



GLIMPSES INTO LIVES IN BONDAGE AND SERVITUDE

DOMESTIC WORKERS OF RURAL PUNJAB



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Domestic Workers of Rural Punjab

The stories in this document were captured by the late Dr Gopal Iyer and teams from Rural Human Development Centre (RHDC) and Dalit Dasta Virodhi Andolan (DDVA). The document was put together by a team from ActionAid India, North India Regional Office, Delhi.

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Chapter 1

INTRODUCTION



Under the Bonded Labour System (Abolition) Act, 1976, giving advance money to a labourer and keeping her/him in debt bondage is illegal. If money is advanced by an employer to the worker, the legal status of the money advanced automatically becomes null and void. In Punjab, however, though the law forbids bonded labour, bondage has deep roots in the feudal power structure of the state. Bonded labourers are never really able to clear the loans and the inherited debt travels down the generations.

Women in bonded labour are doubly oppressed – they are discriminated against along lines of gender as well as caste. This is a compilation of stories of women in domestic work in the rural areas of Punjab. The conceptualisation of this study was done based on programme implementation reports from ActionAid-supported interventions in Mansa district, Punjab. The reports highlighted the condition of women domestic

workers, with issues ranging from exploitation of labour to bondage and marginalisation.

The women featured here are engaged in cleaning cattle sheds as well as other domestic work at the houses of their landlords. On average these women work 6–8 hours daily, tending to 10–12 buffaloes and cleaning large houses. Their wages are as low as Rs. 200 to 500 per month. It is worth noting that the minimum hourly wage fixed by the Punjab government for domestic workers is Rs. 30 per hour. For an average of 4 hours of work, therefore, a domestic worker should get paid Rs. 120 per day, or Rs. 3,600 per month. In reality, they are being paid as little as 1/18 of that.

In most cases, wages are reported as being paid in kind – 40kg of wheat per buffalo. The women are not given food or any supplements by their employers; however, some reported being given a glass of milk. Customs and rituals for births and deaths, as well as medical emergencies, have forced almost all women engaged in domestic work to take loans from these landlords. In order to clear the debt, these women end up in bondage, with some reported to have been working for free for more than 10 years. In most cases, these families were headed by women, with the domestic work being the main source of income. The women engaged in this work range from 30 to 70 years old. Usually the husbands of these workers are employed as *siri* (a local term used to describe bonded labourers).

Almost all women were landless and dependent on a feudal economic set up for support. The only social security scheme support reported were widow pensions, old age pensions and BPL (below poverty line) ration cards. Unemployment is very high in these villages, with most men employed only 4 to 5 months per year. The regional belt has also reported a high incidence of cancer and contagious diseases, which demand high medical expenditure and have a very high mortality rate. Over the years a number of cases of agricultural labour suicide

have also been highlighted to the district administration. These can be attributed to landlessness and poverty, which force the agricultural labourers to suicide and push women into domestic work and a life of debt bondage.

These stories bring forth the ingrained feudalism and bondage faced by Dalit families in the rural hinterland of Punjab. It has become imperative to record the stories of these silent sufferers. They warrant the attention of all stakeholders, including civil society organisations and the administration of the Punjab government.

For the purpose, we selected two blocks of Mansa district, Punjab, namely Mansa and Budhlada. ActionAid and Rural Human Development Centre, Rupnagar, Punjab, have been working on the issue of domestic work in 20 villages in these blocks since 2016. A short baseline survey was conducted to identify rural women domestic workers and learn more about the vulnerabilities they face. 706 domestic workers were surveyed from the 20 selected villages. 12% of the respondents were in the age group of 20 to 30 years old, while 16.5% were between 60 to 80 years old. 71% of the women reported working in one or two houses. While 8 women said they are working in 10 to 11 houses. 38% said that they were getting 100 to 400 rupees on a monthly basis, while 31% of the respondents said that they are getting 500 to 800 rupees, and 19% said they were getting between 1000 to 2000 rupees.

The stories were chosen from project intervention villages through a random sampling technique. In Mansa block, two villages were selected, namely Khokar Kalan and Khokar Khurd. In Budhlada block, stories were collected from three villages, namely Achanak, Sirsiwala and Phulowala Dogra.

Chapter 2

GLIMPSES INTO THE LIVES OF WOMEN DOMESTIC WORKERS IN RURAL PUNJAB

Gulab Kaur

60-year-old Gulab Kaur from Khokar Kalan considers herself unfortunate, for she lost both her husband and her son at a young age. To make ends meet she has to do domestic work for two landlords and has to tend to their livestock as well. In return for 2 hours of hard labour she gets Rs. 500 and Rs. 300 per month from these landlords. During work hours, the landlords offer her one cup of tea and one glass of milk but nothing to eat. She has a debt of Rs. 50,000, which she borrowed from one of the landlords for her granddaughter's marriage and for treatment of her son, who is now deceased. Her grandsons don't attend school due to a lack of guidance and support from family members. The family's only respite is their homestead land, which was allotted to the family 30 years ago under a SC welfare scheme.

Nasib Kaur

50-year-old Nasib Kaur from Khokar Kalan has 6 children – 4 daughters and 2 sons. All her daughters are now married. Nasib's husband Nachetar Singh broke his leg and was not able to work, so she had to start working as domestic worker in Jat households. Nasib works in two houses where she also has to tend to 9 buffaloes. She had taken a loan of Rs. 50,000 from these landlords, and a set amount is deducted from her monthly wages.

Gurmail Kaur

65-year-old Gurmail Kaur from Khokar Kalan is a domestic worker with a Jat household. She had taken a loan of Rs. 10,000

from the landlord for her daughter's wedding and since then has not been paid any wages at all, as the loan amount is being deducted from her salary with interest. Alongside domestic work she also tends to 3 buffaloes and a cow. Her husband died 6 years ago, and her 3 sons are married and live separately.

Balbir Kaur

50-year-old Balbir Kaur from Khokar Kalan lives with her 3 daughters, of whom one has a disability. Two of Balbir's daughters are married. Her husband died few years ago. She gets a disability pension for her daughter. Balbir has been a domestic worker for a Jat Sikh Landlord for the past few years and has a debt of Rs. 10,000. She has to pay an interest rate of 5% per month. She has also loaned money from her relatives to clear the debt. Balbir lives in the SC colony, which was assigned in a scheme by the Punjab Government.

Surjit Kaur

60-year-old Surjit Kaur from Khokar Kalan has been a domestic worker for the last 30 years. She works with a landlord who pays her Rs. 500 per month for 2 hours of work per day. She also has to tend to 5 buffaloes. Whenever she gets the time, around 15-20 days every year, Surjit also works under MGNREGA, through which she gets paid Rs. 200 per day. She took a loan of Rs. 50,000, which is now being adjusted by the landlord against her salary.

Hardev Kaur

Hardev Kaur's husband committed suicide 15 years ago. She is only 40 years old and works as a domestic worker for a Jat landlord. Hardev's family was never paid any compensation from the government after her husband's suicide.

Birpal Kaur

45-year-old Birpal Kaur from Khokar Khurd does domestic work for three Jat households. Her husband, Jabbir Singh, was a siri

(a debt-bonded labourer) with the household for a year against a loan of Rs. 70,000. When he died, the loan amount was transferred to his family members. Later on, Birpal also had to take a loan of Rs. 5,000 from each landlord, and a large sum of her salary now goes towards the repayment of these loans. She receives a salary of Rs. 500 per month. Birpal also has to tend to 15 buffalo sheds every day. There are more than 30 persons working as siris in the village. Birpal gets no pension and her three daughters also support her by doing domestic work.

Mahinder Kaur

60-year-old Mahinder Kaur from Khokar Khurd works as a domestic worker with two landlords who each have 4–5 buffalos. She had taken a loan of Rs. 50,000, which is being adjusted from her monthly wage of Rs. 500. Mahinder's two sons are working as agricultural labourers and get Rs. 200 per day. Her daughter-in-law also works as a cotton picker in the fields.

Nasib Kaur

Nasib Kaur is more than 70 years old. Her husband, Nek Singh, died of cancer a long time ago. She has two daughters and one son. Her daughters are married, and her son has a mental disability; he is 35 years old and works as a siri. Nasib Kaur does cattle shed cleaning (goha kuda) work for five households. She has been working as a domestic worker for 50 years, having started work a year after she got married. She tends to 63 animals altogether.



Nasib has taken loans from different landlords for the marriage of her two daughters, and her landlords tell her that her cash wage is being adjusted accordingly. Her landlords give her two meals a day. In return for 10 hours of hard labour, Nasib gets 40 kg of wheat per buffalo every year, and 250g of milk each day.

Nasib gets a pension. She has a MGNREGA card but cannot work because she has no time. She has a homestead plot allotted by the government. There is no toilet in her house and no drinking water facility. She fetches drinking water from the water tap in the nearby grain market. Nasib also has diabetes. She recently fell sick for two days and on the third day she had to clean the accumulated cow dung from the five animal sheds. Nasib carries the cow dung in a container over her head several times a day. As a result, one of her eyes became infected and she is now unable to see properly.

Harbans Kaur

62-year-old Harbans Kaur has four daughters, two of whom are married. Her husband is an alcoholic. Harbans Kaur has been working for the last 7 years as a cattle shed cleaner (gotha kuda) for two landlords and tends to 18 animals. In return she is given 40 kg wheat per year from one landlord and Rs. 250 per month from another. Her daughters, who are 16 and 18 years old, also do domestic work



for these landlords. They wash clothes, clean the house and the utensils and do other household work. They start work at 8 am and return only at 5 pm. The daughters are paid Rs. 400

per month. Harbans has an MGNREGA card and she can work for 30–40 days every year under the act. She has taken a loan of Rs. 11,000 from one landlord at an interest rate of 36% per annum. The entire amount of the loan is outstanding and in lieu of the interest amount wheat is deducted from the 40 kg she is given.

Gurnam Kaur

Gurnam Kaur is more than 60 years old. She lost her husband, Chota Singh, a long time ago. She has two grown up daughters and both are married; one daughter got married 22 years ago and the second 18 years ago. Gurnam Kaur works as a domestic worker, cleaning the cow sheds of two landlords and tending to 13 buffaloes altogether every day. For her daughters' marriages,



she took a loan of Rs. 25,000 from one landlord and Rs. 10,000 from another. She has been working both the employers for the last 30 years. Her wages are 40kg of wheat per buffalo per year, which becomes 2.80 quintals per year from one landlord and 2.40 quintals from the other. She wanted to quit her job with one landlord, but he demanded Rs. 20,000 from her as the outstanding amount of the loan she took 22 years ago. Due to her inability to pay, she has become a bonded labourer.

Angrej Kaur

Angrej Kaur is more than 60 years old. Her husband, Jarnail Singh, died a few years ago. She has two sons and seven daughters and all of them are married. She works in the cattle

sheds of two landlords and tends to 16 buffaloes altogether every day. She spends nearly five to six hours each day cleaning the cattle sheds. Angrej has been working with these landlords for the past 25 years and 10 years respectively. All her sons and daughters are married. For the marriages, she borrowed money from both the landlords – in total, Rs. 1 lakh from one and Rs.70,000/ from the other. Angrej's wages (40kg wheat per buffalo per year) are deducted as a loan repayment. The only respite is her homestead land, where she is living with her two sons. The only cash Angrej is able to earn is when she works under MGNREGA, for which she has to get up early and first finish her work with the landlords.

Amar Kaur

60-year-old Amar Kaur has two daughters and both of them are married. One of her married daughters, Raj Kaur, lives with her mother, along with her husband and children. They have four children – three daughters and one son. Both mother and daughter have been working as domestic workers in the house of a landlord for the last 9 years. They wash utensils and clothes and clean 9 rooms, including a kitchen and two bath rooms. The work takes 3 to 4 hours every day. Mother and daughter get a combined monthly wage of Rs. 1000. In order to build a house, they took a loan of Rs. 30,000 from the landlord and borrowed another Rs. 10,000 from a neighbour. The landlord gave them the loan at a rate of 24% annual interest. The loan is still outstanding.

Sukhdev Kaur

Sukhdev Kaur is 62 years old. Her husband, Gurmail Singh, used to work as an agricultural labourer. One day, his eyes got infected while spraying insecticide on crops, and he lost his vision. Sukhdev Kaur has three daughters, of whom one is married and two are unmarried. Sukhdev Kaur and her two unmarried daughters work in the cattle sheds of five households and also do domestic work in two other houses. Each household has 5

to 6 buffaloes. Sukhdev borrowed Rs. 15,000 from each landlord at a rate of 24% annual interest to marry her daughter. They do not get their fixed wages of 40kg wheat per buffalo; this is deducted in lieu of the loan taken for the marriage of her daughter. Virtually all the three women work for begar (free work done against the loan amount). Though the family has an MGNREGA card, they do not get time to work under the act. They have a house, but it has no toilet.



Jasvir Kaur

65-year-old Jasvir Kaur and her husband Harbans Singh have six daughters and one son. All of them are married. Jasvir cleans cattle sheds in four Jat Sikh households, which have 10 to 11 buffaloes each. The names of the landlords are Nihal Singh, Mohinder Singh, Amba Singh and Ninga Singh. They are all brothers but live in separate houses. In order to marry her daughters, Jasvir Kaur borrowed Rs. 50,000 from each of the landlords at an annual interest rate of 24%. She has been working for these landlords for the last 25 years and spends one and a half to two hours with each landlord every day. From each house she gets 250 grams of milk. Her wages of 40kg wheat per buffalo are also denied to her in lieu of the heavily borrowed amount. She has an MGNREGA card but does not have the time to do any extra work. Jasvir has an allotted plot for the house but has been unable to construct a house due to a lack of money. She is currently living in a kutchha house.

Charno Kaur

Charno Kaur from Sirsiwalla is over 55 years of age. Her husband, Baldev Singh, died a few years ago. The family has four daughters and two sons, and all of them are married. Charno works in the cattle sheds of two Jat Sikh households and she has been doing this work for the last 38 years. She also works as domestic worker and cleans utensils in other houses. Two months ago, she stopped working for



one landlord, Mandar Singh, who was paying her Rs. 300 per month. She had taken a loan of Rs. 30,000 from him for the marriage of her daughters, which was being gradually deducted from her monthly wages of Rs. 600. For 9 years working with this landlord she was not paid any wages, as she had to work in lieu of the loan taken. If one calculates, the wage amount Charno was entitled to over the last 9 years was Rs. 64,800, but she only waived off a loan of Rs. 30,000 against her free labour.

Now, Charno has taken another loan from another employer and has again entered the vicious cycle of loan repayment. She is being paid Rs. 300 per month for cattle shed cleaning, cleaning and washing utensils and sweeping the court yard. She is not given any thing to eat. She works for 3 hours every day. Her two sons are married, and her daughter-in-laws also live under her roof. Charno's house is in a dilapidated condition. There is no toilet in the house.

Gulab Kaur

Gulab Kaur, is a resident of the village of Sirsiwalla and is 55 years old. Her husband works as an agricultural labourer but he

is usually ill. They have four daughters and one son. Her son is studying in class 12 and one of her daughters studies in class 11. The other three daughters have left their studies and are engaged in household chores. Gulab Kaur is a domestic worker for four landlords. She is involved in cattle shed cleaning with three landlords and household cleaning with another. In all she tends to 7 buffaloes. She has taken a total loan of Rs. 20,000 from the three landlords. She gets a monthly wage of Rs. 400, Rs.500 and Rs 300 from these landlords. She used the loan amount for the marriage of her 3 daughters. Her total working hours number 7 to 8 hours per day. The three landlords are deducting her monthly wages in lieu of the loan amount. She is therefore mostly working for a nominal sum and is essentially a bonded labourer. Gulab has also borrowed Rs. 17,000 from neighbours for domestic expenses like medical treatment and other household expenditures. She has a job card under MGNREGA but she hardly uses it. Gulab's younger daughter accompanies her for the domestic work in the landlords' houses before going to school. In terms of social security, Gulab has a Bhagat Puran Singh Yojana card which entitles her for to medical treatment for five members of her family, to the limit of Rs. 30,000 per year.

Harpreet Kaur

45-year-old Harpreet Kaur from Sirsiwalla belongs to the Ramdasia caste. Her husband works as agricultural labourer for 4 to 5 months every year. They have three daughters and one son. One daughter is studying in class 10 and their son is studying in class 9. Harpreet Kaur is working as a domestic worker with two landlords. She tends to three buffaloes in each house. Harpreet has been working with the landlords for the last eight years; they are brothers, but they live in separate houses. Harpreet arranged the marriage of her two daughters by borrowing a large amount from these two landlords. Her monthly wage is fixed at Rs. 300, which is deducted by both the landlords against the loan amount. Harpreet has a kutchra house without a toilet, in which she lives with one son and one

daughter. Her husband mostly spends time away from the house in a distant Gurudwara. He seldom comes home. Harpreet Kaur has an MGNREGA job card, with the help of which she goes to work for 40 to 45 days every year. Through this work, she gets cash wages for day to day expenditures.

Baljit Kaur

35-year-old Baljit Kaur of Sirsiwalla village belongs to the Majhabi Sikh community. She works as a domestic worker in one landlord's house. Baljit tends to two buffaloes. She does the work of cattle shed cleaning along with other household work like cleaning the rooms, washing clothes, etc. She has two daughters and two sons, of which one daughter is married. They don't have their own house but live in a rented house for which they pay rent of Rs. 800 per month. They do not get any social security benefits from the government. For the marriage of her eldest daughter Baljit borrowed Rs. 50,000 from the landlord. Her two sons are studying in class 3 and class 4 respectively. One of Baljit's unmarried daughters, Sunita, works alongside her mother as a domestic worker. They spend at least two hours a day finishing the domestic work of the landlord. They are together paid only Rs. 200 per month, which is now being deducted in lieu of the loan amount borrowed for the marriage of Baljit's eldest daughter. Her second daughter will be of marriageable age in the next 3 to 4 years. Baljit Kaur plans to take another loan for the purpose and hence become bonded to this landlord.

Gurmeet Kaur

Gurmeet Kaur belongs to the Majhabi Sikh community. Her husband, Charan Singh, who was working as a siri (bonded labourer), died few years ago due to an electric shock while working in the field. The family has 6 daughters, of whom 5 are married. Gurmeet Kaur is working as domestic worker doing cattle shed cleaning for two brothers, Pal Singh and Darshan Singh. They have 4 and 5 buffaloes respectively. Gurmeet

Kaur has been working as a domestic worker for them for the last 10 years. She is getting Rs. 200 per month from each of the two brothers. She had borrowed a sum of Rs. 8000 for the marriage of her daughter. She is not getting any monthly wages, in lieu of the loan amount. She also has to prepare patties out of the buffalo dung. She does not get pension or any other social security benefits. She has an MGNREGA card, and whenever she goes for MGNREGA work she gets up early in the morning to first complete the domestic work of the two landlords. She has a house without a toilet.



Tej Kaur

70-year-old Tej Kaur from Phulowala Dogra belongs to the Ramdasia community. Her husband, Beera Singh, died a few years ago. All of her children are married. Her daughter is 35 years old and is blind and deaf. One of her sons is also deaf. Tej works as a domestic worker for two landlords. She also tends to 15 buffaloes. Tej Kaur has been working for the last ten years. In addition



to cattle shed cleaning, she also cleans the utensils and clothes

of the landlords and their families. She is getting only Rs. 200 as wages from each landlord. She had borrowed Rs. 10,000 for the marriage of her sons. Once, when a family member had an ulcer and appendicitis, she had to sell the entire quantity of wheat that she had accumulated for his treatment. She gets an old age pension and her daughter also gets a disability pension. Besides this, there are no other social security benefits that the family gets.

Bholi Kaur

Bholi Kaur is 55 years old and lives in Phulowala Dogra. She belongs to the Majhabhi Sikh community. Her husband, Jeona Singh, became blind while spraying insecticides. They have two daughters and two sons. One of Bholi's sons is working as an agricultural labourer. Her two daughters are married. Bholi is working as a domestic worker for four Jat Sikh landlords. They have 27 buffaloes altogether. Bholi works for nearly 6 to 7 hours. She has borrowed Rs. 32,000 from four landlords for the medical treatment and marriage of her daughter. She gets Rs. 200 as a monthly wage but now the loan is being deducted from her wages. Bholi has a house without a toilet.

Gulab Kaur

Gulab Kaur is 63 years old and lives in Phulowala Dogra. She has one daughter and 3 sons, and all are married. Gulab works as a cattle shed cleaner in the house of a landlord who has 5 buffaloes. She has been working in this landlord's house for the last 25 years. Her 3 sons are married, for the purpose of which she borrowed Rs. 9000 from the landlord at an annual interest rate of 36%. Gulab's wages of Rs. 200 per month are cut back due to the loan. She has a house in which 11 family members live.

Charno Kaur

45-year-old Charno Kaur lives in Phulowala Dogra. Her husband has been working as a siri for the last 25 years. They have one

daughter and five sons. One of the sons has been working as a siri for the last 12 years. The four other sons are married and live separately. Charno is a domestic worker for two landlords and tends to 13 buffaloes. She borrowed Rs. 13,000 for the marriage of her sons, which is now deducted from her monthly wages. She used to get Rs. 500 and Rs. 300 per month from the landlords but this also now gets deducted in lieu of the loan amount. Charno has a house without a toilet. She goes for MGNREGA work for around 30 days every year, and on those days she has to get up early in the morning to complete the cattle shed work.

Manjeet Kaur

Manjeet Kaur is 24 years old and from Phulowala Dogra. Her husband, Shingara Singh, used to work as a siri, but some years ago he lost his hand in a thresher accident in the agricultural field. Due to this, his employer mercilessly deducted Rs. 5000 that he had borrowed. Manjeet works with two landlords as a cattle-shed cleaner. They have seven buffaloes. She took a loan of Rs. 9000

from them. She used to get wages of Rs. 200 per month, but this is now being deducted in lieu of the loan amount. Manjeet's mother-in-law, Bhan Kaur, is 50 years old and works alongside her as a domestic worker. They get one glass of milk each day from each of the landlord's houses.



Chapter 3

USHERING HOPE INTO THE LIVES OF RURAL DOMESTIC WORKERS



Rural Human Development Center (RHDC) is social organization with roots of engagement in capacity building and awareness generation in Ropar district of Punjab. RHDC is committed to protect, promote and further the interests and the well-being of Dalits in Punjab. Dalits are central to organisational agenda, initiatives, programmes and actions.

Dalit Dasta Virodhi Andolan (DDVA) is a workers' movement that emerged through the engagement with bonded labour in Punjab led by Volunteers of Social Justice (VSJ) and ActionAid India in the 2000s. Today, DDVA focuses on working with marginalized groups in society – including released bonded laborers, members of communities vulnerable to be drawn into bondage and citizens seeking to eliminate the scourge of bondage. Over the years of leading community sensitization

and awareness meetings at the village and block level, DDVA has expanded its network and now has a membership in excess of 12,000 – of whom 40% are women.

In the year 2016, ActionAid, working with DDVA and RHDC began the intervention in select districts of the Malwa region of Punjab. Together we have been facilitating the leadership building of domestic workers in these villages. This is all in an effort to generate awareness amongst women in domestic work about their rights, with respect to minimum wages and workplace conditions. The state of Punjab recognises domestic workers and has fixed a minimum wage of Rs. 37 per hour.

ActionAid has also initiated a process to collectivise these domestic workers so that together they can stand up for their rights and also explore avenues for alternative livelihood options. We are trying to link them with the Government of India's skill building programme and other state supported programmes and schemes.

At the national level, we have been advocating for the inclusion of the issues of women domestic workers in Tier 2 and Tier 3 towns, cities and villages; and also to address issues of untouchability and discrimination on the basis of caste amongst these workers. Women community leaders have been regularly participating and contributing to civil society forums on domestic workers and also submitted their inputs to the National Domestic Worker Policy in 2017.


We hope that through our continuous engagement with groups both at the ground level and at the policy level we will be able to push for a policy change or a legislative framework that will address the issues of domestic workers in the hinterland of rural India.

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