

ARISAIG PARTNERS

# A Peek into The Lives of “Middle Class Women”

By Sahana Nayaka, Intern

August 2023

# ARISAIG PARTNERS

## Table of Content

Executive Summary.....	3
Motivation for this project.....	5
Objectives.....	5
Methodology.....	6
Background of survey participants: .....	6
Lifestyle and Society:.....	8
Challenges: .....	9
Impact of small business.....	9
Consumption patterns .....	11
Conclusion:.....	12
What Next .....	12

# ARISAIG PARTNERS

## Executive Summary

The report aims to provide insight into the lives of middle-class Indian women and how their roles and influences evolve throughout major stages of their lives - their “journeys”: from making choices to attend school, to the challenges/restrictions that women face to enter workforce, to the aspirations they have for their children. It also explores women’s consumption patterns with respect to media, groceries, and jewelries.

The analysis is based on in-depth interviews conducted with 10 women from a small town in south-west India. While the sample size is small, the report provides a personal, first-hand peek into the lives of this large, growing, and pivotal group within India.

**Lifestyle and Society:** Women’s lives generally circle around their family, namely their husband and children. At every stage of her life, the male figure is major decision maker unless she is well-educated and working. Major restricting factors that affect women’s choice in pursuing higher education are financial constraints, less exposure to non-traditional educational/career pathways and unwillingness to relocate to new city. Similarly, factors affecting low labor participation include family planning, groom’s/in-laws’ demand and “overqualification” title. However, over the years, perspectives of people have been changing now more women are expressing their interest in joining workforce and pursuing education where their family are supportive too. Women with the small-scale business considered as “role model” because of their ability to make decisions by themselves and how they handle finances in their respective household as equal to men. These businesses help households to access better healthcare, education, and other household needs. Most importantly, it provides women the ability to be financially independent.

**Products and services:** During their leisure time, women generally use WhatsApp, YouTube, or Instagram and most of the time they are occupied with their household chores and taking care of children. Regarding buying groceries, they prefer weekly farmers' market and nearby wholesale ration stores to supermarket or online shopping. Most of women who are below 40 use sanitary napkins and above 40+ prefer cotton clothes as they find it more comfortable. Surprisingly, women who usually use cotton cloth prefer using sanitary napkins during travel as they are easy to dispose and cause no stain. Most of the households responded that jewelry is bought during occasions such as weddings and naming ceremonies from nearby stores. In addition to being ornaments, they act as emergency funds.

**Aspirations:** Over the decades, women aspirations are changing. A few decades before, their main desires were to be in a good financial position and be a “good” wife or daughter-in-law to the house that they are married to. Now, these women strongly believe in educating their children especially

# ARISAIG PARTNERS

girl child. If they win a lottery or household incomes increase, most of the women would invest in their children's education, build their own house, and buy jewelry.

# ARISAIG PARTNERS

## Motivation for this project

Coming from a small town called Kumarpatnam which is in South-Western part of India, I am privileged to witness the journey of the women of both rural and corporate world and how it has changed over the years. From men dictating in how women should live their life, to how women are now earning their own incomes and contributing to improving the standard of living of their families.

Sudha, a girl from my hometown, Kumarapatnam, was an average student at her school, after her matriculation she was forced to marry because she was not a top student and faced other financial constraints. However, despite her family's and society's opinion she pursued studying further by applying for different scholarships. Now, she is an MBA graduate working in one of the companies in Bangalore. Her earnings are one of the main sources of income for her family, especially in supporting her younger sibling's education and for regular household expenses.

There are many Sudha's in my community and at the same time there are many who are not able to pursue their own choices due to society's prejudices on girls' education, marriage, and work. The report provides the brief overview on the lives of these "Middle class women."

## Objectives

This research project focuses on understanding the factors that are affecting women's choices in attending schools and choosing career, identify the causes of low labour participation of women after post-graduation and differentiate the dynamics of spending of women who is financial independent and women dependent on head of the family. Additionally, it provides sights on consumption behaviour with respect to media, jewellery, sanitary napkins, groceries.

Kindly note that due to limited study sample size, the findings of the study may not be generalisable. However, it allows us to think critically on what kind of products and services women use/prefer and necessary help to improve their standard of living and be financially independent.

# ARISAIG PARTNERS

## Methodology

A 30-questions survey was conducted with women from diverse background from Kumarapatnam, a village in is southwestern part of India. The interviews took place in July 2023. The questions were on understanding their background, family structure, aspirations, challenges whilst pursuing education and employment after post-graduation. Additionally, understand their consumption behaviour on media, jewellery, groceries, and usage of sanitary napkins.

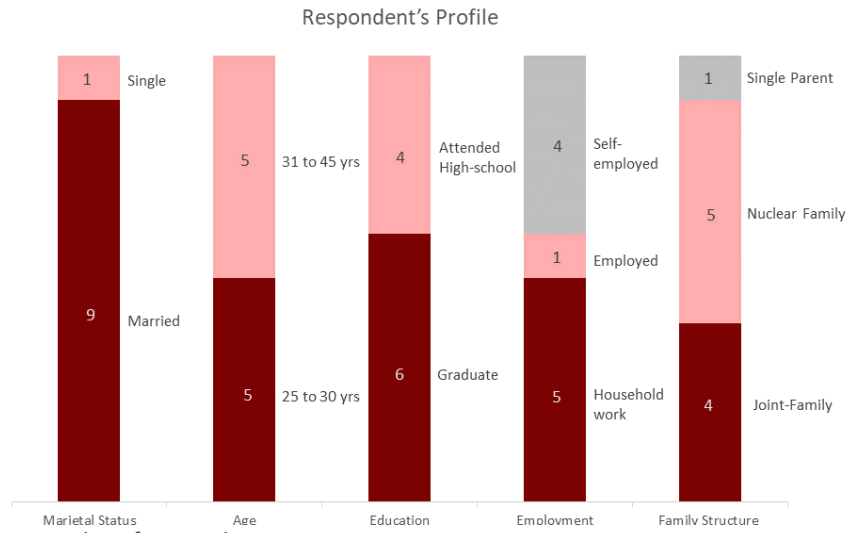


Figure 1: Statistics on Number of Respondents

## Background of survey participants:

Kumarapatnam is a small town which is in Haveri District of Karnataka, a state in the southwestern region of India. It is 285 km (about 180 miles) to southeast of Mumbai and 3 km from its nearest town, Harihar. It has the population around 7000, with 973 females per 1000 males as per 2011 census.

# ARISAIG PARTNERS

**Education:** Majority of the women surveyed are college graduates. The educational pathways that they have pursued include engineering, science, and commerce stream. The remaining 40% women have attended High-school, these include especially 35+ ages women. In the 90s, 7<sup>th</sup> standard was considered as high school; thus, these women have completed 7<sup>th</sup> standard.

**Occupation:** The majority of the population work in the fashion and retail industry as the town is located near to one of the well-known industries from Aditya Birla Group. The other part of the population involves itself in agriculture, making bricks, dairies, river sand transportation and small business such as bakeries, beauty parlors, tailoring shops. Majority of the women are household workers, and 40% women have responded that they have involved themselves in tailoring, clothing and milk small scale businesses. 20% of them are working/worked at corporates.

**Family Structure:** Majority of the women belong to nuclear family (It is defined as only parents and their children), some of family from joint family/grandparent's family- this includes grandparents, uncles, aunts, parents and their children respectively. Moreover, the sample also includes one single parent family (Mother acts as a head of the family).

**Income and expenses:** Income of each household ranges from INR 5k-80k (USD 60 to 1000) per month. Specifically, women with small business earn in the range of 3k-10k (USD 35 to 120) per month and who work in corporates earn salaries ranging from 80-100k (USD 1000 to 1200). The main income sources include salaried occupation and small business. The expenses are generally categorized into Children's education, groceries, house bills (electricity, water, mobile and rent- who live in rented house), paying loans, self-help groups and other deposits or insurance made in post office/bank/jewelry shops.

**Dynamics of Spending and maintaining household chores:** In most of the households, major decision makers related to finance are men who earn or in-laws if they are from a joint family. However, in the



Figure 2: Streets of Kumarapatnam

# ARISAIG PARTNERS

households where both women and men are earnings, spendings are split and decisions are made together. Typically, power usage, water, and groceries are taken care by women whereas husband/father/brother looks after their children's education, rent, health related costs and loans payment. In terms of responsibilities, household chores such as cooking, sweeping, washing clothes and utensils are taken care by women whereas heavy lifting such as getting drinking water for the house from the nearby plant, groceries from the nearby town are looked after by men in the house.

## Lifestyle and Society:

**Before Marriage:** Amongst the respondents, in 90% households, father/elder brother are the major decision makers, mainly on where girls will study. Around 60% of women, especially who are graduated, expressed that they were encouraged to study as per their interest. However, as they pursued higher studies, access to quality education was not affordable. Their parents were unwilling to support non-traditional educational pathways and quite hesitant to relocate their girl child to cities. According to societal prejudice, sending a girl child to big(metropolitan) cities could bring conflicts in their family due to cultural differences such as opting to wear various kinds of clothes. In contrast, 40% of women who are in 35-40 age range have never dreamt about higher education. They said that it might be because of their village dynamics, parents were not educated and sending a boy child or younger siblings to school was most preferred. The oldest girl child especially is expected to take care of her siblings and help her mother in household chores. However, these mothers expressed their strong desires to provide quality education to their daughters/nieces as they believe that it can help them earn respect and be financially independent.

**After Marriage:** Generally, after marriage most of the decisions are influenced by Husband or in-laws especially in the joint family. 50% of women in our survey are household workers, 20% of the women are/were working in corporates and 40% women have small business. Women are expected to do all household chores from cleaning, sweeping to cooking, which makes it hard for some women to enter workforce. These women lives are surrounded by taking care of household chores and their family members.

It is observed that, in households where both men and women are university educated, women tend to enter the workforce. Some women who live in a nuclear family, manage to get into workforce due to lower pressure from the family. In joint families, most of the women expressed their interest in joining the workforce if their in-laws agree.

Women with the children under 15 would like to focus on their child development rather than earning income. This especially applies to women who work in corporates as they do not have access



# ARISAIG PARTNERS

to trusted childcare, thus they would prefer taking care of the children by themselves than depending on others and going for work.

Despite taking care of all household chores, some women have set-up their own small-scale business based on their specialized skill set (For instance: Tailoring, Embroidery) with the help of their family members. These are unnamed and generally services are provided locally within the town.

## Challenges:

**Pursuing Higher education:** One of the major challenges in pursuing higher education is due to financial constraints. As mentioned in the previous section, education gets expensive as they progress in their studies, thus parents would be unwilling to support a girl child. Instead, they would prefer to support a boy child during those times because he would support them when they are aged whereas girl is marrying to another house. Another major hurdle is less exposure to educational opportunities and non-traditional career pathways. These girls were not aware of scholarship programs/schemes from the government/respective universities which might help to secure seats in a reputed college. Moreover, parents are unwilling to support their girl child to pursue non-traditional educational pathways as they believe that there are less career opportunities in those fields. The other major restriction that girls face is relocating to places away from their hometown. Parents are hesitant to send their girl child far away.

**Low Labor Participation:** Most of the women who are graduates expressed that one of the major reasons to not to work is family planning. They would prefer to look after their child's well-being and education. Over the years and till now, it is believed/assumed that mother has more responsibilities in these areas, and it must be she that fulfills these. Secondly, another major cause of low labor participation is the groom's demand. Once a woman is married or getting marry, decision on entering workforce is mainly dependent on her husband/fiancé or in-laws. This has been the tradition for many years, and it is still being continued. At times, male figure in family is not very comfortable about women working in higher position or getting paid higher than him. Thus, people consider her as "overqualified".

## Impact of small business

Around 40% of women run small-scale business, including wholesale clothing, tailoring, selling milk, beauty parlor. These women have shared that these businesses have helped them to improve their standard of living. Now they have access to better education and health and can build houses. Most importantly, it has provided them with financial independence, thus they don't have to depend on their father/husband all the time. Being financially independent has given them the ability to make decisions. Their revenue is mostly spent on children's education, household needs such as groceries

# ARISAIG PARTNERS

and most of the time it also acts as emergency fund, because they tend to save it by investing in self-help groups.

Ratna is a 40-year-old woman who runs a tailoring business. She herself stitches the clothes and has been doing it since last 20 years. Her monthly income ranges from INR 5k-10k (USD 60 – 120) per month. Her family consists of three daughters and a son, and she is a single parent. For her, tailoring is everything, it is major income source for her livelihood. The business has helped her family to access better health, education and fulfill other household needs. However, it not enough for fulfill her children educational needs- she takes loans from banks or self-help groups. She has a strong desire to scale her business. Ratna prioritizes her son's education rather than her daughters as she believes he will be able to look after her when older whereas the daughters will be married away to other families. The town is filled with women like Ratna. What do you think would be helpful for them to grow their businesses?



Some of the major challenges that these women face are low sales due to less marketing/advertising and their service is restricted to the town itself. 10% of the women who used to sell clothes have closed their business due to low sales as it is small town and people would rather buy in nearby cities in bulk. Around 30% percent of the women are tailors. They have been seeing growth for the past decade, because of low cost and high-quality work.

# ARISAIG PARTNERS

## Consumption patterns

**Media:** Most of the women generally are occupied by household chores and looking after their children. Thus, there is limited time that they spend on social media. Their peak time is generally from 2-4pm or in the evenings when their children are sent to tuition. The three major apps used are WhatsApp, YouTube, and Instagram. WhatsApp is used to share pictures and received updates from their children’s schools; YouTube- to watch health related video or show rhymes and other informatics to children and Instagram- it is generally used by women who are 20-30 age.

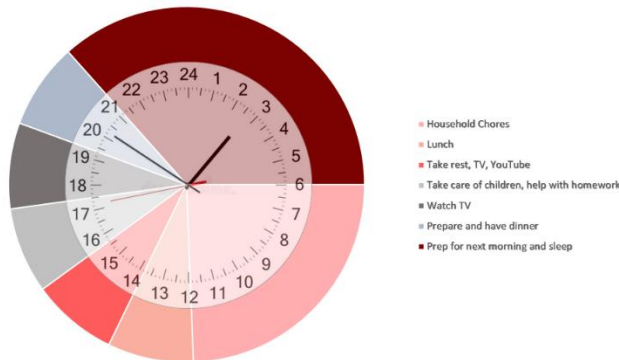


Figure  
Cycle of



Figure 3: Apps used by women.

**Groceries:** All Households are dependent on weekly farmers market for the vegetables/fruits. As they believe that they are fresh and most of them are trusted vendors as they find them more often and are from nearby villages. For the pulses and other non-perishable items, they prefer wholesale/ration stores within the town or nearby cities. These items are generally brought monthly. The establishments of new supermarkets in the nearby city such as More, G7, Vishaal Mart have not changed the behavioral patterns of consumers. According to some, getting things from supermarket is expensive and using online platforms is cumbersome.

**Sanitary Pads Usage:** Most women prefer sanitary napkins over cloths as they might cause irritation and helps in preventing stains. However, contradictorily, women who are over 40 prefer cotton cloths as for few of them sanitary napkins cause itching. The most used brand is Stay free and whisper. The usage of whisper makes a statement as it is expensive compared to other brands. Interestingly, some of the women prefer sanitary napkins whilst travelling due to their disposable nature whereas at home they use cotton cloths.

**Jewelry Consumption:** As per “Middle Class Women”, buying jewelry is always a desire either to wear them or have it as investment which can act as emergency fund for their family. However, due to financial constraints, jewelry is only bought during occasions such as marriage, naming ceremony. For day-to-day usage, every woman at least has a single ornament, either neck chain (pendant or Mangala sutra), finger rings,



Figure 5: Jewellery store in Harihar, a nearby city.

# ARISAIG PARTNERS

earrings or toe rings. The women buy jewelry from nearby town. When using as emergency funds, the women will use the jewelry as collateral to access short-term loans. The lenders are from the jewelry shops can be found in nearby town.

## Conclusion:

Over the last few decades, Indian middle class women's choices and lifestyles have been changing. However, at each major stage of her life, a woman's decisions are still influenced by male figure in the family and societal prejudices. Women with small-scale business provide a notable example of the changes that women can bring to society. To accelerate positive change, all of us, whether that be in the public sector, private sector or as individuals, need to think critically about how we contribute.

## What Next

To build on this work, the following intriguing questions could be explored:

- Most of the women surveyed mentioned their family's influence. What about the community they live in, friends/relatives, did they have any role in making decisions?
- Considering the struggles that they have been through, what would the women make sure that their girl child has to fulfill her ambitions and dreams?
- Why is being educated or entering the workforce important to them?

## Women in corporates:

- Who looks after their children when they are at work and what are the facilities available in their respective companies?
- How difficult/easy was it for you get a job opportunity after your graduation?
- What are the major challenges that they face in their workplace?
- How comfortable and safe do they feel about being in big cities and away from home?

## Women with their own businesses:

- What are some of the major challenges you faced whilst establishing?
- Do you face any day-to-day challenges e.g., travelling to nearby towns?
- What would be the most useful types of support in order to scale your business?

## Stigma related to menstruation:

- What are some of the beliefs that your family has around menstruation?
- What are some of the house "rules" you follow during your monthly cycle?

# ARISAIG PARTNERS

- If any issue occurs related to your menstrual cycle, who is person you speak to? And how comfortable are you to speak about your father/brothers?

# ARISAIG PARTNERS

## Disclaimer

This document is for Professional Investors only. The views expressed in this document are those of Arisaig Partners and should not be considered as advice or a recommendation to buy, sell or hold a particular investment. They reflect opinion and should not be taken as statements of fact, nor should any reliance be placed on them when making investment decisions.

This article contains information on investments which does not constitute independent research. Accordingly, it is not subject to the protections afforded to independent research.

Fund values can fall as well as rise, and investor losses may equal or exceed original investment. Past performance is not a guide to future returns.

The statements and views expressed herein are subject to change and may not express current views. Such views (i) may be historic or forward-looking in nature, (ii) may reflect significant assumptions and subjective judgments, and (iii) are subject to change without notice. Arisaig Partners makes no representation or warranty, express or implied, regarding future performance or events.

**Any statements regarding future events constitute only the subjective views or beliefs of Arisaig Partners.** Words like “believe,” “expect,” “anticipate,” “promise,” “plan,” and other expressions or words of similar meanings, as well as future or conditional verbs such as “will,” “would,” “should,” “could,” or “may” are generally intended to identify forward-looking assumptions. Certain assumptions have been made in the course of preparing this document. Arisaig Partners makes no representations or warranties that these assumptions are accurate. Any changes to assumptions made in the preparation of this document could have a material impact on the information presented. Additionally, information regarding the due diligence process with respect to portfolio investments is meant to be indicative of the general process that Arisaig Partners intends to follow and is not meant to be construed as a description of the process followed with respect to every portfolio investment. Furthermore, the content of this document is included as an example of the overall risk management process. Arisaig Partners may change this process without notice to investors in any manner that it deems appropriate.

Emerging markets are generally more sensitive to economic and political conditions than developed markets. Foreign and emerging markets investments may be more volatile and less liquid than other investments and are subject to the risks of currency fluctuations and adverse economic, social, or political developments. Emerging markets exposure may lead to a greater risk of loss because of volatile securities markets, adverse exchange rates and social, political, military, regulatory, economic, or environmental developments, or natural disasters that may occur in those emerging markets. Other factors include greater 'Liquidity Risk', restrictions on investment or transfer of assets and failed/delayed delivery of securities or payments to the Fund(s).

All information is sourced from Arisaig Partners and is current unless otherwise stated. The images used in this document are for illustrative purposes only and where applicable, the firm has requested the necessary permissions to reproduce the images within this document.

This document is issued by Arisaig Partners (Asia) Pte Ltd for information purposes only and is not intended for public use or distribution. Arisaig Partners (Asia) Pte Ltd is licensed and regulated by the Monetary Authority of Singapore to carry on business in the regulated activity of fund management under the Securities and Futures Act, Chapter 289 of Singapore and operates as an exempt financial adviser under section 23(1)(d) of the Financial Advisers Act, Chapter 110 of Singapore.

For information on how we use the personal information that we collect or generate in relation to the use of our website (at <https://arisaig.com/>) as well as our services, please visit [www.arisaig.com/privacy-policy/](http://www.arisaig.com/privacy-policy/).