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How Some Highly Educated Middle-Class Women Manage to Navigate Care and Work

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A workspace for highly educated women forced to leave their trained careers is emerging-they avoid demanding full?time roles of 70 plus weekly hours, and opt for contract or home?based work while balancing flexible schedules with care-giving for children, spouses, and elderly relatives.

Women leaving the workforce has long been attributed to the "motherhood penalty". A recent World Bank paper speaks of the "marriage penalty", pointing out how "conventional estimates of the child penalty often ignore that, even in the absence of children, the act of marriage confers new responsibilities and social norms that may constrain a woman's labour supply" (Bussolo et al. 2024: 2). An earlier study conducted in Delhi confirmed the important role of the marital household in women's work-related decisions-while many women stopped working after marriage, "only 31% of the working respondents had worked prior to marriage" (Sudarshan and Bhattacharya 2009: 63).

Modern industry in India promoted a masculine workspace and certainly did not envisage any "gendered" differences in the needs of male and female workers-as was the case elsewhere in the world as well. The male breadwinner-female homemaker model seemed to match such a workspace. The tremendous amount of care work needed for the sustenance of households, undertaken largely by women, remained invisible.

The breadwinner-homemaker model ceases to be stable when one income is insufficient for household needs. Very few men can access the secure jobs breadwinners need to sustain households on one income. The majority of men (and women) are in informal work, insecure jobs that require long hours to earn enough for survival. Overall, only 10% of workers are employed in formal arrangements, though it may be as high as 20% in urban areas (Raveendran and Vanek 2020).

Even in the small number of families where men are formally employed with contracts and benefits, the breadwinner-homemaker model is becoming less common as women pursue education and careers beyond the home.

Further, more than a third in "regular" employment have no written contracts, are not eligible for paid leave, and get no social security benefits (PLFS 2021-22). Even in the small number of families where men are formally employed with contracts and benefits, the breadwinner-homemaker model is becoming less common as women pursue education and careers beyond the home.

In this article, based on a series of interviews with 22 well-educated, middle-class women in the National Capital Region), we suggest that while marriage and motherhood are significant in shaping the work-related decisions of women, the choices that educated, middle-class women make to quit full-time paid work are related to the cycles of care-giving they have to undertake over a lifetime. These choices may be anticipated and then become commitments to which they are inevitably bound. Care-giving is about young children, teenagers, spouses, and other family members. At the same time, women are faced with newer norms and compelling expectations such as the need and desirability of having careers.

In India, women returning to work after a hiatus of a few years spent on child or familial care tends to be difficult. As seen in a report by the Centre for Economic Data and Analysis (CEDA) and Godrej DEI (2025), aptly entitled "The Returnship Road", a few attempts have been made by a handful of corporate houses to bring highly qualified women back into the employment fold through specialised internship and training programmes. But the demand for re-entry hugely outstrips supply, reflecting the limited scope for resuming paid employment that women encounter.

Continuity or Change?

While marriage does mean responsibilities that may constrain women's paid work, our sample shows that parents and in-laws encourage women to work and earn, while the women themselves attempt to balance parenting with work. There may be negotiations between older and newer norms within the family to seek avenues for self-determination and agency. For example, accepting a parental decision on marriage may greatly enhance a girl's ability to make independent choices about her higher education and work. As one respondent said, "So when going to Bombay to take up a job, I had to commit to my parents that I would take the traditional arranged route to

marriage."

> [One] respondent, otherwise wholly absorbed in household matters, took one or two solo holiday trips in a year to have a break and see new places.

Our conversations suggest that women tend to conform to certain societal expectations and generally respect commitments to their natal and marital families, to their children, and other family members. Simultaneously, they also exercise agency in making decisions when the situation demands. We see evidence of both conformity and questioning, suggestive of "empowerment", a much-used term aiming to capture ways in which gender equality might be achieved on multiple dimensions.

One of our respondents refused to comply with her husband's demands that their two daughters give up their college studies and stay at home to protect him from outside infections because he was ailing with a lung disease after the Covid-19 pandemic. This led her to even separate from her husband for a few months. Although he returned and she did not disown her responsibility to care for him, there was no longer any question about their daughters, who, she insisted, would continue with their studies and be free to move around as required.

Another respondent, otherwise wholly absorbed in household matters, took one or two solo holiday trips in a year to have a break and see new places. She said, "When I travel alone, I get to see the sunrise and sunset, which I can never do when I am with my family."

Women as a Flexible Resource

This article is based on a continued dialogue with some of the women who participated in an earlier study (Khullar and Sudarshan 2024a and 2024b). One of the unique aspects of the Indian, possibly South Asian, reality is that women have been seen as a "flexible resource" for the family, as Nirmala Banerjee (1998) insightfully put it, taking on paid work as and when needs arise in the household. Often, the trigger to giving up a job is the need to care for spouses, adolescent children, and old or ailing family members-responsibilities of women that have been largely unaddressed in state policy.

Nearly all of our respondents were searching for new beginnings. Two had returned full time to their previous work, and one was confident of doing so. Six worked as consultants, giving them some flexibility with time. Two had started their own home-based business. Four were teaching in coaching centres, and two gave lessons at home. Four had completed online courses that had helped with their work. Six had also done some volunteer work, although not as long-term commitments. On the whole, reclaiming career paths that they had started on proved difficult, and except for two, the rest said they did not want to do so.

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The percentage of nuclear households has been steadily going up, according to available data. It does not, however, follow that connections between parents and adult children are disappearing-both parents and in-laws continue to play a role in the care of grandchildren, and women in the care of elderly parents, albeit with paid care-givers. For our sample, it was evident that living independently was valued as much by parents and in-laws as by young couples. More than two-thirds of the respondents said that grandparents on both sides had actively helped with child care while living in separate households.

For example, one respondent said, "My in-laws moved to Delhi soon after the pandemic, during which time we could not help them if they fell ill. Then they moved to an adjacent house on rent. They have a very independent life … but we celebrate birthdays, festivals together." Similar findings are reported in a recent study based on a survey of alumni from a management institute, "Although grandparents are directly involved in only 4% of at-home child care, suggesting a predominantly nuclear family structure, grandparents step in as primary caregivers for grandchildren in 65% of families, highlighting the enduring importance of extended family support for young, working parents in contemporary society" (Mahambare 2025: 20).

Thus, while grandparents do provide support in the care of young children, they too need care by the time children are older. The "cycle of care" thus changes its focus over a life cycle, and it is mainly women who step in.

Removing the Shroud

While lively debates in research and policy-making focus on the level and nature of women's work today, this has not always been the case. Women have always worked in a variety of ways but it was not until the 1970s that scholars and practitioners began to examine the nature of women's work in a more focused manner. And it was not until the 1990s that both national and global interest in better documenting the informal economy began to grow. Thereby, the persistence of the informal economy came to be recognised and better data on women's work in the informal economy began to emerge.

The task of "removing the shroud", to use the words of Ela Bhatt (personal communication), that covered women's informal work revealed their presence in home-based work (ranging from beedi and agarbathi making, embroidery, and so on to outsourced work from modern enterprises), in street-vending, in animal husbandry, and so on. Until women's presence in these activities was made visible in the data, the general assumption was that, barring women in formal work or in casual labour, the others were all home-makers. Home-based work, in particular, had been largely invisible in data. The combined work of feminist scholars, informal economy advocates, and statisticians, starting from the mid-1970s and gaining strength in the 1990s, led to important changes in definitions and survey methodologies.

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In particular, the significance of home-based work in women's employment became clear. Official data shows that it comprises 11% of total urban employment, compared to 9% of employment nationally. It is the most important source of employment for women nationally (16%) and in urban India (23%). As a share of total female non-agricultural employment, home-based work is roughly one third of the whole, compared to around 10% for men.

Interestingly, even though the majority of home-based workers are illiterate or have below primary levels of education, a segment has tertiary education. So, we see in Delhi that 70% of women home-based workers are engaged in education (tutoring), some work in real estate, and the rest in other service activities (Raveendran and Vanek 2020, 2017-18 data). This last estimate holds important pointers for the future, suggesting that education may not necessarily lead to a rejection of home-based work, although the types of tasks would almost certainly change. This is confirmed by our sample, too, in that seven of the women were engaged in teaching or training, and at least 12 worked partly from home.

Conclusions

Our questions were focused on a group of women who were urban, college educated, reasonably financially secure, married, and middle-class (aged 25-45). This is not the dominant cohort of women workers in India, but they represent a group that has had the opportunity to access regular formal work and develop a sense of personal identity that encompasses the home and family on the one hand and the world of work on the other. It is instructive to see what influences their attitudes and work choices.

In particular, what were the reasons why women from this group chose work that is different, yet similar in some ways to the informal employment of the less educated? That is, work that is home-based or near home with flexible hours; work in intermittent or short-term contracts; self-directed work; work for multiple employers instead of being committed to a single one; and so on. Was this change in trajectory just a result of the difficulty these women encountered in returning to their old jobs at an acceptable point in their personal lives?

While two of our respondents returned to the kind of work they had originally planned for, others chose new paths that offered more flexibility. The wide range of online courses helped some continue learning on their own. Their priorities and decisions were shaped by pressing personal circumstances, which eventually became long-term choices. Unsurprisingly, our respondents could not find appropriate flexible or part-time work options because these are not widely available.

> If regular full-time work is not feasible, for whatever reason, the alternative is self-employment with flexible hours.

Unlike developed countries, there is no "regular part-time work with benefits" as a possible trajectory in India. If regular full-time work is not feasible, for whatever reason, the alternative is self-employment with flexible hours. Hence, the kinds of work spaces women have carved out include 1) start-ups or small-time business (handicrafts, travel and vacations); 2) tutoring classes for school or college students; 3) providing training for corporates; and 4) consultancy work for a range of institutions. These options enable them to set their own work schedules and timings.

What might an ideal workspace look like for highly educated women who have had to leave the careers they trained for? In many cases, they are already crafting it themselves-opting out of full-time jobs that demand 40, 70, or even 90-plus hours a week, and instead pursuing contract, intermittent, and home-based work. They juggle these flexible arrangements alongside caring for children, spouses, and aging relatives whenever needed. Their choices reflect both personal priorities and the realities of workplace cultures built around long hours and fierce competition.

There is a growing push, shaped by changing social norms, for educated women to return to paid work. Most of our respondents hoped to rejoin the workforce when possible. Support often came from family-parents, in-laws, and even older children encouraged their return. Many women found self-employment, consulting, or turning personal interests-like painting or running-into career paths to be the most feasible options. These choices reflect new spaces they have created for themselves and highlight the urgent need to make work environments more supportive and adaptable.

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