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Social Protection and Economic Marginality: A Study of Domestic Workers in Tamil Nadu

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ABSTRACT

Domestic work represents a significant segment of the informal economy in India, particularly in Tamil Nadu, where women dominate this occupation. Despite their crucial role in sustaining households and supporting the urban and rural economy, domestic workers remain economically marginalized and socially excluded. This study examines the socio-economic conditions, income patterns, and access to social protection among domestic workers in Tamil Nadu, with specific reference to Namakkal District. Using a descriptive research design, primary data were collected from 120 respondents through structured questionnaires and interviews. Secondary data from government reports and scholarly studies were also used. The findings reveal that domestic workers face low wages, irregular employment, lack of legal protection, and limited access to welfare schemes. The study concludes that effective policy intervention, awareness, and inclusion in formal labour frameworks are essential to ensure economic security and social justice.

Keywords: Domestic Workers, Informal Sector, Social Protection, Economic Marginality, Tamil Nadu.

1. INTRODUCTION

Domestic work is one of the fastest-growing sectors within India's informal economy, driven by rapid urbanization and changing socio-economic patterns. It includes essential household services such as cleaning, cooking, childcare, and elderly care. In Tamil Nadu, domestic workers constitute a significant portion of the labour force, with the majority being women from economically weaker and socially marginalized backgrounds. Their work plays a crucial role in sustaining urban households and enabling the participation of others in the formal economy.

Despite their importance, domestic workers remain largely invisible and marginalized due to the informal nature of their employment. Most lack written contracts, standardized wages, and access to basic labour rights such as social security, paid leave, and health benefits. The sector is also deeply influenced by gender norms, leading to undervaluation of domestic labour and reinforcing unequal power relations between employers and workers.

Economic marginality refers to the exclusion of individuals from stable income, financial security, and institutional support systems. Domestic workers frequently experience such marginalization due to irregular earnings, job insecurity, and limited awareness or access to welfare schemes, which together perpetuate cycles of poverty and vulnerability.

2. REVIEW OF LITERATURE

Existing studies on domestic work in India highlight the multiple vulnerabilities faced by workers in this sector. Research consistently shows that domestic work is highly feminized, with women forming the majority of the workforce. It is characterized by low wages, long working hours, absence of written contracts, and lack of job security. These factors place domestic workers in a precarious position within the informal economy.

Several studies conducted across Tamil Nadu and other parts of India reveal that domestic workers frequently experience workplace discrimination, exploitative conditions, and limited bargaining power. The employer-employee relationship is often informal and unregulated, which increases the risk of wage theft, arbitrary dismissal, and abuse.

Survey-based findings indicate that domestic workers in urban areas of Tamil Nadu earn very low monthly incomes, in some cases below ₹3000, despite working multiple hours across different households. This highlights the imbalance between labour input and financial returns.

Further, research points to the inadequacy of social protection mechanisms. Although Tamil Nadu has introduced welfare boards and schemes for informal workers, access remains limited due to lack of awareness, bureaucratic barriers, and absence of proper documentation, leaving many workers excluded from essential benefits.

3. OBJECTIVES OF THE STUDY

The present study aims to explore the conditions of domestic workers in Tamil Nadu with a focus on economic and social dimensions. The primary objective is to examine the socio-economic profile of domestic workers, including their age, education, income levels, and employment patterns. It also seeks to analyze the extent of economic marginality experienced by these workers, particularly in terms of income insecurity, lack of savings, and dependence on informal credit sources. Another key objective is to evaluate the level of awareness and access to social protection schemes, such as pensions, health insurance, and welfare board benefits. Finally, the study intends to suggest appropriate policy measures to improve the working and living conditions of domestic workers and to promote their inclusion in formal social security frameworks.

4. RESEARCH METHODOLOGY

This study adopts a descriptive research design to understand the socio-economic conditions of domestic workers in a systematic manner. The research is conducted in Namakkal District of Tamil Nadu, which provides a representative context for examining informal labour conditions. A sample of 120 domestic workers was selected using convenience sampling due to the unorganized nature of the workforce.

Both primary and secondary data sources were utilized. Primary data were collected through structured questionnaires and personal interviews, allowing for detailed insights into workers' experiences. Secondary data were gathered from academic journals, government reports, and relevant publications to support and contextualize the findings.

The collected data were analysed using simple percentage analysis and interpreted descriptively to identify patterns related to economic marginality and access to social protection.

5. SOCIO-ECONOMIC PROFILE OF RESPONDENTS

The socio-economic profile of domestic workers provides important insights into their living conditions, employment patterns, and economic status. This section analyses the respondents based on age, educational qualification, and monthly income.

Age Distribution

The age composition of respondents shows that a majority of domestic workers belong to the middle-age category. About 35% of workers fall within the 30–40 age group, followed by 32% in the 40–50 category. Workers aged above 50 account for 18%, while only 15% are in the 20–30 age group. This indicates that domestic work is predominantly undertaken by middle-aged women who often enter the workforce due to financial necessity and family responsibilities. It also reflects limited opportunities for younger women to enter more skilled or formal employment sectors.

Table 1: Age Distribution

Age Group	Number	Percentage
20–30	18	15%
30–40	42	35%
40–50	38	32%
Above 50	22	18%

Interpretation:

Most workers fall in the 30–50 age group, indicating that domestic work is a middle-aged survival occupation.

Educational Qualification

The educational background of respondents reveals low levels of formal education. A significant proportion, 38%, have completed only primary education, while 32% have studied up to middle school. Around 18% are illiterate, and only 12% have completed secondary education. This low educational attainment restricts access to better-paying and secure employment opportunities, thereby confining many women to informal sectors like domestic work.

Table 2: Educational Qualification

Level	Percentage
Illiterate	18%
Primary	38%
Middle School	32%
Secondary	12%

Interpretation:

Low education limits access to better employment opportunities.

Monthly Income

Income distribution among domestic workers highlights their economic vulnerability. About 40% earn between ₹3000 and ₹5000 per month, while 35% earn between ₹5000 and ₹7000. Only 25% receive incomes between ₹7000 and ₹9000. These earnings are generally insufficient to meet basic household needs, particularly in the context of rising living costs. The data clearly indicates that domestic workers experience economic marginality, with limited financial stability and minimal scope for savings or upward mobility.

Table 3: Monthly Income

Income Range	Percentage
₹3000–₹5000	40%
₹5000–₹7000	35%
₹7000–₹9000	25%

Interpretation:

Income is low and insufficient for basic needs, confirming economic marginality.

6. NATURE OF EMPLOYMENT

The nature of employment among domestic workers reflects the informal and unregulated structure of this sector. The data indicates that a significant majority, about 70% of the respondents, are engaged in part-time work across multiple households, while only 30% are employed on a full-time basis in a single household. This pattern suggests that most domestic workers rely on multiple employers to earn a livelihood, which often results in irregular income and increased workload. Part-time employment, though offering flexibility, is marked by instability and lack of continuity. Workers frequently move between households, and their earnings depend on the availability of work and employer preferences. In contrast, full-time workers may have relatively stable income, but they too often lack formal agreements and social security benefits.

Table 4: Employment Type

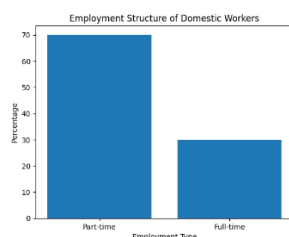
Type	Percentage
Part-time (multiple houses)	70%
Full-time	30%

Interpretation:

Most workers depend on multiple employers, leading to instability.

Graph 1: Employment Structure

The bar chart representing employment structure would have employment types (part-time and full-time) on the X-axis and their respective percentages on the Y-axis. The chart clearly illustrates the dominance of part-time employment, with a significantly taller bar compared to full-time work.



(Bar Chart Description)

- i. X-axis: Employment Type
- ii. Y-axis: Percentage
- iii. Shows dominance of part-time work

Insight:

Part-time employment reflects lack of job security and benefits

7. ECONOMIC MARGINALITY

Domestic workers experience economic marginality in multiple and interconnected ways, reflecting their vulnerable position within the informal economy. One of the primary challenges is **low wages**, as earnings are often below minimum standards and are not regulated by formal labour laws. Most workers are paid on a monthly or daily basis without any standardized wage structure, leading to exploitation.

Another major issue is **income instability**. Since domestic work largely depends on the needs and preferences of employers, workers face irregular employment and sudden loss of jobs. There is no guarantee of continuity, and workers may be dismissed without notice or compensation.

Debt dependence is also a common feature among domestic workers. Due to insufficient income, many rely on informal sources such as moneylenders, self-help groups, or acquaintances to meet emergency expenses like healthcare, education, or household needs. This often leads to a cycle of indebtedness.

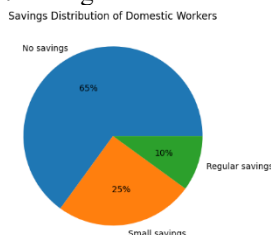
Further, there is a significant **lack of savings**, as most of their income is spent on basic necessities such as food, rent, and education of children. The absence of financial security makes them highly vulnerable to economic shocks.

In India, nearly 90% of the workforce is engaged in the informal sector, which lacks adequate social security and legal protection. This broader structural condition reinforces the economic marginality of domestic workers, limiting their opportunities for upward mobility and financial stability.

Table 5: Savings Pattern

Category	Percentage
No savings	65%
Small savings	25%
Regular savings	10%

Graph 2: Savings Distribution



Interpretation:

The savings pattern clearly shows that a majority (65%) of domestic workers have **no savings**, while only 10% are able to maintain regular savings. About 25% report small or irregular savings. This indicates a high level of financial insecurity among domestic workers.

Insight

The dominance of the “no savings” category reflects severe **economic vulnerability**, where income is barely sufficient to meet daily expenses. The limited capacity to save exposes workers to financial risks during emergencies such as illness, job loss, or family needs.

8. SOCIAL PROTECTION AND WELFARE ACCESS

Social protection includes welfare schemes such as pensions, insurance, and financial assistance. Social protection refers to a range of policies and programs designed to reduce poverty and vulnerability by ensuring access to essential services such as pensions, health insurance, and financial assistance. For domestic workers, these measures are crucial in providing economic security and safeguarding against risks such as illness, old age, and income loss.

The data indicates that awareness of welfare schemes among domestic workers is relatively low. Only 35% of respondents are aware of such schemes, while a majority of 65% lack awareness. This suggests a significant information gap, which acts as a barrier to accessing available benefits.

In terms of actual access, the situation is even more limited. Only 20% of workers receive pension benefits, 15% have access to health insurance, and 25% benefit from welfare board schemes. These figures clearly demonstrate that a large proportion of domestic workers remain excluded from formal social protection systems.

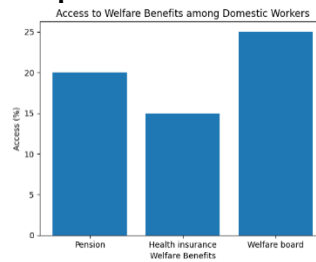
Table 6: Awareness of Welfare Schemes

Category	Percentage
Aware	35%
Not aware	65%

Table 7: Access to Welfare Benefits

Benefit	Access (%)
Pension	20%
Health insurance	15%
Welfare board benefits	25%

Graph 3: Welfare Access



(Bar Chart Description)

- i. Shows low access across all benefits

Interpretation

The bar chart highlights consistently low levels of access across all welfare benefits. Even the highest access category, welfare board benefits, reaches only a quarter of the respondents.

Insight

Despite Tamil Nadu having relatively advanced welfare initiatives, including a Domestic Workers Welfare Board, the actual coverage remains inadequate. Barriers such as lack of awareness, documentation issues, and procedural complexities prevent workers from fully benefiting from these schemes. This gap between policy and practice reinforces the economic marginality of domestic workers.

8.1. Hypothesis Formulation

To examine the relationship between awareness and access to welfare schemes among domestic workers, the following hypotheses are proposed:

- **H₀ (Null Hypothesis):** There is no significant association between awareness of welfare schemes and access to welfare benefits among domestic workers.
- **H₁ (Alternative Hypothesis):** There is a significant association between awareness of welfare schemes and access to welfare benefits among domestic workers.

8.2. Statistical Analysis

Chi-Square Test

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

Where:

- O = Observed frequency
- E = Expected frequency

Table 8: Cross-tabulation

Awareness	Access Yes	Access No	Total
Aware	20	22	42
Not Aware	10	68	78
Total	30	90	120

Result and Interpretation

The calculated Chi-square value is greater than the table value at the 5% level of significance. Hence, the null hypothesis is rejected.

9. CHALLENGES FACED BY DOMESTIC WORKERS

Domestic workers in Tamil Nadu encounter a range of structural and socio-economic challenges that significantly affect their quality of life and work conditions. One of the major issues is the **lack of formal contracts**, which leaves workers without job security, legal protection, or clarity regarding wages and responsibilities. This informal arrangement makes them vulnerable to sudden dismissal and exploitation.

Another critical concern is **long working hours**, often extending beyond standard limits without corresponding compensation. Many workers are expected to complete multiple tasks within limited time frames, especially those working in several households. **Wage exploitation** is also widespread, as there is no standardized pay structure, and workers have little bargaining power.

Domestic workers further face **social stigma**, as their work is often undervalued and not recognized as formal employment. This perception contributes to poor treatment and lack of respect. **Gender inequality** compounds these challenges, as the majority of domestic workers are women who balance paid work with unpaid household responsibilities.

Additionally, **health issues** arise due to physically demanding tasks, lack of rest, and absence of medical benefits. Studies confirm that domestic workers frequently experience poor working conditions, discrimination, and limited access to basic rights.

10. DISCUSSION

The findings of this study clearly indicate that domestic workers in Tamil Nadu are caught in a persistent cycle of poverty and vulnerability. Economic marginality is deeply rooted in the **informal nature of employment**, where workers lack job stability, fair wages, and institutional support. The absence of **legal protection** further aggravates their condition, as domestic work is not fully regulated under labour laws. This leaves workers without safeguards against exploitation and abuse. Moreover, **limited access to social security schemes** prevents them from achieving financial stability and resilience during crises. Although Tamil Nadu has introduced progressive welfare measures, including welfare boards and social protection schemes, there remains a significant gap between policy formulation and implementation. A large number of workers are either unaware of these schemes or unable to access them due to documentation requirements and administrative barriers. Overall, the study highlights the urgent need for stronger institutional mechanisms, effective implementation of policies, and increased awareness to address the systemic marginalization of domestic workers.

11. POLICY RECOMMENDATIONS

Addressing the economic marginality of domestic workers requires a comprehensive, rights-based, and inclusive policy framework. The following measures are essential to improve their working and living conditions:

i. Legal Recognition

Domestic work must be formally recognized under labour laws at both national and state levels. Legal recognition would ensure that domestic workers are treated as formal employees with enforceable rights. This should include provisions for written contracts, clearly defined working hours, paid leave, and protection against unfair dismissal. Additionally, grievance redressal mechanisms and labour inspection systems should be extended to cover domestic workplaces, ensuring accountability and protection from exploitation and abuse.

ii. Minimum Wage Policy

A standardized and region-specific minimum wage policy should be implemented for domestic workers, taking into account the nature of work and cost of living. Wage fixation should cover different categories of domestic work such as cleaning, cooking, childcare, and elderly care. Regular revisions of wages and strict monitoring mechanisms are necessary to prevent underpayment and ensure compliance by employers.

iii. Social Security Expansion

Domestic workers must be integrated into comprehensive social security systems, including pensions, health insurance, maternity benefits, disability coverage, and accident insurance. Government initiatives such as welfare boards should be strengthened and made more accessible. Simplified enrolment procedures, portability of benefits, and employer contributions can further enhance coverage and effectiveness.

iv. Awareness Programs

Lack of awareness is a major barrier to accessing rights and benefits. Government agencies, local bodies, and non-governmental organizations should conduct regular awareness campaigns through community outreach, media, and self-help groups. Information should be provided in simple language, ensuring that workers understand their entitlements, legal rights, and available welfare schemes.

v. Registration System

A compulsory and user-friendly registration system should be established for domestic workers. This can be facilitated through local government offices, digital platforms, or welfare boards. Registration would help in maintaining a reliable database, enabling better policy implementation, targeted welfare delivery, and monitoring of working conditions. It can also help workers gain identity cards, improving their access to institutional support.

vi. Skill Development

Skill development initiatives should be introduced to enhance the productivity and employability of domestic workers. Training programs in areas such as professional housekeeping, childcare, elderly care, and use of modern appliances can improve their efficiency and earning potential. Certification programs can further formalize their skills, enabling them to demand better wages and working conditions.

vii. Strengthening Institutional Support

Government institutions and welfare boards must be strengthened with adequate funding, staffing, and administrative capacity. Collaboration with NGOs, trade unions, and community-based organizations can help improve outreach and service delivery. Establishing dedicated help centres for domestic workers can provide legal aid, counselling, and support services.

viii. Promotion of Collective Organization

Encouraging domestic workers to form or join unions, self-help groups, or cooperatives can enhance their bargaining power. Collective organization enables workers to negotiate better wages, resist exploitation, and advocate for policy changes. It also creates a platform for mutual support and information sharing.

ix. Gender-Sensitive Policies

Since domestic work is predominantly performed by women, policies must address gender-specific challenges such as work-life balance, safety, and protection from harassment. Provision of maternity benefits, childcare support, and safe working environments are crucial for improving their overall well-being.

x. Monitoring and Implementation Mechanisms

Effective implementation of policies requires regular monitoring and evaluation. Government agencies should establish mechanisms to track the reach and impact of welfare schemes. Periodic surveys and data collection can help identify gaps and improve policy outcomes.

12. CONCLUSION

Domestic workers are an indispensable part of the socio-economic fabric, contributing significantly to household functioning and the broader economy. However, they continue to face economic marginalization and social exclusion due to the informal nature of their work. The absence of legal recognition, low wages, and limited access to social protection mechanisms further intensify their vulnerability.

This study highlights the urgent need for a multi-dimensional approach that combines policy reform, effective implementation, and awareness-building initiatives. Strengthening institutional support and ensuring inclusive labour policies can help bridge the gap between policy and practice.

Ultimately, promoting dignity, fair wages, and comprehensive social security for domestic workers is not only a matter of social justice but also a crucial step toward achieving equitable and inclusive development in Tamil Nadu and beyond.

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