

# Chapter 1

## INTRODUCTION

### *1.1 Statement of the Problem*

Over the last three decades, particularly since the introduction of the process of structural reforms in the early 1990s, corporate capital has strongly penetrated the areas of production and trade of jewellery which were out of its reach for long, and which had primarily been the domain of the traditional craftsmen called *swarnakars* (goldsmiths) and the craftsmen-cum-petty traders who are associated with gold jewellery making and selling. The small-scale production sectors, the service sectors, which were controlled by the petty bourgeois, have now been opened to the big capital, the corporate houses, and the multinationals. This has left a massive impact on the life and livelihood of the traditional *swarnakars*, petty jewellery traders and those who are engaged in this occupation. It takes us to a situation similar to what Karl Marx has conceptualized as ‘primitive accumulation’ in *Capital Volume 1*, a process in which the small and home-based craftsmen get defeated in the competition with the big capital, and the traditional craftsmen are forced to shut down their business to take up paid jobs in the large factories. And thereby, the owners of the petty trades or petty production units are transformed into industrial proletariat (Naraizaiah and Naidu 2006). Alternatively, they are transformed into semi-proletariat, working in the urban informal sector where they have to produce more surplus value for the capitalist production or for big corporate houses. In a city like Siliguri, it is possible that many traditional *swarnakars* may still cling to their traditional craft, despite difficulties, in the absence of enough employment opportunity. They may also take up varied occupations other than their caste-based traditional occupation, thus leading to diversification of occupations. I have not come across any study to ascertain whether the process of primitive accumulation is in vogue in the area of the proposed study, and if it is happening then what has been its scale or degree. The present study would particularly focus on the kind of impact the entry of the corporate capital makes on the lives and the livelihoods of the traditional Swarnakars and petty jewellery traders, and the kind of strategies the traditional craftsmen and traders adopt to thwart the advances of the big capital in defence of their interests.

The *swarnakars* or *sonars* are a caste in the Indian caste system. Many members of this caste have retained their traditional caste occupation, while many younger members, with education, are taking up jobs and occupations outside caste occupation. Those who have clung to their traditional caste occupation are now facing a number of challenges of ‘economic’, ‘social’ and ‘cultural’ nature. Economically, the traditional *swarnakars* and petty-traders associated with gold jewellery business now have to compete with corporate traders to sustain their hereditary jewellery business. They try out several business strategies and make adaptive changes to keep their hereditary jewellery business afloat. When their strategies fail, they close down their business or workshop and look for occupations outside their caste occupation/hereditary occupation. It is possible that the production houses run by the corporate houses recruit some of their *karigars* from among the traditional *swarnakars*. Similarly, a large section of their *karigars* could be from outside the traditional caste of goldsmiths. They might have developed an elaborate arrangement for training the newly recruited *karigars* before employing them in their factories. It is also possible that they outsource the task of making jewellery to some petty producers in the urban informal sector. Whatever may be the case, the traditional *swarnakars*, following their caste occupation, face stiff competition in the job market and many of them lose their livelihood in the process. Similarly, those petty traders who are associated with the jewellery market also face similar kind of competition and may find survival in jewellery market very difficult.

The process of understanding the economic side of the problem does not end in exploring the degree of *primitive accumulation* as it also involves the study of the evolution of the craft, its technology, its learning, improvisation, transmission from one generation to the other, the dealing with the metal, mixing and maintaining its purity, the art of trading, the art of competing with the big business and so on. Another Marxist concept *fetishism of the commodities* takes us to examine how mystic values (constructed values of the commodities beyond their use value and exchange values) are drawn from tradition and culture and reproduced at the social-cultural and ideological levels (like consumerism)—a capitalist ploy to do business in the name of culture and status, power, customs, beliefs and symbols. The scope of the study thus could be widened to examine the way the corporate jewellery houses operate into and appropriate the cultural and psychological fields of the consumers for expanding business and profit.

The problem that initially appears to be economic takes us to the social–cultural and even political fields. Historically, the possession of precious metals and stones had been the exclusive prerogative of the rich and the nobles and symbolized ‘high culture’. The craftsmen engaged in stone and jewellery crafts were patronized by the rich and the nobles. In the ancient and medieval periods, the tradition continued. In the course of time, the use of jewellery became a part of mass culture. Possession of jewellery, particularly gold jewellery, has long been established as a status symbol and a source of security at the time of economic crisis even by the middle- and lower-class people. The ‘cultural’ and ‘status’ value has long been associated with ornaments and metals like gold and platinum and stone like a diamond. Ornaments occupy special value in shaping marriage, social interaction and social exchange, as well as in maintaining the social hierarchy. The value attached to ornaments is socially reproduced and therefore is self-sustaining. When the corporate jewellery houses enter the jewellery trade, they deploy all business strategies, especially, the art of advertisement and networking with the customers, to create a compulsive buying urge in the consumers (the passive consumers) by fetishising the jewellery. The values rooted in aesthetics and beautification, status and even astrology are socially reproduced in social functions, rituals, exchange and interaction across the communities and universally. The accumulation and use (demonstration) of precious jewellery reassure reproduction of social hierarchy and hence social inequality.

Use of jewellery and ornaments has been a part of the life of the people and culture since pre-historic times and more specifically from the time of the crystallization of civilizations. This could be an expression of peoples’ universal aesthetic taste and a universal effort not only to live a life but also to live a good life. Since ages in India, both men and women, boys and girls, civilised and uncivilised have made efforts to look beautiful by wearing various jewellerys in the visible parts of the body. Apart from the stone and metal jewellery, people are known to have used timber, bamboo, mud to adorn themselves with different types of jewellery in order to look beautiful. In order to meet the jewellery demands the traditional *swarnakars* have come up with occupational diversification; they have specialised in making different types of jewellery. They also have division of labour in making jewellery. The occupational diversification may also have brought about social differentiation (to use Durkheimian terminology) among them.

Jewellery making is an art, a craft that has been mastered by the craftsmen over the ages. It involves technology with ample provisions for continuity of traditional art forms or designs, creativity or improvisation and passing on of the skill from one generation to the next. Fabrication of jewellery is in the hands of the *swarnakars*, the name by which the Indian traditional jewellers are known, who put their art and skill into this metal for making ornaments. Jewellery add ‘outer beauty’, i.e., physical attractiveness, which is highly valued in society. Indian traditional jewellers are known for their mastery over the “skills required to make fine jewellery, such as mixing alloys, moulding, setting stones, inlay work, relief, drawing gold and silver into fine wires, plating and gilding” (Bhattacharya 2002). Because of their skill, they were socially valued and more so because they worked with the purest metal ‘gold’, so the *swarnakars* have been placed in a relatively higher position in the caste hierarchy, i.e., next to *Brahmins*, *Kshatriyas* and *Kayasthas*. In the Vedic period, *swarnakars* had a much higher standing in society than most of the other artisans because they worked with precious metal and because of their proximity with *Brahmins* and *Kshatriyas*, who were their patrons. *swarnakars* are usually men, who are known by various names in different parts of India. The art of making jewellery and designs also vary from one state to another depending upon the culture and the taste of the local consumers.

With changing times, the social perceptions about gold jewellery are changing and the factors that matter in the life of the *swarnakars* are also changing. The attitude of the consumers, the raw gold market, the technology of jewellery making, the marketing strategies, the work environment, the relations of production and on the whole the life of the *swarnakars* are changing. Against this backdrop, the focus of the present study would be on the changing patterns of the lives of the *swarnakars* particularly at a time when they face an uneven competition with the corporate jewellery houses. The aim of this study would be to understand how socio-economic factors and political factors bring changes in the life of the traditional *swarnakars*.

## **1. 2 The Context**

Historically, West Bengal has been one of the most competitive handcrafted jewellery manufacturing hubs in India. Jewellery fabrication is not just a profession for the traditional *swarnakars* but it has been a family tradition extending across the

generations. The traditional *swarnakars*, who live in Siliguri, mostly came from neighbouring East Pakistan and later Bangladesh before and after 1971, the year of Bangladesh freedom struggle. The reason for their migration is the political disturbance and communal tension which occurred before and after 1947 and then again during Bangladesh freedom struggle in 1971. Many Hindu skilled *swarnakars*, who came as refugees, took shelter in Siliguri and set up a business, based on their hereditary caste occupation. Alongside the owners of jewellery shops, the petty-bourgeois owners of the small trade, many among the refugees were skilled craftsmen who have found jobs in the local jewellery shops as *karigars* (goldsmith) in Siliguri. Many of present-day *karigars* learnt the craft from the local jewellers and many of them in course of time had set up their own business in certain pockets of the city. Those who were unable to set up a separate business due to lack of capital continued to work as *karigars* (goldsmith) under the petty-bourgeois shop owners. After sorting out their livelihood problem they permanently settled in Siliguri, and, in the process, encouraged other *swarnakar* families, known to them, from their places of origin on the other side of the border to follow their footsteps. Other than, those who had come from Bangladesh, many *swarnakars* from Kerala, Tamil Nadu, Uttar Pradesh, Bihar, Orissa and even from Jalpaiguri and Kolkata have come and permanently settled in Siliguri because of the high demand of skilled *karigars* in the Siliguri jewellery market. Thus, Siliguri has drawn many *swarnakars* from many places, castes and linguistic communities. For these reasons, they are far from being a homogenous caste-based community.

For a long time, the traditional *swarnakars* are playing an important role in terms of jewellery manufacturing and retailing in Siliguri. Over the years and generations, they have gained customers' trust and some reputation in the market and thus established some network with their regular customers. This is a key factor that has sustained them in business for so long. But the recent changes in the gold market in terms of manufacturing and retailing have put their livelihoods under challenge. The entry of corporate jewellery houses is out to challenge the rules of business the *swarnakars*, both the petty traders and the *karigars*, were following over generations. The big jewellery houses, with machine made jewellery products and aggressive business policies have captured a large share of the jewellery market in Siliguri. They generally focus on the purity aspect of gold (the corporate trader's issue purity certificate on every purchase) which the traditional *swarnakars* never thought of doing. They have created

demands for value-added fashionable jewellery including designer, lightweight, custom-made, low karat, a hallmark of gold and high fabrication jewellery in the recent years, and have largely succeeded in attracting the upper- and middle-class consumers of the urban population. The well-planned and expensive advertisements perfectly fit into their business strategy. They also give attractive discounts and schemes during important cultural events and cash on the cultural values and sentiments to create 'buying compulsion' in potential customers. The compulsion of buying gold jewellery during Dhanteras is an illustration of this fact. As a result of this, the business of the corporate jewellery houses is growing at the cost of the traditional *swarnakars*. The present study, therefore, focusses on the changing business and life of the petty jewellery traders and traditional *karigars*, who remain attached to the trade for many years. The study would also cover the different degrees of adaptations in terms of acquiring new skills in manufacturing ornaments and employing marketing strategy. When the livelihood is threatened, the traditional *swarnakars* will face its impact on their social life as well. The present study would come up with a sociological explanation of all these changes.

### ***1. 3 Background of the Problem***

It is necessary to understand the historical changes that have led to the present situation in the caste occupation of the goldsmiths. From the time of the Indus Valley Civilization, the women used to wear earrings, necklaces, forehead rings and other ornaments (Jha 2004). In the Vedic period, 'gold' was treated as a precious metal, because according to the Hindu belief, it is a sacred metal which is associated with the immortality. It also signifies the symbol of 'Goddess Lakshmi and the 'beautification' of women. Description of gold jewellery item was also found in the epics of *Ramayana* and *Mahabharata*, which made gold jewellery popular among the people. This popularity had increased because of its sacredness (Nanda 1992). Both the women and men used to wear gold jewellery, and the sustained demands for it made gold ornaments making a specialised profession and a hereditary caste occupation (Ketkar 1909). A specialized hereditary occupation for each caste became one of the central principles of the Indian caste system (Bhatt 1975), and all the castes started being known by their occupational name like *swarnakars*, meaning goldsmith.

The word 'gold' has ten synonyms in Sanskrit language which are *Swarna*, *Suvarna*, *Hiranya*, *Kanak*, *Kanchan*, *Hem*, *Ashtapada*, *Chandra*, *Jatarupa* and *Harita* (Bhattacharya 2002; Nanda 1992:115), and the word *swarnakar* is derived from the Sanskrit word '*Suvarnakär*' or '*Svarnakära*' or '*Svarna-Vanik*' meaning 'worker in gold'. '*Swarnakar*' is the common terminology which is used to denote the goldsmith in India. The *swarnakar* held a higher position in the society in comparison with the other artisanal castes. Thus, from the ancient period gold jewellery or ornament have been enhancing the beauty of women when they wear it. Moreover, possession of gold and gold jewellery has been culturally and socially reproduced and sustained over the historical periods.

*Swarnakars* as an occupational caste flourished in the Mughal period when the Indian *meenakari* and bead jewellery became very popular throughout the world. Thus, from the Mughal period to the British period there was a high demand for Indian jewellery designs and ornaments in and outside the Indian continent. Export of gold jewellery became one of the major trades. As a consequence, many small-scale gold manufacturing household industries were set up (Majumdar et al. 1990).

During the 18th and 19th centuries, many of the traditional crafts perished (Mukherjee 1958; Singer and Cohn 2001) because they failed to compete with the industries, which were set up in England. With the direct patronage of the colonial rulers, the industrial products made in England captured the Indian market and facilitated a pre-mature death of many of our traditional small-scale production units (Desai 1948). F. G. Bailey has mentioned that gold jewellery is a "good alternative for investment" or "alternative method of raising money" (Bailey 1957). There was always a tendency for the villagers to acquire 'gold' in the form of jewellery, and the way of accumulation of 'gold' was done either by buying gold jewellery from the goldsmith or by demanding gold in the form of dowry. Therefore, the deprived traditional owners of different caste occupations used to sell their gold jewellery in their crisis time. At the time of decline, many of the deprived artisans in Indian artisanal groups, involved in different caste occupations other than *swarnakar*, had acquired the skill of making gold and silver jewellery as a source of income. For example, in Khondmal in Orissa, Bailey has found a sweeper family that makes and repairs gold jewellery. Over the years, the profession of making gold ornaments got spread among many Indian castes. Generally, we find

four classes of *swarnakars*, namely *Kshyatri Sonar* (people of this caste believe they are Kshatriya, descendent of Suryavansh), *Ayodhyawasi* or *Purabiya Sonar* (those who believe they are sub-caste of Vaishya, Mairh *kshatriya sonar* and Mahawar (Marwari Sonar)).

In Independent India, the process of industrialization and urbanization gained some speed and with the rise of an industrial economy, the consumers became inclined towards industrial products. Likewise, coming up of machine-made jewellery might also have driven the consumers towards corporate jewellery. The changing market-friendly governmental policies might also have indirectly helped the corporate jewellery houses to flourish at the cost of traditional *swarnakars*. Since 1947, the Indian government has set rules for the jewellery industry to check “the import, export, distribution, fabrication, retailing and private ownership of gold” (Desebrock 2002). In 1997, the Deputy Governor of the Reserve Bank has emphasised on five objectives for the need of governmental policy on gold and gold industry, which are “To wean people away from gold, to regulate the supply of gold, to reduce smuggling, to reduce the demand for gold, and to reduce the domestic price of gold” (Desebrock 2002). For maintaining the above objectives Government of India keeps on amending the policies on gold and jewellery industry over many years which has adversely put an impact on the life of traditional *swarnakar*.

Therefore, we can understand that in the utmost few years the traditional *swarnakars* are facing problems because of the introduction of the corporate jewellery houses and governmental policies. So, it would be interesting to find out the exact nature of impacts the policy changes have on the business of the small traders and how the latter cope with the challenges that they face in the fast-changing scenario of the jewellery trade.

#### ***1. 4 Objectives of the Study***

The study was designed to cover three categories that control the jewellery market in Siliguri, namely, the traditional *swarnakars*, corporate jewellery houses and the consumers who purchase gold jewellery. The areas of enquiry were: (1) to study the social and economic background of the traditional *swarnakars* (small and medium *swarnakars*) and the *karigars*, (2) to classify the *swarnakars* on the basis of caste, period of business, nature of business (production), contribution of family labour and

marketing, etc., (3) to study the production relations among the owners and the labourers in the production units and jewellery shops, (4) to study the changing marketing strategies of the traditional *swarnakars* (small and medium) over time, (5) to study the entry of the corporate sector in jewellery trade in Siliguri and the factors underpinning the sector's growth, (6) to study the structure of corporate business in jewellery—the network between the production units and marketing outlets and the way the corporate traders fetishise and promote the ornaments (through advertisements) and promote business by maintaining a network of relations with the customer, (7) to study the seasonality in jewellery demand of both the traditional and corporate sectors and how they change their business strategies with changing seasons, (8) to study the differential background (social or class background) of the customers of corporate traders and petty traders, (9) to study how social values attached to gold ornaments are changing over time, (10) to study the area of competition among the corporate houses doing the same trade and the socio-economic impact on the traditional *swarnakars* (small and medium jewellers), (11) to study the impact of the changing legislations and government policies on the jewellery trade, and (12) to study the way the small and medium *swarnakars* respond to the changing market situation.

### ***1. 5 Literature Review***

The purpose of review of literature is to take stock of the existing body of knowledge on the subject of research, to find research gap and to build on that in the light of new facts and information. The present study “*The Corporate Entry into the Jewellery Business and its Socio-economic Impact on the Life of the Traditional Swarnakars and Jewellery Traders in Siliguri*” tries to take an in-depth look into a relatively under-researched and unexplored area, therefore I had to struggle to find relevant literature and finding a research gap has been a daunting task for me. I have found some literature with some relevance for my study. The literature I have managed to review are put into three sections—(a) the continuous and changing aspects of caste occupation by accepting diversified occupation, (b) the conceptual perspectives on consumerism and (c) other areas such as related to gold, gold policy and governmental schemes on gold.

### ***1.5.1 The Literature on Changes in Caste Occupations***

We do not come across much literature on the value of jewellery in social life, but there are studies on changing caste occupations, particularly with reference to the artisan castes. The scholars, in general, point out that with the penetration of capitalist market forces, the caste-based occupations and the livelihood of the caste-based artisans are undergoing changes. Some illustrations are given below:

Desai (1948) observed a structural shift of Indian company from pre-capitalist society to capitalist society and the rise of Indian patriotism. He indicated that the Indian nationalism is the effect of the material conditions created by British colonialism. The introduction of large-scale industrialization and modernization had a destabilizing effect on the traditional caste-based occupations. He also showed that the Indian tradition holds its roots in the Indian economy and production relations and the change in the economic fields will also change the Indian tradition. It is in this context he thought that caste will disintegrate with the emergence of new capitalistic relations of production. Although the economic foundation of the Indian caste system has diluted, particularly in the urban-industrial context, yet a continuity of socio-cultural and political functions of caste system governs our society. Caste system very much exists in terms of its economic, political and social significance. The caste-based reservation policy and appropriation of caste for political mobilization have added extra credence to the Indian caste system in a contemporary context (1948:58-61). Like Desai, Mukherjee (1958) brought into light that the change in the caste-based occupations has been a fact in different historical periods and the factors like land ceiling, peasantization, de-industrialization, have forced the individuals to move to occupations other than caste occupation (especially on craft-based occupations). Involvement in craft-based occupations has always been an effort to look for a livelihood outside agriculture (Mukherjee 1958). Similarly, it is observed that even *karmakars*—blacksmiths—also identify themselves as *swarnakars*. So, preserving this caste-based occupation may not possible in this contemporary society but it would remain to be as hereditary occupation. These books have enriched my knowledge regarding the transformation of caste-based occupation to non-caste-based occupation.

Singer and Cohn (2001) demonstrate that the caste system in Indian society is dynamic with upward and downward mobility, characterizing it from pre-capitalist period to the

present. This mobility occurred after the formation of the British rule in India, and the planned development programme after the independence like the parliamentary democracy, universal vote, state reform, advanced education, urbanization and industrial applied science, which had provided new opportunities to the masses. The finding of the book is useful for interpreting the changing dimension of the caste system with reference to the economic, political and constitutional laws. The occupational change among the *swarnakars* is one of the subjects in the present work.

Bailey (1957) conducted a study in Khondmal village, Orissa, with special reference to its economy. He discussed how the people in that area value investment in jewellery, besides investments in agricultural land. Jewellery as a commodity is worn by all sections of the people, richer or poorer; just that the quantity of possessing jewellery varies along the class line. For all people, jewellery carries high fashion value. Jewellery is acquired in the form of dowry and by purchase from the market. In Bailey's account, people in the village reserve jewellery in order to use them in hard times. There are two ways by which the capital is acquired during the hard times, one is by selling it and other is by using the ornaments as a security deposit for a loan. Thus, investment in jewellery gives village people a sense of security apart from their use-value as ornaments (1957:76-85). Therefore, this book would help in referencing the work related with investment on gold.

Dube (2004) studied the *Kamar* tribe, an aboriginal tribe located in the Central Province of India (presently at Chhattisgarh). It gives a detailed account of their location, population, their socio-economic organization, and how they try to confine themselves in their hereditary occupation. Other aspects of the book are dedicated to several facets of the *Kamar* culture, such as its religious myths, rituals, marriage and sex. The *Kamars* has looked upon this change to be as radical in nature where they were unable to adjust and adapt the new changes. While explaining the dress and decoration of the *Kamars*, they usually wear cheap metal like silver, aluminium, copper and brass for making ornaments like metal chain, ring, bracelet and ear-ring. The ornament made up of silver are received at the time of wedding. After death, ornament worn by the dead are not removed from her dead body. Putting ear-ring by men is a common practice and wearing nose-pin by women is confined to those who stays at Manipur circle. Their livelihood, occasionally depends on trade and barter where they sell/exchange basket

for cash or by exchanging agricultural products or cheap ornaments. The last section describes the various changes and adjustment made by the *Kamars* due to the influence of other castes on their culture, along with governmental schemes, plan and welfare programmes for the uplifting of their social living has made them into difficult situation (2004:10, 11, 56, 71, 131). This ethnographic study will support the objective on understanding the impact of governmental policies on the traditional *swarnakars* and their reaction to changing market situation.

Kolenda (1997) observed that the nature of the emerging Indian society would be substantially different from the modern Western societies for the reason that the caste system still prevails in India. He used the term 'Beyond organic solidarity' to explain the present character of the caste society in India, and explains how it is undergoing changes. This book argues that one of the important features of the caste system was caste occupation, but there has been a large-scale departure from caste occupations in contemporary Indian. It also argues that the solidarity of the caste system silently prevails in *jati*, the basic unit of the caste system. Thus, the modern Indian society is still rooted in *jati*. This book talks about an alternative approach to *jati* solidarity in contemporary India. The major shortcoming of the book is that it does not discuss the impact of the Government of India plans, programmes and schemes on caste occupations, i.e. in the fields of agriculture, artisans and handicraft industries (Kolenda 1997). However, the use of Durkheim concept of organic solidarity in this book has help to understand the complexity of division of labour that claims solidarity still prevails in *jati*. Likewise, the traditional *swarnakars* are no longer confine to caste occupation, but in which and what background they are maintaining their solidarity in preserving their business is the core area of my research, that has raised my knowledge to objectify the objective of the research findings.

Narasaiah and Naidu's (2006) book informs that the traditional, artisanal industries are generally placed in the rural and semi-urban area. These industries require low level of investment and are run with inexpensive machinery but provide a large amount of part-time employment which encourage the workforce to give up their traditional caste-based occupation to become industrial proletariat. They have given a detail account on the changing small-scale industrial policies and programs and the growth of the industrial sectors. The Government of India has set up many organizations such as

Development Commission for Small Scale Industries, Handlooms and Handicraft, All Indian Artisans and Craft-workers Welfare Associations and so on to protect the workers and the owners of the traditional artisanal categories (Narasaiah & Naidu 2006). It is obvious that traditional *swarnakars* fall under the artisan category, but their positions in this artisan category cannot be compared with that of the other artisans due to the lack of availability of raw metal (gold). They are dependent upon the government for purchasing the gold, which creates lot of obstacles. Whereas the raw material for the other artisans is readily available. Therefore, it is not justified to compare the positions and problem faced by the goldsmiths in comparison to the other artisans. This book guided me to search the gap and to find out the actual problems the *swarnakar* face in maintaining their business.

### ***1.5.2 The Conceptual Perspective on Cultural Studies***

The growth of a jewellery business depends on the inflow of consumer to the shop. Both the traditional *swarnakars* and corporate branded retailing showroom apply various means to target the same set of consumers, as the inflow of consumer and marketing strategies are interconnected with each other. Reviewing the concepts given by the Classical Sociological Theorist and Cultural Studies will guide me to interpret the progress and regress of both the sectors. It will help to understand the impact of changing market scenario on traditional *swarnakars*.

Frank (1977) in his article '*On the So-called Primitive Accumulation*' critically deconstructs the meaning of the Marxian concept of 'Primitive Accumulation' leading to capitalist accumulation. He has argued that, "accumulation is directly linked with the increase in surplus value based on super-exploitation of labour" by paying them less and by increasing working hours. Accumulation, which is termed as 'primitive' can also be defined as "pre" or "non"-capitalist accumulation because an accumulation of production in earlier phase has a non-capitalist form of production. Thus, the so-called primitive accumulation for Frank is "a historical process of divorcing the producers from the means of production" and transforming the producers into wage-labour in order to re-establish a new working relationship. This new relation reserved the labour force into new industrial output as "Guest-Workers". So this 'primitive' or 'non-capitalist' accumulation indirectly contributes to the process of capitalist accumulation

through the circulation of exchange value by means of exchanging the use-value. This circulation of production produces a new social system, which has evolved a lot from the previous stage of society by introducing new forms of the means of productions that resulted a fresh pattern of relations in production that has brought a new superstructure. In this sense, primitive accumulation had brought a new form of capitalist development in society through an accumulation of capital (1977: 87-100).

Marx (2018) explained the procedure of transformation of feudal society to capitalist society. He highlighted the force and violence applied upon the labourer in separating them from their feudal means of production and to transform them into the capitalist mode of production. This is done by generating surplus value. It is a procedure where the landlord sells their land to the capitalists who ultimately transform them into the industrial proletariat. The capitalist will generate capital from the surplus value with the number of labour employed and will re-invest the surplus value on the means of production for generating capital (2018: 474-476), and this way the business will grow for those who can generate capital through this process.

Sanyal (2019) observe the process that led to capitalist accumulation in the capitalist society is achieved through the process called primitive accumulation. He redefined the Marxian idea of primitive accumulation leading to capitalist mode of production, by saying that, three major components are required for capitalist accumulation—free labour, means of production and money. Money is converted into capital by investing in advanced technology and by the development of ‘self-reproduction’ (2014: 49). Self-reproduction is developed by investing in the business and providing good wage to the workers. Both technology and workers depend on each other for the growth of business. Thus, the primitive accumulation is the process of transforming of money into capital by generating economic surplus. He explained that generating ‘economic surplus’ is the process where the “surplus is produced in the form of surplus value” (2014: 51). It will increase the constant capital (technological advancement) for more production and by keeping a necessary labour required in workshop, by cutting down the total labour required for production. The concept of primitive accumulation from the author’s perspective has given a new approach to categorise the traditional *swarnakars* and their business module.

Sennett (2006) has critiqued the idea that the culture of new capitalism provides consumer freedom in order to engage consumers in the flexible global market. This new globalised economic model, according to him, has formed new fragmented institutions all over the world where the new capitalism demands voluntary participation in the consumer market. The author argues that the new capitalist world actually denies freedom to individual consumers. The capitalist political ideology actually creates and sustains rigid divisions among people based on the degree of consumer freedom they enjoy (2006:11-15). In last chapter of this book, he talks about the effect of “the new capitalism on craftsmanship” where it will attempt to dismiss the old work experience, where the craftsmanship will challenge the new progress in society through their experience in work and will strongly accept all forms of challenges encountered by them. For him, “good craftsmanship” are competent to new social order (2006:194-196). This perspective will help to understand the vertical mobility in family jewellery business and the continuation of caste-based hereditary jewellery business over several years.

Marx (2007) applied the term ‘Fetish’ in his book named *Economic and Philosophic Manuscript of 1844* for the first time where he describes the European to the fetish for precious metal money. It helps to understand the individual’s social interaction and interrelations between the material object (inanimate object) of money and the commodity. He elaborately explained the term ‘Fetishism’ in relations with the commodity in this book *Capital: Volume 1* (Marx 2007; Marx 2005: 41-49).

Dant (1996), in his article ‘*Fetishism and the Social Value of Object*’, explains the value of a commodity from a Marxian position. He argues that the “real value of the commodity is analysed as a social relation determined by the amount of labour that has gone into its production”. This amount of labour is judged by the amount of time the labour spends in making the product. Therefore, a commodity as a material object is external to the labour although it is produced by the labour himself, which is internal. So, the use-value of a commodity is realised when it is only for use or for consumption (1996:495-516).

Bauman in his article ‘*The Self in a Consumer Society*’ (1999) mentioned that the present society has created consumer society as well as producer society. Both are

mutually dependent upon each other. This dependency is found when the consumers are aware of the producer and its products, which are accessible in the marketplace, and the producer knows the skill to draw the consumers towards new products by using social online and offline media. The main motive of the producer is to satisfy the consumer immediately after the product is displayed in front of them because ‘wanting and waiting’ for a product may delay the purchase of the product by the consumers. “They live from attention to attention, from temptation to temptation” (Bauman 1999:38) where the purchase of the product depends on the consumer satisfaction rather than their need. It is a “cycle of desire” (1999:39) produced by the consumer itself by indulging themselves into various opportunities to modify their lifestyle but for a limited time. The producer applies new strategies by denigrating the old products and creating new products, so that they can tempt the consumers to go for further purchases. Thereby, a consumption becomes compulsion or an addiction for the consumers (Blackshaw 2015:117,121,122).

Holt and Searls (1994) explore the relationship between consumption with money and modernity. They used Simmel’s classic work ‘The Philosophy of Money’ in explaining the structure of consumption in the modern world. The article explained the structure of consumption in a pre-modern situation where the expenditure was based on the system of exchange (barter or payment to labour). Economic and social relations were based on tradition and kinship where the individual accumulation of objects was confined to same geographical areas (local) and consumption related to property is collectively owned. However, this objectification prompted individual to be more rational and autonomous in consumption of objects (like purchasing jewellery), adding to their consumer freedom, which is one of the foundational pillars of global consumer culture (1994:65-69).

Ritzer, Goodman and Wiedenhof’s article ‘*Theory of Consumption*’ argues that consumption can lead to the growth of the company. The authors have examined the classical theories and postmodern theories for developing a theory of consumption. This article would help to understand the consumers and the factors they take into account in their consumer behaviour and its social significance. This conceptual frame would help to interpret the socio-economic life of the traditional small jewellers, and their strategies in sustaining their consumer market (2001:410-427).

Adorno (1991) says that the mass cultural industry has manipulate the mind-set of people through mediated messages. This mediated message works in two directions— first, directly hitting the mind and consciousness of the consumer, and secondly, unconsciously the consumer will think about the message when something will hit them suddenly. In Chapter 6, ‘How to Look at Television’, let us observe the process by which the rural as well as high educated population get affected by the television and media, and how the media have become a product of capitalist society (1991:158-176). In Chapter 1 “On Fetish Character in Music and Regression in Listening”, the author highlights that an illusion is created for the music listener to watch the same cadence of music which is repeatedly being run. It is an illusion because it brings the listener to come into one frame. A sense of belongingness works when the same music is repeatedly being played (1991:29-60). He termed it to be as pseudo-individualism. It means that individuals will lose their own self and will become a ‘fictitious character’ of bourgeois mass culture (Joseph 2005:214-215).

Barthes (2009) in his book *Mythologies*, in the chapter “Myth Today”, has used Saussure’s theory of Semiology to understand the value of an object. He argues that the value of an object depends on the absolute meaning attached to the object. The significance of an object is produced when the object becomes a medium to develop a relationship between the donor and the receiver with an acceptance of the members of the society. This acceptance will generate myth where the object and its true meaning will be tampered by the group of individuals. For explaining this myth, he has re-united Saussure’s Theory of Semiology of Signifier, Signified and the Sign which he termed as “tri-dimensional pattern”. The myth is created when the “Signifier will express Signified” (2009:135), that is the signifier will provide some meaning to the object and once it is legitimized by the dominant thinkers the Signifier will provide ‘sign’. The sign symbolizes myth that creates a vicious process of circulation of “tri-dimensional pattern” (2009:137-138) where Sign will again act as a signifier.

Gerth and Mills (1946) argue that Weber’s theory of rationalization indicates a shift from an irrational-cum-traditional way of doing an action to a logical way of doing an action. It is a process that regulates people to follow certain pattern, which is externally impose upon them to work in a similar manner. People are rational in this contemporary society, they judge everything on a practical basis and distrust those interpretations,

which have no reason behind it, or distrust religious or traditional way of interpreting life (Ritzer 2016:241-242). This will help to study the impact of the corporate jewellers on traditional *swarnakars*. One can also examine how their reading of the market situation (Gerth & Mills 1946:181-184; Joseph 2005:166-169) controls the individual choice. From the writings of Weber, it is found that the modern capitalism is based the organisation and maintenance of stock market through business experience and by following the state rules and ordinance. He examined the market from the point of view of social action and alleged that the existence of market lies in competition and exchange of social interaction. He defines competition as 'peaceful conflict' where the business owner will peacefully try to control the market by generating opportunities for the desired consumers (Swedberg 2005:243-245).

Underwood (2008) has translated Benjamin's work '*The work of Art of Mechanical Reproduction*'. Benjamin observed that the 'work art' is produced and reproduced by the people themselves where the artistic essence is highly reflected only when it is reproduced through technological advancement that is brought by the changing ideas. These new ideas are the probability of the central idea created by the person, which he called 'sense perception' (Marx 2007:111). But the creativity of the genuine work gets faded when the owner of the mechanical reproduction controls the creativity of the manufacturer. He explained it as a loss of 'aura'. When the people will realise the loss, they will raise their voice for retaining their economic structure from getting altered, which he called 'aestheticization of political life'.

### **1.5.3 The Other Areas**

There are a few articles and books related with gold, gold jewellery, gold policy, marketing strategies and so on. Those few collected literature are crucial for this study.

Nanda (1992) has done a detailed work on the history of gold as a metal and as an ornament. He analysed the ancient Indian gold artefacts by taking the archaeological data and ancient Indian literature. A critical evaluation of geological sources to find out the locations of gold mines in ancient India has revealed that the gold was used for commercial purpose, which was extracted from Lode deposit, commonly from Kolar Gold Field and Hutti Gold Field. And the placer gold deposit was found in the Kasi river and Kumari stream in West Bengal and many other places (1992:22), which was

not used for commercial purpose. He attempts to redefine the chronology of archaeological data on the use of gold and gold artefacts in India. The second half of the book talks about the terms used for gold in Indian Literature and makes a correlation with the archaeological source of gold and gold ornaments with ancient literary sources of India. An elaborate information about the different types, forms, styles of gold ornaments and importance of gold coins found in ancient Indian culture is mentioned in this book. This book is very useful to understand the usage and social value of gold jewellery in Vedic society.

Deserbrock (2002) explains the role of Indian government in monitoring import and export of gold, distribution and fabrication of gold and retailing of gold jewellery from 1947 to 2001. The government of India has imposed rules on domestic market and introduced schemes on gold imports, because India is the largest consumer of gold where 95 per cent of gold is imported for the use of domestic market. For domestic Gold Bullion, India has initiated two government schemes: the Non-Resident Indian (NRI) Scheme in 1992 and Open General Licence (OGL) Scheme in 1997. And for the sake of the consumer the Scheme on Hallmarking of gold jewellery was introduced in the year 2000. Importation of gold is also done unofficially; it is also mentioned in this book (Deserbrock 2002: 14-15). He cited that the dominant karat for making jewellery is 22k where 85 per cent of Indian gold jewellery is hand-crafted but the proportion of making machine made jewellery is increasing as it is trying to capture the jewellery market. Mumbai is the centre for fabrication of jewellery; however, Kolkata is no longer behind from it. It is famous for its superiority in art of making handmade jewellery. As the dominating jewellery market in India is controlled by family-owned traditional jewellers, so only five major branded jewellery houses have captured 49 cities in India, which are as follows: Tanishq, Gili, Carbon, Inter Gold and Oysterbay. Gold jewellery is a source for family investment in our country for many decades. It provides some sort of security at the time of financial need, and can be used for loan or debt purposes. Accumulation of gold jewellery is observed in marriage seasons and on auspicious days. This is a significant book for me to understand the entire jewellery market of India (2002:25,26, 116-120).

Adhana (2015) has stated that in the year 2015, India has become the world's largest gold consuming market. The Government of India has launched three gold schemes

which are Gold Monetisation Scheme by replacing the Gold Deposit Scheme, Sovereign Gold Bond Scheme and India Gold Coin Scheme on 5th of November 2015. These schemes will help the investors to earn more from paper gold rather than buying metal gold (2015:164,168). GMS is exempted from income tax but SGBS is taxable, and authentic Gold Coins can be purchased only from banks and post offices. The author gave a probable benefit for investing on GMS, where consumers can yield interest on keeping gold in bank locker and it will control the smuggling of gold because investing on paper gold will decrease the demand of physical gold. Simultaneously, it will bring stability in the fluctuating gold rate in India. But there are few loopholes in this schemes that will resist consumer to opt GMS and SGBS as because measuring the quality of gold jewellery in a non-destructive manner is a difficult task for the Bank, so the consumer will not prefer to go for these scheme where they have to transform their gold jewellery into raw gold. Inheriting of jewellery is a symbol of love which pass from one generation to another is an additional factor where consumer may not go for GMS and SBS.

Menon (2015) provided information why people should invest on gold rather than investing in stock market. He says that over the decades the value of money has not increase the way the value of gold has increase. Gold has supported people by protecting their wealth and accumulation of gold has help people from several crisis. Gold consumption in India is the highest in the world in terms of Gross Domestic Product but in India, accumulation of gold lies in our tradition. The price of the gold fluctuates with the world gold market. So, investing in gold should be done on a long-term basis rather than on a short-term basis. As the gold is valued by karat, so how karat is measured is mentioned in this book. While investing on gold, he talked about paper gold that is investing on non-physical gold, and present-day market lies on this, but when the choice and preference is given for investment, people should invest on real gold as per the author. The author directly and indirectly preferred to invest on raw gold because it will help the investor after retirement, it may help for child's education and so on (2015:ix, 1-21,76-79,191-204).

Kumar (2012) mentioned that 35–50 per cent of people in Indian society spend in purchasing gold and gold jewellery for wedding or for gifting. Gifting gold is a custom in Indian culture and religion. It symbolises Hindu goddess Lakshmi who brings good

fortune to life. It is used as liquid cash, for gifting purpose, have ornamental value, have a significant part in keeping ancestral property, gifting of gold at the time of religious festivals like Dhanterus, Diwali and Dussera and, it symbolises family status. Investing in gold provide good financial returns when it is compared with investment in capital. He has given a table on the history of gold price for last 86 years and had analysed the highest and lowest gold price in India, where it reflects that due to the indefinite stock market people started investing in gold. The gold price in our country depends on economic supply and demand, policies on gold, uncertainty of state market and as the price of gold depends on US dollar. For these reasons, the government has brought certain measures to control the gold market in India (2012:43-48).

Bhattacharya (2002) stated that from the Vedic period, the social status of goldsmiths was higher than any other artisans. They were mainly men who with their handcrafted skills turns the metal into fine jewellery. The gold jewellery industry in India is a fast-growing industry where the market is dependent on the export and import of gold and gold jewellery. Accumulation of gold is a historical process, started from ancient period to medieval, medieval to modern and to contemporary period. It is associated with Hindu, Jain, Sikh communities where it is a tradition for women to receive gold jewellery at the time of marriage; it is considered as financial asset for women at the time of financial crunch. He discussed about the framing of policy on gold before and after Independence, gave reasons that led to changes in policies like First World War (1914), Second World War (1939), Foreign Exchange Regulation Act (FERA) (1947), Successor Legislation (1973), Gold Control on Production at Kolar in the southern state of Mysore by the Provincial Government in 1956, and he also listed many objectives that were taken to stop gold smuggling, to prevent black money, and to reduce demand of gold jewellery etc. The balance of payment crisis in 1991 made a restrictive policy on gold to put a check on the smuggling of gold and gold smugglers. However, the demand of gold increased with liberalisation. Indian gold market is dependent on buying, selling and leasing gold (2002:7-12). “The existence of a gold lending/leasing market is a pre-condition for arbitrage-free pricing of gold forward/swap contract in the local market” (2002:16). This research report is helpful in understanding the significant role of gold, gold jewellery and gold market in India.

According to the Annual Report 10/11 from Gitanjali Gems Limited (2011), the percentage of family jewellers has decreased from 96 per cent in 2009–2010 to 93–95 per cent in 2010–2011, due to the rise in brand consciousness among the consumers. International brands in India have opened their showroom with a modern retail outlook, and have attracted the Indian consumers towards their products. The annual growth rate of branded jewellery in India lies in between 30–40 per cent and the reason for its popularity is the lightweight jewellery, modern and contemporary jewellery designs, increase in supply of diamonds, international standard 22 karat gold jewellery with certification of hallmarked gold, and last but not the least the value-added services or buy-back schemes provided to the consumers (Gitanjali Gems Limited 2011:23).

Shree Ganesh Jewellery House Pvt. Limited (2010) is a leading manufacturer and exporter of handcrafted gold jewellery in West Bengal. They specialise in manufacturing diamond, gold, studded gemstone and lightweight Italian jewellery. According to this report, the most competitive market of handcrafted gold jewellery, gold enamelled jewellery and studded gems gold jewellery is based in West Bengal. It is the home for largest jewellery manufacturing community of goldsmiths in India for whom making jewellery is a family tradition. A reverse-migration of people to this place is observed for a better employment opportunity. Making of traditional, ethnic and chunky design is famous in West Bengal where both Hindu and Muslim prefer their traditional forms of handcrafted jewellery. This has assisted them to recognise the taste of the Muslim consumers and to manufacture jewellery that can reach the global Muslim population through export (Shree Ganesh Jewellery House Limited 2010:2-7, 12-15) under the brand Gaja.

Qureshi & Bijlani (2011) studied the retailers of Noida, New Delhi, Mumbai and Kanpur during the season of Akshaya Tritiya. They say that this festival is popular in the west and south India, whereas he has overlooked the popularity in states like West Bengal, Odisha and Assam. They found that during this period their jewellery sale increases. People buy gold coins, gold and diamond jewellery because they provide discounts on making charges, provide light-weight jewellery and on pre-booking of jewellery they provide special offers and promotions to the consumers. “At Bamalwas’s three stores (two in Kolkata and one in Siliguri) the new light weight gold and diamond

jewellery” (2011:48). Tanishq and many other brands keep high expectations from this festival where they provide new designs during this time (2011: 46-51).

Philip Kotler is known as the father of modern marketing. He in his edited book on marketing management brought a light on the psychological forces that shape the unconscious mind of the consumers, is a technique use as a marketing strategy. The strategy has four broad tools that focus on production, price, place and promotion of the business and the products through advertisement. Advertisements gives a reason to the consumer for purchasing the products and the sale promotion offers incentives to the consumers, such as price off, coupons, free trial, purchase display and premiums prize (Kotler, Keller, Koshy, & Jha 2013:23,43,141,466). This book has provided a comprehensive insight into the practical aspects of the business market, marketing strategies, consumer behaviour, marketing logistics and types of conflicts and competitions.

### ***1.6 Conceptual Framework***

This present study draws from the writing of classical sociological thinkers and thinkers from cultural studies. For the conceptual framework, I have drawn from the writings of Karl Marx, Max Weber, Emile Durkheim and George Simmel and some later thinkers like Zygmunt Bauman, Sigmund Freud, Thorstein Veblen, Walter Benjamin and so on.

The jewellery business that I have studied has both production and consumption sides. On the production side, I have already mentioned about the usefulness of Karl Marx’s concept of primitive accumulation, where he captured the process of transition from “non-capitalist relations of production to capitalist relations of production” (Frank 1977:88). He preferred the term non-capitalist over a pre-capitalist form of production because “If ‘pre’-capitalist means the beginning of capitalist, then it is part capitalist, part non-capitalist. But in either case, ‘non’-capitalist need not be “pre-capitalist... or even post-capitalist” (Frank 1977:88). Thus, to understand this process what we need is to understand the Marxian concept of two different classes: one, which is the owner of the production, money and the labourers, while the other is the “free labourers” who sell of their physical labour to the owners of the means of production. Marx emphasized that free labourers will struggle for getting a share of surplus value from the producers. As the labourers participate in the production process; the value of their labour is

transformed into capital (i.e. into big capital) and the producers get separated from the means of production by transforming themselves into 'wage-labourer' (Morrison 2006:113). For Marx, Primitive Accumulation "is nothing else than the historical process of divorcing the producer from the means of production" (1887:738). This Marxist concept explains how the big capital (like Tanishq, M. P. Jewellers, P. C. Chandra and Co) swallows up the small-scale entrepreneurs (like the owner-cum-workers, the *swarnakars*, of the small jewellery shops). These ultimately leads to the closing down of the latter and conversion of the petty-bourgeoisie owners of the small-scale units into workers. While this process is an integral part of the transition of the non-capitalist economy into the capitalist economy whether it is actually happening with the traditional *swarnakars* is a point to be probed. Paul Zarembka (2002) defined primitive accumulation as the "process of separation of labourers from any means of production so that they became free-wage-labourers for the purpose of capitalist exploitation", which is achieved by the application of force or violence. Marx termed this process as the "history of economic original sin" (1887:736) as he equated it with the way Adam and Eve were expelled from Paradise. It is understandable that the traditional craftsmen like the *swarnakars* would not easily give up their hereditary trade, they would try to save their traditional caste business and would find a place in the consumer market despite the presence of big capital. It also possible that they will work for the big capital as '*karigar*' or take up the job of 'salesman' in order to be associated with their hereditary business or the craft they know well. Needless to say, the process of 'primitive accumulation' can be applicable to the Siliguri jewellery market (Sanyal 2019).

In the field of consumption of jewellery another Marxian concept 'commodity fetishism' would be of help in understanding the objective forms of appearance of the economic relationship where the commodity stimulates individual feelings of attachments and desire towards a material object (Marx 1887). This material object adds an extra-ordinary value and power to the commodity beyond its exchange and use value (Marx 2007; Morrison 2006:98). The labour who creates the object is put behind the mask (which Marx calls 'alienation') and the social relationship between the producer and the consumer takes a form of socio-material relation between things when it is exchanged. From this, it ensures that how the appearance of a commodity is presented in the market through mass media in the form of advertising and branding.

When the consumer sees the advertisement (giving discounts and offers on jewellery), it makes them think to get the commodity. Thus, the production of myth is glamorized through advertisements and promotional offers that create desires in the consumer to end up purchasing the product. Pierre Bourdieu, one of the French Cultural theorists, also noted this as a link between economy and culture (which he termed as “cultural intermediaries”) (Nayar 2014:39). It also “confers prestige” to the consumers after purchasing it (Morrison 2006: 100) and leads to conspicuous consumption (Veblen 2005). Sigmund Freud, like Marx, used the term *fetishism* in an essay published in 1927, where he explained it as a sexual obsession with the part of the body or an object, which is attached to the body. He has highlighted that it is common for people to fetishize objects because it is determined by an experience to build in “a symbolic connection of thoughts” attached with an object, which will bring pleasure to the person (Dant 1996). It can also be explained by taking the Freudian theory of id, ego, and superego. Thus, Advertisers are those who manipulate the ego by mediating id and superego. So, the consumers get carried away with the advertisement. Again, in his essay on *The Sexual Aberrations* from *Three Essays on Sexuality* defined Fetishism as “those in which the normal sexual object is replaced by another which bears some relations to it, but is entirely unsuited to serve the normal sexual aim” (Mayfair 2016). Although I may not use much interpretation of fetishism as a sexual object in my work to understand the actor’s participation in the advertisement, how it drags the consumers towards them.

For Walter Benjamin, the “work art” of a manufacturer gets faded when he reproduces the art through technological advancement. He called it as ‘sense perception’ where the creativity of the manufacturer also may get change with the taste of the owner of the production unit or by the taste of the consumers (Benjamin 2008). It may result in “loss of experience” (Johnson 2018:53) where the modern trendy jewellery will dominate the past experience of the traditional *swarnakars* who were hereditarily specialised in making traditional art forms of jewellery. For Siliguri *karigars* and *small swarnakars*, it will be difficult to cope up with machine-made jewellery.

Ronald Barthes explains this power as the “system of everyday myth” created by bourgeoisie society by producing a culture of big capital for selling up of its commodity. In the same way, the concept of ‘popular culture’ (Nayar 2014) explains the reason why and how the consumers sustain their buying mood by fetishizing gold jewellery.

Advertisements and traditions, according to Barthes, help the myths infuse into social reality in the form of actual consumer behaviour (Barthes 1967, 1983, 2009). In the jewellery trade one can see that different kinds of jewellery are designed for different purposes; wedding jewellery is different from those of daily use and the jewellery made for children, young and old aged people are also different. The myths that encircle gold jewellery integrate the consumers into the capitalist order. Gold jewellery is a symbol of style, sophistication and beauty besides being considered an ‘investment’ in this fragile financial market. Therefore, these concepts will help me to understand the business and marketing strategies of corporate capital that they employ to play with the minds of consumers in order to sustain and expand the buying spree in the consumers. Emile Durkheim brought to light the demographic and economic factors that lead to the division of labour and social differentiation. His idea can be useful to understand how, under pressure and competition; the traditional *swarnakars* go for occupational diversification in order to make a living, particularly when their traditional business is threatened by the entry of the big capital in the business. In my study, the analytical schemes of Weber and Durkheim are likely to be useful to focus on the social–cultural–moral aspects of my study, which offers the risk of being read as an economic problem. The study would also offer an opportunity to examine the theory of Zygmunt Bauman on consuming life (Morrison 2006; Bauman 2001; Bauman 1999).

Zygmunt Bauman in his article ‘*The Self in a Consumer Society*’ argues that modern society has been transformed into a consumer-oriented society, where levels of consumption define the social categories and their relations. According to him, “modern society has little need for mass industrial labour and conscript armies, but it engages its members in their capacity as consumers” (Bauman 1999:36). In approves that consumer themselves constitute the producers where the consumers market seduces its consumer by the producer. To quote him “But in order to do so, it needs customers who want to be seduced ... They live from attraction to attraction, from temptation to temptation- each attraction and each temptation being somewhat different and perhaps stronger than its predecessors” (Bauman 1999:38). Traditional *swarnakars* are unable to lure the consumers the way the corporate jewellers do. This will guide me to understand the competition among P C Chandra Jewellers, Tanishq and M P Jewellers and to analyse consumer’s perception of buying jewellery from them. On the other

sides, this will also help me understand what means the traditional *swarnakars* use to hold consumers in Siliguri and how the consumers perceive their marketing strategies.

Max Weber interpreted the relationship between the social–cultural–ethical factors and the economic behaviour of the people while emphasizing that the life chances of people largely depend on the economic interest or in terms of possession of goods, knowledge of craft, business and so on (Gerth & Mills 1946; Weber 1957). Weber termed it as ‘class situation’, and the people who wish to blend themselves in ‘specific style of life’, by labelling themselves into ‘status group’. Status group is “stratified according to the principles of their consumption of goods”, which is represented by specific ‘style of life’” (Gerth & Mills 1946:181,186-189, 193). The capability of purchasing gold jewellery represents class situation and boasting of gold jewellery after adorning represents ‘status situation’ of the buyers.

Traditional *swarnakars* had a monopoly over jewellery business for many years. The entry of big capital in the jewellery business has created a dual market: first, still controlled by the *swarnakars*, who use conventional technology, small capital, family labour and operate on low turnover ambition. They do not depend on advertisements. They serve the lower- and middle-class customers, for whom jewellery purchase stems from social obligations and rare luxury and, second is the big capital-run business use large-scale investment, use of sophisticated machines in production, capitalist owner-manage-worker production relations, advertisement in modern media using professional agencies, and networking, attractive packages to lure the customers and so on. As part of business strategy, the big business houses may have McDonaldized (Walters 2010: 199-201, 222-30) their production and trade by creating layers of myths or false values that work in the psyche of the potential buyers by turning them compulsive buyers while making jewellery purchase and display a mark of social status. So, this concept will support my work to evaluate the rationalisation of business and marketing strategy operated by the corporate jewellers in Siliguri (Ritzer 1983). However, the cultural process of understanding the transition from traditional mode of management to rational mode of management in multicultural city, like Siliguri, may not rigidly follow the theoretical steps of McDonaldization in understanding the fast mode of five major component of Ritzer’s theory, as a whole. Along with the purchase of jewellery, the concept of fashion comes into purview, which is the hallmark of

modern life, to get out of anonymity that urban life inflicts (Simmel 1957; Holt and Searls 1994).

Writings on fashion, George Simmel argues that fashion satisfies the individual desires for “social adaptation”, which teaches how individuals become a part of homogeneous culture in the modern diversified society on the one hand, and on the other hand, it formulates a class distinction where the upper-middle-class and the rich easily fall into the trap because of their affluence where earning money is not a problem but spending is a problem. Ultimately Simmel’s fashion and Theodor Adorno’s concept of pseudo-individualism (Joseph 2005:214-215) embody an idea that the consumers draw an aesthetic pleasure of fashion in buying stylish jewellery having a hallmark and the name of a branded company. To Adorno, popular culture gives a free choice to the individuals in the consumer market. He observed that popular music compelled them to listen to music. It creates an illusion to the listener where they are “unaware of the formulaic approach to music... means endowing cultural mass production with a halo of free choice or open market on the basis of standardization itself” (Adorno 1991; Darbyshire 2003). Similarly, Siliguri jewellery market has given free choice to the consumers to select their preferred jewellery from among numerous traditional shops and corporate branded jewellers. Here the consumers are unaware of the business strategies and marketing strategies and the fact that their free choice is no longer a free choice but a restricted choice from where they have to select their jewellery.

### ***1.7 The Field Area and the Field Work***

Siliguri city is the third leading metropolitan city in West Bengal, next to Kolkata and Durgapur, and is the largest city in North Bengal. It is widely known as “gateway to North-East India” for its strategic geographical position and is also considered as the “golden route for gold trafficking” (Sarkar 2017), for illegal gold trade. This place has close proximity to Bagdogra Airport, and New Jalpaiguri Railway Station, a major railway station of North Bengal and the National Highway 31. Siliguri is also the gateway to Darjeeling Hills, Sikkim, Nepal and Bhutan. Its location makes it an access point for Trade, Communication and Transportations for a large territory and

population. Moreover, the Asian Highway Project<sup>1</sup> which bypasses Siliguri to link with SAARC nations likely makes this city even more significant as a transit point for international trade and commerce. The ever-expanding trade and business make Siliguri a place of attraction for the job-seeking people from neighbouring states and countries, thus contributing to the size, density and heterogeneity of the city. People who are already settled in Siliguri encourage their faraway relatives and distant kin to migrate to Siliguri for better socio-economic opportunities. As an outcome, one can notice a huge influx of immigrants from different states like Assam, Meghalaya, Bihar, Orissa, Uttar Pradesh, Tamil Nadu, Rajasthan, Gujarat and from neighbouring countries like Bangladesh, Bhutan and Nepal. Siliguri is the largest commercial centre in North Bengal is gradually attracting private entrepreneurs with business and industrial ventures. Siliguri is shared by two districts of West Bengal i.e. Jalpaiguri and Darjeeling. My study was conducted in the area which falls within the Darjeeling district. Geographically, it is surrounded by the Sub-Himalayan range of Darjeeling on the North, Jalpaiguri and Kalimpong on the East, Uttar Dinachpur, Bangladesh and Bihar on the South; and Nepal on the West.

Siliguri used to be a small village having a countable number of inhabitants who were engaged in agricultural occupations. When British East India Company came to Siliguri it became a transit point for going to the Darjeeling and North East India. The Darjeeling Himalayan Railway named as Toy Train was first introduced in 1881. This establishment of Railway Line connected Kolkata to Darjeeling. This rail connectivity helped the expansion of trade and brought modern industries like tea plantation and timber industries in Siliguri. Siliguri got the status of sub-division town in 1907 under British Administration. As Siliguri town began to grow in the directions of railways the main market also began to develop in Hill Cart Road. The British also had the intention of capturing Burma for trade and commerce. So, in the year 1886, the British conquered Burma with the help of skilled Bengali, Tamilian and Bihari people who worked under the British as labour, clerk and manager. Burma had a huge reserve of natural resources,

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<sup>1</sup> Atig Ghosh (2016) stated, “it is a cooperative project among countries in Asia and Europe and the United Nations Economic and Social Commission for Asia and the Pacific (ESCAP), to improve the highway systems in Asia. It is one of the three pillars of the Asian Land Transport Infrastructure Development (ALTID) project, endorsed by the ESCAP commission at its 48th session in 1992, comprising Asian Highway, Trans-Asian Railway (TAR) and facilitation of land transport projects. Everywhere in and around Siliguri, one notices the tracks that have been created for the multi-lane Asian Highways.”, Page 6

mainly, timber, rice and gold. The British launched a new economic policy in Burma which helped Indian skilled Businessmen earning enormous profit. Many Indians migrated to Burma and settled down there. But after the Second World War when Burma got independence, many Indians migrated to Siliguri from Rangoon in 1964, and settled in Siliguri, which they found a favourable place for running their business. Gradually, Siliguri turned into a town “at the beginning of the twentieth century with a few thousand of peoples as its inhabitants” (Das 2016:51-56). Following the partition of India in 1947 many people from the East Bengal also migrated to Siliguri and tapped its business opportunities and urban amenities. Over the years, thus, Siliguri received waves of immigrants from East Bengal. They found Siliguri a better place to reside. Only the economically well-off, educated urban upper and middle class, traders, businessmen, especially the artisans had migrated to Siliguri soon after the Partition. In 1949 Siliguri was declared a municipality, which helped to set up modern urban amenities for the fast-growing population. The devastating flood in Jalpaiguri in 1968 contributed to the shift of population from Jalpaiguri to Siliguri. The flood of 1968 left a section of Jalpaiguri population impoverished and many of them migrated to Siliguri in search of livelihood. In 1994 the status of Siliguri was upgraded to a Municipal Corporation.

Again, the high influx of immigrants was seen in Siliguri at the time of liberation war of Bangladesh in 1971, and after 1971 when uncountable numbers of refugees came to Siliguri in order to escape communal violence which was going on in Bangladesh. Other than Bangladeshis and people from neighbouring districts, there was a predominant and major inflow of people coming from neighbouring states like Kerala, Tamil Nadu, Uttar Pradesh, Bihar and Odisha. The economy of Siliguri grew as a result of speedy population growth after 1971. Siliguri is a conglomerated market where different national and multinational companies have set up their business. This multifaceted market has developed when North East India has opened trade routes with Nepal, Bhutan through Jaigaon–Phuentsholing border, Bangladesh, and even to a certain extent with China, through Nathula Pass in Sikkim. Siliguri City has developed itself as a commercial city which holds immense importance for a vast region. Transport is the main business of Siliguri along with Tea, Timber and Tourism. The Darjeeling

Himalayan Railway in 1880 had helped the tea traders<sup>2</sup> in running their business across India and beyond India, internationally. In recent years the city has expanded towards North, East and South in order to accommodate the new industrial and business ventures; the service sector has also expanded enormously. Because of the growing significance of the city, it has been made the headquarters of the Federation of Chamber of Commerce and Industry (FOCIN) of North Bengal. All the Merchant associations of North Bengal are affiliated to FOCIN.

Siliguri's economy is largely controlled by wholesalers, retailers, traders, construction workers, jewellery workers and corporate businessman. In 2002, a free trade zone was formed with countries like India, Nepal, Bhutan, and Bangladesh, facilitating these four countries to do free trade without any restriction<sup>3</sup>. This creation of a free trade zone has given rise to smuggling of Raw Gold, Timber, Chinese goods and Human Trafficking. People in Siliguri find jobs both in the formal as well as informal sectors of its economy. The government offices, schools, colleges, university, hospitals, banks, post-offices, police, BSF, Army, Air Force, etc. constitute the formal or organized sector. But the unorganized sector is the bigger sector of employment, which provides jobs to the unskilled and semi-skilled job-seekers. Siliguri, is known for its sprawling "hospitality industry"<sup>4</sup> because of its numerous hospitals and nursing homes. This hospitals and nursing homes have given employment to the Siliguri residents. The entry of corporate jewellery houses in Siliguri is a relatively recent phenomenon. Presently, 12 corporate jewellery houses have set up retail shops in Sevoke Road and Hill Cart Road area of Siliguri, which also have provided jobs to the local youth. Boys and girls, who are in the 20s and 30s work as salesperson in these jewellery outlets. The modern transport network works as a boost to the city's economy. Roadways taking NH31 and Asian Highway 2, railways through New Jalpaiguri Railway Station (Est. 1964), Siliguri Town Station (Est. 1880) and Siliguri Junction can reach Siliguri (after 1949); all of which are under North East Frontier Railway. By airways, Bagdogra International Airport, which is only 15 km from Siliguri, is the only operational airport in North

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<sup>2</sup> Atig Ghosh (2016) mentioned that, "The tea trade that the DHR helped promote had led to the expansion of the land and labour market in Siliguri and the establishment of Marwari kothis in the area had extended the informal capital and credit market. However, what transformed the scene radically was, unsurprisingly and again, the Partition of British India (1947).", Page 3

<sup>3</sup>Ibid p.23

<sup>4</sup>Ibid p.14

Bengal. North Bengal State Transport Corporation connects all the North Bengal districts, Kolkata, and parts of Assam and Bihar, and even Nepal border.

A large majority of the people in Siliguri are Hindu by religion (91.81 per cent of the total population, according to 2011 Census). They celebrate festivals like Durga Puja, Kali Puja, Laxmi Puja, Saraswati Puja, Chhat Puja, Ganesh Puja, Shiv Ratri Puja, Holi and etc. Bengali Hindus also celebrate Bengali New Year in mid-April. The second-largest religious group after Hinduism is Islam having 5.37 per cent of the total population. Christianity (0.94 per cent), Buddhism (0.65 per cent), Jainism (0.23 per cent), and Sikhism (0.21 per cent) are the other religions, which have followers in Siliguri. People of Siliguri celebrate Eid, Buddha Purnima, Good Friday, Christmas together. Hence, one can find a degree of cultural pluralism in Siliguri, although an individual community maintains its cultural belief, rituals, ideas, customs, dressing pattern with a degree of freedom. Acceptance of cultural pluralism help the members of Bengali, Nepali, Bihari, Marwari and Punjabi communities live in harmony; in certain cases, the members share the rituals and participate in each other's cultural functions. Dressing patterns of the people of Siliguri people have changed a lot in recent years. As Siliguri is developing as a cosmopolitan city, its inhabitants are moving away from their traditional way of dressing while accepting a modern way of dressing. Young people have generally accepted Western dressing style but many people, particularly those of older generation, are still continuing with the traditional way of dressing with 'saree', 'salwar' etc. for women and 'dhoti', 'lungi' and shirt for men. Besides jewellery of different kinds are worn by people irrespective of their community affiliation. Wearing gold and diamond jewellery among the women is very common; some among men wear gold chains, while the young girls love wearing lightweight gold jewellery in ear and neck. It is common to see that wearing of a diamond ring has become familiar among married women and men. In general, gold and diamond jewellery are the prerogatives of the middle-class, upper-middle-class and the rich, while the poorer classes settle down with gold-plated and silver jewellery.

### **1.7.1 The Field Area**

My study consists of traditional *swarnakars* (petty traders and *karigars*), corporate showrooms and the gold jewellery consumers. The reason for selecting the traditional

*swarnakars* is that they have a visible concentration at the central market of the city and that their contribution to the cultural life of the city dwellers and the residents in the neighbouring areas can hardly be exaggerated. One can find the clusters of concentration of the small *swarnakars* in Khudiram Pally, Seth Srilal Market, Hill Cart Road, Bidhan Market and Kali Bari cum New Cinema Road in Mahabirthan near Siliguri Police Station. Along with these small traditional *swarnakars*, many corporate jewellery companies have set up retail showrooms in the important areas in Siliguri. Among them, I have selected only three corporate jewellery outlets for my study. Besides, I have also included consumers, who purchase gold jewellery either or both from traditional *swarnakars* and corporate jewellery companies. Quantitative and qualitative data collected from these different categories of respondents constitute the foundation of the present thesis.

### **1.7.2 The Fieldwork**

So far as the methods of data collection are concerned, I have applied fieldwork method for collection of primary data. For this, I identified my field and the categories of informants, and interacted with them extensively for the collection of necessary information according to the objectives of my study. I carefully selected informants from amongst traditional *swarnakars* with medium and small size business, selected some corporate jewellery outlets, and finally the consumers who purchase gold and diamond jewellery from both the above-mentioned sectors. I have selected these are the three groups of respondents from Siliguri metropolitan area for my study.

The first group of respondents are the traditional *swarnakars* who used to dominate the Siliguri jewellery market for more than 80 years. I have done my fieldwork between July 2015-Dec 2016, and again in March 2018. I collected information from 102 traditional *swarnakars* (including the shop owners and *karigars*) from four different areas in Siliguri. I applied the purposive sampling method for selecting my informants and interviewed them extensively. I interviewed them with the help of interview schedule for collecting both qualitative and quantitative data about their business, marketing strategies, advertisements, promotional offers, the treatment of their consumers, the problems they encounter, the way they play the gold purity game, the changing jewellery market and so on. I interacted with the traditional *swarnakars* who

were planning to close down their hereditary business and those who discourage their children to continue their business, talked with the *karigars* having their own shop, *karigars* working in workshops in a group and also the *karigars* who work under the small jewellery traders. Besides, I studied the nature of involvement and responses of the local *swarnakars* at time of National Strikes in April 2016; I have done focused group interview for collecting the responses and views of the traditional *swarnakars*. In November 2016, after the declaration of demonetization, I did conduct a brief survey on the traditional *swarnakars* in order to get their responses about the possible impact of demonetization on their trade. Through interactions, I tried to ascertain their views about the difficulties they face in this business. I also tried to understand the factors that keep them in the business despite difficulties.

The second group of respondents in my study are the corporate jewellery outlets in Siliguri. I have selected three retail outlets of P C Chandra Jewellers, Tanishq and M P Jewellers. The reasons for choosing these three jewellers is that they are the first corporate jewellery houses to open showrooms in Siliguri. I have interviewed the managers and the saleswomen of these outlets to get an understanding of their business, their marketing strategies, that is, advertisements, means to retain their customers and reason for choosing Siliguri for spreading their company wings. Tanishq is a national brand; P C Chandra, another national brand, is famous in West Bengal for its traditional Bengali designs; and M P Jewellers is another brand, which is popular in West Bengal and has its business spread out in the North-Eastern part of our country. I interviewed the top managers and other staff members with the help of an interview schedule. I collected information about their business, marketing strategies and the challenges that face them. I had several visits to Tanishq outlet on Sevoke Road in July 2015 and after the National Strike in 2016, in the month of May and after demonetisation; M P Jewellers in the month of March 2017 and July 2018; and P C Chandra Jewellers in the month of July 2018.

The third group of respondents are the consumers who purchase jewellery from traditional *swarnakars* and corporate jewellery outlets. I have used snowball sampling methods to select the consumers since they are floating and not concentrated at a particular place. First, I selected consumers from different communities such as Bengali, Marwari, Nepali and Bihari whom I know personally, and then with their help,

I selected another set of consumers who are known to them. This approach helped me in securing authentic information about their choices of jewellery outlets. For collecting a wide range of information from the consumers I used structured questionnaire, where the respondents were asked a fixed set of questions (close-ended questionnaire) and the responses were graded on a given scale which has helped the consumers to judge their views in a very specific manner. The main purpose of this method is to go for both qualitative and quantitative form of analyses in my study. I have also distributed the questionnaire to all my acquaintances to give it to his/her community people, who wanted to be a part of my study. The total number of respondents taken from this group is 50. I started my study on this group of informants in the month of September 2017, which continued till August 2018.

I also have done case studies of the *swarnakars* and jewellers who have been badly affected by the entry of big business houses. Besides, I have followed the news items and articles published in local newspapers and on websites. In my fieldwork, I have examined the business strategies (advertisement, offers, networking, exploration of the cultural symbols and strategies to sustain the buying mood by harping on the ‘fetish’ side of the commodity, playing with the purity game, and so on) and the marketing strategies) to understand the unrealistic symbols that has created an impact on the consumer. It has been primarily an empirical study with an analytical flavour. In studying the changing life of the traditional *swarnakars*, I have tried to examine the nature and functioning of the capitalist market and its linkages with the local market. Finally, I have collected information about the four associations of the jewellery traders in Siliguri that how these associations work to protect the interests of the traditional *swarnakars* in Siliguri. For collecting information about the four associations, I have interviewed the presidents of the associations at the time of National Strike 2016, and conducted focus group interview of the small traders to gather the information about the strikes and national policies. I have collected information from those traditional *swarnakars* who had gathered for demonstrations on a number of occasions.

In short, I have done a quick background survey of the units selected for my study, which would give me some quantitative data. Then I have done detailed case studies of the respondents in both the traditional and corporate jewellery sectors on topics like the history of the business, migration, problems, business structures, strategies in marketing

to compete with the corporate sector and to adjust with the changing moods of the customers, jewellery associations, their response to legal reforms, change of attitude of the younger generation towards their family jewellery business, acceptance of occupational diversification among their younger generations and; the change of cultural values and symbols attached with ornaments, etc. for qualitative and quantitative information. After collecting quantitative data from traditional *swarnakars* and jewellery consumers, the quantitative data were entered in Microsoft Excel 2013. I have prepared several tables on quantitative data, where the frequency of the data was calculated for discrete value; and for continuous variables, mean was calculated. I have also arranged the qualitative information in descriptive style in different chapters. I have given a descriptive account of the changes in laws and policies that have a direct bearing upon the business of the small jewellery traders. I have also examined how and to what extent the conceptual frame, outlined above, applies to the study of the life and problems of the traditional *swarnakars* in Siliguri.

### ***1.8 Challenges Faced During Fieldwork***

Before collecting data from the traditional jewellers, I divided them into five clusters depending on the place of their business. These are Kalibari Road-New cinema Road, H C Road, Khudiram Pally, and Bidhan Road-Seth Sri Lal Market. I have done purposive sampling for selecting my informants. I took care to select my informants from all the five clusters. While conducting my case studies and interviews I found that the *swarnakars* were hesitant in revealing the facts about the gold business. The informants revealed that much of gold business is 'illegal' and they might be in trouble if the trade secrets come to light and as a consequence, police and the income tax department may harass them. One respondent, Mr. C. Karmakar, has said: "we buy 90% of the gold from jewellery traders. We do not buy gold from a bank because jewellery traders sell raw gold at a lesser price than banks. All the jewellers in Siliguri purchase gold from jewellery traders. The transaction is illegal." Selling and retailing of gold jewellery to the customers, however, is attained in a legal way. Another respondent Mr. Vivek Prasad said: "in this business, there is no loss because we deal with gold which has a value of its own". Raw gold traders are big businesspersons who buy gold in kilos, from the black market. They then sell raw gold to local jewellery makers. There are four big gold traders in Siliguri market. I asked my informants to give me the details

of the raw gold traders but they refused to give me any information. They even did not disclose the gold traders' names and locations.

Only one respondent, Mr. B Prasad, disclosed the locations of gold traders but he requested not to reveal his name to the traders. He told me that I can approach these traders directly but they would not disclose any information. I went to the exact location where I found 9 *karigars* and 2 local jewellers sitting outside and inside there was a small shop. As the owner was not there, I was not permitted to enter the shop. But I could see that two men were working in front of a big burner, melting gold. Although the melting of gold is done in this place, it is not gold refinery for the local jewellers. When I asked those people about the trader and their work, they refused to give me any information. I waited for the owner who arrived after 10 to 15 minutes. When I introduced myself, he simply ignored me saying, "You don't have any work here". He refuses to co-operate with me in any way. I returned disheartened. I observed that the traditional jewellers are engaged with the jewellery business in various ways. I, therefore, categorised the traditional *swarnakars* into three categories, namely, *karigars*, small *swarnakars* and middle *swarnakars* and covered all these categories in my study.

As my research is a comparative study of the traditional jewellers and corporate jewellers, the initial assumption was that because of the rise of corporate jewellers in Siliguri the local jewellers are facing lot of problems. The major problem is that the small jewellers are losing their customers to corporate jewellers because of the latter's superior business strategy (the purity, brand name, networking and advance saving schemes, and so on). The traditional jewellers are trained and skilled jewellers. They have knowledge about the jewellery products and the process of making jewellery, as they are directly involved with the processing and manufacturing. On the contrary, all the corporate jewellers in Siliguri are all franchise/ retail-based. The people associated with these franchise showrooms are only sellers or managers who are well-qualified persons having management degree. These people lack knowledge about the intricacies of jewellery making or designing. This manager is responsible for running the outlet. On top of this, the area manager and regional manager supervises these corporate jewellery outlets means that the owners remain invisible. Thus, the two sectors follow completely different business modules and cater to different kinds of customers. The

challenge for me, therefore, was to compare the two different business structures and to analyse their interrelationships.

A crisis moment in my fieldwork occurred when on my second visit to a big jewellery outlet a visibly scared manager said, “Do not use the company name and his name in the thesis or else company may file a case against you”. I tried to explain to him the nature and purpose of my study and assured him that if I use the names at all I will use fictitious names. He then called his Area Manager for confirmation; I overheard their conversation. The Area Manager granted me permission but still said to me- “give me a draft of your thesis before submission and get it approved by us”. The managers of the other corporate outlets were also guarded; they gave me the details about their management strategies and dealing with consumers but were silent about the business details of the company, policy of recruitment of their staffs and so on. The customers whom I have interviewed also requested me to not to disclose their identities. Keeping in line with the research ethic, I have used fictitious names for all my respondents.