

Chapter V

Testing Hypotheses on The Basis of Data Collected

- Introduction
- Survey Result at a Glance
- Hypotheses Testing

5.1: Introduction

This chapter deals with the survey results at a glance and the hypotheses testing based on the data collected from field analysis. Different informations of female domestic helps have been gathered from extensive survey of field investigation for our study. The study is confined in the district of Cooch Behar. We have taken Cooch Behar municipality as a unit for our purpose. Pilot survey is conducted by selecting the municipal wards of Cooch Behar municipality. Cooch Behar municipality comprises twenty wards out of which we have chosen four wards. 200 Characters of domestic helps were taken whom we interviewed. We asked them about their income, their life style, behaviour of their housemasters towards them, behaviour of their respective husbands and their own family members to them etc. In this way we have collected their history of daily life. We used to go to them at the dusk or in the evening. In the morning or in the evening they remain away from their house for their professional work. Even if we reached them in the afternoon they became annoyed with us because at that time they remained busy with their cooking and their own domestic jobs. They were unable to spare time for us and showed their unwillingness to talk with us. In the evening they came back to their home one by one and at that time seemingly they looked relaxed. They happily exchange words between them. Children become happy to get their mother back at home. They were playing with other children in the presence of their mother as they were taken care by their mother for the time being. So gradually we interviewed them in the evening. When we were talking with them they disclosed many incidents of their personal life to us. They seemed happy to tell us something about them as no one is there to hear them. The following are the general findings of the survey.

5.2: Survey results at a glance:

5.2.1: Age-wise distribution of the women domestic workers

We have conducted our survey in Cooch Behar municipality area and our sample size is 200. If we distribute them according to their age we get the following results.

Table-5.1: Age wise distribution of the women domestic workers

Age limit	Number of domestic workers
10-20	17(8.5%)
21-30	44(22%)
31-40	78(39%)
41-50	30(15%)
50-60	25(12.5%)
Above 60	6(3%)
Total	200

Source: Field survey, 2010. Note: Numbers within the parentheses indicate percentage to total.

The age distribution of women domestic workers in Cooch Behar reveals that the age group 31-40 is mostly dominating. It is found that percentage of girl children and old women workers are not good in number. About 22 percent of women were in the age group 21-30. It is evident from this table that about 15 percent of the women workers belonged to 41-50 years of age group. The aged maids i.e. those who are in the age group 'above 60' are only 3 percent. Generally, they are working in the households where the amount of work was minimum and their wage was very low. Either they worked because they were very needy or they were working in that family for years.

5.2.2: Income-wise distribution

We distributed all the sample workers in respect of their family income. According to our purpose, we have formed four income groups, namely, "up to 1000", "1001-2000", "2001-3000", and "above 3000".

Table-5.2: Income wise distribution of domestic workers

Income range (per month)	Number of family of women domestic workers
Up to 1000	27 (13.5%)
1001-2000	70 (35%)
2001-3000	59 (29.5%)
Above 3000	44 (22%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table 5.2 reveals that 13.5 percent families are in the group 'up to 1000'. 35 percent falls in the income group '1001-2000'. In the income group '2001-3000' the

percentage of domestic workers families is 29.5 percent and 22 percent are in the group 'above 3000' group. A significant portion of the women domestic workers are in the family income groups '1001-2000' and '2001-3000'.

If we try to find out of the mean consolidated income of the domestic workers families we get the following results.

Table-5.3: Mean consolidated income of domestic workers' families

Income range	Mid value(x)	Number of families (f)	fx
Upto 1000	500.5	27	13513.5
1001-2000	1500.5	70	105035
2001-3000	2500.5	59	147529.5
Above 3000	3500.5	44	154022
Total		200	420100

So, mean income of the domestic workers families = (420100 divided by 200) = Rs. 2100.5

If we consider female domestic worker's income alone then we get the following picture from our field survey.

Table-5.4: Women domestic workers with their income range

Income range (per month)	Numbers of women domestic workers
Up to 1000	76 (38%)
1001-2000	109 (54.5%)
2001-3000	13 (6.5%)
Above 3000	2 (1%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.4 transpires that major portion of the domestic workers' (54.5%) income is between Rs 1001-2000. 38 percent (which is not very low) domestic workers earn only Rs up to 1000. Only 6.5 percent of the women domestic workers receive Rs 2001-3000 per month where one percent domestic worker's earning is above Rs 3000 a month. The mean income of the domestic workers is Rs. 1205.5 per month.

5.2.3:Religion-wise and caste-wise distribution

Our survey transpires that the number of Hindu workers is greater than that of Muslims (table-5.5).

Table-5.5:Religion-wise distribution

Religion	Number of workers
Hindu	173 (86.5%)
Muslim	27 (13.5%)
Total number of workers	200

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

From table-5.5 it is found that 86.5 percent of the women domestic workers are from Hindu community and only 13.5 percent are from the Muslim community Table 5.6 shows caste-wise distribution of population.

Table-5.6:Caste-wise distribution

Caste	Number of workers
Scheduled caste	115(57.5%)
Scheduled tribe	0(0%)
General	85(42.5%)

Source: Field survey, 2010. Note: Number within parentheses indicates percentage to total.

Table-5.6 Shows that 57.5 percent domestic workers belong to scheduled castes and the remaining, i.e., 42.5 percent belong to general castes. There are no scheduled tribe domestic workers here.

5.2.4: Educational status of women domestic helps in Cooch Behar district

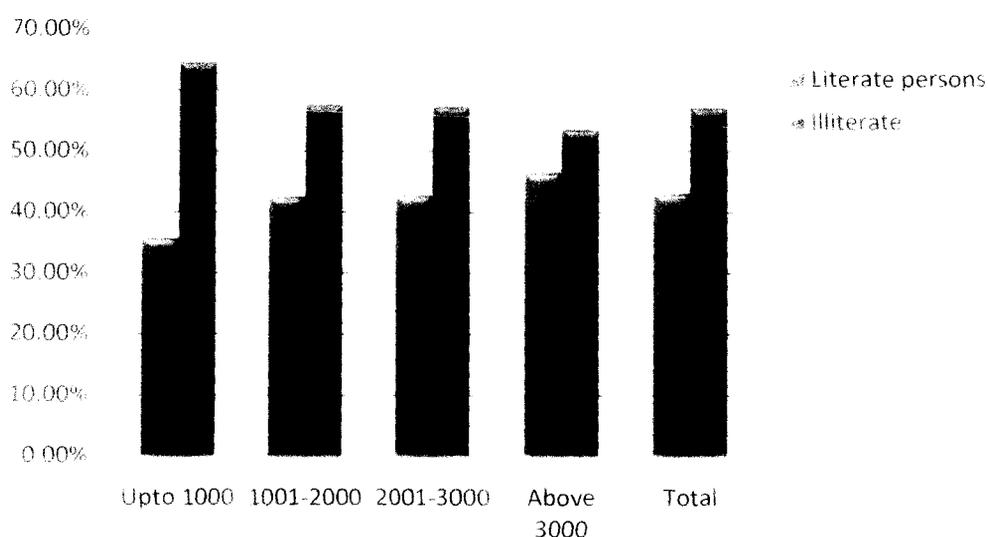
In the present study, it is most important to look at the educational statistics of the family members of domestic helps. This is shown in table-5.7.

Table-5.7: Educational status of the families of women domestic workers

Income group	Number of family	Number of family members	Literate persons	Illiterate
Upto 1000	27	73	26 (35.6%)	47 (64.4%)
1001-2000	70	240	102 (42.5%)	138 (57.5%)
2001-3000	59	239	102 (42.7%)	137 (57.3%)
Above 3000	44	211	98 (46.5%)	113 (53.5%)
Total	200	763	328 (43%)	435 (57%)

Source: Field survey, 2010. Numbers within parentheses indicate percentage to total.

Figure-5.1: Grouped Bar Diagram Showing Income wise educational status



Source: Field Survey, 2010

Table 5.7 and figure 5.1 state the socio-economic conditions of the sample families. From this table it is clear that in group 'up to 1000' out of 73 family members of 27 families, only 26 people are literate (35.6%). In the group '1001-2000' the percentage of literate persons are 42.5 percent. 42.7 percent family members are literate from the group '2001-3000' and 46.5 percent family members are literate from the income group 'above 3000'. As a whole, only 43 percent of the family members of domestic helps are more or less literate which is not satisfactory. From this study it reveals that with the increase in income the literacy rate rises.

Ward-wise distribution of education of women domestic helps and their families in Cooch Behar municipality is shown in table-5.8.

Table-5.8: Ward-wise educational status

Ward	Number of families	Number of family members	literate	Illiterate
A	50	168	89(53%)	79 (47%)
B	50	212	77(36%)	135 (64%)
C	50	186	72(39%)	114(61%)
D	50	197	90(46%)	107(54%)
Total	200	763	328(43%)	435(57%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

Table 5.8 reveals that in ward 'A' the family members of domestic workers are more literate (53%) than the other wards of our survey. In ward 'B' the literacy rate of domestic workers' families are lowest (36%).

Table-5.9: Gender-wise educational status

Income Group	Literate persons	Male	Female
Up to 1000	26	18(69%)	8(31%)
1001-2000	102	52(51%)	50(49%)
2001-3000	102	59(58%)	43(42%)
Above 3000	98	48(49%)	50(51%)
	328	177(54%)	151(46%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.9 communicates that out of 328 literate persons 54 percent are male and 46 percent are female. In the income group 'up to 1000' out of 26 literate persons 69 percent are male and 31 percent are female. In the Income group '1001-2000' out of 102 literate people, 51 percent are male and 49 percent are female. From the income group '2001-3000' out of 102 literate persons 58 percent are male and 42 percent are female and in the income group 'above 3000', out of total number of literate persons 98, the male percentage is 49 and the female percentage is 51. So it is obvious that in every group other than 'above 3000' the female literacy is lower than male literacy and the difference is most prominent in the group 'up to 1000'. In this group (up to 1000) the female literacy rate is less than 50 percent of male literacy rate.

So we can conclude that with the increase in income in their family, the consciousness about female education rises among the domestic helps of Cooch Behar municipality.

Table-5.10: Ward wise Educational status (Male –Female)

Ward	Total literate	Male literate	Female literate
A	89	44(49%)	45(50.6%)
B	77	48(62%)	29(38%)
C	72	37(51%)	35(49%)
D	90	48(53%)	42(47%)
	328	177(54%)	151(46%)

Source: Field survey, 2010. Note: Number within parentheses indicate percentage to total.

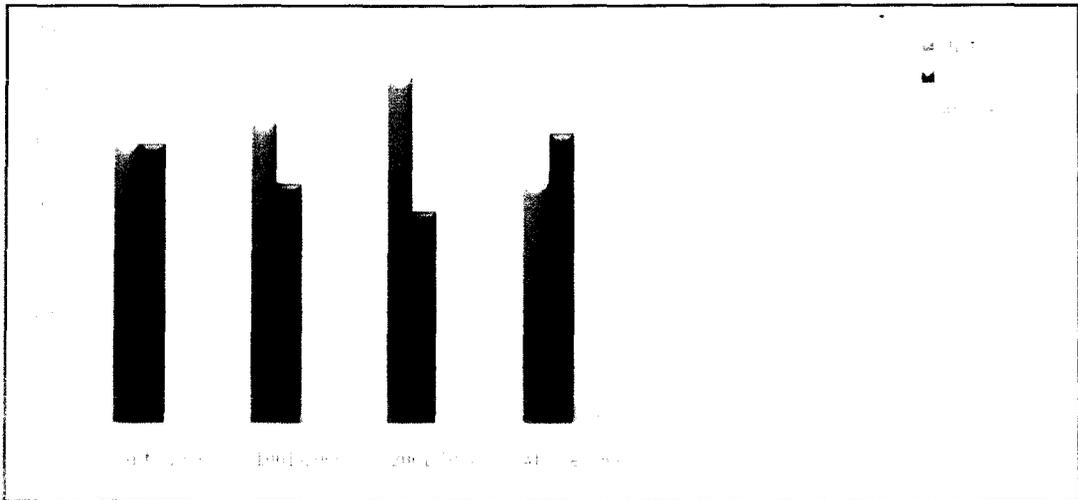
From table-5.10 it is shown that except in ward 'A', female literacy is lower than male literacy in every ward in our survey. Generally in any progressive society female literacy rate is high. So we can conclude that the domestic helps of ward 'A' are in a better position than other wards of our survey.

Table-5.11: Educational status of domestic workers

Income group	Number of family members	Literacy	Up to IV	V-X	Above X
Up to 1000	73	26 (35.6%)	13 (50%)	13 (50%)	0 (0%)
1001-2000	240	102 (42.5%)	55 (54%)	44 (43%)	3 (3%)
2001-3000	239	102 (42.7%)	63 (62%)	39 (38%)	0 (0%)
Above 3000	211	98 (46.4%)	42(43%)	51 (52%)	5 (5%)
Total	763	328 (43%)	173 (53%)	147 (45%)	8 (2.4%)

Source: Field survey, 2010 .Note: Numbers within parentheses indicate percentage to total.

Figure-5.2: Grouped Bar Diagram showing educational status of female domestic workers' families



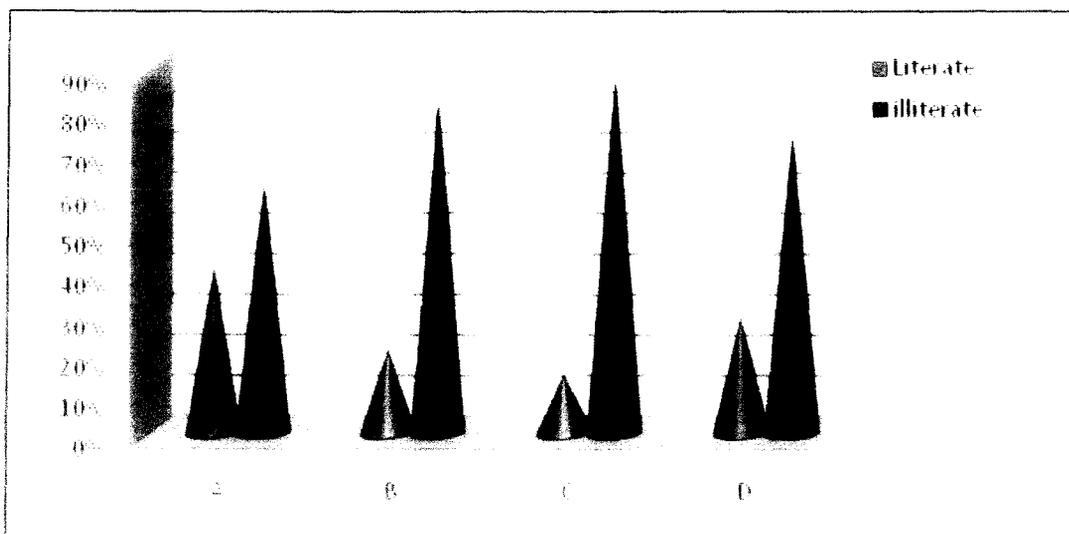
Source: field survey, 2010

As regards the educational status of the workers and their family members, 43 percent of them are literate. Table 5.11 indicates that among the literate members, 53 percent have educational attainment up to primary, 45 percent up to X and only 2.4 percent have passed secondary education. The presence of illiterate persons is 57 percent. Table 5.11 as well as figure 5.2 shows the educational status of the family members of women domestic workers in terms of their income level. This table indicates that the income does not have any influence on education level as there is no clear trend of education level with income. The persons who are passed secondary education and doing BA and MA from the income group '1001-2000' (they are from one family and are very brilliant) are exceptional cases. If we ignore them as exception, then it can be considered that high income workers' families have a tendency to become more educated. From table-5.11 it is also clear that, in the group, 'above 3000' literacy rate is highest (46.4%). Most of the literate persons are in V-X standard (52% = highest of all the groups), 5 percent are in the group above X which is also higher than other income groups. In case of only primary education their percentage is lowest (43%) of all.

Table-5.12: Literacy rate of the domestic helps in different wards

Ward	Literate	Illiterate
A	20 (40%)	30 (60%)
B	10 (20%)	40 (80%)
C	07 (14%)	43 (86%)
D	14 (28%)	36 (72%)
Total	51 (25.5%)	149 (74.5%)

Source: field survey'2010 Note: Numbers within parentheses indicate percentage to total.



Source: Field survey'2010

From table-5.12 it is clear that, illiteracy is very prominent among the domestic helps themselves. As a whole 74.5 percent are totally illiterate. Only 25.5 percent are literate more or less. Among the four wards in ward 'A' literacy rate is highest (40%) and in ward 'C' literacy rate is lowest (14%). So it is clear that ward 'A' is more progressive in respect of literacy of the women domestic help

5.2.5: Educational status of the family of women domestic workers in the four wards

We have taken four wards for our survey. So it is necessary to understand the condition of female domestic workers in these wards distinctively. For this purpose, we try to

describe explicitly the educational status of women domestic workers in these four wards one by one individually.

Educational Status of domestic workers and their families in Ward 'A'

Table-5.13: Educational status of domestic workers and their families (Ward-A)

Income Group	Number of families	Number of family members	literate	illiterate
Upto 1000	8	17	10(59%)	7 (41%)
1001-2000	15	37	17(46%)	20(54%)
2001-3000	16	61	35(57%)	26(43%)
Above 3000	11	53	27(51%)	26(49%)
Total	50	168	89(53%)	79(47%)

Source: Field survey, 2010 Note: Numbers within parentheses indicate percentage to total.

Table 5.13 indicates that the literacy rate of ward 'A' is 53 percent ranging from 46 percent to 59 percent with the lowest income group having highest literacy. So in ward 'A', income does not have any influence on education level as there is no clear trend of education level with income.

Table-5.14: Income wise and gender wise literacy rate in ward A

Income group	Literate	Male	Female
Upto 1000	10	5 (50%)	5 (50%)
1001-2000	17	7 (41%)	10 (59%)
2001-3000	35	16 (46%)	19 (54%)
Above 3000	27	16 (59%)	11 (41%)
total	89	44 (49%)	45 (51%)

Source: Field survey, 2010. Note: numbers within parentheses indicate percentage to total.

Table-5.14 indicates that in ward 'A', the female literacy rate (51%) is higher than male literacy rate (49%) overall. In all the income groups female literacy rate is either higher than or equal to the male literacy rate but in highest income group (above 3000) males

are more literate than their female counterparts and also than the other income groups.

Table-5.15: Literacy in different income groups

Income group	Number of family members	literate	Up to IV	V-X	Above X
Up to 1000	17	10	4 (40%)	6 (60%)	0 (0)
1001-2000	37	17	13(76.5%)	4 (23.5%)	0 (0)
2001-3000	61	35	27 (77%)	8 (23%)	0 (0)
Above 3000	53	27	11 (41%)	13 (48%)	3 (11%)
Total	168	89	55 (62%)	31 (35%)	3 (3%)

Source: Field survey, 2010

From table-5.15 it can be said that in ward 'A' most of the literate persons (62%) went to primary school only. Either they are reading at primary level or they end their education up to primary standard. 35 percent literate people are in the standard V-X and only 3% family members of the workers have passed secondary examination or they are reading in any class above 'X'. It is obvious from the table that the higher income group has a tendency to become higher educated compared to other income group.

Table-5.16: Educational status of the domestic workers and their families in the ward 'B'

Income group	Total number of families	Number of family members	Literacy	Illiteracy
Up to 1000	7	29	11(38%)	18 (62%)
1000-2000	18	74	24 (32%)	50 (68%)
2001-3000	11	45	17 (38%)	28 (62%)
Above 3000	14	64	25 (39%)	39 (61%)
Total	50	212	77 (36%)	135 (64%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.16 indicates that the literacy rate of ward 'B' is 36 percent ranging from 32 percent to 39 percent with the highest income group having highest literacy (39%) and '1001-2000' income group having lowest literacy rate. So there is no clear trend of educational level with income.

Table-5.17: Income wise and gender wise literacy rate in ward B

Income group	Literacy	Male	Female
Upto 1000	11	9 (82%)	2 (18%)
1001-2000	24	15 (62.5%)	9 (37.5%)
2001-3000	17	12 (70.6%)	5 (29.4%)
Above 3000	25	12 (48%)	13 (52%)
Total	77	48 (62%)	29 (38%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

From table-5.17 it is obvious that in ward 'B' the male literacy rate (62%) is higher than female (38%) overall but the highest income group females are more literate than their male counterparts and it is also highest female literacy among all the income groups.

Table-5.18: Literacy in different income groups in ward B

Income group	Family members	literacy	Up to IV	V-X	Above X
Up to 1000	29	11 (38%)	7 (64%)	4 (36%)	0(0%)
1001-2000	74	24 (32.4%)	11 (46%)	12 (50%)	1 (4%)
2001-3000	45	17 (38%)	10 (59%)	7 (41%)	0 (0%)
Above 3000	64	25 (39%)	14 (56%)	9 (36%)	2 (8%)
Total	212	77 (36%)	42 (54.5%)	32 (41.5%)	3 (4%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.18 shows the educational standard of different income groups of ward 'B'. In this ward among 36 percent literate persons ,54.5 percent went to the primary school only. Either they are reading at primary level or they end their education into primary standard.41.5 percent are in the standard V-X and only 4 percent passed secondary level of education.

Educational status of the domestic workers and their family members in ward C

Here also the educational status does not show any clear trend though in the highest income group it is highest and in the lowest income group it is lowest.

Table-5.19: Literacy rate among different income groups in ward C

Income group	Number of families	No. of family members	Literacy	illiteracy
Up to 1000	9	19	4 (21%)	15 (79%)
1001-2000	22	73	31 (42.5%)	42 (57.5%)
2001-3000	13	57	21 (37%)	36 (63%)
Above 3000	6	37	16 (43%)	21 (57%)
Total	50	186	72 (39%)	114 (61%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

Table-5.19 transpires that in ward C the literacy rate is 39 percent ranging from 21 percent to 43 percent with the highest income group has the highest literacy and lowest income group has the lowest literacy rate.

Table-5.20: Gender-wise literacy rate in ward C

Income group	Literacy (%)	Male (%)	Female (%)
Up to 1000	4 (21%)	3 (75%)	1 (25%)
1001-2000	31 (42.5%)	14 (45%)	17 (55%)
2001-3000	21 (37%)	13 (62%)	8 (38%)
Above 3000	16 (43%)	9 (56%)	7 (44%)
Total	72 (39%)	39 (54%)	33 (46%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

Table-5 20 indicates that in ward C female literacy rate (46%) is lower than the male literacy rate (54%) overall. In all the income groups other than '1001-2000', the male literacy is higher than female literacy. Only in the group '1001-2000' the female literacy is higher than that of male literacy.

Table-5.21: Literacy among different income groups in ward C

Income group	No. of family members	literacy	Up to IV	V-X	Above X
Up to 1000	19	4 (21%)	1 (25%)	3 (75%)	0 (0%)
1001-2000	73	31 (42.5%)	12 (39%)	19 (61%)	0 (0%)
2001-3000	57	21(37%)	14 (67%)	7 (33%)	0 (0%)
Above 3000	37	16 (43%)	6 (37.5%)	10 (62.5%)	0 (0%)
Total	186	72 (39%)	33 (46%)	39 (54%)	0 (0%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

From table 5.21 it can be said that in ward C, the status of educational level of most of the literate persons (54%) is in up to secondary level i.e. v-x. Either these people are reading at any class between V-X or they end their education between V-X. The education up to primary standard is the remaining 46 percent. There is no workers in this ward who passed secondary education.

Educational status of women domestic helps and their family members in ward 'D'

Table-5.22: Literacy among different income groups in ward D

Income group	Total number of families	Number of family members	Literacy	Illiteracy
Up to 1000	3	8	1 (12.5%)	7 (87.5%)
1001-2000	15	56	30 (53.6%)	26 (46.4%)
2001-3000	19	76	29 (38%)	47 (62%)
Above 3000	13	57	30 (53%)	27 (47%)
Total	50	197	90 (46%)	107 (54%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table 5.22 transpires that in ward D literacy rate is 46 percent ranging from 12.5 percent to 53.6 percent with the lowest income group has the lowest literacy. Group '1001-2000' shows the highest literacy rate (53.6%) in this ward.

Table-5.23:Income-wise and gender-wise literacy in ward D

Income group	literacy	Male	Female
Up to 1000	1 (12.5%)	1 (100%)	0 (0%)
1001-2000	30 (53.6%)	16 (53%)	14 (47%)
2001-3000	29 (38%)	18 (62%)	11 (38%)
Above 3000	30 (53%)	13 (43%)	17 (57%)
Total	90 (46%)	48 (53%)	42 (47%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table 5.23 indicates that in ward D female literacy rate (47%) is smaller than the male literacy rate (53%) overall though in the income group 'Above 3000' the female literacy is higher than male. In the lowest income group 'up to 1000', none of the female family members of the domestic helps are literate in wards D.

Table-5.24: Literacy in different income groups in ward D

Income group	Number of family members	literacy	Up to IV	V-X	Above X
Up to 1000	8	1 (12.5%)	1 (100%)	0 (0%)	0 (0%)
1001-2000	56	30 (53.6%)	19 (63%)	9 (30%)	2 (7%)
2001-3000	76	29 (38%)	12 (41%)	17 (59%)	0 (0%)
Above 3000	57	30 (53%)	11 (37%)	19 (63%)	0 (0%)
Total	197	90 (46%)	43 (47.8%)	45 (50%)	2 (2.2%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.24 shows the educational standard of the family of domestic helps among different income groups in ward D. In this ward total literacy is 46 percent out of which up to primary level is 47.8 percent, secondary level is 50 percent and 2.2 percent is above X standard i.e. in this ward the major part of the literate persons are in the secondary level.

5.3: Sanitation facility

During survey our intention was to know the living conditions of all the domestic workers individually. So they were asked whether they had the facility of toilet or latrine as well as total sanitation facility in their house or not. Their responses have been reflected in tables-5.25, and 5.26.

Table-5.25: Sanitation facilities

Income Group	Number Of families	Latrine facility
Up to 1000	27	12(44.4%)
1001-2000	70	41(58.6%)
2001-3000	59	35(59.3%)
Above 3000	44	29(66%)
Total	200	117(58.5%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

The percentage analysis shown in the table 5.25 reveals that in the income groups 'up to 1000', '1001-2000', '2001-3000' and 'above 3000', the toilet facilities are enjoyed by 12, 41, 35 and 29 families respectively. It is 44.4 percent, 58.6 percent, 59.3 percent, and 66 percent respectively. Overall 58.5 percent families have sanitation facilities

From table 5.25 it is clear that, those who have higher income have more financial abilities to get their own toilets built. There are many families who share their toilets with others. So out of the total population of our survey, 58.5 percent families have toilet facilities. A major part of the toilets are constructed by the municipality. Some of the toilets owners expressed their dissatisfaction for the bad and unhygienic condition of cheap toilets. Some toilets are almost open and have no walls of any kind to protect their privacy. Remaining 41.5 percent of women domestic workers' families do not have the toilet facility at all. So they use others' toilets or go far away in the open field or holm of any river either in day break or at dusk.

Table-5.26: Ward-wise sanitation facilities

Ward	Latrine Facility
A	11(22%)
B	38(76%)
C	39(78%)
D	29(58%)
Total Workers	117(58.5%)

Source: Fields survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.26 clearly shows that in ward 'A' the latrine facility is scarcely available (only 22%) compared to other three wards. The cause behind this fact is that this ward is situated on the bank of the river Torsha. Most of the domestic workers stay on the holm of this river and they are habituated to defecate on the holm of this river at dawn and they do not feel the necessity of having their own. In other words, also many of the workers do not have their latrine and they use the vacant and fallow lands of their slum or a nearby woods for their latrine.

When they are asked about their facility of potable water, we get the information that for everyone potable water is in their reach, may be it is in the neighbors' house or they get water from the government sank tube well or hydrant.

5.4: Electricity facility

As we were interested in knowing the over-all standard of living of the domestic workers, it should be within our knowledge whether they have any electric facility or not.

Table-5.27: Electricity facility

Income range	Number of Families	Electricity available
Up to 1000	27	6(22.2%)
1001-2000	70	16(23%)
2001-3000	59	20(34%)
Above 3000	44	16(36.4%)
Total	200	58(29%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

The percentage analysis as has been shown above in table 5.27 reveals that only 29 percent of all the families enjoy the advantage of electricity and 71 percent domestic workers do not have electricity facility in their houses. This fact confirms their poor housing condition. This table (5.27) further shows that in the income groups 'up to 1000', '1001-2000', '2001-3000' and 'above 3000', electricity is available in 22.2 percent, 23 percent, 34 percent and 36.4 percent of the families respectively. Therefore it is clear from the table that availability of electricity for the domestic workers is directly related to their monthly income. Some of them confessed that they were enjoying the advantage of electricity by hooking system.

Table-5.28: Ward-wise electric facility

Ward	Number of families	Electricity
A	50	9(18%)
B	50	13(26%)
C	50	19(38%)
D	50	17(34%)
Total	200	58(29%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

From the table 5.28 it has been shown that in wards 'A', 'B', 'C' and 'D' the electricity facility is enjoyed by 18 percent, 26 percent, 38 percent, and 34 percent domestic worker's families respectively. In ward 'A' the domestic workers are lagging behind from getting the electric facility as most of them stay on the holm of the river and on the embankment of the river where electric facility is impossible.

5.5: Housing provisions

The sample women domestic workers were asked whether they have their own house or not. The responses of them have shown the following results.

Table-5.29: Housing provision

Income Group	Number of family	Own house	Rented	Paternal or other relative's house
Up to 1000	27	20(74.1%)	4(14.8%)	3(11.11%)
1001-2000	70	43(61.43%)	12(17.14%)	15(21.42%)
2001-3000	59	42(71.2%)	11(18.64%)	6(10.16%)
Above 3000	44	29(65.9%)	8(18.18%)	7(15.9%)
Total	200	134(67%)	35 (17.5%)	31(15.5%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.29 states that 67 percent of women domestic workers have their own house to live in. 17.5 percent workers are living in the rentable houses and they have to pay monthly rent ranging between Rs 100 to Rs 400. About 15.5 percent domestic workers are staying at their paternal house or at their other relatives' house. This is because of either they have no other means of living or they were deserted by their respective husbands.

So it is clear that 33 percent of women domestic workers cannot afford to possess their own houses. All the houses of the domestic workers are of little hovel nature irrespective of their possession. It is also clear that house possession facilities are not dependent on their income at all.

Table-5.30: Ward-wise housing provision

Ward	Own house	Rented house	Paternal house /relatives' house
A	29(58%)	15 (30%)	6 (12%)
B	34(68%)	11(22%)	5 (10%)
C	28((56%)	9 (18%)	13 (26%)
D	43 (86%)	0(0%)	7 (14%)
Total	134(67%)	35(17.5%)	31(15.5%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

From table-5.30 we get that in ward 'D', most of the female domestic workers (86%) belongs to their own house and no one is staying at any rentable house. The highest percentage of domestic workers who are in rented house from the ward 'A'. In this

ward many of the workers were migrated from different villages around Cooch Behar leaving their rural life. After entering Cooch Behar they take rentable houses and engaged in any work with the help of any of their relatives or their friends .Thus,in this ward many of the domestic workers are living in rentable houses. The highest percentage of domestic workers who stays at their paternal house or relatives' house is from ward 'C' where percentage of the own house is the least of all the four wards.

5.6: Family size and the number of children

As the number of children shows the consciousness about children and burden of their family they were asked about how many children they have? Their responses are shown below in table-5.31.

Table-5.31: Family size in respect of children

	Families with no children at all	Families with 1-3 Children	Families with above 3 children
Up to 1000	13	14	0
1001-2000	22	44	4
2001-3000	15	38	6
Above 3000	9	29	6
	59(29.5%)	125(62.5%)	16(8%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

It is found that majority of the workers (62.5%) have children between number 1-3. About 8 percent of workers have more than 3 children. 29.5 percent of workers have no children at all. But in the no children group there are domestic workers who are still unmarried and who have aged offsprings i.e. they have become adult at the time of our interview. It is clear from table-5.31 that who have children more than three, their income is a little high compared to others. It is because of their working children who are also engaged in some work and increase their family budget in the sense of their joint earning. Besides this, the number of children is not dependent on the income of domestic workers rather it is related to their attitude about taking children. For example:

there was a certain case where as ill luck would have it, the family was all along having female children one after another while they were expecting a male child .So they had nine female children then, which was alarmingly high. Most of the workers are not aware of family planning and so for the maintenance of their family they face financial hardship.

5.7:Weekly working hours of domestic helps and their husbands' income

Our enquiry about the working hours of domestic workers revealed that their duty hours are not common to all. Working period varies considerably depending on the economic need of the workers, their ability to work etc. To earn their bread and butter, the domestic workers have to struggle throughout the day starting from as early as 5 o'clock in the morning and can finish their routine work not before 11 p.m. Some of them enjoy some leisure time. They have to discharge their responsibility as domestic workers at their work place while not being relieved from their own household work. They divide their schedule according to their necessity.

Generally after getting up early in the morning the part time domestic workers do some of their household jobs and prepare some food for their family members .Thereafter they set out for their profession .After completing their morning schedule of work they go back to their home and prepare meals for their family members. After their lunch Again they go out for their evening schedule and at night again they cook for their respective family members and look after their household chores. Our survey reveals the fact that with the increase in the working hours /week the consolidated income of their family also rises.

Table-5.32: Weekly hours of work (average)

Income Group	Weekly hours of work(average)	Hours of work as domestic help(average)	Working hours in own household (average)
Up to 1000	55.50	42	13.5
1001-2000	63	54	9
2001-3000	68	56	12
Above 3000	73	62	11
Average weekly working hours	64.87	53.5	11.37

Source: Field survey.2010. Note: Numbers within parentheses indicate percentage to total

It is shown from table-5.32 that from the income groups 'up to 1000', 1001-2000, 2001-3000 and 'above 3000' the average working hours of the women domestic helps are 42 hours, 54 hours, 56 hours and 62 hours per week respectively. So it is clear that those domestic workers earn more whose working time is more (the family income depends on the income of women domestic workers mainly). Therefore who want to raise their income, they have to work hard if it is possible for them. The average working hours in the own households varies from 9 hours per week to 13.5 hours per week which does not relate to their income rather it is related to the number of existing family members who can help them in their household jobs.

Occupations of husbands

Occupation of husbands has a bearing on the life style of domestic workers. So to draw a clear picture this topic is to be analyzed in detail.

Table-5.33: Number of earning husbands

Ward	Number of domestic workers who has their respective husbands	Number of husbands who earn something	Number of husbands who do not earn
A	23(50%)	20(87%)	3(13%)
B	31(68%)	26(83.9%)	5(16.1%)
C	31(66%)	25(80.6%)	6(19.4%)
D	28(60%)	28(100%)	0(0%)
Total	113(56.5%)	99(87.6%)	14(12.4%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

Table-5.33 represents the number of earning husbands of the domestic helps in different wards. Out of 200 women domestic workers, 113 couples are living together in their family i.e. 56.5 percent workers are living with their husbands. Naturally they depend upon their husbands for their sustenance somehow or other. But out of 113 husbands, 14 are totally jobless i.e. either they are infirm or they are living parasitic life. From table-5.33 it is clear that in ward D, 100 percent of husbands have some earning source and in ward C percentage of jobless husbands is highest (19.4%) out of the four wards. So, as a whole, total number of working husbands are 99. Therefore above 50 percent of the women domestic workers are the sole earners for their family and remaining 50 percent families are more or less dependent on the income of their respective husbands or other family members. It would not be out of place if we

mention that though 50 percent of the families are partly dependent on the income of husbands, their income is more insecure compared to the domestic workers and so to say the economic condition of the families mainly depends on the income of women domestic workers.

However from our survey it is cropped up that overall 87.6 percent of husbands of domestic workers are somehow or other doing some jobs. They are concentrated in mainly informal sector. From our survey we get a variety of occupations of the women domestic workers' husbands

Table-5.34: Types of occupations of the husbands

Occupation	No. of person	Percentage
Rickshaw puller	47	47.47%
Fish Monger	4	4.04%
Hind	2	2.02%
Factotum	8	8.08%
Track driver	2	2.02%
Instrument player	2	2.02%
Helper of tailor	2	2.02%
waiters	5	5.05%
Hawker	2	2.02%
Shoe maker	1	1.01%
Bicycle Mendor	1	1.01%
Green Grocer	3	3.03%
Temporary worker in Govt. Office	1	1.01%
Scrap collector	1	1.01%
Worker in cloth shop	1	1.01%
Carpenter	4	4.04%
Lift driver in a hotel	1	1.01%
painter	5	5.05%
Calenderer	2	2.02%
Handloom worker	2	2.02%
Baker	1	1.01%
Beedi maker	1	1.01%
Worker in Municipality	1	1.01%

Source: Field survey, 2010

Out of 99 working husbands ,majority of them (47=47.47%) are either Rickshaw pullers or barrow men or hand cart puller,8 are factotum or hodmen,4 are fish mongers,2 are hinds, 2 are track drivers .2 are playing instruments in connection with

marriage ceremony, 2 are working as the helper of a tailor, 5 are working as waiter in tea shop, 2 are hawkers (sells spiced puffed rice and so on), 1 is shoe maker, 1 is bicycle mender, 3 are green grocers, 1 is doing work in government department temporarily, 1 is scrap collector, 1 is doing work in clothe shop, 4 are carpenters, 1 of them are driving the lift in a hotel in Cooch Behar town, 5 are painters, 2 are calenderer, 2 are handloom workers, 1 is baker, 1 is binding beedis, 1 is a worker of Municipality. But most of the men folks' earning is irregular and the families are mainly dependent on the income of the women domestic helps.

5.8: Maintenance of savings and family indebtedness

Inspite of being aware that savings ensure future security, very few domestic workers are concerned about the potentiality of savings. They try to maintain their savings account though they are not very sure to continue their deposits. The following table (table-5.35) shows the savings potentiality of the women domestic workers

Table-5.35: Savings potentiality

Income Group	Number of families	Savings Account
Up to 1000	27	6(22%)
1001-2000	70	22(31.4%)
2001-3000	59	21(35.6%)
Above 3000	44	25(57%)
Total	200	74(37%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

Generation of savings is a remote dream for more than 63 percent of workers. Table 5.35 indicates that only 37 percent of the workers manage to generate savings out of their meager income. They save a part of their earnings either at the post office or in any agent operated small savings schemes. The above table highlights that from the income group 'Up to 1000' only 22 percent of the workers have savings

accounts.31.4 percent workers manage to save from the group '1001-2000'. From the income group '2001-3000', approximately 36 percent workers manage to generate savings and from the group 'above 3000' the percentage of workers who can save is highest of all i.e. 57 percent. Although our survey among a total population of 200 shows an increasing trend of savings with the increase in income, still the total percentage remains very insignificant (37 percent).

5.8.1:Ward-wise savings potentiality

Now we look at the ward wise distribution of savings potentialities. It will help us to compare the awareness of domestic helps somehow in the four wards

Table-5.36:Ward-wise saving potentiality

Ward	Number of families	Savings accounts
A	50	22(44%)
B	50	19(38%)
C	50	10(20%)
D	50	23(46%)
Total	200	74(37%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.36 representing ward wise distribution of savings indicates that from the ward 'A',44 percent of workers ,from ward 'B' ,38 percent of workers, from ward 'C', only 20 percent and from ward 'D' ,46 percent of domestic workers can manage some amount for savings. This table further represents that the domestic workers of the wards 'A' and 'D' are more aware of savings than the workers of ward 'B' and 'C'.

5.8.2: Family indebtedness

Most of the people do not want to borrow money because it may become a burden on them to clear their dues on time. But sometimes they are compelled to take loan to meet their economic necessities for their family obligations. In order to get complete

information of their economic status we asked them the position of their family indebtedness which is analyzed in the following table.

Table-5.37: Family indebtedness

Income groups	Total number of families	Number of indebted families	Loan Accounts		Loan Amount	
			Private	Government	Total	Average
Up to 1000	27	3(11%)	6500	0	6500	2166.67
1001-2000	70	15 (21.4%)	34000	0	34000	2266.67
2001-3000	59	29 (49%)	118000	0	118000	4068.96
Above 3000	44	23 (52.3%)	100700	14000	114700	4986.96
	200	70 (35%)	259200	14000	273200	3902.85

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.37 transpires that 35 percent interviewed respondents have borrowed money from others to meet the family necessities and 65 percent respondents expressed that they do not have to take loan though poverty is dominating in their family.

This table further reveals that from the income group 'up to 1000', 11 percent are indebted; from the income group '1001-2000', nearly 21.4 percent have borrowed money; from income group '2001-3000', 49 percent have taken loan and from the group 'above 3000' approximately 52 percent are indebted.

Therefore our survey among the domestic helps generates the stunning fact that with the increase in income the number of indebted workers is increasing. This happens because who earn more; most of them are having their ability to clear off their debts out of their comparatively higher income. And it may be the fact that with the rising of income the standard of living improves and so demand increases which forces them to borrow money from others.

Now if we consider the loan accounts of the women domestic workers, we can see that in the income group 'up to 1000' the average loan taken by the indebted families was Rs.2166.67. In the income group '1001-2000' it was Rs 2266.67. From the income

group '2001-3000' Rs 4068.96 was taken averagely and in income group 'above 3000' the average loan taken was Rs 4986.96. So there is a direct relationship between income and the amount of borrowing.

5.8.3: Sources of loan taken

During survey we wanted to know where they were taking their loans from. In reply we came to know most of the women domestic workers had been borrowing money from any private sources i.e. from the money lenders at a high rate of interest or from the employers under whom they worked as domestic workers. In this manner the employers keep control on the domestic helps and ask for extra work whenever they want i.e. they are taking advantage of their monetary weakness. Some of the money borrowers borrowed money from their relatives when they are in need. There is a private source of money lending named 'Bandhan' which is very popular to the women domestic workers. Table 5.37 mentions that the total amount of loan which was taken from private sources is Rs.259200 whereas the amount of loan which was borrowed from any government source is only Rs 14000. So in this respect the government assistance is negligible.

Table-5.38: Ward-wise distribution of indebted persons

Ward	Total number of workers	Number of indebted workers
A	50	22 (44%)
B	50	18 (36%)
C	50	11 (22%)
D	50	19(38%)

Source: Field survey, 2010 .Note: Numbers within parentheses indicate percentage to total.

If we study table 5.38 which express the ward wise distribution of indebtedness, it is clear that 44 percent domestic helps from ward A; 36 percent helps from ward B; 22 percent domestic workers from ward C and 38 percent from ward D had borrowed money to meet their family need. So it is shown that domestic workers of ward C are comparatively less indebted than the other three wards. Most of the borrowers told us that social rituals of marriages and deaths are the main cause of borrowing money. Some expressed that for the treatment of their family members or themselves they

have to take loan and some other had taken loan in order to meet their daily expenses. Many of them have bought rickshaw for their husband by taking loan and the remaining borrowed money for repairing and making their house or for purchasing land or house and so.

5.8.4: Self – help group membership

Self help group is a group formed by the poor women of a society for their economic uplift and emotional support to each other in need. They mutually save money to fulfil their necessity. It is a village based financial mediator which is generally composed of 10 to 20 local women. Self help group can be seen in many countries. A plenty of them can also be found in India. They are registered or unregistered groups of micro-entrepreneurs which have homogeneous economic or social circumstances. The group members come together voluntarily to save regular small quantity of money and contribute to a common fund for meeting their emergency needs on the basis of mutual help. They can take loan from the money collected by the group and make everyone of the group self-employed.

We asked the women domestic workers whether they are associated with any self-help group or not. But the response of the workers is very despondent. A small number of domestic workers are connected with the self-help group.

Table-5.39: Members of self-help groups

Income Group	Number of families	Members of self help group
Up to 1000	27	0(0%)
1001-2000	70	4(5.7%)
2001-3000	59	3(5.1%)
3001 and above	44	5(11.4%)
Total	200	12(6%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.39 indicates that only 6 percent of the workers are the members of Self help group. Though self help group is only for poor women and it helps its members during their need, these poor working women are not so aware of this beneficial group.

Ward-wise distribution of self-help group

Table-5.40: Members of Self-help group

Ward	Number of families	Members of self help group
A	50	1(2%)
B	50	3(6%)
C	50	3(6%)
D	50	5(10%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Marital Status

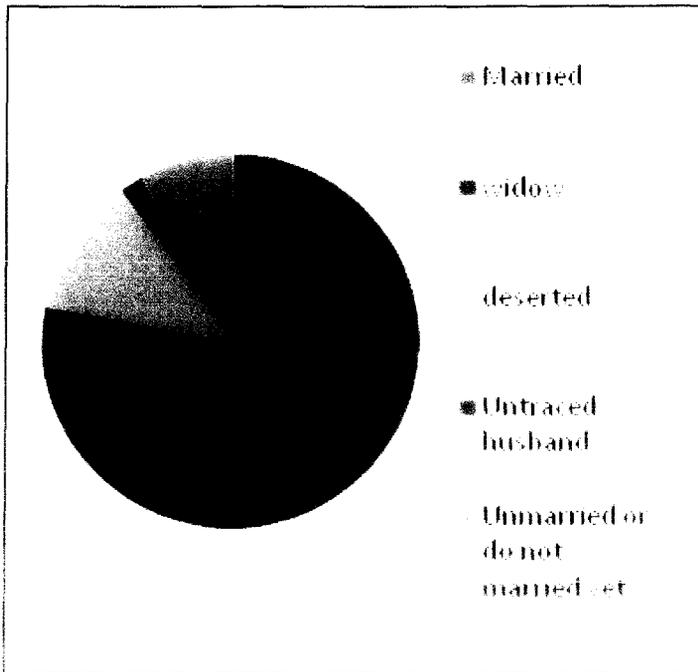
To understand the status of their family, it is important to discuss their marital status. The following table gives a clear picture of the marital status of the women domestic helps

Table-5.41: Marital status of women domestic helps

Ward	Married	widow	deserted	Untraced husband	Unmarried or do not married yet
A	23	16	6	1	4
B	31	11	3	1	4
C	31	14	5	0	0
D	28	14	1	2	5
Total	113(56.5%)	55(27.5%)	15(7.5%)	4(2%)	13(6.5%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Figure: 5.4 – Pie chart showing marital status



Source: field survey, 2010

As table-5.4.1 explains, the number of married women domestic workers who are staying with their husbands is 113 i.e. 56.5 percent of the total samples. The percentage of widow is 27.5 percent many of whom have lost their respective husbands 20 or 30 years back and since then they are earning their living by serving in domestic jobs. 15 husbands of the respective domestic workers has married again and they are staying with their second or third wife i.e. 15 domestic workers (7.5%) are grass widow. Among all the domestic workers only 4 (2%) domestic workers revealed that there was no trace of their respective husband or maybe they did not want to reveal their conjugal secret. Besides, 6.5 percent women domestic workers do not marry yet. Obviously majority of the women domestic workers in this unorganized sector of Cooch Behar are married though most of them are suffering from conjugal unhappiness.

BPL Card Holder

Table-5.42: BPL card holding

Total number of workers	Number of BPL card holder workers	No BPL card
200	102 (51%)	98 (49%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Though most of the women domestic helps are very indigent, only 51 percent of them are holding B.P.L card and remaining 49 percent are waiting to get their cards whereas all of them are entitled to get a BPL card. In most of the cases it is seen that who does not possess a BPL card either she is a widow or deserted or she has none to look after her officials. Some of them reveal that as their family consists of less family members to cast vote, so the councilor does not favour them. Despite of their repeated prayers, it does not work.

Fatal diseases

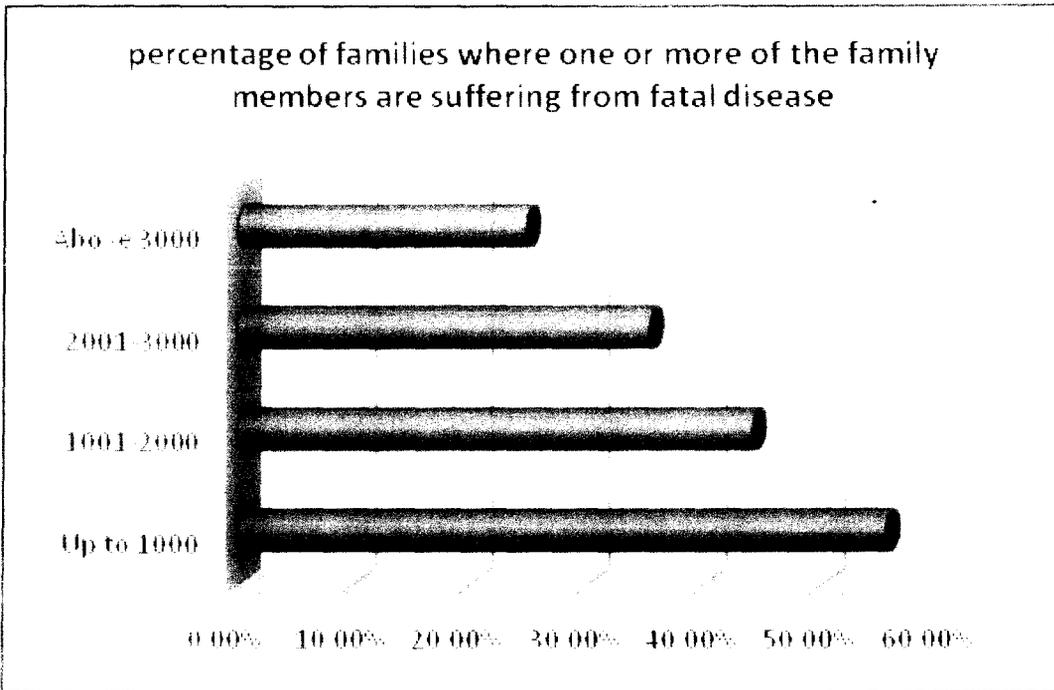
Very often the domestic workers and the family members suffer from many fatal diseases. These diseases include heart problems, high pressure, sugar, asthma, Kidney problem, severe anemia etc.

Table-5.43: Fatal diseases of the women domestic workers

Income group	Number of families	Number of families where any of the family members is suffering from fetal disease
Up to 1000	27	15 (55.55%)
1001-2000	70	31 (44.28%)
2001-3000	59	21 (35.6%)
Above 3000	44	11(25%)
Total number of families	200	78 (39%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Figure-5.5: Families with fatal diseases



Source: field survey 2010

Table-5.43 and figure 5.5 present that more or less 39 percent of the domestic workers' families are suffering from fatal diseases. Our survey states that the diseases are adversely related to the family income of domestic workers. It is found that with the increase of their family income their health condition is becoming better. Those who are able to earn comparatively more, they suffer less from the fatal disease. Besides these fatal diseases they are suffering from many general diseases. These include head ache, epilepsy, gastric problems, pain all over the body, gripes, vertigo, cough, weakness, nausea tendency due to their weakness, liver problem etc. Rina said, "I always feel feverish and vertigo and there is ear pain also." She works at a doctor's house and so out of compunction he gives her medicines gratis. One Basona said, "I have a pain around my waist. For this I was admitted to hospital for some days. When I take medicine I come round. But after some days it remits again." So most of them are suffering from pain or ache on the different parts of their body or all over the body. Almost all of them are of delicate health and at the same time they have stomach problem also. Seldom they meet a doctor for their sickness. Even if they visit any doctor they cannot continue the prescribed medicine or suggested food. So the situation does not change at all and they are doing their work with their delicate health

with much difficulty. Only 2 out of 200 workers said that they were quite OK though occasionally they suffered with diseases in common.

Now we want to show the correlation between the selected variables like age, place of residence, husband's income, women's income, caste, religion, standard of living, living children etc. of the domestic workers of Cooch Behar.

Table-5.44: Correlation matrix of selected variables

	Age	Place of Residence	Husband's Education	Women's Education	Caste	Religion	SLI	Living Children	Wage
Age	1								
Place of Residence	-0.842	1							
Husband's Education	-0.458	-0.235	1						
Women's Education	-0.589	-0.425	0.569	1					
Caste	0.758	-0.214	0.370	0.381	1				
Religion	0.392	-0.058	0.070	0.151	0.186	1			
SLI	0.623	-0.312	0.475	0.468	0.325	0.117	1		
Living Children	0.581	0.365	0.1780	-0.212	0.469	0.34	0.452	1	
Wage	0.256	0.582	0.581	0.457	0.124	0.251	0.756	0.856	1

Table-5.44 shows that variables like age of women, place of residence, women's education, caste, standard of living, children are having some sort of significant association with daily wage in informal sector in Cooch Behar District. The variable which is found to be associated positively with place of residence is the daily wage of the women domestic workers. This may be attributed due to the cause, such as most of the women in the informal sector in the productive age group to the urban areas are having a substantial unmet need to fill up for smooth running family in daily life.

Now we will use the logistic regression framework to investigate the extent of the association between the wage and other variables.

Table-5.45: Logistic regression predicting the likelihood of having daily wages by the selected background of characteristics.

Characteristics	B	EXP(B)
Age		
10-20	1.895	0.045**
21-30	-2.158	0.116**
31-40	-1.371	0.254**
41+	-0.895	0.056
Residence		
Urban	0.152	0.892
Women's education		
Illiterate	-0.014	0.874
Primary	0.033	0.658
Middle	-0.568	0.042
High school and above	-0.124	0.012
Caste		
SC/ST	-0.401	0.669**
GC/OBC	0.306	0.736**
Religion		
Hindu	0.461	1.585**
Muslim	-0.468	0.254**
Others		
Standard of Living		
Low	-0.178	0.876**
Medium	-0.480	0.619**
High		
Living children		
0-5	-1.245	0.288**
6-10	-0.303	0.738**
10+	-0.089	0.856**
Women's Awareness		
No	0.845	1.452**
Poor	0.584	0.965**
Good	0.002	0.023**
Health condition		
Very bad	0.541	1.114**
Bad	0.125	0.965**
Good	0.008	0.025**
Constant	0.826	2.284**

** p=0.01 level of significance

Table-5.45 indicates the result of logistic regression analysis of daily wage as dependent variable by selected background characteristics. It will be observed from this table whether the variables like age of women, women's education, caste, religion, standard

of living , living children , womens` awareness and health condition are found to be statistically significant or not.

As regard as the age of women domestic workers, it was revealed from table 5 45 that most of the women domestic workers of Cooch Bihar are between the age of 31-40 .Now table 5.45 shows that age of the workers has a positive association with the daily wage .For the age group 31-40 the daily wage is highest and for the age group 10-20 the daily wage is lowest among all the four income groups. Workers in the age group 21-30 has higher daily wages compared to the group 10-20 and lower wages compared to the group 31-40 age .But after the Age of 40 their wages start declining. The main cause behind the above fact is that the workers in the lowest age group generally do not feel as needy as they remain under the guardianship of their parents. Parents also are not so eager to make their children to do work leaving their studies. If they may work, it is in one or two houses in maximum for meeting their own pocket money and not for any pressure of looking after their family responsibility. In the age group 21-30 the income of the workers is comparatively higher as after marriage they feel the necessity to do job for coping with their family needs and they start working with vigor and earn higher daily wage. When the workers are in the age group 31-40, their family size increases with their growing up children .The education of the children demands more earning of the workers and the workers toil more to run their family as well. In this age range they also become skilled in all types of domestic jobs and perform their work in more houses resulting a higher income. Besides, during these years the growing children can look after the family chores more or less and enable the mothers to do jobs outside their house and their income rises. After the age of 41, slowly or suddenly their health starts deteriorating and many diseases develop in them as a result of malnutrition and negligence about their health during their whole life and gradually they become weaker. So their income starts declining nearly from this age. There may be another reason that in this age span, some of their children start earning somehow and the domestic workers get an excuse to relax and they decrease their work time. As a result their income decreases gradually.

As regards as the education of domestic workers is concerned, women workers having educational background of high school and above are having less daily wage compared to illiterate women. It is seen that most of the domestic workers are illiterate and who

are literate they are mostly just literate. Table 5.45 indicates that illiterate workers have comparatively higher wages. As they are less skilled with less education, they have limited options for work but domestic works in other households. Thus, they prefer to work with vigor in more families compared to literate women workers. Sometimes they work 6-7 houses with high energy. On the other side the worker who passed middle school or high school, are not so eager to carry out domestic works with so attention. They have more option of their job besides domestic works and they try to engage in other types of jobs. The literate women domestic workers work generally for one or two households to cope with their own pocket money or own expenditure. They hesitate to perform all types of domestic jobs in other households. So their earning from the domestic work is comparatively lower than illiterate women.

Women belonging to the general caste show higher wages compared to the workers belonging to SC/ST. This may be due to the predominant SC population as domestic workers without having less health care facilities and due to the acceptability of the general caste which is higher than that of SC/ST people, despite the more presence of SC domestic workers here.

Muslims women are having 0.25 times less wage income compared to women workers belonging to Hindu religion. It is attributed to the fact that religion and culture practices debarred them in behind. Most of the Hindu families averse to appoint a Muslim domestic worker in their house. Some families keep them in job with lower wages for domestic jobs.

As regard as the standard of living, there is no domestic worker whose standard of living (SOL) is high. The medium standard of living is found in some of the cases and most of the domestic workers are living with low standard of living. The standard of living depends not only on the wage but also on other variables like education, choice, attitude about life, tendency to imitate others etc. So it is seen that the standard of living is low for those workers whose educational status is low and they occupy the major part of the domestic workers. On the other hand the standard of living is high for those workers whose education level is high and this segment is very negligible in case of women domestic helps.

In case of living children we have separated the children in three age groups; 0-5; 6-10 and 10+. Table 5.45 indicates that, there is a significant relationship of age of children and wage of the workers. The families with children 0-5 years have lowest expenditure and with the increase in the age, the expenditure as well as wage of the workers rises to meet up the education expenditure and other expenditure. More so, the elder children help the family by doing household jobs as well as allowing their mother to earn more.

As regard as the awareness of the women domestic workers, a large part of them have no awareness regarding government facilities at all. They remain busy to work for many households and most of the times they remain engaged in domestic works. So they remain unaware about the grants, Minimum wage Act, PF facilities etc. Some workers have a little awareness and very small number workers have good knowledge about these grants. The awareness also related to the education of the domestic workers. The domestic helps who are less educated have less awareness and vice versa.

It is also observed from table 5.45 that a large percentage of workers have very bad health condition and a negligible percentage has good health condition. The main cause of their bad health is mainutrition from their birth time. More so when they become ill, they find no time to visit a doctor for their treatment. Even when they take medicine generally they do not complete the prescribed course of the medicine. So when they take medicine they come round but after some days that disease relapse. Gradually they develop many diseases in them. Here the health condition is dependent on the education, standard of living, awareness etc. The workers with no education, with lower standard of living and having no or poor awareness, posses very bad health condition and this part of workers predominate the domestic works. On the other hand the portions which have good health along with middle or high school education, medium standard of living and good awareness occupy a very small part of the domestic workers.

5.3: Testing of hypotheses on the basis of data collected

In this chapter we would like to test the hypotheses which were stated before with the help of relevant data collected in our survey.

5.3.1: Hypothesis 1: The domestic help is very much exploited in terms of wages that they receive.

The domestic helps tend to have lower wages, fewer benefits, less security compared to other wage workers. In our view a significant proportion of domestic workers live below the poverty line. So during our survey, out of our inquisitiveness we asked the domestic workers about their wages and their family income. We estimated their income that they stated before us. We have calculated their total wages by summing up their wage in cash and by kind. So to say they get tea, bannock, puffed rice, bitten paddy, and rice (one time or more) as a part of their wages. Some domestic workers get only refectation or some get full plate rice. Generally the full time or residential domestic workers get three times full plate meals. The cost of their refectation is roughly estimated at Rs five and full plate rice at Rs 12. Adding this kind of cost to their salary, we got their total wages. To get their family income we added their total wages with the income of other family members. To know their wages and income of other family members we had to depend upon their rough estimation.

Now we look at the tables 5.46 and 5.47.

Table-5.46: Family Income of Domestic helps (from up to Rs 1000 – Above 3000)

Income group	Number of families	percentage
Up to 1000	27	13.5
1001-2000	70	35
2001-3000	59	29.5
Above 3000	44	22
Total	50	100

Source: *Field survey, 2010.*

Table-5.44 shows the consolidated family income (per month) of the domestic workers. We have divided all the 200 families into four income groups. These groups are 'up to 1000', '1001-2000', '2001-3000' and 'above 3000'. It is obvious from this table that 13.5 percent family belongs to the group 'up to 1000'. It is interesting to note that 35 percent of the families belongs to 1001-2000 income group (which is the highest

percentage), 29.5 percent belongs to 2001-3000 category and Only 22 percent falls in the group 'above 3000'. So it is clear from this table that most of the families of domestic workers (about 64.5%) have monthly income from Rs 1000 to 3000. The mean consolidated income of the domestic workers' family is Rs. 2100.5 per month.

If we consider female domestic worker's income alone, we get the following picture from our survey.

Table-5.47: Income of domestic helps (up to 1000-Above 3000)

Income group	Number of domestic helps
Upto 1000	76(38%)
1001-2000	109(54.5%)
2001-3000	13(6.5%)
Above 3000	2(1%)
Total	200

Source: Field survey, 2010. Numbers in parentheses indicate percentage to total.

We also have divided all the domestic workers according to their own income in four income groups. Table 5.45 shows that 38 percent domestic workers have monthly per head income of Rs 'up to 1000', 54.5 percent have monthly per head income 1001-2000, 6.5 percent domestic workers falls in the group 2001-3000 and only 1 percent of the domestic workers earns Rs above 3000 per month. The mean monthly income of the women domestic workers is Rs. 1205.50.

National Floor Level of Minimum Wage Rate (NFLMW) is Rs 100/day (i.e. Rs 3000/month) which was effective from 1st November 2009. But from our survey it is cropped up that only one percent domestic workers earn more than Rs 3000 per month and only 6.5 percent domestic workers earn Rs 2001-3000 per month. The rest percentage of domestic worker's (92.5%) earning is lower than Rs 2001 per month (i.e. less than Rs 66.7 per day). So we can conclude from this data analysis and from the mean income that women domestic workers are very much exploited in terms of wages they receive compared to National Floor Level of Minimum wage rate and it proves the 1st hypothesis.

5.3.2: Hypothesis 2: Often they fall victim to the sexual desire of the mail members in the master's family.

Domestic helps are generally very much neglected at their masters' house though they are indispensable there. In most of the cases they stay reticent in their working houses. Generally they do not poke their nose in the family talks of their house masters'. But many domestic helps irrespective of their marital status are molested and wooed by their respective house masters or the relatives or neighbors under duress. They cannot raise their voice against the ill motivation of them. We have asked them if they were harassed sexually. In response firstly many of them denied .But after some conversation they disclosed one or two incidents which prove above. Instances of such sexual harassments are rape, bottom pinching, undesirable touching of erogenous zone, forcing of physical intimacy, voided in bathroom or in time of changing their dress, passing of lewd remarks, sexual gestures, ogling etc. In some cases the domestic helps did not consider the events as sexually harassment but in my view those are nothing but the ill motivation of those persons. In our survey we get two cases where domestic helps were raped day after day by the respective house masters. As a result one gave birth a child and this child is bringing up with her mother. In other case the victim became pregnant and created pressure to marry her but all were in vain. At last she had to abort the child in an advanced stage at the risk of her own life. Her house master cleaned his hands by paying the money for abortion.

Table-5.48: Sexually harassed domestic help

Item	Number
Number of Domestic helps	200
Sexually Harassed	26
Percentage	13

Source: Field survey, 2010.

From statistics it is revealed that in an around 13 percent among all house maids experienced sexually harassment. As the domestic workers work isolated, sexual mistreatment among domestic workers is invisible to us. Most of the victims chose to be unvoiced or leave the job. Some consider it is not abnormal case or they do not know where to seek support from. They remain helpless to accept the original sin.

Though may be it, in our survey, many of the maids did not disclose the real fact due to utter shame .Otherwise the figure would have been enhanced.

Therefore hypothesis 4 is proved to be true.

5.3.2: Hypothesis 3: They want to educate their children but the environment is not conducive to educate them.

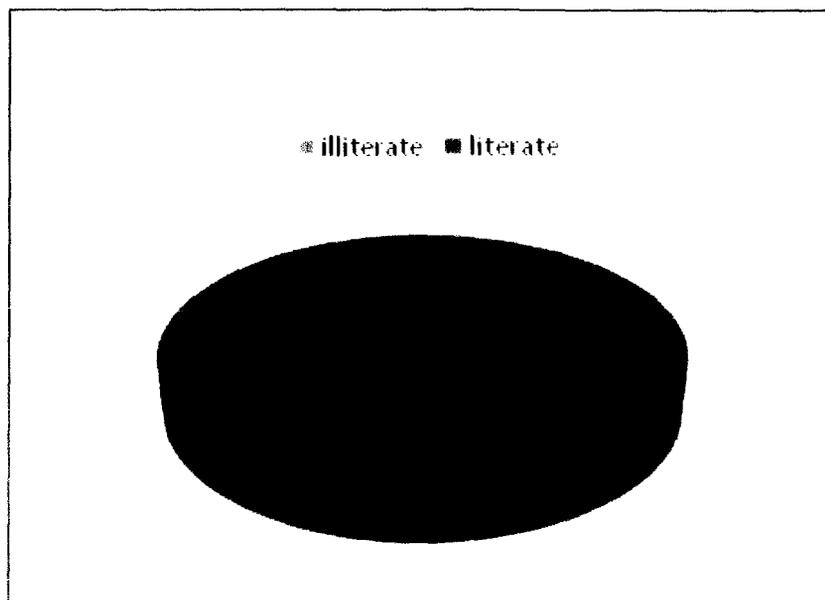
Education has a necessary role to play in the personality development, economic development and social development. But it has been seen that most of the domestic workers are illiterate or just literate. To cope with the current era it is found that they have a positive attitude towards education. They dream that their children will be educated and lead a comfortable life unlike them. As they themselves could not be learned and for their want of time they themselves can not involve in the study process of their children they appoint private tutors with much hardship spending Rs 100 to 500 or above as an honorarium of the tutor. If the children want to prosecute their study, mother is ready to provide financial help by earning through extra work.

Table-5.49: Childrens' education

Item	Number
Total number of children	334
Below the age of normal education	37
illiterate	29 (9.76%)
literate	268(90.23%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Figure- 5.6: Childrens' education



Source: field survey 2010

Table 5.49 and figure 5.6 indicate that the total number of children of all the 200 women domestic workers are 334. Out of these, 37 are below the age of formal education. So the remaining eligible children for literacy is 297. Among this 9.76 percent are illiterate and 90.23 percent is more or less literate (Figure 5.6). So there is a good literacy rate of the children of domestic workers.

If we compare this result with the following table, which shows the situation of the domestic worker's family in respect of education as a whole, we get a contrast result.

Table-5.50: Total literacy of the families

Level of education	Number
Illiterate	435 (57%)
Literate	328 (43%)
Total family members	763

Source: field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

From tables 5.50 and 5.49 it is clear that though only 43 percent of total family members are literate, among all the children 90.23 percent are literate more or less. So it is obvious that domestic helps want to educate their children being illiterate themselves. In response to our question to the domestic helps about their infant children's education they replied positively that they will definitely put them in school.

So here the first part of the hypothesis is proved true i.e. they want to educate their children.

Now we look at the next table.

Table-5.51: Educational level of the children of domestic helps

Level of education	Number of children
Illiterate	29(9.76%)
I-v	129(43.4%)
v-x	130(43.8%)
Above x	9(3%)
Total number of children suitable for schooling	297

Source: Field Survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Note: Maximum educational level of children of each worker was considered

It is revealed from table 5.51 that 9.76 percent children of domestic workers are totally illiterate. It was reported that 43.4 percent children had received formal free schooling of 1 to 4 years provided by the state. About 43.8 percent children attended in high school and only 9 children i.e. 3 percent were found to have passed secondary examination. So it is clear that inspite of the domestic helps' honest endeavor they cannot carry on their childrens' education continuously. Many reasons are behind this. The father of the children are not so attentive about the study of their respective children. The condition of the hovel is not hygienic to live in at all and is not congenial to study. Generally they have only one room for the whole family where the environment is inconvenient for education. Hovel is not salubrious but detrimental to health. So the children do not get proper study place owing to surrounding sound pollution. When mother is out of their house to their place of work, the children are roaming here and there or playing with other children. Nobody is there to ask them to sit at their desk. At night or even during day time they do not get enough light to read. Their hovel is so narrow that sunlight cannot enter there. In most of the cases electricity is unavailable. If electric power is there the voltage is low and the light is faint in all the hovels. Gradually they become avers to read and drop out from their rolls.

Very often the girl children start working with their mother in their working houses or in their own house. Most of the children are encouraged by their parents to do any job to earn money to meet up their daily demands. This information proved to be true in our survey where only 3 percent children were passed class X out of the whole (who are suitable for study). So a few children prosecute their study up to X or above though almost all were admitted in school by their parents. So visibly this hypothesis is true.

5.3.4: Hypothesis 4: Very few workers are concerned about the potentiality of savings.

We investigated about savings of domestic helps during our survey and we get the following table.

Table-5.52: Savings account of the domestic help

Item	Number
Number of domestic workers	200
Have savings account	74 (37%)

Source: Field surveys, 2010. Number within parenthesis indicate indicated percentage to total.

In spite of being aware that savings ensure future security, very few workers are concerned about the potentiality of savings. Generation of savings is a remote dream for more than 63 percent of workers. Only 37 percent of workers manage to generate savings out of their meager income. They save a part of their earnings either at the post office or in any agent operated small savings schemes. This supports hypothesis 6.

5.3.5: Hypothesis 5: The women domestic helps are tortured by the male members both mentally and physically in their own house.

It is discussed that domestic helps are being tortured and exploited in their masters' houses but it is also a naked truth that they are too exploited and tortured in their own families. In most of the cases the respective husbands of domestic helps are illiterate and they are totally void of compunction. As their income is not so good and they have many habits they have to depend on their respective wife's income. During our survey it was noticed that many of the husbands have fairly well income to support their family but as they were habituated to consume liquor or gamble at cards, they can't meet up

their minimum requirement of their family and they engage their wives in doing jobs as domestic help for earning money. In some cases husbands become inert when they feel that their wives are earning by toiling the whole day. In this way domestic helps are exploited in their own house. Sometimes they were abused in their house to earn more. They become overstressed and get exhausted caring out almost all responsibilities single handed. In our survey a particular case revealed that husband of a domestic help withdrawn the whole money (Rs 5000) from the post office saving account by forging his wife's signature which was saved by the domestic help with more hardship for years together. At the time of our conversation that domestic help disclosed with tears that her husband was going to marry another woman with the money which was withdrawn out of his wife's account illegally.

In the other side the husbands of domestic workers are generally very sceptical. Some domestic workers complained that because of their physical exhaustion if they could not respond to the husband's sexual demand they are misunderstood and alleged to have erotic relations with other men. So when their honesty is faced with question their sentiment gets hurt. In some cases when the fidelity of husbands becomes doubtful they put blame and allegations on their respective wives to screen their own fault. In some cases if the domestic helps step out of the house well spruced or well dressed she is abused and criticized that she tries to draw attention of other males. "My husband knocked down all my teeth out of his scepticism." Said weeping one of the domestic helps Aruna.

Abusing silly language, beating, kicking, throwing away from the house by the male members is a common phenomenon in the women domestic worker's family. In this way the domestic helps bear mentally and physically torture by the male members of their own family.

Table-5.53: Domestic helps tortured within the family

Item	Number
Number of domestic help	200
Tortured in their own families	141(70.5%)

Source: Field survey, 2010. Number within parentheses indicates percentage to total.

Our survey result reveals the same picture. From table 5.53 we get that more than 70 percent domestic helps are tortured either mentally or physically or in both ways in their own house. So our hypothesis is proved truth.

5.3.6: Hypothesis 6: In most of the cases the family members of domestic help are dependent upon them. Her husband and their youngs prefer to spend time lethargically. So she has to shoulder the entire responsibilities of the family.

In general it should be that a family is run by husband and wife together. It is a joint venture for the husband and the wife. In India in almost all the families husband was found to be main bread winner of a family. But to cope with the current age it is now established that for meeting the family needs income of both the spouses is required. As a prove now a days it is seen that women domestic helps start doing works to earn extra money to fulfill their family need i.e. because of their crying need they started working. As they are unskilled in other works and they are habituated in domestic chores at their own house, it is easy for them to enter into the market of domestic workers where the demand is very high. Though wives' contribution to household income is good, generally the families of domestic workers are not being maintained only with the earnings of the domestic helps alone but also with the income of other family members.

Now we look at the following table:

Table-5.54: Earning and non earning members

Item	Number
Total number of families	200
Other earners	127(63.5%)
Non earners	73(36.5%)

Source: Field survey, 2010.

It is clear from table 5.54 that 63.5 percent of families of domestic helps have other earning members and remaining 36.5 percent domestic workers have none to help them economically in their own family. These workers do not have any other financial sources to get money i.e. there is no second hand to earn money to support family expenditure. Out of 127 other earning members of those families 108 were respective

husbands and 19 were the other family members like parents, son, daughter, parents in law, brother, sister etc. of domestic help.

So from this table it is not proved that in most of the cases the family members of domestic helps are dependent upon them .But it is true that though it is not in most cases but the percentage of the families is not so negligible (36.5%) where domestic helps are the sole earner of the family.

Now it is to be seen that whose contribution in the family is large compared to other earner.

Table-5.53: Families with family members whose monthly income is higher than women domestic workers

Table-5.55: Comparing incomes of domestic helps and other family members

Number of total families	Number of families where other's income is higher than domestic workers	Number of families where income is same for both the earners
200	80(40%)	2(1%)

Source: Field survey, 2010 Numbers within parentheses indicate percentage to total

From table-5.55 it is obvious that in 40 percent families domestic helps are the secondary earner as in these cases other person's but domestic help's economic contribution is higher. Two domestic helps reported that their income and the amount of their husband's income are almost the same. So it is clear that remaining 59 percent domestic helps are the primary earner of their family. So to say it can be said that in 59 percent families the family members are financially dependent upon the women domestic helps. Here hypothesis 8 is proved to be true.

Now we look at table-5.56 where regularity of income is reported for the family members of domestic helps.

Table-5.56: Job availability of other family members

Number of months they do jobs	Number of other earners of the domestic help's family
1-3	10(7.9%)
4-6	29(22.8%)
7-9	13(10.2%)
10-12	75(59.05%)

Source: Field survey, 2010. Numbers within parentheses indicate percentage to total

From table-5.56 it is evident that out of 127 earning family members (respective husband, mother, son, daughter etc.) in 127 families, everyone does not get work for the whole year 7.9 percent husband (or other earning members) work for only 1-3 months, 22.8 percent work for 4-6 months, 10.2 percent do their job for 7-9 months and 59.05 percent toil for income for 10-12 months in a year. So for rest of the months of a year all the families are totally dependent on the women domestic helps. Domestic helps start working as supplementary earner but in most of the cases they become the major earners of the family. Even respective husbands also start depending on his wife for their habits like taking liquor, gambling etc.

Generally the respective husbands and other family members are drone. Some of them are unable to work continuously for their delicate health. They have no onus for their family members or for themselves. More so they abuse and inflict torture on their wives to earn more money. Thus, they tend to shoulder the financial responsibility and majority of them contribute more than 50 percent of the family income. Thus the hypothesis proves true.

5.3.7: Hypothesis 7: As a result of poor income, lack of nutrition and physical pressure, female workers are developing a large number of diseases.

It is proved that family income of domestic workers is very scanty. To meet up their family expenditure they become bewildered. Most of the male members of the family are very much irresponsible about looking after their family. So women domestic workers try to cope with their family needs by toiling all through the day. Thika workers work more or less four to seven houses. Besides this, they have to manage

their own household jobs at the same time and look after their own family members. So their physical pressure is excessive. Moreover they suffer from lack of nutrition. Poor income, high price of necessary goods do not allow them to get wholesome food. So they suffer from many common diseases. Most of them are unable to take treatment on time. After taking care of their children, their husbands, they neglect their own health as they have no time left to look after their personal physical condition. There are more reasons behind this. If they want to consult any doctor, may be it is in hospital, they need leave from work for that day which becomes impossible to them because of their master's dissatisfaction. Always they have to hear about their irregularity at their work place. It is possible to happen that if a domestic help had already availed herself leave of absence for two days she feels hesitate to disclose her illness to the housemaster or mistress and try to avoid taking leave for consulting doctor. Even if they consult any doctor they are averse to take prescribed medicine to complete whole course for want of money. Most of the workers continue to work until it become unavoidable and if it warrants for seeing a doctor. Gradually many workers develop a large number of incurable diseases. There are many cases where they do not undergo safe abortion and do not get adequate maternity care. It is also a reason for them to fall sick. Stomach disease, menstrual problems, anemia, body ache, general weakness were the common physical problems reported by the women domestic helps.

Table-5.57: Workers suffering from diseases

Item	Number
Total number of domestic helps	200
Suffering from diseases	166(83%)

Source: Field survey.2010.Number within parenthesis indicates percentage to total

Table-5.57 transpires that more or less 83 percent of domestic workers are suffering from various types of diseases. So hypothesis 7 is proved to be true.

So through this chapter an overall idea of the condition of women domestic helps of Cooch Behar has been developed somewhat. The above tables about their income, education, age, savings potentiality, indebtedness and the analysis of these tables are reflecting the socio-economic condition of the women domestic helps. Here at Cooch

Behar our survey does not reveal the appreciable statistics. With their sordid family life and with their sigh of sorrows and worries they work hard for their sustenance. But the people in general are very much reluctant for their well being and they are all along neglected by our society. All the seven hypotheses are proved true here and we can conclude that the domestic helps are not on a decent position and in the next chapter this will be dealt with more in details through a further comparative study.