

Understanding the Intra-Household Decision Making of Female Domestic Workers Across Cities of India:

Ethnographic reflections from Bhopal, Katni, Jhansi, Lucknow, and Pune

Richa Sekhani, Deepanshu Mohan, Jignesh Mistry, Vanshika Mittal, Advaita Singh¹

1. Introduction

In economics, most of the mainstream neo-classical literature studying the economics of householdsⁱ has assumed a common utility and demand function in accounting for the material well-being of a household and its members (Mohan 2019). The assumption of common utility reflected in the “common” preference and interests was first studied by Becker (1981) in his “Unitary” model. The model also argued that men and women have comparative advantage in market and household work respectively. Their relative productivities lead to optimal household utility. However, a number of economists over the past few decades have critiqued Becker’s “unitary” model by studying the cooperative model (via income pooling) between men and women in the household to maximise the collective well-being.

While these theories paint a rosy picture of the dynamism in a family, in essence we find higher degree of non-cooperation between men and women in the households. In developing societies, historically and traditionally male has dominated both in terms of participation in household decision making as well contributing towards household income. The embeddedness of the tradition is still relevant and prevails even today in the so called “modern era”.

Various factors influence the decision-making abilities in the households. This includes the education level, employment, income and other socio-economic variables of the family member. As per the “Theory of Resources” developed by Blood and Wolf (1960), the decision-making power within the households depends upon the ideological and intellectual resources, one has at their disposal. This implies that more resource, a member has in the family, more authority he/she can exercise within the family (Rothschild et al. 1969; Kandel and Lesser 1972). In fact, employment and most importantly earnings are extremely important in empowering women (especially those belonging to the marginalised informal sector) and increases their role in decision making and bargaining power in the households (Dasgupta 2016).

The role of women in decision-making and access to and control over resources, has been examined to play an important role in driving well-being of the family. Mounting evidence

¹ **Richa Sekhani** is Senior Research Analyst at Centre for New Economics Studies (CNES), Jindal School of Liberal Arts and Humanities, OP Jindal Global University, and Research Associate at Indian Council for Research in International Economic Relations (ICRIER). **Deepanshu Mohan** is Associate Professor of Economics and Director, Centre for New Economics Studies (CNES), Jindal School of Liberal Arts and Humanities, OP Jindal Global University. **Jignesh Mistry** is a Senior Research Analyst and the Visual Storyboard Team Lead at CNES. **Vanshika Mittal** and **Advaita Singh** are both Senior Research Analysts with CNES and students at Ashoka University.

indicates that women with more autonomy and bargaining power tends to positively influence health outcome for themselves and their children (Kadengye et al. 2019), invest more in children's and own consumption(Lundberg et al. 1997, Duflo and Udry 2004, Bobonis 2009) and have a say in children's marriage and education . Few scholars, have also cited the importance of women decision-making power in achieving equality and peace (Mahmuda 2008).

This paper, therefore, focusing on the urban families (being part of the informal economy) aims to analyse the socio-economic position (as measured by the employment status and income earned) of the women domestic workers and their relative bargaining power in their own household arrangements. Many studies have provided higher weightage on studying the *material* distribution of economic resource to examine the bargaining power between men and women in the household. However existing literatures(Mohan 2019) have also highlighted the importance of four more important variables including preference on consumption and expenditure, fertility preference, child's education and marriage decision - crucial variable shaping the intra-household decision making abilities of the women.

To study these determinants, we have gathered data of 250 domestic workers across five Indian cities including Lucknow, Pune, Jhansi, Bhopal and Katni. The data aims to analyse the socio-economic position of domestic workers by studying their profile (age, income employment , education status etc.) and their role in children's education and their marriage and on the spending in the households.

The structure of the paper is as follows: Section 2 provides a background on female domestic workers across cities in India, as part of India's rising informal and unsecured labor market segment in urban cities and explains the variables that shapes the intra-household bargaining power of domestic workers. Section 3 details out the methodology employed in the paper. Section 4 covers the analytical description and findings inferred from the interviews conducted, putting in context the variables identified for our study. Section 5 summarises the key observations and section 6 concludes.

2. An overview of Domestic workers in India

Domestic workers are one of the most vulnerable groups of the global workforce in informal employment who remain outside the ambit of social security and legal protection. Traditionally considered as a domain of female members of the society, the employment provides livelihood options to many women especially from the lower socio-economic group.

The type of domestic work is based on the number of hours of work and the nature of employment relationship shared with urban employers. The Ministry of Labour and Employment has (2011) has categorised domestic workers as:

- Part-time worker: A domestic help worker who works for one or more employers for a specified number of hours per day or performs specific tasks for each of the multiple employers every day.
- Full-time worker: A domestic help worker who works for a single employer for a specified number of hours and who returns back to his/her home every day after work.
- Live-in worker: A domestic help worker who works full time for a single employer and also stays on the premises of the employer or in a dwelling provided by the employer and who does not return back to his/her home every day after work

Currently there are 4.8 million domestic workers in India of which 2.8 million is women (PLFS 2019). However, this is widely believed to be an underestimate, with the real figure ranging from 20 million to 80 million (Dewan 2018). 35 types of work classify as jobs for domestic workers including gardening, babysitting, cooking, sweeping, swabbing, dusting, washing utensils, washing clothes, attendants (for sick and elderly), drivers, security guards, car cleaning, etc (Behar 2018).

Various demand and supply side factors have contributed to the proliferation of the domestic workers in India. Poverty, gender discrimination in the labour market and lack of employment opportunities (Anderson 2000; Blofield 2012) have pushed women and men to migrate to the urban centers in search for higher income (Parreñas 2000; Lutz 2011; Michel and Peng 2017). On the other hand, cultural norms, care policies and dependency ratios of the country has also impacted the demand for domestic workers. For instance, countries which have extensively invested in care policies such as Denmark, Finland, Netherlands, Norway and Sweden, typically have lower percentages of domestic workers employed by households (ILO 2018a) as compared to country like India where the absence of care policies has led to the increase dependency on domestic help in the households.

Despite their significant contribution to the economy and society, they are often invisible and undervalued; receiving one of the lowest wages/ salaries (Neetha & Palriwala 2011). Further, in absence of effective and uniform laws, they are also prone to other forms of exploitations including physical and sexual violence (Hamid 2006; Paul et al. 2018), human right violations (Chandramouli 2018), lack of representation in associations, and absence of legal rights for minimum wages (Bhattacharya et al., 2010; Chandramouli 2018). This makes domestic work an extremely challenging profession. Stuck between poor working conditions and expectations of subservient loyalty, the domestic worker especially in India has to cope with the worst aspects of both feudalism and capitalism.

As observed by a 2011 report published by Ministry of Labour and Employment (Government of India), the general problems faced by domestic workers can be summarized as (Ministry of Labour and Employment, 2011) :

- Lack of decent wages and minimum working conditions.
- No standard uniformity in receiving monetary and non-monetary benefits like leave of absence etc and social security benefits such as health insurance, maternity leave, old age security etc.
- Violence, abuse and sexual harassment at workplace.
- Exploitation by placement agencies: The domestic workers who come through placement agencies suffer exploitation. Many even get caught in cases of trafficking (see part on placement agencies)

The recent pandemic heightened their pre-existing vulnerabilities by impacting the lives and livelihood of several domestic workers in India. There are several studies (see Appendix 1) that have highlighted the pandemic impact on domestic workers including reduction in wages, non-payment of salaries during the lockdown period, and joblessness across various cities. Despite these vulnerabilities, employment helps and continued to help several domestic workers in gaining economic autonomy both pre-and during pandemic.

Many women remain dependent upon their husbands and have no control over household spending on major purchases. Women in India are not consulted on various household decisions. In addition, they often have limited opportunities for educational attainment, employment outside the household, asset and land ownership, inheritance of assets, and control over their financial futures, in general. The fact that these domestic workers contribute towards household income (pooling of the income with their husband or family members) or in some cases are the sole bread earners, the financial independence facilitates access (*though limited*) to material resources such as food, land, income and other forms of wealth, and social resources such as knowledge, power, prestige within the family and community. Infact, the role of women in supporting household expenses became crucial during the pandemic and economic crisis that diluted the earnings of other members in their house.

The earning grants them the power to bargain and expands their decision-making capacities and capabilities. However, despite economic independence, gendered power relations play a key role in how some decisions (related to having a child, children's marriage and education) are made and who makes them.

Below we provide a detailed assessment on the various factors that has been studies in the paper. These factors have influence or is a determinant of the bargaining power of women in the household.

2.1 Factors shaping the Intra-household Bargaining Power of Female Domestic Workers

The paper by Aggarwal (1997) on the rural women in South Asia has listed eight factors that showcases a "person's bargaining strength within the family vis-à-vis subsistence needs. These

includes *quantifiable factors* such as a) ownership of and control of assets (especially land), b) employment and income earning means and c) access to community resources such as village commons and forests and *not so – quantifiable factors* including a) access to support systems – patronage, kinship and caste grouping b) support from Non-Government Organisation (NSOs) c) support from States d) social perceptions about needs, contributions and other determinants of deservedness; and e) social norms.

These quantifiable and not-so quantifiable factors influence the decision-making power of women at both inter-household and extra-household levels. These factors, in general are important for the well-being of the women and also contribute in their empowerment.

Another paper by Mohan (2019) has emphasised on following four factors that shapes the dynamism of power in the family. These includes :

- Spending Allocation Preference (for intra-household consumption purposes)
- Fertility Preference (i.e. in having a child or not)
- Child’s Education Preference (i.e. in educating a child at a particular institution)
- Child’s Marriage Preference (i.e. in taking a decision on a child’s marriage)

The present paper borrows from the framework developed in the paper to understand the intra-household bargaining power of the domestic workers across Indian cities . In this paper we study the decision-making ability and capacity of women in

- Spending Allocation Preference** : There are two factors that allows a person to meet his/her subsistence needs (eg. food, healthcare, rent cost for housing etc.) within a family. This includes endowments such as physical assets and labour powers owned by the person within a family and exchange entitlement mapping (; “the exchange possibilities that exists through production and trade, which determine the consumption set available to a person”, given his/her endowments) (Sen 1981). The spending allocation preference somewhat identifies with the idea of exchange entitlement mapping, wherein the female domestic workers utilises her earnings to meet the household needs including food expenses, rent, children’s school and tuition fees etc. The choices to allocate the economic resources at her will, is one of the factors that enhances her bargaining power in the household.
- Child’s Education and Marriage Preference** : Freedom to promote and safeguard the well-being of the child are another aspect of bargaining power that is exercised by the female domestic workers within her own household. One of the important motivations for the domestic workers to work is to support her child’s education- a factor crucial for decent and quality jobs. Expenses on education, especially on girl child is often neglected or isn’t fall in the priority list in the informal workers houses, since the household earnings

of the chief wage earners (usually male) are typically low. Education, despite being a basic necessity is often perceived to be a luxury in the house and hence, the burden of expenses on education usually is met by the extra earning of the women-in our case on domestic workers. The greater say in child's education is reflection of the bargaining power that women exercise in the house .

Similarly, having a say in child's marriage is also a factor that grants certain authority to the women. However, in most societies across India and especially in rural India, the decision on child's marriage is often shaped by social norms and traditional value systems. And hence, the decision on whom to marry lies in the hand of their respective family collectively (Agarwal 1990, 1997). And therefore, the women enjoy relatively lesser decision-making power in their decision of child's marriage. This highlight, the degree of interdependence between a female domestic worker's own economic freedom with her social freedom (Mohan 2019).

The assessment of these variables is supported by the empirical evidences captured from the data collected from 250 female domestic workers. The section below describes the methodology used for gathering the sample across five Indian cities.

3. Methodology

The study follows an ethnographic method of research to capture both qualitative and quantitative information on various themes including

- Female Domestic Workers Profile – age, education and marital status etc.
- Nature of Employment and Monthly Income across three time period including
 - a) Pre-Pandemic Phase: Before March 2020
 - b) During the Lockdown: March–May 2020
 - c) Now: The period when interviews were conducted (May–June 2021)
- Assessing Bargaining power of the female domestic workers by a) understanding the spending allocation preference b) exclusive and collective decision-making power granted to decide on the child's marriage and their education.

A total sample of 250 female domestic workers was chosen using simple random sample technique wherein 50 samples were collected from each city in May-June 2021. With the lockdown and curfew, the selection of the cities and locations is based on the preliminary newspaper reports and based on the researcher's logistical convenience in light of the lockdown.

A mixed questionnaire (including subjective-objective questions) used for interviewing female domestic help-workers in these different urban cities in India. The interviews were conducted in May-June 2021.

While most of the interviews were conducted face-to-face, information was also obtained through telephonic conversations in some locations in Lucknow and Katni where mobility was severely constrained. The interviews were transcribed, coded and manually analysed. An informed oral consent of each female domestic worker respondent was taken during interview and confidentiality of the collected data was maintained.

Employers, non-governmental organizations (NGOs) and domestic female employees helped us in connecting with the female domestic workers. The Appendix 2 summarizes the details of the location and the methodology applied for gathering information.

A crucial part of the interview involved the researcher disclosing their identity and research objectives at an early stage. While this technique was effective in drastically reducing the resistance and overcoming trust vacuums, it also brought into play a set of challenges, known as the 'reactive effect'. The pandemic added new challenges in conducting interviews. There was a pervading sense of skepticism behind the intention of the interviews.

4. Analytical Findings

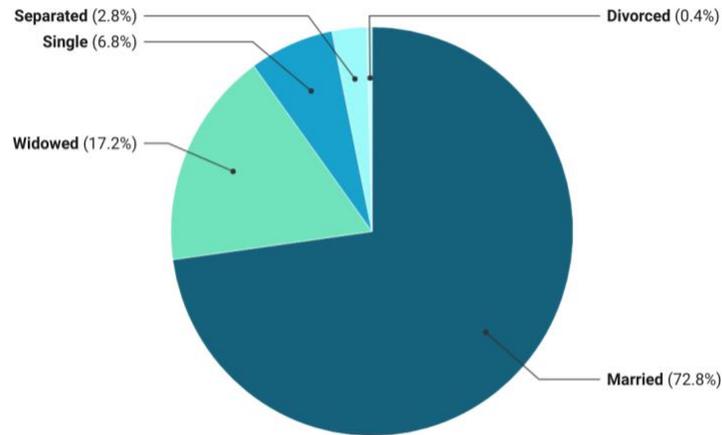
The analytical findings reflect the observations of 250 female domestic workers across the five cities in India. We provide variable wise information to study the profile, along with the details of their work and monthly income earned. We also analyse the bargaining power of women exercised in their own households in terms of spending allocation and child well-being.

4.1 Profile of the Domestic Workers - Age, Education and Marital Status

Most of the female domestic workers belonged to the age group of 31a–40 years, with the mean age being 40 years. On average domestic workers are employed in the profession for 12 years. Majority of the workers (115) didn't have access to schools. The lack of education prevents the workers from exploring other occupations that require higher qualifications.

Among the respondents, 150 were migrants (predominately from a rural village of the city), while rest were natives. Marriage was stated as one of the prominent reasons for migration. 72.8 percent of the 250 domestic workers interviewed were married, 6.8 percent were single, and 17.2 percent were widows. Seven women were separated from their husbands and 1 was divorced.

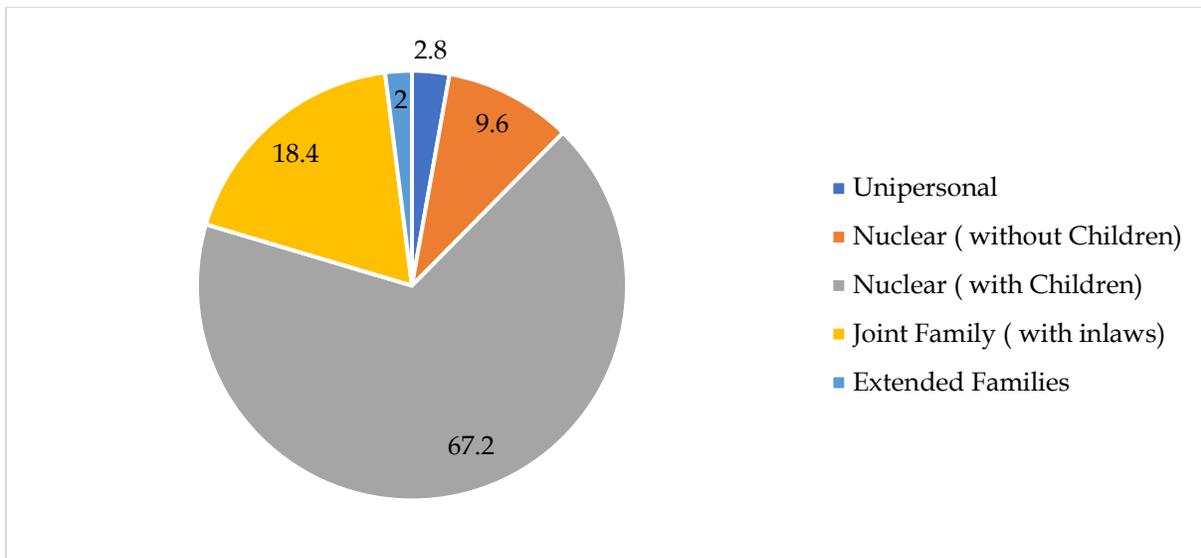
Figure 4.1: Marital Status of Female Domestic Workers



4.2 Nature of Intra Household Family

67 percent of the female respondents were staying with their children. 18.4 percent nuclear family had just husband and wife staying together. 18.4 percent were staying in a joint family setup with their in-laws and about 7 percent were either widowed, divorced or separated and were staying alone. 2 percent of the families had more than 8 members in the house.

Figure 4.2 Nature of Intra-Household Family



4.3 Type of Employment, Nature of Work and Income

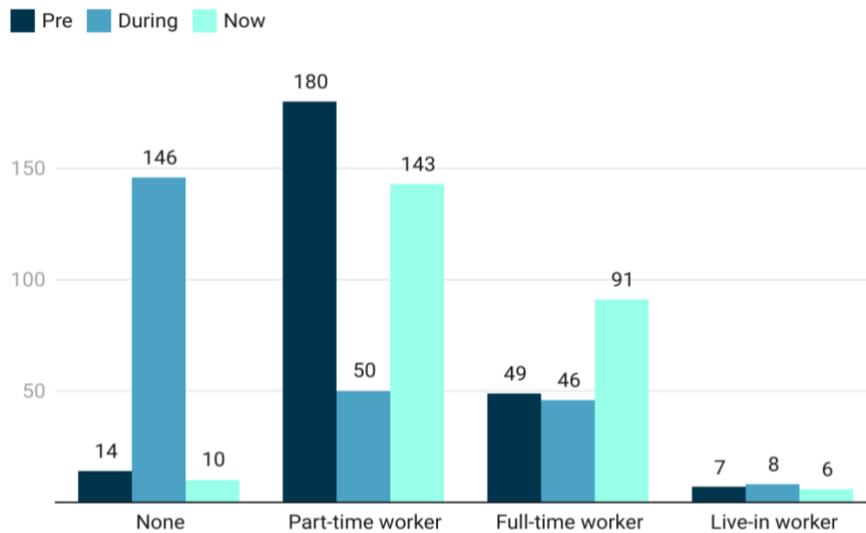
The pandemic has severely impacted and altered the nature of work and employment status of the female domestic workers, thereby affecting their earning as well.

4.3.1 Type of Employment

Prior to the pandemic, 14 female domestic workers were engaged as a daily wage worker or were unemployed. The pandemic left many daily wage workers unemployed and given the lack of skills, domestic workers as a profession emerged as one of the options for earning livelihood.

Further, the lockdown rules made these workers especially those working as part-time sit at home, since many employers risked them as a carrier of virus. As can be seen in figure 4.3 below, the number of part-time workers declined from 180 to 50 during the lockdown (March-May, 2020). Even, at the time when interviews were conducted, the cities were badly impacted from the second wave. Hence, the number of workers employed as a part-time worker didn't reach at the same level as it was before the pandemic. Interestingly, the number of full-time workers (working for one house) has increased, implying that many part-time workers have shifted working as full -time workers.

Figure 4.3 Employment Status of Female Domestic Workers



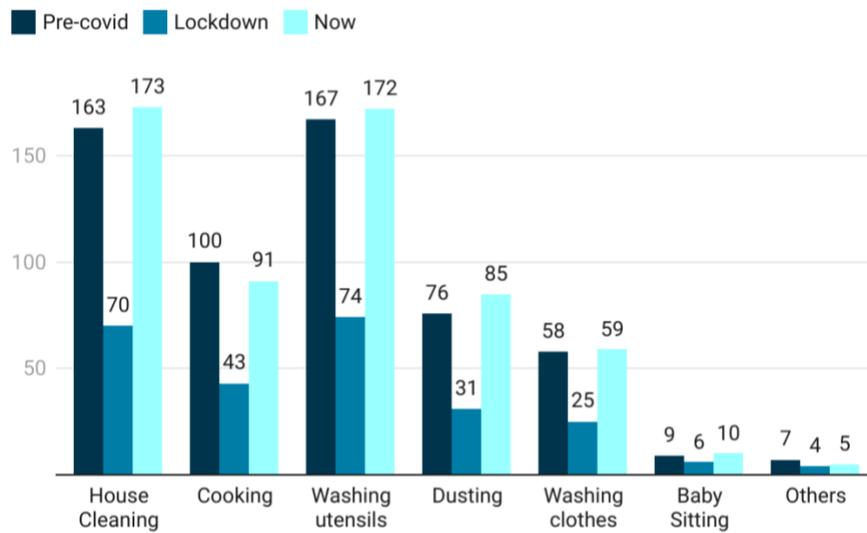
During Lockdown refers to March-May 2020. Now refers to May-June 2021

A very small proportion of the sample consisted of live-in workers who were mostly from Katni. These are employees that work full time for a single employer and stay in the premises of the employer or in a dwelling provided by the employer. On average, their working hours exceed those of part time and full-time workers and they do not return home every day after work. The city wise employment status is provided in Appendix 3.

4.3.2 Nature of Work

There are various tasks that domestic workers can choose to perform in a given house ranging from cleaning, cooking, baby-sitting, washing utensils etc. In the data collected, we find that house cleaning and washing utensils emerged as the popular tasks performed by the workers across the sampled cities and across the three-time period as seen in figure 4.4. Due to the informality of the sector, the roles and responsibilities of domestic workers remain fluid and customizable. Some of the domestic workers had also taken up the additional tasks now, to compensate for the lost income during the lockdown.

Figure 4.4 Nature and type of work across three phases performed by female domestic workers



Lockdown refers to March-May 2020. Now refers to May-June 2021

4.3.3 Income

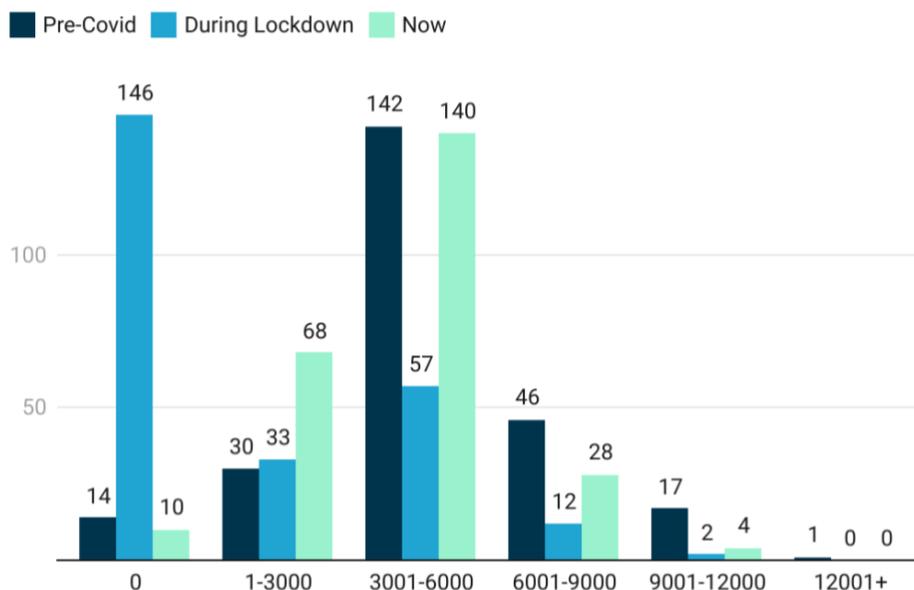
The pandemic and lockdown impacted the employment status of the female domestic workers and hence, also altered their monthly income. Prior to the pandemic, 142 workers were earning in the income range of INR 3001-6000, 46 earned between INR 6001-9000 and 17 earned between INR 9001-12000. However, job losses as a result of lockdown led 146 female workers deprived of income for the three months (March-May 2020).

As most domestic workers found themselves out of work during the lockdown, they were in dire need of money and support. Some employers extended help in terms of goodwill payments and ration, but as a whole, the community was on the brink of destitution.

Rekha from Pune said, “My wages reduced to half during the lockdown. I had to educate my son and take care of my sick husband, that is why I had to borrow money”

The income levels improved in May–June 2021 as 140 workers reported earning between Rs 3001–6000. Those previously out of work during the lockdown found employment in fewer houses and hence their earning was found to be less than INR 3000. The city-wise analysis of the impact of lockdown on income levels is shown in Appendix 4.

Figure 4.5 Monthly Income earned by female domestic workers across three phases



During Lockdown refers to March-May 2020. Now refers to May-June 2021

The income of these women forms an indispensable portion of their household budgeting even if the other family members of the house contribute towards household income. From the data we collected, we found that the nature of employment of the other members included blue-collar work, daily-wage labour and self-employment lacking social security. As per the interviews, the pandemic halted these activities, leaving some of the female domestic workers as the chief income earners for a few households during that time.

The indispensability of this income within their own household also determines the bargaining power they can exercise in their own household arrangements.

4.4. Female Domestic Workers and Bargaining Power

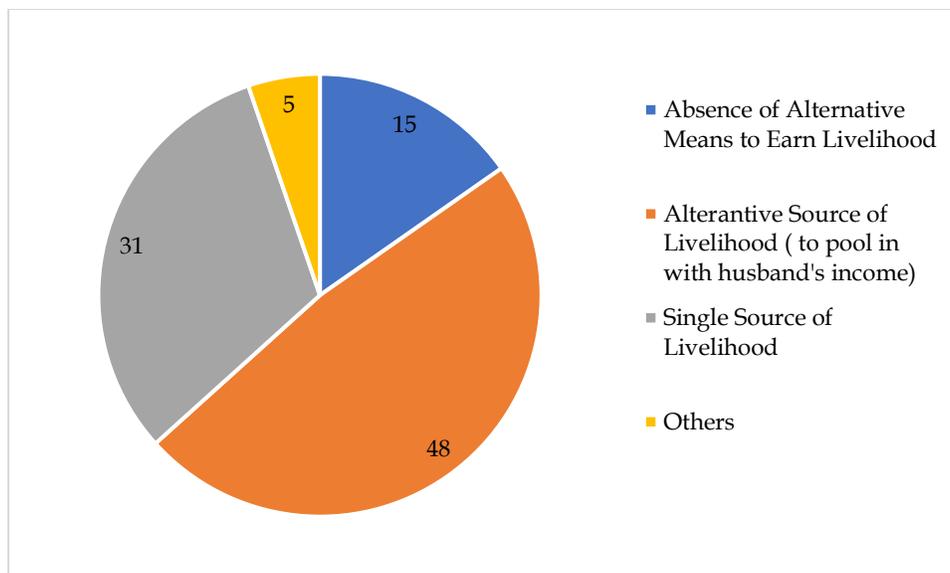
We have analysed the data of part-time and full-time domestic workersⁱⁱ (229) employed in a domestic work profession prior-to the pandemic to assess the intra-household bargaining powers of these workers. It is interesting to note that the preferential say in spending and child well-being remain unaltered.

Before , we analyse our variable, it is important to understand the reasons that motivates them to take up domestic work as a profession.

4.4.1 Motivation to Work as a Domestic Workerⁱⁱⁱ

As observed from the figure 4.6, most respondents work as domestic workers to pool in their income with their husbands to manage household expenditure. 15% of the female respondents chose domestic work due to unavailability of an alternative employment opportunity, and to meet their household expenses use the income from domestic work for supplementing the household income; while 31% chose domestic work as that is only source of occupation for subsistence and livelihood means available to them. In cases of single source of Livelihood, either the domestic workers were widow or divorced and, in some cases, where the husbands were present, we found that the husbands were addicted to alcohol and contributed nothing towards household expenditure.

Figure 4.6 Motivation to work as Domestic Workers

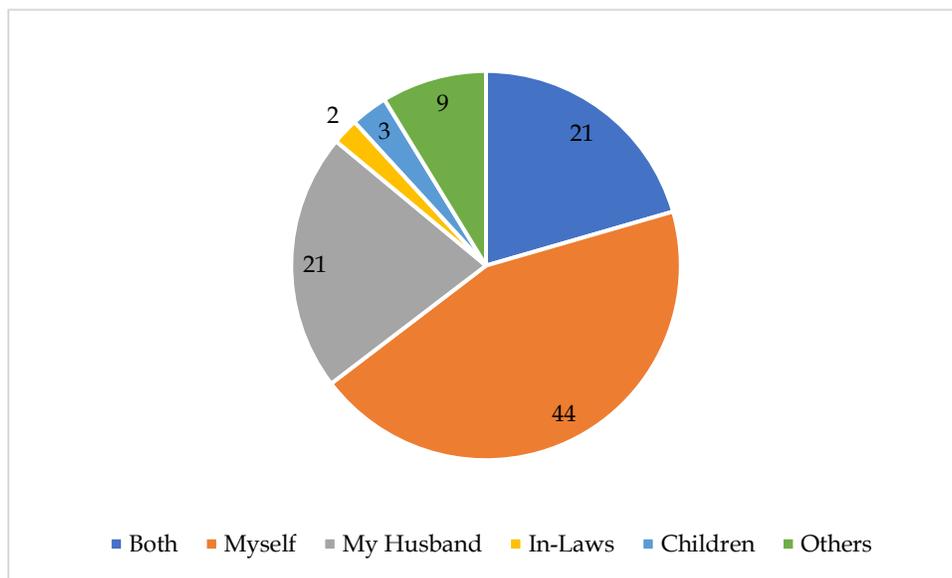


4.4.1 Preferential Say of the Respondents in Spending on Intra-Household Budget (Spending Allocations)

Female domestic workers play an important role in deciding on the spending allocations. Rent, ration, medicine, expenses incurred on children’s education and school supplies, gas, water, electricity, conveyance and mobile phone recharges are some of the expenses incurred by the part-time and full-time female domestic workers as can be seen in figure 4.9 below. For the live-in workers most of these expenditures are met by their employers, however, most of the income earned by them is remitted back to their family.

Of the 229 respondents, 44 percent of the women individually decide on allocations of the income, while 21 percent of the them takes a joint decision with their husbands and others^{iv} respectively. The city-wise disparities showcase that woman working in Pune are more independent in terms of exercising their decisions in their own house. In Jhansi, majority of the husband’s take decisions on allocations, while in Bhopal , decision on spending is jointly taken by both the female domestic workers and their husbands.

Figure 4.7 Spending Allocation Preference



4.4.2 Children’s Education and Marriage

‘We could not study, so at least the kids should. Who wants to live such a life anyways’, said Shalu during the interview. Providing better education, so that in future their children don’t have to take up domestic work as a profession was elucidated by all the workers who were interviewed. These women understand the importance of education in order to be able to have a better life, with the hope that literacy would bring better work opportunities for their kids.

A child’s education being critical for her/his own future well-being, is often related to the woman’s motivation to work as a domestic help in different households, i.e. to earn extra income to afford the child’s education. This is especially true in circumstances where a woman’s husband pools little or no money towards their child’s education and the incidence of financial burden falls more or less on the woman to manage the education expense (during the time she/he goes to school). In such a case, the woman’s role in having a greater say in the decision of educating her child even after a certain level (say, for secondary degree education after high school), is key for the child’s own well-being” (Mohan 2019)

Of the 229, female domestic workers 129 had a child/ children enrolled in the schools. Majority of these women sent their children to government schools (owing to the affordability). In the case of most respondents, particularly those residing in Pune, Katni, Lucknow and Bhopal, the decision regarding their child’s education was observed to be taken by the respondents herself. In Jhansi, most of the decisions on the child’s education is taken by husbands. collective decision of the respondent and her spouse is taken by 23 percent of the respondents across cities.

Figure 4.8 Preferential say in Child’s Education

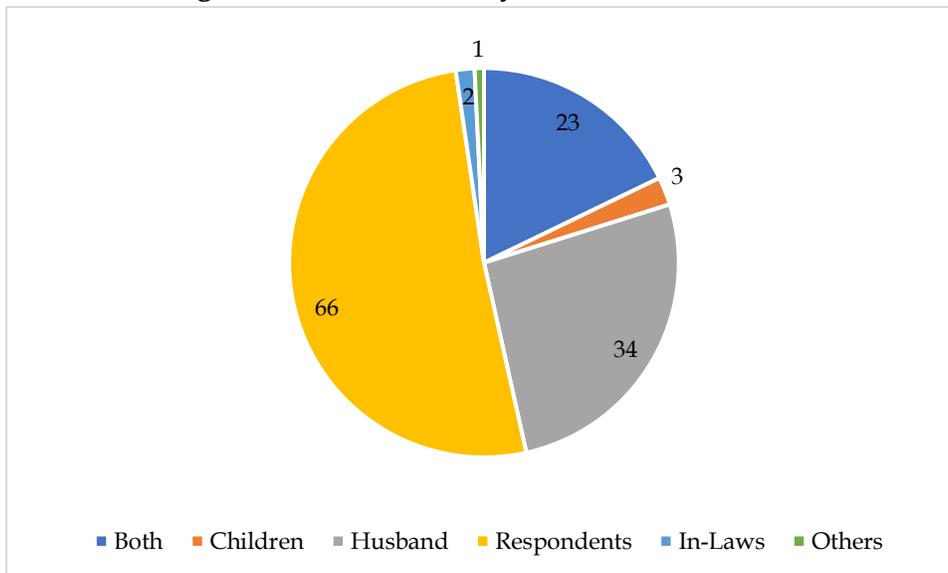


Table 4.1 : Preferential Say in Child’s Education : City -Wise

	Both	Children	Husband	Myself	In-Laws	Others
Bhopal	9	1	6	13	1	1
Lucknow	7		1	15		
Katni	1	2	4	17		
Jhansi	1		22	8	1	
Pune	5		1	13		

4.4.3 Preferential say in Child's Marriage

92 respondents had children's who were in the marriageable age. Unlike say in child's education and household spending, the decision on marriage is mostly found to be taken either by respondents' husband or collectively by the respondents and their spouse.

Figure 4.8 Preferential say in Child's Marriage

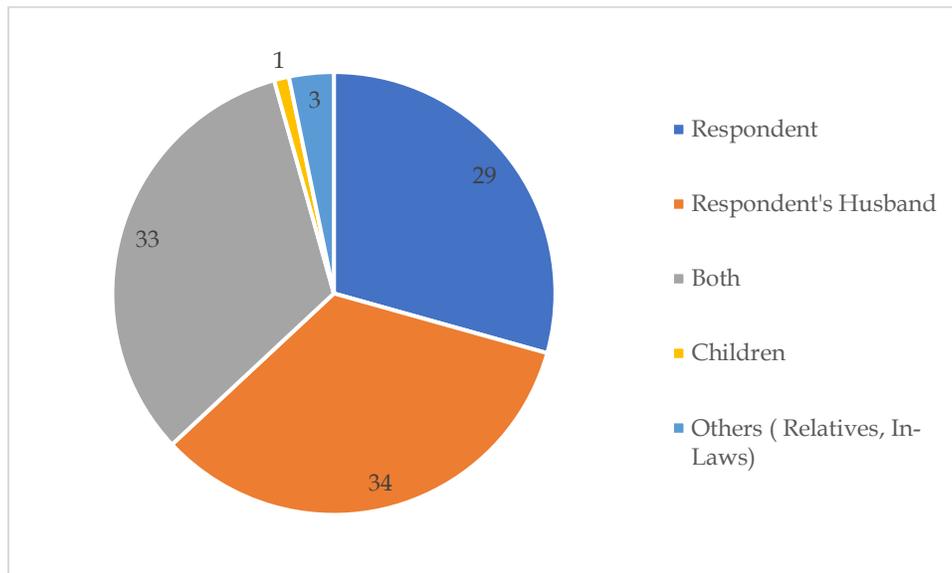


Table 4.2 : Preferential Say in Child's Marriage : City -Wise

	Jhansi	Katni	Bhopal	Pune	Lucknow
Respondent	3	6	7	6	5
Respondent's Husband	15	3	8	1	4
Both	3	6	12	6	3
Children				1	
Others (Relatives, In-Laws)			1	1	1

This implies income alone itself is not sufficient to influence the power of decision making of women in India. The findings indicates that women have autonomy in taking smaller decisions in the house, but the big decision such as child's marriage is still decided by either the head of the household or men of the family .

5. Key Observations

- Owing to the weaker circumstances , 48 percent and 31 percent of the respondents stated 'pooling their income with their husbands to manage household expenditure' and "single source of livelihood" as their motivation to take up domestic work as their profession- reflecting their socio-economic challenges.
- Given, the informality associated with the nature of employment, the pandemic and lockdown induced restriction led many to sit back home and affected their earnings. This relates to a classical problem faced by most informal workers (as raised earlier in the paper) where in the absence of being covered or governed by state regulation on minimum labour standards and minimum wage laws, most domestic workers face exploitations. Revision of income is essential to maintain the real income against inflationary pressures. It also acts as a gesture of goodwill and might motivate workers to put in greater effort at the workplace. Unfortunately, due to the surplus supply of domestic labour, workers often do not have the bargaining power to negotiate wage increments. They are worried that if they ask for more money, they will be replaced by other women who are willing to work at lower wages. Vandana from Katni said *"If we ask them to increase our salaries, they will replace us with someone else"*

The lack of income appraisal is a common phenomenon for domestic workers. It has resulted in the stagnation of income levels for years, that reflects the inherent informality associated with their work. This starkly differentiates domestic workers from other professionals whose efforts are often recognized with the common business practice of appraisals.

- The findings from the paper suggests that the financial independence allows female domestic workers influence their say in intra-household spending allocation. This holds aligns with the theoretical underpinning and studies by the scholars (Agarwal 1994; Sen, 1990). However, social norms and patriarchy in the society limits the 'big' (child's marriage) decision-making capacities of women in their own house.

6. Conclusions

The role of households/families holds atomistic importance in the economic analysis on distribution, optimization of limited economic resources for the overall well-being of women and men across societies. However various intra-household and extra-household feature significantly

affected the socio-economic positions of women in India, thereby also impacting their bargaining power abilities.

Findings from the data of 250 workers not only reflects the informality and the challenges associated with the nature of work and employment, but also establishes the importance of financial independence. The income earnings empower women-especially those belonging to the marginalized communities-by providing them autonomy and greater sense of agency within the household's decision-making architecture. While material well-being on the one hand, influence their role in their own household, the prevalence of patriarchy and social-norms limits their bargaining power. For instance, our data revealed that women have more autonomy in deciding on *spending allocation* and *child's education* as compared to having a say in their *children's marriage*.

Our study also emphasizes on the need to widen the informational domain of analytical factors, pertinent to the themes of intra-household dynamics within the unorganised informal spaces. Issues and needs of this section of the economy should be taken into account to understand the heterogeneity of work profile, social conditions, and the financial situation across cities in India and globally. The collation of the outcomes and analysis can thereby strengthen the initiatives for the empowerment of these women and enable the necessary policy implementation to uplift the status of these women in India.

Appendix

Appendix 1: Literature Review of Impact of Covid on Female domestic workers in India

Authors	Title of the Study	Sample Coverage	Findings from the study
B. S. Sumalatha , Lekha D. Bhat and K. P. Chitra	Impact of Covid-19 on Informal Sector: A Study of Women Domestic Workers in India	Telephonic interviews conducted with 260 domestic workers from three cities: Delhi, Mumbai and Kochi	Drastic reduction in the income and increased workload on the domestic workers. 57 percent of them faced stigma and discrimination at workplace. Increased evidence of violence and issues in access to health care were also prevalent
Domestic Workers Sector Skill Council (DWSSC)	Covid Impact on Conditions of Domestic Workers	200 Prime Minister Kaushal Vikas Yojna (PMKVY) trained and employed domestic workers in Delhi, Maharashtra, Madhya Pradesh, Assam, West Bengal, Bihar, Jharkhand and Tamil Nadu	80 percent of the domestic workers were not called for work during June-July 2020 as employers feared that they were the carriers of the virus.
Meva Bharti	Helping the helpers	500 Domestic workers in Jaipur	51% of the workers were paid salary for the work they did in the month of March and 44% of the workers ended up borrowing money from money lenders at exorbitant interest rates
Sunaina Goel, Pragya Sen, Pritha Dev & Akshaya Vijayalakshmi	During coronavirus lockdown, women domestic workers have	79 female domestic workers living in cities like Ahmedabad, Bangalore, Delhi, Kolkata, Mumbai and Pune	Most had been married, with close to 80% currently married. Fifty-three percent of

	struggled to buy essentials, says survey		respondents was illiterate and migrants accounted for 27%. Overall, 44% of respondents got less than their usual salary for March. The women who saw a drop in pay saw a decline of 70% in March.
Ashwini Deshpande	The COVID-19 pandemic and lockdown: First effects on gender gaps in employment and domestic work in India?	40,000 individuals surveyed in April 2020 (i.e. during the strict nationwide lockdown)	Gender gap in the average hours spend on work which increased post-lockdown for the domestic workers. Due to lack of uniformity in wage structure, the marginalisation and vulnerabilities of the domestic workers in Cuttack doubled during the pandem
Institute of Social Study Trust, 2020	Impact of COVID-19 National Lockdown on Women Domestic Workers in Delhi	ISST partnered with Domestic Worker Forum (DWF), Chetanalaya to conduct a telephonic survey (using google forms) with 35 women workers in the sector between 23 - 28 April 2020	In the absence of formal registration with social security board denied female domestic workers of any government relief during the pandemic whereby 51percent had difficulty buying essential food items and 36percent had difficulty with health care access

Appendix 2: A snapshot of location, methodology and data collection

Location	City	Number of Interviews Conducted	Who helped during the interview
Rajendra Nagar, Sadashivpeth	Pune	19	Pune Zilla Gharkamgar Sanghatana CITU- Worker's organisation helped in conducting interviews
Dandekar Pool(Bridge)	Pune	9	CITU- Worker's organisation
Khadki Bazaar	Pune	3	Molakri Panchayat
Dhankawadi	Pune	4	Maharashtra Asanghatit Kamgar Sanghatana
Wadgaon Sheri	Pune	15	H.O.P.E Organisation (Human Organisation for Pioneering in Education)

Indira Nagri (slum area)	Lucknow	21	Domestic worker from the Indira Nagri slum area
Indira Nagri (residential area)	Lucknow	8	Owner of the rented accommodation
Jankipuram Extension	Lucknow	3	Employer of the domestic worker
E-II colony	Lucknow	13	Residents of E-II colony
Triveni Nagar	Lucknow	4	Employer of the domestic worker
Sector -C Aliganj	Lucknow	1	Owner of the house
Simraha	Jhansi	20	domestic workers of Jhokan Bagh
Sadar Bazar	Jhansi	8	Employers of domestic workers in Sadar Bazar area
Jhokan Bagh	Jhansi	4	Employers of domestic workers in Jhokan Bagh
Kailash Residency	Jhansi	10	Residents of Kailash Residency

Talpura	Jhansi	5	Employers of Domestic workers in Talpura
Chhatarpur	Jhansi	3	The workers interviews from Talpura had relatives from Chhatarpur and they helped to speak to them
Meridian Society	Bhopal	7	Residents of Meridian Society
Bharat nagar mutliplexes	Bhopal	18	Domestic worker form within the area
12 number wali jhuggi	Bhopal	16	Resident of the area
Akriti-wali jhuggi	Bhopal	9	Workers from the Meridian Society
Jhinjhari - bustee	Katni	12	Domestic worker who is a resident in this bustee
Mittal Enclave	Katni	16	Supervisor of the colony
Bajrang Mohalla	Katni	11	Domestic worker who resides within the community
Camp Mohalla	Katni	6	Resident of the area
Bargawan	Katni	5	Domestic Worker who lives here.

Appendix 3: City-Wise Employment Status

Type of Employment	Bhopal			Lucknow			Katni			Pune			Jhansi		
	Pre	During	Now	Pre	During	Now	Pre	During	Now	Pre	During	Now	Pre	During	Now
Part-Time	41	12	33	37	8	28	26	7	21	44	17	29	32	6	32
Full-Time	7	6	14	11	17	17	12	10	23	5	6	21	14	7	16
Live- Worker	0	0	0	2	3	1	4	5	4	0	0	0	1	0	1
None	2	32	3	0	22	4	8	28	2	1	27	0	3	37	1

Appendix 4: City-Wise Impact on Income

Monthly Income	Bhopal			Lucknow			Katni			Pune			Jhansi		
	Pre	During	Now	Pre	During	Now	Pre	During	Now	Pre	During	Now	Pre	During	Now
<3000	6	8	15	8	13	19	9	4	9	4	6	21	3	2	4
3k-6k	23	5	23	29	12	20	32	18	39	27	15	25	31	7	33
6-9k	14	5	8	8	2	6	1	0	0	12	2	4	11	3	10
9-12k	5	0	1	5	1	1	0	0	0	5	0	0	2	1	2
12k+	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0
0	2	32	3	1	22	4	8	28	2	1	27	0	3	37	1

Bibliography

- Agarwal, Bina. 1990. "Social security and the family: Coping with seasonality and calamity in rural India". *Journal of Peasant Studies* 17(3) : 341–412.
<https://doi.org/10.1080/03066159008438426>
- Becker, Gary. 1981. *A treatise on the family*. Cambridge, MA: Harvard University Press.
- Blofield, Merike. 2012. *Care work and class: Domestic workers' struggle for equal rights in Latin America*. Penn State Press.
- Bobonis, Gustavo. J. 2009. "Is the allocation of resources within the household efficient? new evidence from a randomized experiment". *Journal of Political Economy*, 117(3):453–503, 2009. <https://www.journals.uchicago.edu/doi/abs/10.1086/600076>
- Behar, Upasana. 2018. "Domestic workers, Gender Equality, and Women Empowerment". *Outlook*, April 26, 2018. Retrieved from Outlook:
<https://www.outlookindia.com/newscroll/domestic-workers-gender-equality-and-women-empowerment/1295430>
- Bharti, Meva. 2020. "Helping the helpers". *The Hindu*. Retrieved from <https://www.thehindu.com/opinion/op-ed/helping-the-helpers/article31835749.ece>
- Bhattacharya, Ditthi., Meghna, Sukumar., and Mohan, Mani. 2016. Living on the margins: A study of domestic workers in Chennai, India. *International Domestic Workers Federation*.
- Blood, Robert.O. Jr. and Donald.M. Wolfe. 1960. *Husbands and Wives: The Dynamics of Married Living*, Glencoe, Ill: Free Press
- Bridget, Anderson.and Anderson, Bridget. L. 2000. *Doing the dirty work?: The global politics of domestic labour*. Palgrave Macmillan.
- Chandramouli, , Kodandarama. 2018. "Women domestic workers in India: An analysis". *International Journal of Innovative Technology and Exploring Engineering*, 8 : 1–5.
- Damazo T. Kadengye, Catherine Atahigwa, Pamela Kampire, Stephen Mucunguzi, Elizabeth Kemigisha, Viola N. Nyakato, Sylvia Kiwuwa-Muyingo. 2020. "Effect of women's intra-household bargaining power on postnatal and infant healthcare in rural Uganda–Results from a cross sectional survey in Kyenjojo district". *Midwifery*, Volume 84. <https://doi.org/10.1016/j.midw.2020.102665>.

- Dasgupta, Poulomi. 2016. *Essays on Intra-Household Bargaining Power of Women in India*. Blacksburg, VA.
- Deshpande, Ashwini. 2020. "The COVID-19 pandemic and lockdown: First effects on gender gaps in employment and domestic work in India"? (Working Paper 30). Department of Economics, Ashoka University.
- Dewan, Sabina. 2018. "Only 4.75 million join workforce annually in India, not 12 million as claimed". *The Indian Express*. May 22, 2018. <https://www.newindianexpress.com/nation/2018/may/22/only-475-million-join-workforce-annually-in-india-not-12-million-as-claimed-1817846.html>
- Duflo, Esther and C. Udry. 2004. "Intrahousehold Resource Allocation in Cote d'Ivoire: Social Norms, Separate Accounts and Consumption Choices". *NBER Working Paper* 10498, May 2004. <https://www.nber.org/papers/w10498>
- Ghosh, Anwesha., Ashmeet, Bilkhu, A. K., and Shiney, Chakraborty. 2020. "Impact of COVID-19 National Lockdown on Women Domestic Workers in Delhi". *Institute of Social Studies Trust*. http://www.isstindia.org/publications/1590124768_pub_ISST_-_Domestic_Workers_Final_compressed.pdf
- Goel, Sunaina., Pargya, Sen., Pritha. Dev., and Akshaya. Vijayalakshmi. 2020. "During coronavirus lockdown, women domestic workers have struggled to buy essentials says surveys". *Scroll*. June 4, 2020. <https://scroll.in/article/963519/during-coronaviruslockdown-women-domestic-workers-have-struggled-to-buy-essentials-shows-survey>
- Hamid, Aareba. 2006. "Harsh, Everyday Realities". *Economic and Political Weekly*, 41(31): 1235-1237. <https://www.epw.in/journal/2006/13/commentary/domestic-workers-harsh-everyday-realities.html>
- International Labour Organisations (ILO) 2018a. "Care work and care jobs for the future of decent work." Print: 9789221316428[ISBN]. https://www.ilo.org/global/publications/books/WCMS_633135/lang--en/index.html
- Kandel, Denise. and Gerald. Lesser. 1972. "Marital Decision Making in American and Danish Urban Families: A Research Note". *Journal of Marriage and the Family* 34 (1): 134-145.
- Lamouse, Annette. 1969. "Family Roles of Women: A German Example". *Journal of Marriage and the Family* 31(1). <https://www.jstor.org/stable/i214919>
- Lundberg, Shelly R. Pollak, and T. Wales. 1997. "Do husbands and wives pool their resources? evidence from the united kingdom child benefit". *Journal of Human Resources*, 32(3): 463-480, 1997.

https://econpapers.repec.org/article/uwpjhriss/v_3a32_3ay_3a1997_3ai_3a3_3ap_3a463-480.html

- Mohan, Deepanshu. (2019). "Governing Dynamics of Intra-household Bargaining Relations in Informal Urban Spaces: Reflections from the Case of Female Domestic Workers Across India". In G. I. Mahanta U., *Recognition of the Rights of Domestic Workers in India* : 127-162. https://doi.org/10.1007/978-981-13-5764-0_8
- Lutz, Helma. 2011. *The new maids: Transnational women and the care economy*. Zed Books Ltd.
- Michel, Sonya, and Peng, Ito. 2017. *Gender, Migration and the Work of Care*. Cham, Switzerland: Palgrave Macmillan.
- Ministry of Labour and Employment. (2011). Final Report of Task Force on Domestic Workers. New Delhi: Govt. Of India. Working Papers id:4582, eSocialSciences
- N. Neetha, and Rajni Palriwala. 2011. "The absence of state law: Domestic workers in India". *Canadian Journal of Women and the Law*, 23(1), 97-120. DOI: 10.3138/cjwl.23.1.097
- Parreñas, Rhacel.S. 2000. "Migrant Filipina domestic workers and the international division of reproductive labor". *Gender & society*, 14(4), 560-580. <https://doi.org/10.1177/089124300014004005>
- Paul, Bino., Venkatesha. Murthy.R, , and Susanta. Datta. 2018. "Working & Living Conditions of Women Domestic Workers: Insights from a Survey". *Indian Journal of Industrial Relations*, 53(3).
- Safilios-Rothschild, C. 1969. "Family Sociology or Wives' Family Sociology? A Cross Culture Examination of Decision Making". *Journal of Marriage and the Family*, 31(2): 290-301. <https://journals.sagepub.com/doi/abs/10.1177/00222437740110030>
- Sen, Amartya. 1981. *Poverty and famines: An essay on entitlement and deprivation*. Delhi: Oxford University Press.
- Sen, Amartya. 1990. "Gender and cooperative conflicts". In I. Tinker (Ed.), *Persistent inequalities: Women and world development* . Working Paper 18: pp. 123-149. New York: Oxford University Press.
- S. Anandhi and E. Deepa. 2020. "Protecting Livelihood, Health, and Decency of Work: Paid Domestic Workers in the Time of Covid-19", Occasional Policy Paper 7 (Covid-19 Series), June 2020. <https://www.mids.ac.in/policy-papers/>
- Sumalatha, B. S., Bhat, L. D., & Chitra, K. P. 2021. "Impact of Covid-19 on Informal Sector: A Study of Women Domestic Workers in India". *The Indian Economic Journal*, 00194662211023845.

ⁱ The terms 'household' and 'family' are interchangeably used by the author throughout the chapter.

ⁱⁱ We have removed the respondents who are Live-In workers or were not employed prior-to lockdown. The sample coverage of the Live-In workers were insufficient for any empirical evidence exercise.

ⁱⁱⁱ The motivation to work remained constants across the three-time period

^{iv} Others includes father and mother especially in cases where they are single.