



Indian domestic workers demand fair wages, days off and a cup of coffee

by [Anuradha Nagaraj \(/profile/?id=003D0000020cMrEIAU\)](/profile/?id=003D0000020cMrEIAU) | [@anuranagaraj](https://twitter.com/anuranagaraj) (<http://www.twitter.com/@anuranagaraj>) | Thomson Reuters Foundation

Thursday, 29 September 2016 14:14 GMT



Most domestic workers in India are regularly exploited in the absence of any legal protection

By Anuradha Nagaraj

CHENNAI, India, Sept 29 (Thomson Reuters Foundation) - For as long as she can remember, R Meenakshi has been waking up at dawn to wash dishes, sweep floors and scrub clothes, earning 2,000 rupees (\$30) a month.

"I am 65 and it might be too late, but I want more respect for the work I have done all my life," Meenakshi told a public hearing organised by two labour rights groups in the southern Indian city of Chennai on Thursday.

"I worked very hard to bring up three children. I'm only asking for better pay and a hot cup of coffee when I get to work. Is that too much?" she said to cheers from other domestic workers, who had taken the day off to join the meeting.

The event was part of a drive to push for faster implementation of a bill to provide domestic workers with a minimum monthly salary of 9,000 rupees and benefits including social security cover and mandatory time off.

There are an estimated 50 million domestic workers in India, most of them women, who are regularly exploited in the absence of any legal protection such as the National Policy for Domestic Workers, which is awaiting cabinet approval, activists say.

Many housemaids are forced to work up to 18 hours a day and face dire living conditions, sexual abuse, physical violence and low wages or non-payment, they say.

"Today their salary depends on their bargaining power," said Josephine Valaramathi of the National Domestic Workers Movement, which organised the meeting with the Tamil Nadu Domestic Workers Federation.

Together, the groups have 200,000 members across the country.

"With the draft bill for domestic workers yet to be cleared by the government, all these workers have no protection under existing laws," Valaramathi told the Thomson Reuters Foundation.

She said the workers were now demanding a minimum wage of 75 rupees per hour, paid annual leave and days off as well as proper food and accommodation.

"I start work at nine in the morning and there is no respite until seven in the evening," said Kokila, who declined to give her full name.

"Even their pet dog is treated better than I am. We put up with a lot of it because we have no choice. If we did, we would quit."

The women who spoke included those who were refused leave for medical checks during pregnancy and many who were asked to leave without any notice.

"Where these women work is not a typical work place; it is someone's home," said U Vasuki of the All India Democratic Women's Association.

"A national policy, social awareness and some level of social security is required to ensure their basic rights are protected."

(\$ 1 = 66.8750 rupees)

(Reporting by Anuradha Nagaraj, Editing by Katie Nguyen and Timothy Large.; Please credit the Thomson Reuters Foundation, the charitable arm of Thomson Reuters, which covers humanitarian news, women's rights, trafficking and climate change. Visit www.trust.org)

 THEMES

[DOMESTIC WORKERS \(/SEARCH/?Q=&F_THEME=TFK-DOM\)](/SEARCH/?Q=&F_THEME=TFK-DOM)

[WOMEN'S RIGHTS \(/SEARCH/?Q=&F_THEME=WOM-RIG\)](/SEARCH/?Q=&F_THEME=WOM-RIG)

 COMMENT

EXPLORE MORE TRAFFICKING NEWS
(/TRAFFICKING/)

ORIGINAL

FEATURE-In Denmark, au pairs risk abuse in name of "cultural exchange"

(/item/20160923130021-73p3b)

ORIGINAL

Overworked Indian maid injured in escape from Saudi employers

(/item/20160620171315-1wnj8)

ORIGINAL

From village to victim, Myanmar women fear ban on working as foreign maids puts them at risk

(/item/20160606090339-izz2r)

ORIGINAL

In India's slums, domestic workers' daughters campaign for their rights

(/item/20160506101019-dfjc1)

Insured crabs, tea help China's farmers avoid extreme weather losses

by [Coco Liu \(/profile/?id=003D00000273meRIAQ\)](/profile/?id=003D00000273meRIAQ) | [@cocojournalist](https://twitter.com/cocojournalist)
(<http://www.twitter.com/@cocojournalist>) | Thomson Reuters Foundation

Monday, 3 October 2016 07:32 GMT



Government-backed insurance is helping China's farmers keep income reliable as climate change takes hold

By Coco Liu

HONG KONG, Oct 3 (Thomson Reuters Foundation) - Ma Rongda, a tea grower for nearly 30 years, knows how badly his business can be affected by extreme weather. But when heavy snow and cold hit his tea garden earlier this year, Ma was not as worried as he used to be.

"I bought insurance for my tea plantations," he explained. For an annual premium of some 7,000 yuan (\$1,050), the 46-year-old received compensation of more than 220,000 yuan (\$32,950) - enough to cover all of his production costs last year.

This is the second year that Ma and his fellow farmers in eastern China's Anji County have had access to insurance. Before that, no policies were available for Chinese tea growers looking to secure their crops.

As erratic weather has become the new norm in China, insurance policies against losses from extreme weather have emerged in a wide range of agricultural businesses, from beekeeping to cattle ranching to seaweed

farming. Many are proving hugely popular, thanks in part to cut-rate prices made possible by government subsidies.

Chinese officials say the number of buyers of agriculture-related insurance has more than tripled in the country between 2007 and 2015, while the area of farmland covered by insurance has quintupled.

The fast expansion of insurance is just one thing China is doing to reduce what it sees as a growing risks related to extreme weather and other climate change impacts.

The country now requires infrastructure construction companies to take climate change impacts into consideration when planning new projects.

It has also developed early warning systems for extreme weather events and taken up popular communications tools - such as Weibo, China's version of Twitter - to send out typhoon alerts.

Disaster statistics show why. Over the last 20 years, one out of two people affected by weather-related disasters has been Chinese, according to the United Nations.

Chinese government statistics show that floods, droughts, typhoons and other natural disasters have caused annual economic losses of 200 billion yuan (\$30 billion) a year, on average, since the 1990s.

Chinese farmers, whose harvests rely on good weather, have been among those hit the hardest.

'REALLY STRANGE' WEATHER

Ma, the tea grower in Anji County, for instance, had already lost last year's harvest to extreme cold when freezing temperatures hit his plantations again this year, withering the tea leaves.

"The weather is now getting really strange," Ma said in a telephone interview with the Thomson Reuters Foundation. "We used to experience extreme cold weather once every three years. But in 2016 alone, we suffered from (both) heavy snows and cold waves. It was a double whammy."

The insurance he now buys - introduced last year - gives farmers an automatic payout for losses, without a visit from an insurance claims adjuster, when the recorded temperature drops to minus 0.5 degrees Celsius during the harvesting season.

With Chinese policymakers promoting market-oriented solutions to help cope with climate change, 65 percent of the insurance premium is being covered by government subsidies, making the new service appealing to cost-conscious farmers.

Concerns over extreme weather drove Ma to buy insurance for all his tea land as soon as the service became available in 2015 - and he has encouraged many others to do the same, he said. According to the Anji White Tea Association, the scale of insured tea plantations increased from 600 hectares in 2015 to nearly 1,900 hectares (4,700 acres) this year.

PICC Property and Casualty Co. Ltd., which designed the insurance for tea growers, has rolled out 39 insurance products aimed at helping Chinese farmers handle an increase in climate shocks. Other insurance

firms also have come up innovative policies, both in design and the way they are sold.

Shanghai-based Anxin Agricultural Insurance Co. Ltd., for one, recently teamed up with Taobao, a popular Chinese e-commerce site, to sell insurance against crop failures caused by strong winds.

Farmers can buy the insurance online and claim it based on meteorological data, which enables the company to serve farmers whose villages do not have any insurance agents.

INSURED CRABS

There are also growing efforts to create insurance services for climate-related damages that are hard to measure.

Suzhou, a city west of Shanghai, is a major production hub for Chinese mitten crabs, a burrowing crab that is named for its furry claws and that is an autumn delicacy in eastern China.

But since heat waves have begun happening more frequently in Suzhou, farmers have complained that their mitten crabs - and their wallets - have reduced in size.

Although traditional agricultural insurance covers the loss of crab production, insurance agents and crab growers often argue over the amount of compensations, said Lu Jihui, a spokesman for China Pacific Insurance Group Co. Ltd. That's because high temperature isn't the only cause of smaller crabs, making it challenging to measure the actual damages.

To eliminate the disputes, China Pacific Insurance has designed a new product that directly links the rate of compensation with temperature peaks - and avoids time-consuming, labor-intensive damage assessments.

China's new climate-related insurance services, however, often depend on heavy government subsidies. While the central government and local authorities have opened their wallets to support pilot programs, it remains unknown to which extent they can continue the financial assistance.

There is also a problem with some farmers still hesitating to buy insurance, despite the benefits, insurance companies say. However, this is expected to change as more extreme weather events hit.

One case in point is Suzhou, where extremely hot weather persisted for more than 20 days this summer.

"Many crab growers in my village failed to break even this year, because of the adverse impact of high temperatures," said Shen Wenrong, a 48-year-old crab grower. Shen said his crabs were also only two-thirds normal size, but he stayed profitable in part because the insurance compensation offset some losses.

Now "many of my neighbors plan to buy climate insurance next year," Shen said. (Reporting by Coco Liu; editing by Laurie Goering ; Please credit the Thomson Reuters Foundation, the charitable arm of Thomson Reuters, that covers humanitarian news, climate change, women's rights, trafficking and property rights. Visit <http://news.trust.org/climate>)

 THEMES

ADAPTING TO CLIMATE CHANGE (/SEARCH/?Q=&F_THEME=CLI-ADA)

LAND RIGHTS (/SEARCH/?Q=&F_THEME=PPR-LAN)

EXTREME WEATHER (/SEARCH/?Q=&F_THEME=CLI-WEA)

CLIMATE POLITICS (/SEARCH/?Q=&F_THEME=CLI-POL)

CLIMATE CHANGE GENERAL (/SEARCH/?Q=&F_THEME=CLI-CLI)



EMAIL (MAILTO:@?SUBJECT=INSURED CRABS, TEA HELP CHINA'S FARMERS
AVOID EXTREME WEATHER
LOSSES&BODY=HTTP://NEWS.TRUST.ORG/ITEM/20161003073457-74CNK/)

EXPLORE MORE CLIMATE NEWS
(/CLIMATE/)

ORIGINAL

Ethiopia soil map arms farmers with new fertilisers in climate fight

(/item/20160929100250-s28pr)

ORIGINAL

To fight hunger, Somali farmers turn to Ugandan roots

(/item/20160923141226-coc8w)

U.S. meeting on ocean conservation nets \$5.3 billion in pledges

(/item/20160916203035-4z5qk)

ORIGINAL

Smarter farming could cut hunger in drought-hit southern Africa - researchers

(/item/20160915140912-vus95)

About Thomson Reuters Foundation News

news.trust.org



(<http://www.trust.org/under-reported-stories/>)

Our global editorial team of almost 40 journalists and 100 freelancers covers the world's under-reported stories at the heart of aid, development, women's rights, human trafficking, property rights, and climate change.

(<http://www.trust.org/under-reported-stories/>)

FIND OUT MORE

(<http://www.trust.org/under-reported-stories/>)

Newsletter sign up:

 

[Terms and Conditions \(http://www.trust.org/terms-and-conditions/\)](http://www.trust.org/terms-and-conditions/)

[Privacy and Cookies \(http://www.trust.org/privacy-and-cookies/\)](http://www.trust.org/privacy-and-cookies/)

[Acceptable Use Policy \(http://www.trust.org/acceptable-use-policy/\)](http://www.trust.org/acceptable-use-policy/)

[Contact Us \(http://www.trust.org/about/\)](http://www.trust.org/about/)

[Trust Principles \(http://thomsonreuters.com/en/about-us/trust-principles.html\)](http://thomsonreuters.com/en/about-us/trust-principles.html)

Copyright © 2016 Thomson Reuters Foundation. Thomson Reuters Foundation is a charity registered in England and Wales (registration number: 1082139)