Informal Work from Home: Understanding Vulnerability and Well-being among Women in Kudumbashree Microenterprises[*]

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Abstract

Research on women's labor in the informal sector largely tends to focus on the exploitation of women through intense and prolonged physical work, extra work hours, wage disparities, work irregularities, and financial insecurity. With respect to microfinance in particular, the question has often been about whether microfinance initiatives work to empower women and redress gender inequalities. In line with previous scholarship on the complex and contextual nature of power, this paper takes a micro-level perspective, focusing on the specific reasons that push women into the informal sector and their strategies to deal with everyday challenges. We draw from an ethnographic study of women working in Kudumbashree, a women's empowerment program in Kerala that helps women start microenterprises supported by microcredits. Our research found that Kudumbashree tends to privilege women who can make the most of opportunities to work from or near the home. Setting up a workspace from home or working near the house is important for the flexibility it provides women by allowing them to earn without compromising their everyday family responsibilities. Additionally, working in an all-woman environment in a familiar neighborhood is advantageous. This paper draws on the findings of an ethnographic study to unpack the concept of vulnerability. Within the heteronormative family structure, vulnerability emerges as a complex phenomenon that is negotiated. On the one hand, informal work is often viewed in terms of the exploitative working conditions and gender discrimination in society. On the other hand, despite the less-than-ideal working conditions, by becoming an earning member of the family, over time, women are able to establish relationships beyond the family, thereby improving their access to resources and networks. When seen from the perspective of wellbeing, then, contextualized in the specific locations of women, we find that microfinance initiatives such as Kudumbashree enable women to negotiate their challenges and attenuate their vulnerabilities through the development of strategies, networks, and resources in solidarity with others.

Key words

Informal labor, women and work, vulnerability, well-being, microfinance

Introduction

Research on women and microfinance initiatives have often sought to determine whether microfinance is an appropriate and effective approach for poverty reduction or restoring gender equity. Such research, whether from the perspective of international development or economic anthropology, has looked at the impact of microfinance on gender and poverty alleviation (Karim, 2011, 2014). For instance, scholars have studied whether women engaging in small business enterprises are contesting gender norms (e.g. Salway, Jesmin, & Rahman, 2005), and whether microfinance enables social change (e.g. Milgram, 2001, 2005). Other research, often from the sociology of development perspective, has examined the conditions of informal work, often criticizing the deplorable conditions within which women engage in low-paid informal work (e.g. Karim, 2014) and the neglect of the rights of women as workers (Babb, 2001). A strong criticism of neoliberal capitalism and the development discourse underlies much of this work (e.g. Karim, 2011), where scholars have pointed out that microfinance initiatives are often the preferred approach to poverty alleviation precisely because they fit within the neoliberal free market economy model (Babb, 2001). They have questioned the effectiveness of microfinance in achieving the stated goals of women's empowerment and poverty reduction (see Milgram, 2002, 2005).

Importantly, the most pertinent insights about microfinance have emerged from fine-grained ethnographic studies from the ground up which have directed attention to the need for understanding both "power" and "poverty" in context. As Kabeer (1994, 1999) and Milgram (2001, 2005) have argued, it is not just poverty that is multidimensional; power, too, is complex. Power is not just indicated by the capacity to make decisions in the face of resistance—what Kabeer (1999) referred to as "power to"; it is also manifested in a range of strategies that include "bargaining and negotiation, deception and manipulation, subversion and resistance as well as more intangible, cognitive processes of reflection and analysis" (p. 438). Such a theorization of the "*sense* of agency, or 'the power within'" (Kabeer, 1999, p. 438, italics in original) considers the embeddedness of women in social networks and relations.

In a different but related context, Saba Mahmood's (2011) work on women's involvement in the mosque movement in Cairo (Egypt) offered a (re)theorization of women's agency in ways that contested secular-liberal feminism. In the Egyptian religious contexts where she worked, women's agency had to be understood beyond the logic of resistance against patriarchy. Closer home, our ethnographic

fieldwork in Kerala (Varghese & Ranganathan, 2021) throws light on the situational and contextual aspects of women's agential acts. In the contexts they inhabited, where familial ties and solidarity were intimately connected with their well-being, agency had to be understood in terms of the strategies and tactics that women enact in making do with their situations. For many of them, overt resistance to subjugation was neither available nor desirable. Although these women did not engage in direct confrontation or resistance, they were not just vulnerable and passive victims but also agential actors.

Our paper follows the path of these researchers, grounding our analysis in a bottom-up approach that focuses on women's experiences, examining how they navigate their lives amidst various challenges. We focus on women's micro-level decisions and strategies in response to their immediate everyday challenges. While women's choices might appear to strengthen preexisting patriarchal domestic ideologies, by defusing conflict rather than resisting (Milgram, 2001), they eventually increase their bargaining power in unpredictable ways. As Milgram (2001) states, "Power emerges then, as multidimensional; it is more fluid and socially embedded than the simple focus on individual decision making suggests" (p. 215).

Kandiyoti (1988) understands women's tactics to contest the various constraints as "patriarchal bargains" (p. 1). She adds that based on different patriarchal constraints, women deploy different strategies to ensure their security and meet their life expectations. In line with Kabeer (1999), we believe that in many South Asian contexts women make choices based on their understanding of their less privileged status in society. As she put it, "They may have as much to lose from the disruption of social relationships as they have to gain" (Kabeer, 1999, p. 448). Kabeer (1997) argued that women exercise "a defensive form of agency which leaves untouched the broader structures of constraint imposed by gender relations" (p. 291). While others have focused on the hegemonic structures that persist, we look at how women contest their vulnerable positions by building solidarities and making adjustments that allow them to sustain work. The aim of these adjustments is not to conform to patriarchal limitations, but to enhance their well-being without challenging existing norms.

In saying this, we do not intend to discount the gendered nature of informal work (Babb, 1990) and the vulnerability of unorganized and unregularized female workers (Karim, 2014; Salway et al., 2005). Despite policy reforms and advocacies for equality, working women continue to face challenges, both at work and at home (Jha, Kumar & Mishra, 2020). However, without discounting these aspects,

we argue that women employ several strategies to manage their daily work schedules and family relations even as they build solidarities with other female co-workers. Their strategies include mutual adjustments at the workspace for time and work management, working near home, setting rules at the workspace to avoid conflicts, dividing work equally considering each other's family responsibilities at the given point of time, skill pooling, inviting help from family members, and projecting their work identity through conformative narratives that avoid challenging the patriarchy. These adjustments help them sustain their work and well-being without disrupting the existing status quo. Ultimately, these findings point to the need for situating vulnerability and well-being within South Asian contexts, where agency is constituted in ways different from secular-liberal feminist understandings (Mahmood, 2011).

Literature Review: Contextual Understanding of Women's Work and Agency

Studies on Kudumbashree

The paper is based on an ethnographic study of the Kudumbashree (henceforth, KS) workers in Kerala, focusing in particular on the narratives of women entrepreneurs who started a business with the help of KS and ran the business from home or near home. KS is a poverty eradication and women empowerment program, started in 1998 by the Kerala Government and comprising neighborhood groups of women at the primary level. It is a decentralized 3-tier community participatory program run by building social networks and coordinated by the state and local community organizations (Arun, Arun, & Devi, 2011). It provides financial support, skill training, and job opportunities to encourage women's participation in local governance and entrepreneurship (https://www.kudumbashree.org).

Micro-finance and micro-enterprises are two of the key KS programs to build economic development. Under the micro-finance initiative, KS introduced a thrift and micro-credit system at the NHGs (Neighborhood Groups) level and encouraged bank linkage to access bank loans easily. All the women we interviewed are also part of different NHGs and have taken loans from the thrift credit system for their business or personal needs. KS offers training programs and provides partial financial and marketing support to existing and new micro-enterprise units under various KS schemes. Women use sources such as their own

funds, a personal loan, or a linkage loan, or make use of various financial resources over the years for their business. They also get subsidies and revolving funds after a few years if required, and women can pay back these loans at a reduced interest rate as they earn profits from these businesses. Program managers and block-level coordinators visit the units often to evaluate the performance of the business. Some micro-enterprise units spread across the state, such as Nutrimix (which provides nutritional food supplements to children in *anganwadi[1]*), are specifically sponsored and developed by KS and, to some extent, have guaranteed returns for their owners.

Studies on KS have analyzed its efficiency from a developmental framework in the Kerala context. Some have argued that it has led to an increase in social capital (Arun et al., 2011), increased political participation (Oommen, 2008), changed family dynamics, and increased women's bargaining power and collective spirit (Arun, Heeks, & Morgan, 2006). Scholars have found that KS leads to women's empowerment by providing financial independence, collective spirit, and emotional support for women (Nidheesh, 2009; Venugopalan, 2014).

Scholars like Devika (2016) have criticized Self-Help Groups (SHGs)[2] for their individualizing effects and pointed out that in the KS discourse, each woman represents her family's interests and not the collective interests of women. She points out that women's labor in KS in health and community-related sectors is taken for granted by the government, as it is not considered wage labor (Devika, 2016). Others have argued that KS has failed in bringing about change for women in marginalized groups and has resulted in the "feminization of social capital" (Chathukulam & John, 2002). They have also pointed out that in line with neoliberal capitalist frameworks, SHGs have redefined welfare as something that people should earn (Devika & Thampi, 2007). Other problems alluded to are selection biases (John, 2009), the formation of a "bureaucracy-political society" (Devika & Thampi, 2007), and challenges in the sustainability and continuity of work in KS (Arun et al, 2011). More broadly, Kalpana (2021) criticizes the fact that anti-poverty initiatives and credit banking systems in SHGs are run by "responsibilizing" women between the obligation among peers to pay back the loan on time

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[1] Government day-care centers.

[2] SHGs are small groups where women from similar social and economic backgrounds come together and work to help each other financially by collecting thrift money on a regular basis and work as a credit group. KS is the largest women's SHG in India (Rajagopal, 2020).

and to better their own families. It does not acknowledge the enormous financial pressure on women.

Devika and Thampi (2007) criticized KS for extending existing domestic ideologies, turning women into "supplementary" earners engaged in status production. They added that this hinders KS's assumption of a "virtuous cycle," an assumption that is the basis of micro-finance initiatives. The "virtuous cycle" assumes that contributing to individual women's well-being can lead to a family's well-being and thereby increase women's bargaining power within the family, leading to greater empowerment as a group in public and creating an institutional space in which women can exercise their needs/decisions. The state's development-oriented framework stereotypically perceives women as the main tool for change, as they are framed as more "disciplined" in paying back loans, more concerned for the family's well-being, and the most vulnerable among the poor. Microfinance is seen as an easy way to achieve gender equality without disrupting existing patriarchal norms and allowing women to have maximum leverage within institutional limits (Devika & Thampi, 2007). As Karim (2011) says in the context of the NGOs in Bangladesh, "After all, what could be more moral than NGOs that help the poor, particularly poor women, in a predominantly Muslim society to become disciplined, capitalist subjects working in the aid of a neoliberal global order?" (p. 21).

Women and Work in Kerala

The Kerala model of development has received considerable criticism for the absence of the free, liberated "Kerala model woman" from public politics (Jeffrey, 1992), and for projecting a progressive model by excluding women from marginalized groups (Sreekumar, 2009), as well as the increasing reports of sexual violence against women in Kerala. An educated daughter was seen as a potential source of salary (Jeffrey, 1992), and liberalization, consumerism, unemployment, and migration increased women's participation in the workforce and access to public spaces. Ironically, this often led to increased control over women's sexuality (Mokkil, 2010) and "middle-class domesticity" (Lukose, 2009). The emancipated woman was often juxtaposed with male victimhood and masculine anxieties (Radhakrishnan, 2006). These social changes were also reflected in women's gender roles and work.

The individuation earned by women in privileged classes following the annihilation of feudal systems, caste structures, and joint family was neutralized

by the propagation of domestic ideologies by community reform movements that blurred the boundaries of family relations and work and reduced the value of women's labor at home to their duty (Devika & Thampi, 2007). "Non-nurturant care work" at home was normalized and glorified when they became "house wives." Later on, they became income-generating laborers at home (Devika, 2019). As upper-caste women entered the workforce, lower-class women lost jobs due to the decline in agriculture and traditional industry and the use of dowries became more widespread. This increased the affective labor[3] workload for lower-class women. Migration and perception of children's education as the tool for upward mobility increased women's affective labor as primary caregivers (Devika, 2019). Unlike the case of the highly educated and privileged upper-caste women, women in some marginalized communities experienced a better gender-equal workspace while being subjected to glorified and sacrificial domestic ideologies at home, referred to as "effeminization" (Lindberg, 2001). Devika (2019) reiterates the need to acknowledge women's affective labor and their work in health and community-related sectors and thereby understand the politics behind the need to perceive all their work and efforts as a part of their "life." We trace the historical contexts of women and work in Kerala to understand how these shape women's narratives. We explore how women engage with these ideologies and institutions to sustain their work without disrupting the status quo.

Methodology

Methods

This study was conducted using qualitative research methods as we wanted to bring in the subjective and contextual voices of women working in KS. Qualitative research helps the researcher have an in-depth understanding of the topic by unfolding people's real-life experiences (Flick, Kardorff, & Steinke, 2004). We conducted ethnographic[4] fieldwork using participant observation and in-depth interviews to engage in detail with women's workspaces and homes and see how they navigate their combined work and house responsibilities. Our research aim

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[3] Defined by Devika (2019, p. 85) as "the work that goes into the management of emotions."

[4] See Saukko (2003) for an elaborated reading on ethnography.

was to understand women's choices in a bottom-up manner, discerning their day-to-day narratives, negotiations, adjustments, and juggling of business, customers, employees, marketing, finance, family, and social networks at their workplace and home and within familial relationships.

Field site

As part of the original study, the first author conducted ethnographic fieldwork by visiting seven different KS micro-enterprise units and attending KS meetings in neighborhood groups in Ernakulam district, Kerala. We selected microenterprise units run by women at their own home or near home.

As a program initiated by the state government, KS offers a certain credibility to its members. The usual challenges of starting a business are reduced as KS offers financial support, skills training, personality training, classes, and better social networks and solidarity among the participants. It allows women to carry out their business from home. This flexibility in work is vital for women who typically shoulder multiple responsibilities, as they can carry out their business activities without disrupting their everyday household routines.

Data collection

The first author conducted 30 interviews during the ethnographic fieldwork period. Twenty-two women who own/co-own seven different micro-enterprise units, two husbands who also work closely with the unit to

Table 1

Details of Micro-enterprise Units

Units	Since	Owners	Employees	Location
Nutrimix unit	2009	12	0	A *panchayat* building
Stitching unit	2019	5	3	Either from home or in a space created at one owner's house
Day care	2014	2	1	A panchayat building
Catering	2011	1	3	A shed built next to home
Snacks unit	2019	1	2	Brother has given his house to take care of it and also to run the business
Fitness club	2007	1	0	On the top floor of the house
Vegetable sorting	2012	1	Around 25	The employees work sitting in the side courtyard of the owner's house

support their wives, and six women employees working in those seven units were interviewed. The twenty-eight women[5] interviewed were in the 30–50 age group. Women started business endeavors individually or as groups with financial assistance from KS.

Women who started their enterprises in groups were women from lesser economic, educational, class, and caste backgrounds and had a collective spirit to sustain this work by compensating each other in the beginning in terms of money, time and flexibility. But most of them had some connection to the *panchayat*,[6] and the *panchayat* member either negotiated with their husbands or approached women whose husbands would easily "allow" them to join this work. Some also got this job through their friendships with neighboring women. Sometimes women from a less privileged background were encouraged to join by other women to fulfill the requirements to apply for a project. They left the endeavor or became employees when they were unable to furnish the additional finances required at the beginning of the business or lacked family support for flexibility in relation to the time available to them. As a result, the enterprise ended up in the hands of women who are privileged in terms of family financial and emotional support, education, and connection to people in the *panchayat*. Their employees are wage laborers while the owners continued to get loans and other benefits from KS, and over the years, it has brought them considerable monetary benefits.

Still, in some units, the owners share a great bond and allow their employees flexibility; others worked in exploitative working conditions. Even though KS was started for Below Poverty Line (BPL) women, Above Poverty Line (APL) women were also included later with certain restrictions on distributing benefits. Devika (2016) said that this inclusion would lead to "gender mainstreaming" in KS and would address gender inequalities as a larger category of women and thereby complicate KS's categorization of women as mere welfare recipients. However, the social divide in Kerala would slow the process. Different aspects decide who gets these benefits, and social capital and financial capital play a considerable role, but these issues lie outside the scope of this paper.

Except for the two recently started units, all other units were started 8–10

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[5] Pseudonyms have been allocated throughout this paper to preserve the anonymity of the participants.

[6] *Panchayat* is the name of the local government system in Kerala, which is established as part of the decentralization based on the Kerala Panchayat Raj Act and the Kerala Municipality Act (1994) to ensure participatory local democracy.

years ago, and the women in these earlier units have more confidence, better earnings, buy gold jewelry as savings, give their children a professional education, marry off their daughters, buy vehicles, carry out house maintenance, and acknowledge that they are very proud of having improved their living standards. While a majority of them studied until pre-degree, other educational qualifications include bachelor degrees, diploma courses, and architect qualifications, while others only studied until 10th standard or even less. Most are from lower-middle-class families. In terms of religion, there are 6 Christians, 6 Muslims, 1 Dalit, and 11 Hindus from OBCs (Other Backward Castes). The employees include Muslims, Dalits, Christians, and OBCs. Half of these women owners had supporting husbands, and they managed finances at home with equal effort from both partners, but the other half had a husband who was ill, did not have a job, had passed away, or was incapable of leading the family as expected by his wife. We asked about their daily life, responsibilities, work routine, work history, companionship, familial roles, and KS's significance in their lives. The interviews were conducted in Malayalam (the native language of the participants and first author) and they were recorded using a voice recorder. The first author translated and transcribed the interviews later, ensuring the precise meaning was not lost in translation.

The first author also carried out participant observation during the fieldwork period. She visited workspaces, homes, KS offices, and neighborhood groups' weekly meetings. In addition to the interviews, the interactions in these different field sites were enriching. She observed their interactions with their husbands, children, colleagues, and the customers coming to give or take orders for their products. The process of product making, packing, marketing, and the people involved in the whole process were observed. She could also see KS officers visiting their workspaces to monitor and guide them and listen to the topics discussed in their weekly meetings and KS classes. All these observations helped in contextualizing the data collected through interviews.

In carrying out the observations, our attempt was not to understand how women maneuver within a framework in which they are allowed to exercise their agency (Devika & Thampi, 2007). Instead, we realized that the women themselves are not aware of, invested in, or conscious of any framework they have been put into. Rather, they pushed boundaries as and when it was necessary for them in ways that did not affect their and their family's well-being. Devika (2016) noted that even though KS only allowed women maximum "freedom" within a set framework, as women are also active agents, their specific socio-political backgrounds also led to "unintended consequences" and increased social capital.

Table 2
An example for coding

Main theme	Conveniences and Adjustments	
One of the sub-themes	Juggling both Work and Home	
Codes	Adjustments with each other	Intergenerational care arrangements
Interview extract	**Babitha:** If I am not well today and can't work, I would compensate for it when someone else becomes ill or has other engagements. Everyone has too many responsibilities. Athira has a small baby, and we accommodate her a lot.	**Haseena:** Husband didn't allow me to go to the training class to join this work at first because there was nobody to look after the kids. Mother-in-law said she wouldn't look after them. During my earlier job, I used to keep my child at my mother-in-law's house after I put him to sleep.

The bottom-up approach, enabled through ethnographic participant observation, showed us the day-to-day roadblocks these women identify as challenging to their lives. While patriarchy, capitalism, and gender politics are all equally relevant in understanding women's work, we realized the importance of understanding women's agency with a bottom-up approach, especially when they are the vulnerable and less privileged group who are assigned to be "agents of change" (Devika & Thampi, 2007) in society and family. The fieldwork was carried out for eight months in two phases, September–December 2018 and December 2019–March 2020. All participants gave informed consent and confidentiality was and has been maintained.

Analysis

We used thematic analysis to identify the emerging themes in the data. This helped us understand the participants' narratives and meanings by locating them in the larger discourse in the society (Braun & Clarke, 2006). The coding was done through careful reading of the interview transcripts, and based on the emerging code patterns, subthemes and themes were generated. The table below illustrates an example of the coding process.

Findings: Women, Well-being, and Vulnerability

Our central argument is that well-being and vulnerability are dynamic, subjective, and contextual and need to be understood from a specific context in terms of

shared vulnerabilities and solidarities. Within a family, well-being is codependent, especially for women. Their social, financial, and emotional well-being depends on their family members. With an increasing consumerist lifestyle in Kerala (Chua, 2014), women are also increasingly expected to be earning members, even as men's insecurities about women working persist. Given the context in which they operate, many women spoke about working to "help" their husbands. Many also faced initial resistance from their husbands. Their sheer desire for a better life for themselves and their children pushed them to develop strategies for balancing home and work. The following narratives reflect women's tactics and adjustments in the family and workspace to manage work and home.

"*Helping*" the Husband, "*Letting*" the Wife Work: Balancing Male Insecurities Through Care Narratives

When talking about the husband's hesitation to "let" them go to work, women often framed this hesitation as one emerging out of care or concern. Concomitantly, their insistence on working was framed as emerging from a desire to "help" their husband. Radha, a 48-year-old woman who has co-owned the Nutrimix unit with 11 other women for more than ten years, talked about her first experience of going to work. She said:

> *He didn't ask me to go to work (laughing). He didn't like me coming to work at the mill where he works. He didn't have any issues; he just said, 'Isn't it better to sit at home looking after children?' But the children are off to school at 8 am, and rather than wasting time talking to neighbors, I thought it was better to go to work. So that I can earn some money and help my husband.*

Biji, who is also working in the same unit, said:

> *My brothers were worried that I would have a tough time working outside. I'm their only sister. They are very protective of me. But now they are okay as it is regulated by Kudumbashree. If I had to work under someone, he (her husband) would hesitate to let me go to work. Because it is Kudumbashree, it was okay.*

Women who talked about husbands not letting them go as part of caring had a good relationship with their husbands, like Biji, who decided to work

as she was the one managing the finances at home even before she started earning. Hence, she also wanted to pitch in to give their children a better education.

What these examples illustrate is that women tended to interpret their husbands' opposition to them working as a form of care—that is, they "care" too much for their wives to let them work. Clearly, this was a case of benevolent paternalism quite like the militant state's reference to "caring" for its Kashmiri citizens that Varma (2020) has explicated in her ethnography of mental health care under conditions of occupation. Yet, intriguingly, in reading their husbands' actions as a form of care, in fact, it was the women themselves who were enacting care. Their generous interpretation of their husbands' behaviors itself emerges as a form of care—of others and themselves. These are the kinds of care strategies and adjustments (Mol, 2008) that work in their context. Thus, "care" emerges as not just about what is *done*, or what labor is *performed*; care is also about relationality and the approaches and styles adopted toward maintaining relations. Speaking of working to "help" their husbands maintained the status quo in the household, even while allowing women to earn and gradually push boundaries. These kinds of care narratives might also be generated as part of the domestic ideologies and affective labor enforced on Kerala women in the late twentieth century (Devika & Thampi, 2007; Lukose, 2009).

Jyothi and Indira said they used to go to their husbands' shop to "help" him with the work. Renuka is still doing that along with the work in the stitching unit, as she could stitch from home. Therefore, many women, like Jyothi, Indira, and Renuka, spoke of working as "helpers" to their husbands, which often did not give them any earnings. Some were daily wage laborers, which gave them significantly less money. The KS microenterprise was a much better option, giving them control over their work and earnings. The more they worked or got orders, the better their earnings. It is precisely this kind of agency that makes women get involved with the work more and more, gradually prioritizing work over many household responsibilities. In turn, other family members also adjusted their own roles as these earnings became crucial for the family. This illustrates how women's well-being is based on their family's well-being; their vulnerabilities and choices need to be understood through these contexts.

Working From or Near the Home

Working from or near the home was another important factor determining how easily women could work. Eapen and Thomas (2005) found that women

in KS who work near home or have work that does not require a full-time commitment are seeking a balance through such work. Instead of trying to change the situations that create such imbalances, they consider this opportunity as a blessing and do not perceive the extra work as a burden. Shilpa said she got a second chance to join the training for the Nutrimix unit because when they needed more people, they thought of her as they knew that her husband would easily allow her to accept this work. She did not attend the first training round, but she got a second opportunity just because of that.

Haseena said that even though she likes to work, she prefers to be at home because then she can do all the work at home, and her husband also likes it that way. She said this also enabled her to say her prayers without any difficulty. Sarala, Haseena, Jameela, and Fathima all struggled to get their husbands' approval. They agreed largely because work was nearby. Sarala is in the Nutrimix unit and talked about getting her husband's approval for this job:

> *Our Panchayat member was a good one. The member said everybody refused to participate as we had to go to Kasargod (another district) for training. They got to know about it on the day we were all supposed to go. They had already agreed to send ten people. The member called us, the people who he knows well, and he was running behind time. By three o'clock, I told him "my husband is at the mill, please go and talk to him about this and see what he says." I told him, "I will go if my husband allows me. I will leave the child with my mother." My son was in 1st grade, and my daughter was in kindergarten when I was going. So, my mother took care of the children and sent them to school, and I went for the 10-day training. When the Panchayat member went and asked, my husband agreed. He wouldn't have agreed if I had asked him about it. Because he is a panchayat member, he agreed.*

Working from or near the home allows women to maintain their presence as caregivers while having the flexibility to go to work. Apart from the fact that it is convenient to manage work and home when working from home, it also results in social approval. While speaking of working to "help" their husbands, they also enjoy a lot of freedom because of the work.

Khadeeja is another Muslim woman working with Sarika. Her younger daughter's husband did not allow her daughter to go to work because her in-laws are old and her elder daughter did not like to work. For Khadija, though, with

family responsibilities out of the way, it was easier to make the decision to start working. Regardless of Khadeeja's elder daughter's (Nasriya) lack of interest in work, her mother and sister insisted she start a stitching shop. Nasriya's husband asked her to work from home, but he agreed once others said she would get more orders if she stitched from a shop. Here, one can see the complexities of women's work even within a single family. Like Khadeeja's elder daughter, women often prefer not to work too, but in today's times, as Khadeeja and her younger daughter insisted, the decision to not work is also not a choice anymore. Talking about women's education in the Indian context, Clark (2016) said that the changing economic paradigms perceive women as potential earning members even in small towns. Sarika said that most of her employees are from Muslim families. She said that their husbands let them come for this work because they trust her family; otherwise, they would not know what these women were doing.

Working from or near the home also helped women avoid social stereotypes related to their presence in public and the nature of their work. Anitha worked as an architect but stopped because her twin daughters were in 10th grade and her husband went abroad as his local business failed. She co-owns a stitching unit and runs it from her house. When asked about society's attitude toward her work, she said,

> *I think I am being perceived in a good way. We don't do anything wrong. I never hear any negative comments. When we go into the shops [to get orders], very rarely some people make comments about our work, but we don't care. We are not going there to ask for loans; we are going to deliver products.*

She added that neighbors and relatives sometimes perceive this work as lower-class work, but she does not respond to them. Even though Sarika is the family's primary breadwinner, her coming back home at 8 pm is not something her husband likes. However, he does not resist much as the family runs on her income. Here, the KS label, the nature of the work, and the kind of social contacts developed through work make it clear to everyone why she is late, leaving less room for other rumors.

In many ways, women who work experience significantly more added pressures amid the numerous stereotypes attached to their social and familial gender roles. Women and their husbands bargain, negotiate, and contest

such stereotypes against each other and also against society. Women put a lot of effort into ensuring there is no room for any rumors about them or their workspace. Working near home or from home helps women avoid many social stereotypes related to working women.

Taking a Stand: Decisions Taken for Children's Welfare

While many women's strategies were to make adjustments and accommodations so as to "help" their husbands, in other cases, women simply insisted that it was important for them to earn money in order to run the family. This section talks about those women whose strategy was to take a strong stand to work despite facing several obstacles. Farzana is a 53-year-old woman who had been stitching from home and later went to work in a company but was earning only 40 rupees[7] per day. When she got the opportunity to work at the flour mill unit, she did not tell her husband, explaining, "What if he didn't like it?" Farzana had to hide her work from her husband for a long time. Fathima's husband was hesitant to let her go to work and eventually when he agreed, he told her not to tell anyone. She elaborated:

> At first, my husband didn't let me go to work when there was a vacancy for an Anganwadi teacher. He didn't want me to go for this work either, but since there were five people, out of which two were from our own neighborhood, we knew each other. So I compelled him, and that's how I joined.

She added,

> When he had an accident, some people told me to stop this work since he was ill. My children should grow up and have a job, right? In today's world, if there are ten people at home, all ten should go to work to live. So, if I go, it would be of some help ⋯ They [her in-laws] agreed because it is nearby, but they would comment that nobody had gone to work from their families, that I was the only one. They say all of that because they are family,

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[7] Forty rupees is less than one US dollar.

and that's what families do, right? What can we do? We listen to them
without saying anything back (laughing).

Clearly, Fathima faced several hurdles in going to work and it was her sheer
willpower and concern for the welfare of her children that helped her to insist
on working despite all the challenges. She had to take a strong stand to be
able to work, even while assuaging her husband's ego by not revealing her work
to other members of the family. It was a small price to pay for the chance
to work and improve the family income. Kabeer (1997) said that when women's
preferences conflict with those of the male in their family, women often resort
to deception and secrecy to meet their needs.

Nobody is asking them to work, but nobody is stopping them either. When
a man earns a meagre income, or none at all, and still does not support his
wife's decision to go to work, he implies that she should live on what he can
provide her. For many women, that was not acceptable, and so they sought
opportunities. They stepped in, regardless of the resistance to work, for the sake
of the family's future. Women who had been working for more than eight or
ten years had proved that they could change the future of the family and their
children. They built houses, gave children a good education, bought gold, married
off children, bought cars, and they were all proud of it.

In a patriarchal family where a family's future is supposedly entirely dependent
on the capabilities of a man, it puts added pressure on him. In some families,
out of love and togetherness, the woman steps in and they do it together. In
other families, regardless of their husbands' resistance, women step in to change
things. In still other families, women have to step in because their husband is
ill, has debts, is an alcoholic, or has passed away. In many ways, women take
a stand to work to change the family's destiny, despite several challenges.

When women step in, they also lead the family in many ways. Preethi, who
works in the Nutrimix unit, decided to invite her eloped daughter back regardless
of the disapproval of her family and relatives. Bincy stopped the bank repossessing
their house by paying back the loan with the help of her colleagues. Her husband
had stopped the repayments as he had become an alcoholic. Sarala made her
husband stay at home and take care of a cow to curtail his drinking habits.
Even when women began to lead the family financially, housework and other
responsibilities at home still fell on them. They dealt with this largely by taking
shortcuts in household work, as families were hesitant to pitch in with housework
even when women become earning members.

Gradually, however, as women (like Sarika, for example) got more and more involved with the work in the KS unit, they began to pay more attention to their business and became less engaged with their "duties" at home. Thus, Sarika would return home late at night after work, and her children learned to do things on their own without her guidance at every step. Such changes enabled women to involve more people in the care work at home and to push the definitions of 'care'. Albeit proposed in the health context, Mol's (Mol, Moser, Piras, Turrini, Pols, & Zanutto, 2011) theorization of 'good care' as a process of 'tinkering', that is, making constant adjustments (whether in practices, or medicine dosages, or schedules) is relevant for our purpose too. We found that women made adjustments in domestic work, such as using shortcuts like placing re-heated food on the table in lieu of freshly cooked food or having ready-to-cook items in the kitchen.

'We are One Family': Underplaying their Achievements to Maintain their Status

While all women talked about the discomfort of having to ask their husbands for money as a reason for wanting a job, they also repeated the "we are one" narrative. While they talked about how proud they were of giving their children a good education through the money they earned, they also emphasized that they did not calculate who made more money or who spent what on what expense, as "it's all one." They also said that their husbands didn't even ask them what they did with the money. They attempted to emphasize that they didn't own the money they earned; many of them underplayed their sense of pride about their achievements through their earnings. They also took efforts to emphasize that they didn't spend money carelessly. Radha explained how she spent money for the children's education.

> *Yes, a lot of difference [after getting this job]. We can buy whatever we want. My husband wouldn't say anything if I bought whatever I wanted. But I don't spend money on unnecessary things; I only use it for good. My son has to pay fees every six months in addition to room rent and food expenses; my daughter also studies in a hostel, so she needs to pay Rs. 5000[8] every*

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[8] Five thousand rupees is around 65 USD.

month for the hostel fee and also pay a term fee. All these and household expenses can't be handled by my husband alone.

Some others openly acknowledged that they are the ones taking the responsibility. Indira said she was working in an office, which she had to stop after her mother-in-law became ill. She was helping her husband by managing his shop when he went to work as a driver. In the 2018 flood, they lost their shop and house, and now she works at the catering unit until things are back to normal. But later, she spoke about how all of these were largely her responsibility.

We both think about it [family responsibilities], but I will be the one showing how to resolve things, and then obviously, the responsibility will fall on me, right? When we have a situation, he asks what to do, so then I actively start doing something to resolve it. I ask others for money and arrange it. He will be with me, we have been doing so for a long time, and now it's a habit (laughing).

Most women emphasized that both take care of the expenditure equally and don't keep count of who spends the most. But in most families, women earned more. For those women who have a good relationship with their husbands, there is also an effort to prove that their husbands are contributing equally. For some of them, there's a shame associated with admitting that their husband was not earning. They tried to convey that they were working not because their husband was incapable of providing for them but to "help" him. In the case of other women with alcoholic husbands, their relationship was not smooth, and they were often open about their husbands' limitations.

Thus, when Rubeena spoke about recently saving enough to buy a vehicle for herself, she was quick to clarify that it didn't mean that her husband was incapable of providing for her. When talking about their achievements, women were careful not to portray their husbands as "weak" or inadequate or themselves as "selfishly" going against their husbands' consent. This portrayal is essential for their well-being because Kerala women are expected to contribute to the family's status production, and not disrupting the husband's ego is crucial in sustaining their work.

While some women tried hard to prove that their husbands are not in-

capable, other women openly talked about the responsibilities that they were burdened with. With financial independence comes more voice in the family for women. Along with choice and self-respect, women also have a firm footing in the family regarding decision-making once they start earning. Also, many women we interviewed have husbands who are ill, do not have a job, or earn significantly less. So, eventually, the women become the family's primary breadwinners for years and that gives them a lot of confidence to own the money they earn. When I asked Sarika who is emotionally stronger to handle financial and emotional struggles in the family, she said:

> *All that is me only. Once I started having an income, I got the confidence to say things firmly to my husband ⋯ Now, the whole income coming to this house is through my job. So, I can take very stern decisions. Before that, I didn't have the guts to say it. We need to have the money in our own hands to assert that we want to buy a vehicle. We decide based on our earnings.*

Women don't often directly say that they are the primary source of income in the family. They either won't say it openly in public or try to say it in a less challenging way, since saying so is not very acceptable. While this is in line with Devika and Thampi's (2007) findings about women in KS engaging in status production and becoming secondary earners and thereby contributing to patriarchy, without denying that, we also look at this underplay as women's conscious or unconscious strategy to sustain work, because these women's motive is not to cater to the patriarchy or breaking patriarchal norms, but to foster upward mobility for themselves and their families, thereby investing in their future and well-being.

Conveniences and Adjustments: Juggling both Work and Home

Women often juggled their work and home responsibilities by creating an order in the workspace and establishing unwritten rules to fill in for each other's absences at work. Women's companionships in the workspace, the nature of the work, and work schedules were all designed in such a way that they could manage both efficiently. While starting this microenterprise made them available for emergencies at home anytime, it allowed them to be completely involved with their business as they worked in a nearby, familiar neighborhood. In this section, we

explain how their choice of work and workspace are all informed by their need for mental, social, and familial well-being. While juggling work, financial management through KS credits, chit funds,[9] and borrowing from colleagues are all undoubtedly hectic, we use the word "well-being" from these women's point of view. While many acknowledge the heaviness of their work and responsibilities, they also prioritized this "well-being" over a feeling of "helplessness."

If one person had to leave early because of family responsibilities, she would compensate by filling in for others who might need to leave on any other day for another reason. The structural and professional discipline in the working of KS makes it easy for women to make such accommodations without any clashes or confusion. The responsibilities are divided out perfectly so that there are no complaints. So, regardless of their differences, they work toward a common goal. When I asked them if there were any clashes about work responsibilities, Sarika told me that her employees worked cooperatively because this job was important to them. Even though there were clashes at times, women usually cooperated with each other to sustain this work. They made financial commitments like sending their children to professional courses using their earnings, and it was vital for them and the family to keep the work going.

These mutual adjustments were the main factor enabling women to sustain their work. All of them had taken leave many times when they had emergencies at home, like someone falling ill or having a baby. Shilpa's mother-in-law doesn't help her with housework and neither does her husband, so she struggles to get to work on time as she has a young child. Shilpa from the Nutrimix unit said she feels bad about coming to work late most days as she sleeps late, has a small child, and her mother-in-law is not very cooperative. Others are considerate of her. Farzana from the same unit also felt bad as she couldn't work as fast as her other colleagues as she was old. This acceptance amongst the colleagues depends on their relationship with each other.

However, such accommodation are not always made. Sunaina couldn't come to work as she had to take care of her grandchild, but bringing the child into the food production units made her colleagues angry; they had an argument, and she left after 11 years of working there. no one was willing to make allowance for Sunanina's inconvenience by allowing her to take care of her grandchild in the unit. The work atmosphere at the Nutrimix unit was pointed out as the

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[9] A savings and credit system common in India.

reason for disapproving of Sunaina's actions. While this could be true, her lack of bonding with other members could also be a factor. This could also be because it was her grandchild. They might have been more accommodating if it was a young mother with her child. But in the case of grandchildren, there are cultural expectations that older women are supposed to take care of grandchildren and it can be an unanticipated and conflicting demand for many of them (Landry-Meyer & Newman, 2004).

Babitha from the cloth bag unit explained their coordination in working.

We usually stand united no matter what happens. So, if I am not well today and can't work, I would compensate for it when someone else becomes ill or has other engagements. So far, we haven't had any such issues. Everyone has too many responsibilities. Jitha is also a CDS member, and she has many responsibilities, and her husband is also busy with business. Anitha is also like that. Athira has a tiny baby. So, we have to accommodate her a lot. So, we manage like that, and it has been going well so far, and we pray that it will be the same in the future also.

The women perceive or experience the division of work as equitable, even though it may not be "equal" in statistical terms. That is, the women experience it as fair since the division of work is according to each woman's situation. The whole idea of "equality" and justice is different in this distribution of work—for women, it is not so much based on a literal conception of equality but a contextual understanding of every woman's situation. Sarala said that everything runs smoothly as they work in rotation, and employ skill pooling, whereby work is divided based on each person's abilities. Geetha said:

If one person comes in the morning, the other person comes in the afternoon. So, we are able to manage work at home. It's okay; it's all an adjustment.

Another factor that facilitated women's work outside the home was the intergenerational care arrangements that they enjoyed. Sometimes, the daughter-in-law and the mother-in-law have to negotiate their preferences between paid work outside the home and childcare. In cases where both mother-in-law and daughter-in-law wanted to go to work, one often had to give up that desire. In another paper, we (Varghese & Ranganathan, 2021) have documented that in many families, the decision regarding who goes outside

the home for work and who stays at home for childcare depended on social factors, the health of the mother-in-law, the educational qualification of the daughter-in-law, the age of the child, the location of the workspace, and their personal priority for working outside the home or not.

We have tried to show that women's choices and lifestyle modifications need to be understood through the lenses of existing familial and social dynamics. Women's work arrangements at home and outside the home reflect the social subordination and constraints they face in society and family. Hence, in the South Asian context, women's resistance to oppression needs to be explored and addressed beyond a secular-liberal imaginary.

Discussion and Conclusion

In all the above sections, one common thread is women's attempt to sustain their work by dealing with challenges in non-confrontational ways. They acknowledged challenges in managing multiple responsibilities at home as well as at work, but did not want to discontinue their work. We also elaborated on how KS becomes a "better option" for these women in their tricky situations. Their focus is not so much on the larger systems, institutions, and policies, but on "what can be done in a given situation." This pragmatic question directs their lives, choices, and well-being.

Importantly, their engagement with KS also enables the formation and consolidation of social contacts with people in their neighborhoods and increased mobility. Starting a business in the neighborhood helps women build solidarities and a social identity. The KS label allows them to move in public spaces as they have to go for KS meetings and classes, take orders, deliver products, and manage finances without facing stereotypes and prejudices. This, in turn, provides a feeling of security and makes their work-life secure, safe, and judgment-free, and hence the chances of women continuing the business is high. We have noticed that they expand their businesses and develop different horizons. Because KS's point of contact and beneficiaries are these women, there is less chance for others to take over their businesses or reap the benefits. Women have more decision-making power in the house, and women also start delegating small chores at home to children and husbands as they become more occupied with the business. We have also noticed that over the years, in some families, women become the primary breadwinner in the family as their husbands fall ill or lose their jobs.

What do these findings tell us about women's agency and empowerment? We

suggest (along the lines of Mahmood (2011)) that perhaps for many of the women beneficiaries, what they want is not a radical change or transformation in gender relations but some shifts in their bargaining power. This, to some extent, is enabled by the KS programs because of the ways in which they are designed and structured (e.g. decentralized, owned by the women themselves). Women continue to face multiple challenges from family and societal institutions to sustain their work, even in this twenty-first century. Along with the demands to bring more significant structural changes to stop inequalities against women, it is essential not to make the resistance even more burdensome for them. Hence it is necessary to understand women's choices and preferences within the context of what they are comfortable with, in terms of both society and the family.

Acknowledgments

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