

## Coping with Vulnerability: Why Female Domestic Workers in District Abbottabad Remain Socio-Economically Insecure

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### Abstract

Female domestic workers are those who provide services related to daily chores to the house of the employer, their job includes washing, cleaning, elderly care, baby sitting and cooking etc. statistics of Domestic work in Pakistan's informal employment sector, is around 74%. Many women turn toward this sector of employment for survival, but unfortunately there are no proper labor laws implemented that provide security to such jobs. However, while carrying out their responsibilities, these women encounter significant economic and societal hardships.. The aim of this research is to analyze the socio-economic challenges faced by female domestic workers in District Abbottabad and to identify the coping strategies adopted by the women. The study universe is District Abbottabad and female domestic workers were chosen as the target population. District Abbottabad is a district of the Pakistani province of Khyber Pakhtunkhwa. This research used a combination of qualitative and quantitative techniques to collect primary data.. Participants were chosen using a simple random sampling method.. Total of 90 individuals were selected. The research findings reveal that a majority (98%) of women employed in domestic work having a monthly income below 10,000, Just 1% of respondents reported earning more than this amount. Furthermore, the study highlights the prevalence of a significant 82% of respondents who are open to various forms of social mistreatment in various aspects of their lives.

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## INTRODUCTION

### Background

In an International Labor Organization (ILO) meeting of experts in 1951, the definition of a domestic worker was given as a wage earner working in a private household, under whatever method and type payment, who may be employed by one or several employers, and who receives no persistent financial gain from this work. (Shafiq et al., 2022). Domestic workers exist on the margins of the world labor market. Maids, nannies, housekeepers, and other workers are most often 'off the books,' they are working for long hours and low pay (Fish, 2017). The labor force of domestic workers is gaining resonance. In recent days, the demand for domestic workers has been increasing progressively in developing and developed countries. Although there are considerable men domestic workers, still often this sector remains as a highly feminized sector. (Mohiuddin, 2025; Thilakha & Seethalakshmi, 2018).

Therefore it is imperative to study the socioeconomic condition of domestic women workers to formulate policies regarding human resource development and women empowerment (Ahmad & Dar, 2014). Rise in female domestic workers also shows that there is an increase in the number of families who can afford to keep maids. People believe that domestic labor is naturally seen as a woman's job and doesn't require high wages, as it supposedly does not involve any special skills. (Costa, 2014). In the western academia the debate on domestic workers amongst feminists gained popularity in the 1960s and 1970s. The effects of domestic labour on women's life, however, have been differently read by different schools of feminism over a period of time. (Elizabeth & Lalrempui, 2022; Mohiuddin, 2026).

Women who are incorporated in this informal sector are particularly vulnerable to human rights exploitations with respect to their working circumstances. They are made to work for very long hours, with little wage, and with almost no access to social protections or health facilities (Augustine & Singh, 2016; Mohiuddin, 2024a; 2024b).

According to Pakistan Bureau of Statistics Pakistan's 74% of labor workforce is engaged in the informal sector (Usman, 2014) although this figure is not stable, however it is estimated that there are at least 8.5 million domestic workers in Pakistan (International labour office, 2015). It is very sad to say that the majority of these maids are subjected to some structural exploitation, in the form of low wages, heavy workloads, instability and long working hours. These are the serious issues of women domestic workers apart from their daily routine. They face serious dangers, as is very obvious from cases of employers assaulting these women; these issues come to light with frightening regularity (Thilakha & Seethalakshmi, 2018). Domestic Workers Convention 2011 which is adopted by ILO, sets minimum standards for domestic workers and specifies working conditions such as determined standard hours of work, overtime, salary increases, deductions, sick leave, social security, and availability of some facilities, in totality "a decent working condition." (Kakaki & Tamuli, 2022). If we talk about education, these women are more likely to be less educated or completely illiterate. Very few have education till primary level, and they work because their family income is insufficient, and they wish to support their family. Their monthly income is below Rs.10, 000/-. Which they earn by working about at least 6 hours a day and their savings are very low to no. (Asif & Rafiq-uz-Zaman, 2026; Kamble & Gupta, 2019).

### LITERATURE REVIEW

International Labour Organization (ILO) 2009, defined a domestic worker as "wage earner working in a remote household, under whatever practice and period of remuneration, who may be employed by one or many employers, and who gets no sustainable economic gain from this work". The International Labour Organization (ILO) gave another definition of a domestic

worker as “someone who carries out household work in private households in return for wages is a domestic worker”. Considering these definitions it can be determined that a domestic worker is one who does the household chores (like cleaning utensils, doing the laundry, sweeping and washing the floor, cooking or assisting the employer in the kitchen, babysitting small children or accompany them to school, etc.) on part- time or full-time basis for one or the more employer for minor wages. They work for private households, with no proper terms of employment, nor registered, and with zero scope in labor legislation. At this time there are at least 67 million domestic workers across the globe, not including child domestic workers but this population is increasing with time. Even though a significant number of men work in the sector often as gardeners, drivers or butlers it remains a highly feminized sector as according to the statistics, majority 80 per cent of all domestic workers are women.

Alirezanejad S., (2013) said that the informal sector is an imperative sector of the country’s economy and workforce market in developing as well as developed countries. Since there is a rise of women’s participation in the workforce market, particularly in the informal sector, it cannot be neglected. However, employed women in the informal sector receive low salaries, with no security or insurance. They also are unfairly exploited. Yet, they prefer to work rather than staying at home because their financial needs force them to step out.

Domestic Workers Act was passed in October 2022 (Islamabad Domestic Workers Act, 2022). The act played a significant legal role towards securing the rights of the domestic workers in Islamabad, especially considering that the informal workforce in the country has a long trend of dehumanization. This became a bitter reality when cases like an 8-year-old worker named Zara Shah who was beaten to death by her employer for making a little mistake. (Dawn, 2020) Or 10-year-old Tayyiba subjected to torture by her employer. (BBC, 2018). Regardless of this act, little to no has been done for its implementation over the past three years (Rahim, 2024). The Pakistan Bureau of Statistics or any other government authority provides no statistical evidence which favors the implementation of this act.

According to Boyatsiz (1998) Domestic workers are bound to work hard to earn money in order to change their poor circumstances. Unfortunately, the drive, for which they tolerate exploitation, is not rewarded the way they imagine. The salaries they receive are considerably low and there are no considerable bargaining mechanisms available to them. The female domestic workers do not enjoy any claim to any privileges as women workers in offices, schools and other institutions, this is argued by Ahmad, (2014). Augustine & Kumar (2016) argued that there is an unorganized pattern that is why domestic workers are neglected and left at the mercy of their employers. Female domestic workers have to suffer both financially and socially as they belong to a vulnerable kind of employment (Mohiuddin & Farhan, 2025).

## **METHODOLOGY**

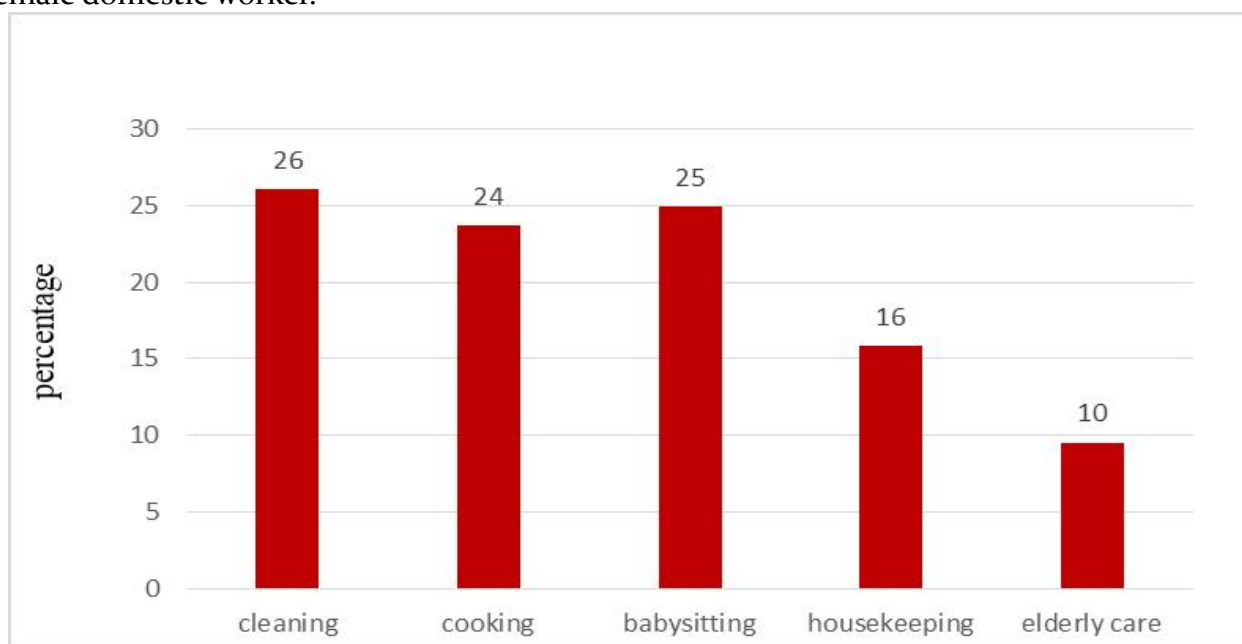
A mixed methods approach has been used to conduct this research with both quantitative and qualitative techniques for a comprehensive understanding and explanation of the experiences and perspectives of female domestic workers in Abbottabad. In Abbottabad Female Domestic Workers may suffer from many overlapping multifaceted challenges; these challenges are exacerbated by cultural, economic/financial, and social factors. A mixed-methods approach has enabled us to explore these complexities of society more holistically. Quantitative analysis offered measurable insights into employment patterns, wages, and working conditions while Qualitative analysis had shed light on emotions, struggles, and lived experiences that are difficult to quantify, not just that mixed method approach has also increased the validity of findings. Generalizable results across the sample were obtained through quantitative methods. On the other hand, Qualitative methods validated those findings by uncovering unique

perspectives and deeper nuances. Given the socio-cultural dynamics in Pakistan, especially in Abbottabad, interviews were taken which were vital for building trust and eliciting honest responses. Quantitative data like percentages and frequencies, on the other hand, ensured that the findings are systematic and comparable. A combination of simple random sampling and snowball sampling techniques was used to select participants, ensuring inclusivity and facilitating access to individuals who were hard to reach. Moreover, to reduce the selection biased random sampling was used.

## RESULTS AND FINDINGS

### Demographic Features

Sample size is 90 respondents from various demographic backgrounds. 45% of women domestic workers belonged to the 26-35 age group. 80% were married, nearly 90% identified as Muslims. This finding highlights the homogeneity of the region. A significant proportion of the respondents were illiterate, about 60%. while only 4% women had completed primary education, which demonstrates the limited to no educational access for this workforce. Household size varies but majority have more than 6 members to feed. which often added to their economic burden. The mentioned findings emphasize the intersection of gender, limited education, and large household responsibilities that shapes the demographic profile of a local female domestic worker.



### Nature of Work

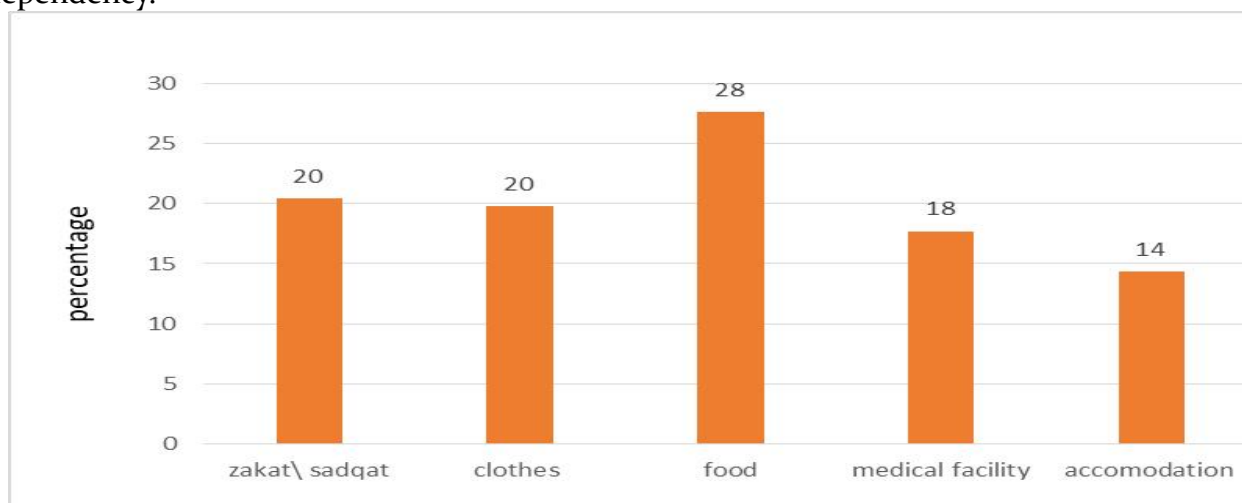
#### Social Challenges

Over 60% reported that they have experienced disrespect or discrimination from their employers, that reflects class-based biases and lack of social security which included as a severe social challenge. The lack of legal safeguards or formal contracts has exacerbated these vulnerabilities of this socially marginalized group. Social stigma further adds fuel to the fire, as many perceived their work as dishonorable, preventing social mobility and integration. Making it very hard for these women to live a life with respect and integrity.

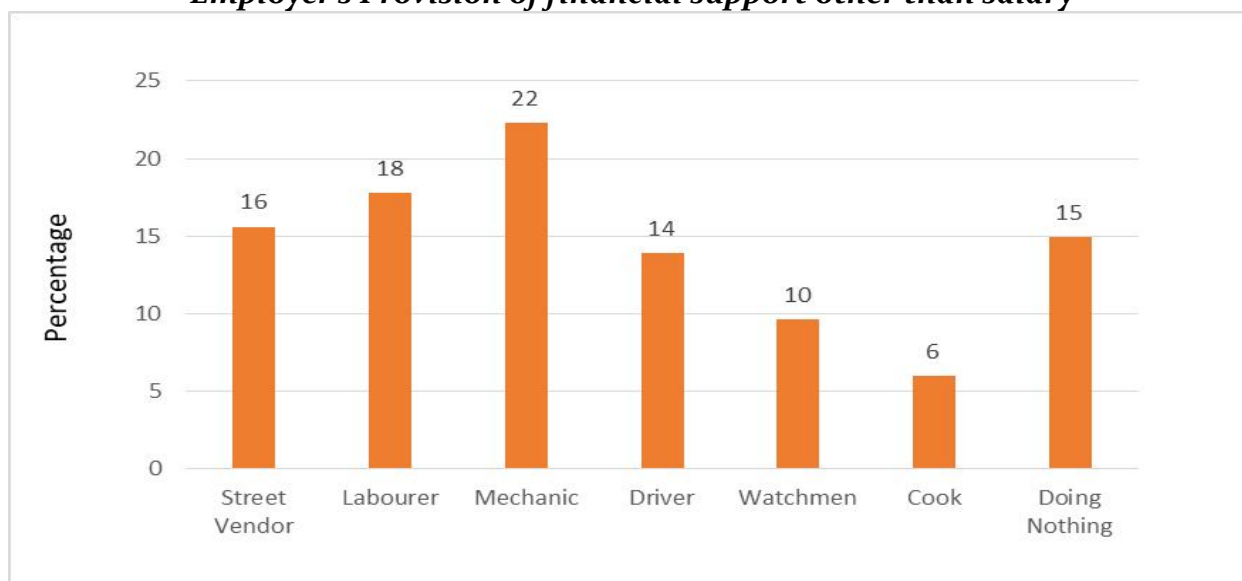
#### Economic Challenges

Economic Challenges was a major theme across responses, with over 75% of the women earning less than PKR 10,000 per month making it impossible to meet their monthly expenses with this amount of money. The majority of women had no source of income, and 95% cannot

manage to save or have any financial security. A large portion of respondents had to rely on some other financial support i.e, Zakat or Sadqat. Sky rocketing prizes of basic commodities and unstable wages have intensified their struggle to afford basic lifestyle (education, food, rent, medicines and treatments). The absence of social safety nets or employment benefits compounded their economic vulnerability. These findings illustrate the unjustified economic conditions under which domestic workers labor, often caught in a cycle of poverty and dependency.



*Employer's Provision of financial support other than salary*

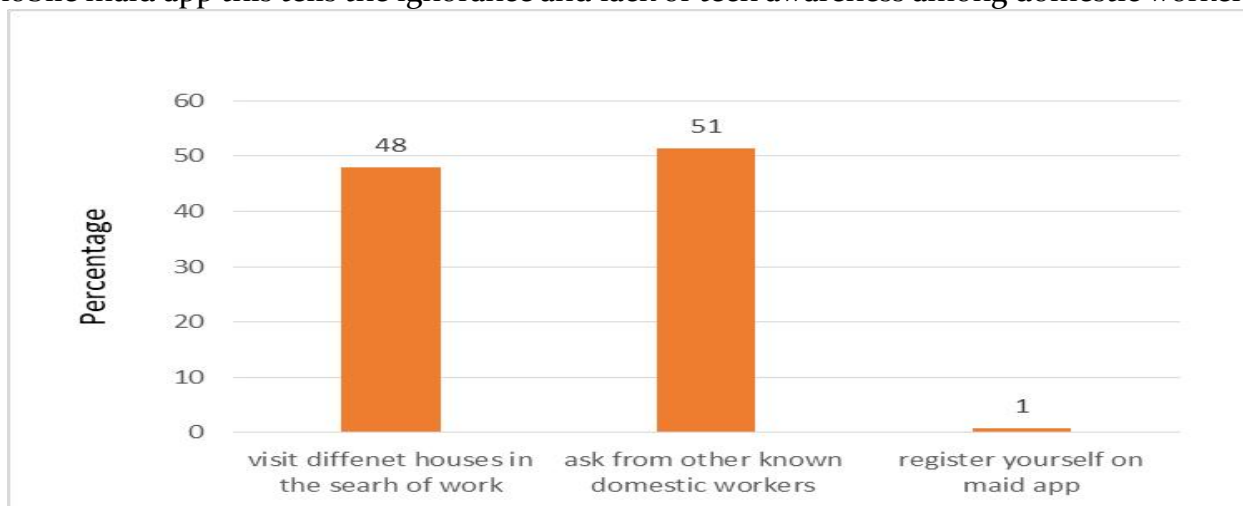


*Guardian's source of Income*

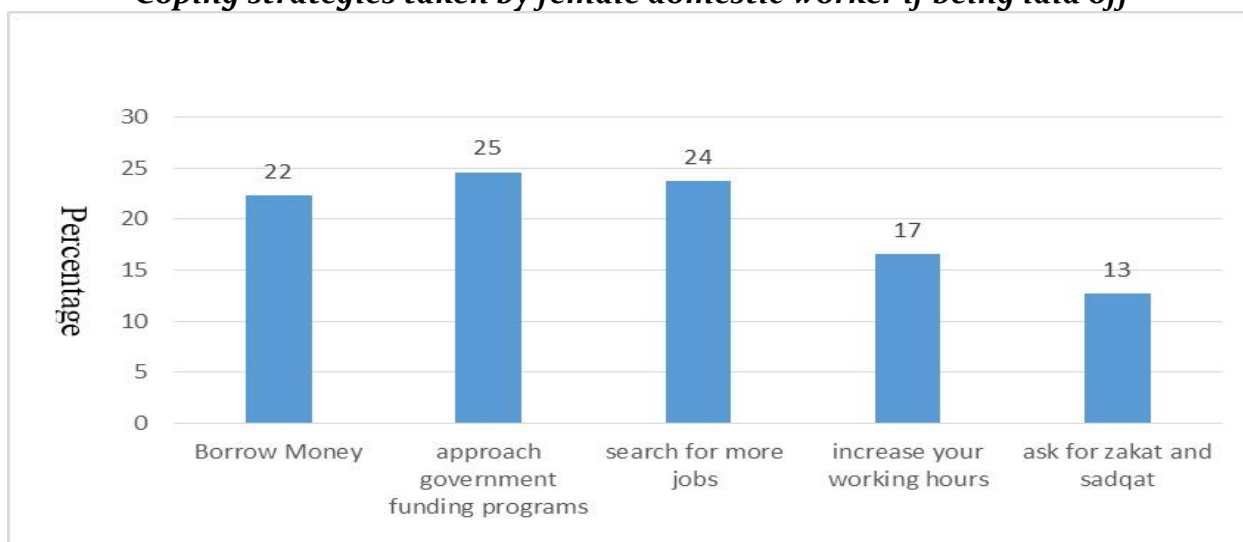
**Coping Mechanisms**

Their adopted coping strategies were short term and informal. According to the findings 22% women workers relied on borrowing from relatives or neighbors for economic emergencies.. 17% women mentioned that they increase their working hours. As a coping mechanism, emotional resilience and religious faith were also commonly cited as sources of strength, with some turning to community support networks for moral encouragement. They have accepted their poor social settings, they don't like it, but they say they have no choice but to accept it as fate. These findings point to the urgent need for institutional support mechanisms to strengthen their resilience and improve their well-being. In case of being laid off. as these

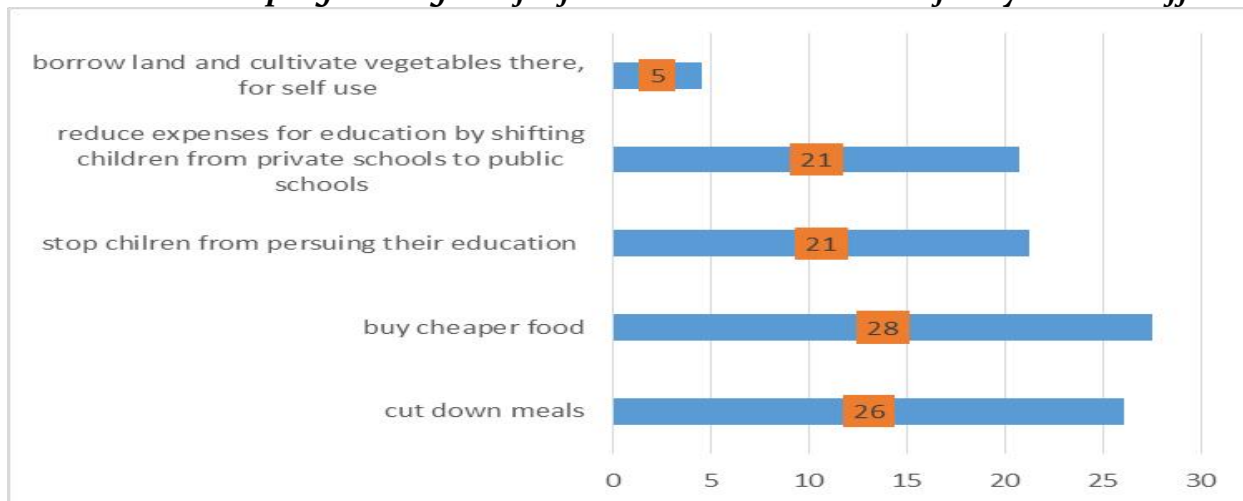
women have no security of their job, they can be laid off anytime depending upon the mood of their employer. 48 % women said they will go to other households in the search of work, 51% will ask about job from the acquaintances while only 1 % women agreed upon registering on mobile maid app this tells the ignorance and lack of tech awareness among domestic workers.



***Coping strategies taken by female domestic worker if being laid off***



***Economic Coping strategies of a female domestic worker if they are laid off***



***Respondent's Expenditure minimizing coping Mechanism***

## Discussion

The findings of this study showed a sad and heartfelt reality of home base maids of District Abbottabad. The majority of domestic workers come from a very unfortunate background where they live in very difficult circumstances. They are illiterate, young married women, and carry the heavy responsibility of supporting economies of big families, such realities tend to shape their life decisions and professional choices. The findings of this research helped me to understand why, even when the work is very exhausting, difficult and unfair, but still these women continue working as domestic helpers with little to no security, With little education and constant family pressure, they are left with very few alternatives, hence opting domestic work becomes less of a choice but it's more of a necessity for living

Firstly, economically, the situation of these women is quite concerning. It is found that most of the respondents earn less than PKR 10,000 per month, which is extremely low, especially in the times of inflation, an income that hardly fulfills food expenses, rents, medical assistance, or education of children. Respondents shared their experiences as they left with no savings, not just that by the end of the month they have to borrow money if any financial emergency occurs. These findings have illustrated that this profession does not bring financial security, rather it keeps women stuck in a continuous struggle cycle (Asif, 2025).

After gathering the results and personally interviewing these women, their social experiences are equally heartbreaking. Many women revealed that they are treated with disrespect, prejudice, looked down upon, and abused in the houses of their owners. As there are no written contracts or legal protection, they live their entire life in fear of being dismissed or fired at any time, often without explanation depending on the moods of the employers. The social stigma attached to domestic work exacerbates the situation, making them feel hesitant and ashamed of the work they do and which harms their sense of self-worth.

Let's talk about the coping strategies mentioned by these women. It highlights how little to no financial support is available to them. Most women have to rely on borrowing money from relatives, cutting back on food or healthcare, or not sending their kids to school, taking on extra work, or finding comfort in religious faith. They believe that these strategies are only ways to help them get through difficult times either social or financial. Overall, the findings show that female domestic workers in Abbottabad have limited to no security their dignity is in trouble but are simply trying to live just within a system that offers them below standard lifestyle.

## CONCLUSION AND RECOMMENDATIONS

From the paper it is concluded that the socio-economic challenges faced by female domestic workers in Abbottabad district, Pakistan, are very complicated and deeply concerning. The data extracted by the findings provide the analysis that highlight the dire financial circumstances experienced by these women individually, with a loud 94% women maids population reporting that they don't earn sufficient money to meet their basic economic requirements. The low wages that these women earn after giving their blood sweat and tears only contribute to a sense of financial insecurity and vulnerability. Furthermore, there is also a problem of job insecurity among female domestic workers that works as a fuel to their already precarious situation, only exacerbating the situation (Asif et al., 2025).

A majority of domestic workers fear that their job relies on the whims of the employer. This uncertainty places them at constant risk of being laid off, without any recourse or alternative job opportunities. Another alarming aspect revealed in this analysis is the financial strain faced by female domestic workers. A significant majority, 87%, reported that their family's total income falls short of their expenditure. This indicates a substantial gap between

their earnings and the cost of living, leaving them trapped in a cycle of poverty. Moreover, the inability of 80% of these women to save highlights the absence of financial resilience and the challenges they face in improving their economic conditions.

Beyond the economic challenges, the analysis also reveals upsetting social issues faced by female domestic workers. A significant majority, 82%, reported experiencing violence and abuse at work, indicating a glaring lack of protection and rights for these women. Additionally, 66% are experiencing food discrimination, highlighting the unsatisfactory treatment they encounter in their daily lives. Moreover, the insight of earning less than men, as reported by 74% of the respondents, further exacerbates the gender disparities prevalent in this sector.

After having data and findings, urgent measures are required to address the socio-economic challenges. Policymakers should consider implementing and enacting legislation that guarantees fair wages, and benefits of secure wages for these workers although there exist laws like this but not implemented. Additionally, vocational, training programs and initiatives aimed at empowering these women to explore alternative employment opportunities can play a vital role in breaking the cycle of poverty. In order to recognize the valuable contributions of these workers and provide them with the support and resources, which is crucial but not impossible, it will be necessary to lead dignified and economically secure lives.

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