSME schemes and improved access to upskilling opportunities can address their aspirations. Such support can allow those with additional sources of income to turn these into full-time earning sources. Diversifying their skill set can also help them gain more autonomy and provide pathways to other occupations. Upskilling programmes should also be designed keeping in mind their varying education levels and high rate of illiteracy, so that all the attendees can reap maximum benefits.

Other workers who choose to continue domestic work can also benefit from upskilling programmes designed for domestic workers and housekeeping staff. These allow them to professionalise their existing skills and gain additional relevant skills with which they can demand higher wages. The National Skill Development Corporation, which has more than 10,000 centres, also provides training to professionalise domestic work.

One of our projects worked on upskilling domestic workers in urban Maharashtra. Workers were trained in unusual skills like cleaning air conditioners and operating household appliances alongside the usual tasks expected from them. Being skilled at more than one type of household task improves their chances of working full-time in a single household, thus improving their wages. Other projects have trained domestic workers in mushroom cultivation, tailoring, and textile art. Haqdarshak supports these projects by providing financial literacy and access to welfare schemes, including financial inclusion programmes and MSME schemes, to support their nano and micro-businesses.

Haqdarshak's livelihood training programmes have also provided a pathway to alternative careers for domestic workers. Individuals receive training on soft skills, digital technology, and government scheme applications. The training intends to polish their entrepreneurial capabilities. They become a resource person who can inform community members about relevant welfare schemes, support them with applications, and follow up on their behalf with local government officials — all this in exchange for a small fee. They learn how to interact with local authorities and resolve grievances of welfare applicants. Archana Gangurde, from Mumbai, who currently works as a 'Haqdarshak', beautician, and domestic worker says, "Haqdarshak has helped make my dream more achievable. I wanted to learn cosmetology and open my own parlour. But, I did not have adequate funds. So I took up work as a 'Haqdarshak'. It allowed me to help other people and work at my convenience. I am also able to put my education to better use here." Archana intends to put her savings towards a beauty parlour. Her training as a 'Haqdarshak' has enabled her to care for her mother while also pursuing her dream.



Photo by Akshobhya R on Unsplash

# 08/ The Role of MSME Schemes



Asha Valmiki from Thane has been cleaning and cooking for the last 10 years. She also owns a vegetable shop. “I started my shop some time ago. It is small at the moment but I plan to scale it in the future. If that happens, I would like to shift my focus to it entirely. Anyway, the pandemic was not a positive experience and I lost employment at a few households. My income fell suddenly.” Asha could upscale her produce business by registering on the Udyam portal and learning about MSME grants and loans. But she is not aware of this support available to her.

Domestic workers we surveyed displayed little to no awareness about MSME schemes. Sudha Pal lives in Indore and has wanted to work as a seamstress since she joined domestic work 2 years ago. She says, “I like to stitch. But for that, I would have to buy a machine, for which I would need to take a loan. I am already under INR 20,000 in debt. The increase in the electricity bill would also be hard for me to cover. So I have to continue working at my current job.” Had she known about schemes for women entrepreneurs, she could have tried to get a collateral-free loan to buy a sewing machine. She would benefit from outreach programmes that help her learn about government programs as well as support her with applications to schemes that can meet her needs.

Udyogini Yojana provides loans of up to INR 3 lakh for 88 small-scale industries including groceries, bakeries, tailoring, dairy and many others suited for urban women entrepreneurs. Mahila Udyam Nidhi can facilitate loans of up to INR 10 lakh for women to set up businesses like beauty parlours, tailoring shops, cyber cafes, tuition centres, etc. Subsidies are also provided under both these schemes to reduce the repayment burden, especially for vulnerable women including widows, disabled, and women from scheduled castes and tribes. Schemes like Annapurna Yojana provide loans of up to INR 50,000 to start a catering business. These benefits are often accompanied by training for general accounting, inventory management, marketing, understanding basic documentation, and business growth. Paired with the government’s upskilling programmes, these schemes could be crucial for the success of those transitioning for the first time from domestic work to an occupation of their choice.

Here is an example of how enrolling for MSME schemes can help domestic workers transition to an occupation of their choice.



Gitaben (48) cleans three houses and earns INR 5,000 - INR 7,000 a month. She wishes to start her own grocery store. The daily domestic work makes her body hurt incessantly. But she doesn't have any savings to quit domestic work and invest in a grocery store.



After thinking about her plan for months, she met with our 'Haqdarshak' who informed her about the Pradhan Mantri MUDRA Yojana, which could provide her with a collateral-free loan.



Our 'Haqdarshak' supported Gitaben to procure and submit all the required documents to prove her need and eligibility for the loan, including identity and residence proof, caste certificate, and quotations from vendors. After a month Gitaben received a Mudra Shishu loan of INR 25,000 as an entrepreneur starting a new business



Gitaben is now the proud owner of her own grocery store and it provides her with an income of INR 15,000. This is a significant increase over what she was earning as a domestic worker. Also, working at the store is less strenuous and allows her to get enough rest.



In the past, Haqdarshak has helped micro entrepreneurs with all the documentation required at various stages of business development. We have assisted food entrepreneurs to receive FSSAI certifications, help formalise their businesses through GST and Udyam registrations, and collaborated with banks to simplify their application processes. During the pandemic, we helped street vendors receive collateral-free loans worth INR 10,000 through PM SVANidhi to resume their vending businesses. We have also onboarded entrepreneurs on digital payment platforms such as BHIM/GooglePay/PhonePe.

Haqdarshak has worked with over 23,000 nano entrepreneurs across 15 states. More than 50% have been women and 90% of the enterprises were informal, mostly nano or micro-entrepreneurs in urban and peri-urban areas. Domestic workers' nano enterprises fit right alongside such entrepreneurs.





Photo by Evgeny Nelmin on Unsplash



*In our next (and last) report in this series, we delve into the finances of domestic workers to understand factors impacting their financial stability, behaviour around savings, and credit-seeking attitudes.*

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