

A Study of Perception of Women Domestic Workers towards the Digital Payment System

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Abstract - India is the second largest country in the world in terms of population. Higher population means higher rate of labor force and human resource for the nation. As per the records of The World Bank, India has more than 51 million labour force. As much as the number of labour force is higher, the illiteracy rate of this labour force is also higher in India because labour force belongs to the rural area of the country. More than seventy percent population of the country lives in rural part of the nation. Due to illiteracy and stay away from urbanization, most of the labours in this labour force are not able to connect with the new and modern technology and techniques. Government of India is started to promote and to create the awareness programme towards the cashless and paperless transactions through digital payment system. One of the important part of the labour force is the huge pool of women domestic workers which are still so far away from adopting and accepting new type of digital payment system. In this paper, researchers focus on those aspects which influence on women domestic workers of labour force to adopt the digital payment system as well as to measure their perception and approach towards it.

Key Words: Women domestic workers, domestic work, digital payment system, labour force etc.

I. INTRODUCTION

Digital Payment System is a payment mechanism which facilitates the acceptance of electronic payment for online transactions. The transactions through digital payment system are done with the electronic devices and internet. It is new method of payment of wages without the requirement of cash in hand. To promote the digital payment system, government started a campaign called the Digital India. The digital India programme is a foremost programme of the government of India with a visualization to change India into a digitally empowered culture and knowledge economy. "Faceless, paperless and cashless" is one of declared role of Digital India. As part of promoting cashless business and converting India into less-cash culture, various modes of digital payments are available like internet banking, mobile wallets, banking card, USSD, AEPS, UPI, banks pre-paid cards, point of sale, mobile banking, micro ATMs, etc. These all are the new modes of transactions without actual existence of the cash in hand. The promoters of the digital payment system focuses on the various advantages of it like its easy and convenient to users, the users can pay or send money from anywhere, government allows discounts on transactions made through digital payment system, it bears a low risk for users etc. but there is another class of intellectuals who do not promote to digital payment system. The reasons behind not supporting it like it is difficult for a non-technical person, there is a risk of data theft, overspending etc.

One of the another reason to not to support digital payment system in current market scenario is its highly non educated population of labour class. The authority of spending a money and doing any transaction is mainly done by those people who earns money by doing work. The earners of money are the workforce of the nation. The workforce of country in mainly classified into organized as well as unorganized sector. The workforce includes males as well as female workers. One of the major part from the female workforce of the unorganized sector is the women domestic workers. Women domestic workers are those labour who works in another household for earning their livelihood. Due to their unorganized nature, the actual numbers of the women domestic workers are not available. The most of the women domestic workers are not literate and they belong to the rural area and from their residential places they migrated themselves for searching a job as a domestic worker due to the illiteracy and unemployment. Due to lack of education the transactions which are done by them are usually performed by all the traditional means of performing a transaction process. The attitude and the mind set of such a worker is fixed and due to that they usually resist for accepting the new policies like digital payment system of getting their wages from their employers of the job performed by them. The social factors also have a great influence on them that's why they cannot openly adopt it. The campaign like Digital India working in the urban area, therefore the number of users of digital payment system are still very low. As per the government, in the year 2015-16, a total of Rs. 4018 billion transacted through mobile banking from urban area which did not include the rural part of the country. The awareness campaigns are implemented only in the urban areas. Although, women domestic workers also live in urban area due to migration for work but they are not a part of the awareness programme because they are illiterate and they poor life style.

Digital payment system is completely based on the modern technology which includes electronic means and internet. Due to unawareness, lack of education and poor living condition, the women domestic workers are not able to fulfill the basic requirements for availing the facility of digital payment system.

II. OBJECTIVES

- To study the perception of women domestic workers towards accepting digital payment system.

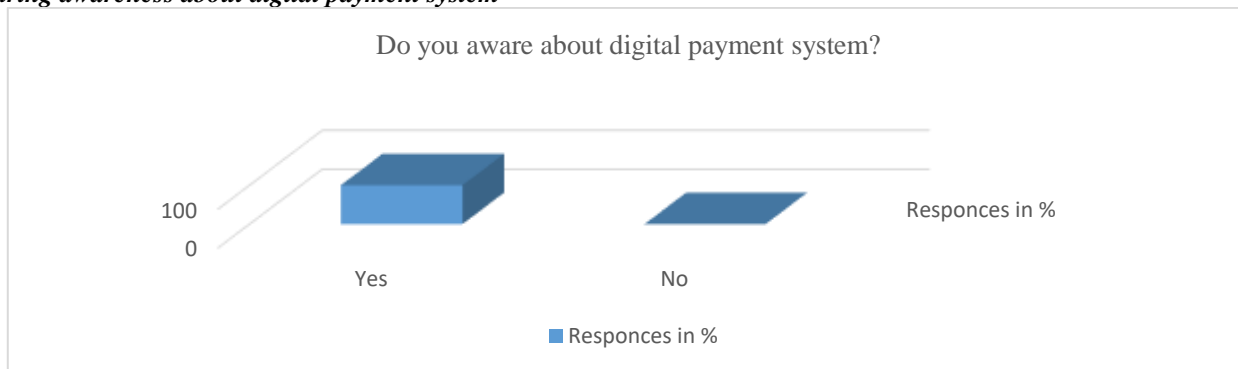
- To analyze the factors affecting on the attitude of women domestic workers towards digital payment system.
- To study the awareness about the digital payment system among women domestic workers.

III. RESEARCH DESIGN

Researchers have done the descriptive type of research method for studying the perception of the women domestic workers towards the digital payment system towards the cashless transactions. Probably, fifty respondents have been taken as a sample size for conducting the research. The data has been collected through both primary as well as secondary sources. The primary sources include the questionnaire in which the responses of respondents have been distinguished for the analysis of the study. The Researchers used research paper published in reputed journals as well as research thesis published on the subject of women domestic workers and on digital payment system as a secondary source of collecting data. The researchers selected Jalgaon city as research area which is district place in Maharashtra state in India. Researcher visited to the respondents and recorded their responses and analyzed them with the various charts with mathematical calculations like percentage.

IV. DATA ANALYSIS AND INTERPRETATION

Measuring awareness about digital payment system



The above chart shows that the respondents for the research work do not have a knowledge and awareness about the digital payment system. All the respondents i.e. 100% respondents are unaware about the digital payment system for getting wages.

Analysis of payment mechanism

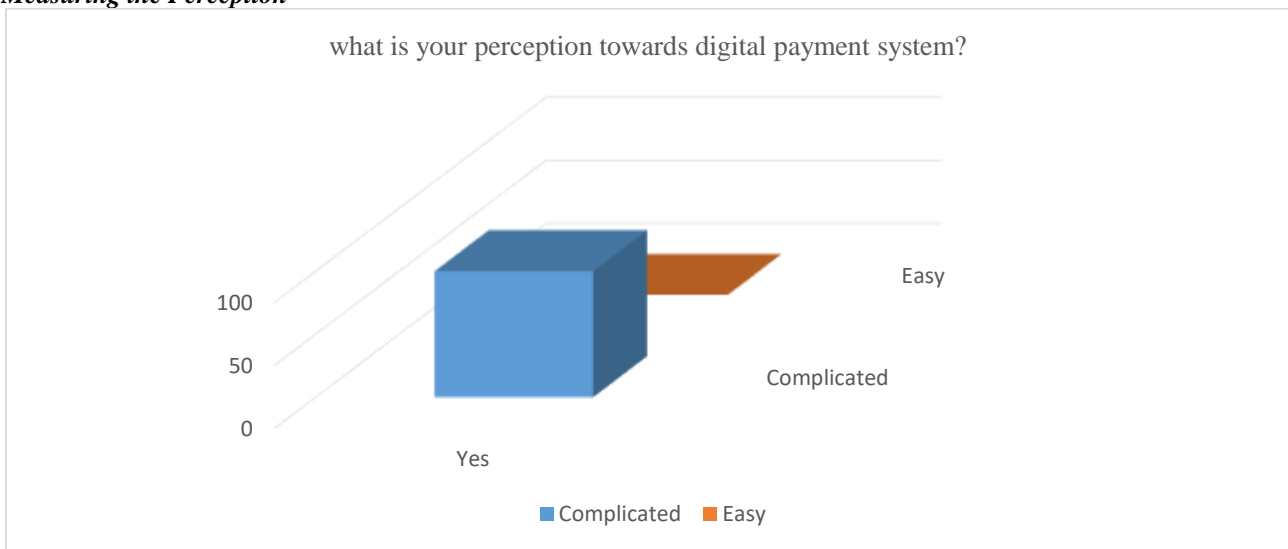


The above pie chart indicates that the method of payment of getting of wages from employer to women domestic worker is cash. Not a single respondent gets her wages through the digital payment mechanism.

Analysis of Payment Method



Measuring the Perception



The above chart describes that all the respondents have an opinion that the methods and process of digital payment system is complicated and time consuming.

Analysis of Awareness Campaigning



The above chart shows that the digital India campaign is not focusing on the women domestic workers because the respondents have been never become a part of any campaign of awareness about the digital payment system.

V. FINDINGS

- The approach of the women domestic worker is not positive towards accepting the new digital payment system in their day to day practices.
- The women domestic workers hesitate to adopt the digital payment system due lack of its knowledge and education.
- Due to its complicated nature and multi methods of digital payment system, women domestic workers resist it.
- The government haven't yet reached to these workers to make them aware about the digital payment system and its various methods.

VI. CONCLUSION

India is developing country. About seventy percent population of the nation lives in rural India. The rural part of the nation is still waiting for the fundamental and technological advancement. The awareness about application of the various modes of digital payment system into the women domestic workers is not possible in current social scenario due to the high illiteracy rate among them as well as the their personal oppose to accept it into their day to day practices. The government has a very tough challenge to make them aware first them and convert their traditional mind set to accept it. Till that time the continuation of the traditional methods of wages payment mechanism for domestic workers in labour class will be feasible for smooth and uninterrupted wage distribution system.

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