

Chapter 6

IMPACT OF CORPORATE JEWELLERS ON THE LIFE OF TRADITIONAL SWARNAKARS

6.1 Introduction

The growth of the jewellery business depends on the mastery over trading knowledge and the skills of the ‘manufacturer’. Local jewellers, especially small *swarnakars* and *karigars*, still hold a significant part of the jewellery business in the local Siliguri market, but they are not interested to expand their jewellery business regionally or nationally. Middle *swarnakars* are relatively ambitious quite efficient to become part of a regional brand by expanding their family jeweller and have resources to expand their business by opening a chain of shops in different locations and by modernising their business management. They try to hold on to the local tradition and culture and make efforts to hold on to their traditional customers. With the technological advancement and economic liberalisation, the corporate jewellery sector, comprising multinational jewellery companies, has set foot into the domain of traditional *swarnakars* and challenged their manufacturing ability and trading knowledge, which is a must to survive in the competitive market. The structure of Siliguri jewellery market has undergone massive changes with the entry of the corporate jewellery and the changing market and consumer demands and the result is that the traditional *swarnakars* are struggling to hold on to their business; they are forced to make some adaptive changes. The practice of rationalisation by the corporate jewellery sector altered cultural and economic environment of the Siliguri market. Because of multiple constraints the traditional *swarnakars* and *karigars* are unable to deal with the new challenges and their growth has definitely slowed down, yet they make adjustments to hold on to their space and avoid direct confrontation with the big business. This chapter is going to highlight the multiple impact of corporate jewellers on the life of traditional *swarnakars* in Siliguri and find out how the latter make adjustments to sustain their business.

6.2 Impact on the Life of Traditional *swarnakars*

The traditional skill for making jewellery is declining as the traditional *swarnakars* are presently dependent on ready-made gold dice for making gold jewellery. The machine-made gold designed dices have helped the *karigars* in designing gold jewellery mechanically. The young *karigars* are dependent on the dice to make jewellery and the experienced *karigars* are unable to give a contemporary touch on their traditional designs, so they are facing difficulties. Consumers constitute the key to the survival or growth of a business. Siliguri consumers are the main target group for jewellery traders and branded jewellers. In the culturally mixed society of Siliguri, the demand for gold jewellery varies with time, offers, occasions, and designs. These sudden variations in forms, types and designs of jewellery have brought difficulties in the life of the small *swarnakars* and *karigars*. At the same time, the branded corporate jewellers are striving for localisation of jewellery design and are introducing hand-crafted jewellery with a contemporary touch (Walters 2010:128). The middle *swarnakars* are making efforts to expand their family jewellery business by setting up multiple showrooms in different areas in Siliguri. They take initiatives to train their unskilled and skilled migrant workers in the technology of manufacturing trendy jewellery and in the art of trading the jewellery. They have formed association to collective combat their common problems. Because of their adaptability they are the only competent group of *swarnakars* among the traditional *swarnakars* who compete equally with the branded corporate jewellers. It is only the small *swarnakars* and *karigars* are who are badly affected by the arrival of branded corporate jewellery showrooms.

6.2.1 Impact on *karigars* and Small *swarnakars*

Shortage of capital¹ is one of the major problems, which small *swarnakars* and *karigars* face when compared to the corporate jewellery showrooms. Of all the traditional

¹ “The first distinction we notice between money that is money only, and money that is capital, is nothing more than a difference than a difference in form of circulation. The simplest form of circulation of commodities is *C-M-C*, the transformation of commodities into money, and the change of the money back again into commodities; or selling in order to buy. But alongside of this form we find another specifically different form: *M-C-M*, the transformation of money into commodities, and the changes of commodities back again into money; or buying in order to sell. Money that circulates latter manner is thereby transformed into, becomes capital, and is already potentially capital. ... we then arrive at these two propositions: Capital is money: Capital is commodities.” (Marx 2018:92,95)

swarnakars, middle *swarnakars* are holding a higher position in terms of life chance because they are the ones who regulate the jewellery trade in Siliguri. Small *swarnakars* and *karigars* are dependent on middle *swarnakars* who directly or indirectly control the import and export of raw gold. Nearly half of all the small *swarnakars* and *karigars* lack working capital, which is the main prerequisite for the business.

Mr. H Sonar, aged 48, *karigar*, owner of his jewellery workshop, said that capital governs the business. The growth and downfall of the business depend on the amount of capital owned by the owner. This capital is generated when they invest it in their business, but as there is a deficit of capital Mr Sonar is unable to create additional capital from his business. The profit he makes from the business goes into maintaining, sustaining and maintenance of his family life.

For this reason, he is unable to take any risk of investing money into his business. He depends on the pre-capitalist mode of production is done for meeting his needs rather than for reinvestment and reproduction. Sanyal has called this 'need-economy' (Sanyal 2019:216). He wants his son to take up a different occupation because he has faced difficulties in sustaining jewellery business where generating capital is so difficult. As they had to depend on the value of raw gold (which gives additional trouble as the price of gold varies depending on the market trend), so they depend on gold bullion/gold traders. This change in the value of gold changes the means of production and sale value of the jewellery. To deal with the fluctuation of the gold price in the market he took a different approach to lure his customers to continue purchasing jewellery from his shop. They also had to counter hurdles in upholding their family business.

Mr. K C Pal, aged 58, small *swarnakars*, said that for manufacturing jewellery he depends on the consumer payment (*khata system*). Where, after receiving advanced money for the ordered gold jewellery, he develops a new relationship with the gold bullion. This dependency on the consumer is the direct relationship developed after the advance payment is made and the second relationship is built with the gold bullion/local source person when he purchases raw gold from them.

It is found that after receiving the money from the consumers Mr. Pal purchases gold from the gold bullion/local sources and it is evident that due to the lack of capital he

depends on the consumers' pre-payment money for crafting gold jewellery. The whole group of small *swarnakars* in Siliguri apply this pre-payment mode of making jewellery as their business strategy. It is the procedure where they extract constant capital² from the pre-payment amount received from the customer. Secondly, they fiddle with the purity of gold while making jewellery, for which the consumer paid for; the variations in jewellery making charge/ wage payment to *karigars* give rise to surplus value. By this, they are deceiving the consumer from getting the pure gold jewellery, on the one hand; and on the other, they are generating profit from the product they are selling by depriving *karigars*, who are accumulating capital for sustaining owners' hereditary business. This is the common practice of the small *swarnakars* who are trying to run their business in Siliguri.

Mr. G Barman, aged 53, small *swarnakar*, said that purity of gold jewellery is hard to identify even if it is hallmarked jewellery because consumers are unaware of the actual procedures of hallmarking of jewellery. This gap of awareness gives them a chance to make profits through unfair means. He gave an example: *“Wealthy executive brings gold coins to convert it into gold jewellery. Coins are made up of 24 karat but I want 22 karat gold to make gold jewellery. So, 24 karat has to be converted to 22 karat and this conversion is done at the gold refinery. Customers make extra payment to the refinery for converting gold coin to molten 22 karat gold. However, the customers are unaware of the tricks of conversion and the profit that we make out of it. Interestingly, after applying all the measures the inflow of consumers (from business background) has reduced due to the coming up of corporate branded jewellery showrooms”*.

Mr. L Sharma, aged 51, *karigar*, said, *“this is a tricky occupation; if you know the trick you can earn more but this occupation has ‘no future’. I have set up a momo shop for my wife and have noticed that the profit earned in comparison to the effort input making jewellery is high. Hence, according to me, it is better to run a momo shop rather being a karigar because in this occupation the efforts are not paid-off well”*.

² “The capital *C* is made up of two components, one, the sum of money *c* laid out upon the means of production, and the other, the sum of money *v* expended upon the labour-power; *c* represents the portion that has become constant capital, and *v* the portion that has become variable capital.” (Marx 2018:136)

The earning generated from the jewellery business by the *karigar* (owner of the workshop) is mostly spent in maintaining the family and on wages to the workers. As the *karigar* deals with small capital, the rate of profit is also low. These *karigars* are the first to suffer from an increased competition among small *swarnakars* and with the middle *swarnakars*. They also lack proper source to purchase raw gold, which results in low stock. The stock of raw gold also depends on the rate of interest levied on raw gold. An increase in the excise duty levied by the government has decreased the gold stock of the *karigars*. Like them, most of the small *swarnakars* also face the same crisis, but it is observed that the petty jewellery traders are economically worse off and most of them struggle to have a decent living. The extra charges levied by the government in the name of tax and making production of PAN Card mandatory for the customers have created extra trouble for the small *karigars* who are nothing more than petty traders; they do business with fixed capital³ (Sanyal 2019:21). Thus, the shortage of capital has already forced a section of small *swarnakars* and *karigars* either to leave their family traditional occupation or to struggle for maintaining their family occupation. Many small *swarnakars* have sold off their family jewellery business to other *swarnakars*; a few of them have kept their family business as their secondary occupations and they have kept a manager to look after the shop. These owners of the traditional jewellery shops act as leaseholder; they have complete control over the constant capital (the amount of the raw gold/gold dice and gold jewellery/gems purchased). They also maintain steady business with the help of their professional managers. The policy changes alongside structural reforms, the formalization of the informal trade, the imposition of GST, etc. have negatively impacted the small *karigars* who failed to adapt to the new business regulations.

As the process of globalisation, liberalisation and privatisation set in, the new market place allows free competition among the multinational and local jewellery enterprises. The corporate jewellers employ various kinds of strategies to attract the consumers towards them and for capturing the Siliguri jewellery market (see Chapter 5), and this has put the hitherto dominant traditional *swarnakars* into danger as the latter is set to lose their business to the former. This has induced serious livelihood insecurity among the traditional *swarnakars* because the larger section of the small *swarnakars* consists

³ “Fixed capital consists invested in the improvement of land, the purchase of useful machines, instruments of trade, and such-like things.” (Marx 2007:44).

of owner-cum-worker, i.e., a person who works and possesses his means of production. They mainly run small and middle-level business and generally lack capital. The *karigars* too lack capital, authority and power as they are entrapped in the low wage (*mojuri*) category, which leaves them underemployed or semi-employed. Their marginalised position in the market is making them weaker in the competitive market as they lack adaptability in the changing market and means to compete with the powerful business groups. They blame their destiny for being unfortunate and not receiving proper education and not being able to upgrade their skills in manufacturing jewellery.

Mr. K. Goswami, aged 44, *karigar* by profession, works under Astrological gems shop. He said that this is not his caste occupation (by caste he is Brahmin), but he got involved in this occupation because he saw his grandfather working with a few thin wires and some chemicals for making jewellery. He became interested to learn the skill from his grandfather. His grandfather was a schoolteacher by profession who pursued the art of making jewellery as a hobby. Involving himself into the making of gold and silver jewellery had made him take up this as his occupation. His interest in making jewellery had made him pursue this as his career; because working with this yellow metal generates money, which other occupations do not. Lack of higher education became another reason for getting involved in this occupation. Presently, when the business is down, he regrets taking up this as his primary occupation.

Mr. C Karmakar, aged 38, a small *swarnakar*, said, “*the ultimate aim of my life was to continue and stabilise the family jewellery business. Since childhood, I have seen my father and other male members working as karigars in shop owned by someone else. Interest in making jewellery developed by looking at them working with gold. Education was never a priority for my family members rather they inspired me to develop my skills in jewellery making so that I could establish our own family jewellery business. For this occupation one does not require much of formal education. These are the reasons for which you will find that the majority of traditional swarnakars have low level of education.*”

These responses reflect the feeling of deprivation among the small *swarnakars* and *karigars* for not understanding the value of the educational qualification. As they have

realised that the growth of the corporate jewellery showrooms and the downfall of the small *swarnakars* is happening because they are unable to understand corporate marketing and business strategies and work out strategies for their own business in this competition. Furthermore, they cannot afford to keep trained qualified sales representatives nor they can provide enough incentives for retaining them. Dealing with the customers and convincing them to purchase jewellery is the skill, which they lack. The corporate jewellers provide other extra incentives to the sales representatives to motivate them achieving a given sale-target given to them. This strategy helps increase the sales for the corporate jewellers but the small *swarnakars* are unable to operate on this business strategy. They feel inferior when they compare their position with the 'core' jewellery business holders (middle *swarnakars* and branded corporate jewellers). They realise that their lack of education and advanced business knowledge is the prime reason for their current status, which is no-longer decoded on caste principle. *Karigars* in Siliguri believe that due to the lack of capital they have failed to attain the position of petty bourgeoisie *swarnakars*. Similarly, small *swarnakars* are unsure about the sustainability of their business after the entry of corporate jewellers in Siliguri. As a result, the present traditional *swarnakars* are encouraging their children to go for different career options rather forcing them to be a part of their hereditary business. The feeling of deprivation among the *karigars* and small *swarnakars* is relative because they compare their life course with the centre (corporate jewellers) and semi-periphery jewellers (middle *swarnakars*) that gradually change their quality of life in the one hand, and on the other hand, they feel marginalised in their caste/family occupation. This is how the 'caste occupations' are being marginalised in terms of status. Thus, the feeling of deprivation emerges when "the stratification by status" (Swedberg 1999) is not determined by their caste/class position but rather determined by the monopolization of capitalistic jewellery trade and market.

The small *swarnakars* and *karigars* often confront frequent changes in the governmental policies. These changes in the policy made them deprived when they are unable to manage smooth functioning for maintaining all aspects of their life as it was frightening them instead of benefiting them. The national strikes in 2012 and 2016 were the outcome of the feeling of marginality as they have struggled for two things: firstly, 'psychological support' and 'unable to maintain economic security' for the family because there was a jostle in the market price of jewellery. The small *swarnakars* and

karigars has gone for long strikes and lockout as the government is changing rules in regulating traditional *swarnakars'* means of production by imposing tax on raw gold and ready-made gold jewellery. Spivak in her book *Can the Subaltern Speak?: Reflections on the History of an Idea* (2010) explained that the deprived people can raise their voice, can tell us their problems; they can protest when things are wrong but no one pays heed to them. Their objections, protests and grievances do not reach the hegemonic ruler who belongs to the centre and this leaves an impact on the lives of the subaltern who lies in the periphery. Many respondents from amongst the traditional *swarnakars*, namely, Mr. P Karmakar (middle *swarnakars*), Mr. K C Ghosh (small *swarnakars*), Mr. S Roy (aged 60) (middle *swarnakars*), Mr. J Saraf (middle *swarnakars*) and many others, have said that even after protesting against the rise of excise duty on gold jewellery, the government did not respond to their problems. However, during this time, the corporate jewellers also supported the strike by closing their jewellery showrooms.

Mr. J Roy, aged 33, a *karigar*, narrated his experience during the National Strike in 2016 thus: *“for 34 days I was not working and went without income. But the monthly expenses for the family was constant. It was so difficult for me to meet the day-to-day expenses.”*

Another respondent, Mr. J K Sarkar, aged 51, added by saying: *“Yes, the day before yesterday my son received school project- which means extra expense, taking son for tuitions by rickshaw or toto leads to expenditures and, therefore, when I am around I used to drop him. But due to this strike, I am unable to meet the basic needs, i.e., food and everyday living expenses. So my son is not going to tuition”*.

This raises the question—is the government listening to this marginalised group? It is good that due to liberalisation, the corporate jewellers are spreading their business in every local area but the traditional *swarnakars* in Siliguri who helped in shaping the Siliguri jewellery market over several generations are unable to sustain their traditional hereditary family business. Informants like Mr. P Karmakar, Mr. A Agarwal, Mr. J Saraf, Mr G Barman, Mr. R Pal and many more like them have highlighted their early day struggle that they had to go through for establishing their business in Siliguri. At this moment, they feel alienated due to the vertical layers of market relations where the

branded corporate jewellers are pushing them on the periphery by controlling the lion's share of the jewellery market.

Karl Marx, in his book *Economic and Philosophical Manuscript* of 1844 (2007) describes in the chapter titled 'Estranged Labour' that the worker's efforts are submerged after producing a commodity for the producer. The distinctiveness in commodities catches the sight of the consumers towards commodities as a producer's product but not as a worker's commodity. Similarly, the "real value of the commodity is analysed as a social relation determined by the amount of labour that has gone into its production" (Dant 1996). This amount of labour is judged by the amount of time the labour spends in making the product. Jewellery as a commodity, as material objects which is external to the labour although it is produced by the labour himself, which is internal. The use-value of the jewellery is realised when it is only for use or consumption but without exchanging it with money, the capital would not generate. It is observed from the case studies of all the *karigars* that when raw gold is turned into jewellery through the medium of *karigars*, the use-value is clear, that it is for adorning body. Until this, jewellery appeared as a commodity for selling it in the market, when it is kept in a displayed section of the jewellery shop, the very nature of the use-value changed into "something transcendent" (Marx 2018:47) which can be termed as exchanged value. It means that the value of the jewellery is "determined by the quantity of labour spent on it" (Marx 2018:29) and the amount of money should be added extra for the time the *karigars* spend on making the jewellery (product) when it comes to selling it in the market. In this situation, workers no longer became the priority for the consumers, and they remained in a shadow, and their labour is reflected in the form of the final product (finished jewellery, such as a gold ring). In short, the *karigars* remained mostly invisible to the consumers (Marx 2007:67). These made all the *karigars* realise that manufacturing jewellery for the small *swarnakars* or middle *swarnakars* is like assisting them in running their business for 'accumulation of capital' (Marx 2007:67). This realisation has made the *karigars* of Siliguri encounter several complications. The major complications are that they never feel freely active in criticising the owner of the jewellery shop because they are dependent on them in terms of giving an opinion about the 'making charge' of jewellery products. As the branded corporate jewellers (see Chapter 4) publicized their gold jewellery products by giving discounts on jewellery making-charge. Likewise, small *swarnakars* and middle

swarnakars also try to do so. And while doing it they are inadvertently cutting down the *karigars*' making-charge.

Mr. R Karmakar, *karigar*, aged 37, said that the owner of the traditional jewellery shop rises the rate of making gold jewellery before striking a deal with the consumer. They manipulate consumer by saying that the daily expenses have increased so the making-charge of jewellery has also increased but in reality, they have not increased any jewellery making charge (wage) of the *karigars*. Even after accepting the deal and purchasing the jewellery, the consumer requests the owner to provide few discounts in the making-charge as they witnessed constant advertisement by the branded jewellery company of their discounts given on making-charge. To compete with corporate jewellery showrooms, the owner of these traditional jewellery shop, bargain and reduce the final amount of the jewellery to a certain rate which will be set as the benchmark for profit.

From there, he meant that the *karigars* working under traditional *swarnakars* have faced wage problem as they cannot interact with the consumers nor they can say the actual amount (making charge) they are receiving from the owner for making each jewellery item. This shows that *karigars* are neither getting appropriate acknowledgement nor any credit (proper *making charge*) for making the jewellery products. Due to this, every day it has become difficult for them to maintain the occupation as their income is dependent on the number of jewellery orders they receive from the owner. Presently, a decline in the number of orders received by the traditional *swarnakars* has hindered the smooth running of their *karigars*' families. It had cultivated a conflicting relationship between 'exchange and competition, value and devaluation of men, monopoly and competition, etc.; the connection between this whole estrangement and the money-system' (Marx 2018:68) led to economic deprivation of the *karigars* where they compelled the *karigars* to seek for other occupation. Some small *swarnakars* and *karigars* had switched their caste occupations into rickshaw puller, toto drivers, fast food stalls and few of them have involved in diversified occupation like selling eggs, selling lottery tickets, working in zomato and so on. For them, knowing the skills for making jewellery does not raise the social and economic status, until and unless they are educationally and economically sound. Thus, they do not want their children to get into this occupation. Consequently, small *swarnakars* and *karigars* are facing problems

in sustaining their hereditary caste occupations as the demand for manufacturing gold jewellery from the traditional *swarnakars* are reducing. They earn profit by cutting down the making charge of the *karigars* (Sanyal 2019:20) which helps in generation of capital. This way the small *swarnakars* and *karigars* in Siliguri fall under the marginalised group.

The term “marginalisation” refers to a process where the people do not have any control over their own lives, and the resources available to them. It is an experience felt by the person who is socially, economically and politically neglected when his position in the society is judged by social differences. The root of Marxist theory lies in the social differentiation that brought economic inequality in the social structure of the society by which an individual or a group feels excluded from society due to deprivations. This deprivation may not be a deliberate strategy of any individual or a group of people to prevent certain sections from making progress in terms of social, cultural, economic and political aspects of life. It describes the tendencies of people who perceive undesirable functions. Marx has explained these phenomena in his theory of alienation where economic inequality leads to social structural inequality. This structural inequality generates and preserves the subterranean altitude of economic marginalisation where an individual feels the absence of a social bond. Karl Marx explained that an individual feel alienated when he is subjugated by the power of his creation (Coser 2007:50). Therefore, a feeling of alienation leads to a feeling of marginalisation. The experience of marginality among the traditional *swarnakars* is generated after the commemoration of corporate jewellers in Siliguri jewellery market as their entry has diversified the monopoly hereditary business of the *swarnakars*. Since then, many of the traditional *swarnakars*, especially small *swarnakars* and *karigars*, have experienced the feeling of marginalisation specifically in three different areas— at the workplace, at family and finally from the social environment. These three areas are intertwined with each other in such a way that if one area is affected then another area will automatically be transformed.

6.2.2 Impact on Middle *swarnakars*

The core group of the traditional *swarnakars* (middle *swarnakars* e.g. Bidhan Jewellers, Art Jewellers, Binda Prasad Jewellers, K P Jewellers), whom we call middle *swarnakars*, are competing with the macro corporate jewellers (e.g. Tanishq, P C

Chandra Jewellers etc.) better, compared to small *karigars*. Even when faced with competition from the corporate jewellers they manage to earn huge profits from Siliguri jewellery market, which the small *swarnakars* and *karigars* fail to do. The authoritative aspect of the branded corporate jewellers (see Chapter 4) is that they invest big in the business and operate with well-worked out business strategy; their management experience and well-researched understanding of the market keep them ahead of the middle-level traditional *swarnakars*.

McDonaldization is the concept given by George Ritzer in his article *The McDonaldization of Society* (1983), which describes it as a process by which the American fast-food restaurants are dominating all the sectors in and outside the country (Walters 2010:199). The main motive is to reorganise the diversified consumers' predilection under one frame of homogeneity where they will obtain their desired product from the same choice given to them. It has four essential facets—efficiency, calculability, predictability and controllability. These facets have levitated the fashion sense of the jewellery among the consumers where the corporate jewellers with their designers manufacturing unit try to manufacture gold jewellery at an affordable price by reducing the karat of gold for making trendy gold jewellery. It satisfies the consumer needs for buying lightweight gold jewellery for which the weight has been reduced from 22 karats to 18 karats to 10 karat. These four facets have helped us to understand the influence of the concept of McDonaldisation, which is adopted by corporate jewellery showrooms, on the life of medium *swarnakars*.

As 'Efficiency' is the first facet of McDonaldization, Ritzer has emphasised that a good organisation can work effectively when they are capable enough to provide satisfaction to the consumers (Walters 2010:200). The efficiency in work is highly reflected in the corporate jewellery showrooms in Siliguri where they have developed "a way to in and out as easy as possible" (Yeganeh 2011) for the consumers. It is observed by me and other consumers that after moving inside the showrooms they welcome us by greeting *Namaste*/'Good morning ma'am/sir' etc. One person always accompanied the consumer to play the role of a guide who, after listening to the interest of the consumer, helps the consumer to get the desired jewellery available in the showroom. The gestures of welcoming and the constant interaction with the consumer to know about their desires are the means by which the corporate showrooms fulfil the demands of the consumers.

As a result, most of the consumers end up purchasing jewellery from these showrooms. If the demand is not fulfilled even then they give a positive response to the consumers. The consumers even go for jewellery trials before purchasing it. The consumers can easily try different types of jewellery, with varied forms, styles, designs, etc., when they visit the corporate jewellers. In addition, Tanishq and P C Chandra Jewellers have opened online portals in their respective websites <http://tanishq.co.in> and <https://pcchandraindia.com>, where consumers can easily get to see and buy different forms of gold and diamond jewellery. But the M P Jewellers do not have such an online portal from where the consumers can purchase. For more efficiency, these two aforesaid jewellery showrooms have collaborated with various business partners, for instance, Tanishq collaborated with CaratLane, a Tanishq Partnership (<http://www.caratlane.com>) CaratLane App, Tanishq App, www.amazon.in, www.mynta.com, www.mibytanishq.com). Whereas, P C Chandra Jewellers has collaborated with www.amazon.in, www.flipkart.com, www.mynta.com and also they have opened a P C Chandra Jewellers App in the year 2018 to reach out to more consumers. The efficiency and easy accessibility of these online portals had increased the demand for Tanishq and P C Chandra Jewellers compared with M P Jewellers and Middle *swarnakars*. Middle *swarnakars* in Siliguri, like other corporate jewellery showrooms, imitate the same approach in a welcoming/ guiding the consumers for selling their jewellery products. They are inefficient in manufacturing the lightweight gold jewellery with less quality of karat and take more time to make lightweight or trendy jewellery compared to the aforesaid jewellery showrooms. As they are trained in making a monotonous traditional design of jewellery so the consumers no longer wonder to purchase the same design gold jewellery from them. Each consumer desires to wear unique gold jewellery. So, middle *swarnakars* are unable to fulfil such demands. On the contrary, efficiency in terms of time, i.e. for repairing of gold jewellery, the traditional *swarnakars* can take minimum 2 days to 7 days for repair, when it compared with the corporate jewellers, they take at least one month for repairing and replacement of any forms of gold jewellery. For this reason, middle *swarnakars* are ruling over the Siliguri market.

For that reason, these three corporate jewellers (Chapter 5) can give discounts on jewellery making-charges for attracting the customers. They offer such offers mostly on social and religious occasions. This helps them increase the sale of jewellery because

consumers get to buy branded jewellery at discounted price. This means that the manufacturing of jewellery is outsourced by not increasing the *karigars* wages or by not giving a share of profit from their business annual turnover. Thus, providing discounts on making-charge is strongly focusing on the calculability facet of McDonaldization. Here, the corporate jewellers are selling the pure gold jewellery products without compromising in karats (quality of gold jewellery) rather they are cutting down the cost from making charge (wages or salary from *karigars* of corporate jewellery showrooms). The production of gold jewellery is ‘qualified’ when the consumers ‘freedom of choice’ depends on the quantity and quality of gold jewellery and by keeping in the mind of these both factor the Corporate brand offers a various quality of jewellery based on the quantity of gold. Nowadays the trend has shifted from quality to quantity but quality should be perfectly measurable in terms of karat.

Ms. S Dugar, a consumer-respondent, has said that she prefers to buy 18 karat jewellery rather than 20 karat or 22 karat because for buying pure karat of gold, the cost of jewellery will increase so she prefers to buy two types of jewellery having 18 karat or 10 karat jewellery. When this is compared with the traditional *swarnakars*, it is found that they were unable to provide proffer to the consumers because they were unable to make a balance between quality and quantity.

Mrs. S Raha, a consumer as respondent, said that at the time of her daughter’s wedding she showed a gold necklace design to her family jewellers and ordered his to make it. She had complete faith in the ability of the *karigar*. It was a design of M P Jewellers, which she got from a newspaper advertisement. The small *swarnakars* had given her a tentative cost of the jewellery. But on delivery the design of the jewellery looked so different. The maker claimed higher karat claim and the weight of the jewellery also exceeded the original estimate. The end result is that the cost of the product exceeded her budget. Unfortunately, she had to buy the product where both quantity and quality of gold were compromised. The traditional *swarnakar* thus failed to satisfy the customer. After this, the customer discontinued with the family jeweller, with whom she had a long-standing business relation.

The third facet was the Predictability of McDonaldization, which means that to “standardize products” (Walters 2010:200). The corporate jewellery showrooms

emphasize on the certification of Hallmarking of Gold jewellery that the traditional jewellers are unable to provide to the consumers. In 2019, two hallmarking centres were set up in Siliguri market. Therefore, now all the traditional *swarnakars* are providing hallmark of gold jewellery. This shows that traditional *swarnakars* are also standardizing their gold jewellery products; however, they failed to provide a certificate of gold jewellery to the consumer because they do not give 'Selling Invoice Bill' to the consumers and the buyers from traditional *swarnakars* are unaware of it. Those consumers who know about it have shifted their interest towards corporate jewellery showrooms (see Chapter 5). Therefore, the buyers from corporate jewellery showrooms are filled with McDonaldized shop those sell the same predictable product in all the stores throughout" (Yeganeh 2011) the country.

The remaining facet is the controllability of McDonaldization that means controlling of the workers of an organisation and the consumers. The machine-made jewellery prepared by the corporate manufacturing units is controlling the jewellery manufacturing industry. The traditional *karigars* are unable to manufacture the machine-made products so they are struggling to survive; however, middle *swarnakars* are dependent on machine-made small diced gold jewellery products rather than making it with their skills, so they are able to compete with Corporate Jewellery showrooms to some extent. With the process, the Siliguri *karigars* are losing their skills in making jewellery. Thus, the process of McDonaldization is very much implemented in the business strategies of all three branded corporate jewellery showrooms in Siliguri (see Chapter 5), which focuses on "reordering of consumption as well as production" (Walters 2010:200) has provided an open choice to the Siliguri consumer for purchasing jewellery. Although the implementation of McDonaldisation is not completely applicable in understanding the corporate world, like- making available sitting space for the consumer, which was not there when the company had set up their showrooms. They have learnt this strategy from the traditional *swarnakars*. And the Middle *swarnakars* has learnt the art of hospitality, especially from the corporate showrooms, i.e., practised by offering a glass of water/ a cup tea or coffee to the consumer and giving time for understanding consumer's taste of jewellery.

Mr. P Karmakar, middle *swarnakars*, had his shop in Siliguri. Established in 1970, the jewellery shop was the oldest in Bidhan Market. It was a joint business run by his father

and uncle. After completion of Graduation, he joined this shop in 1990. He had very minimal knowledge about the business as he was very young to understand the business strategies and to hold the family business. As he joined the business his uncle set up his gold jewellery shop in Hill Cart Road with more or less similar jewellery shop name. During that time, he found maximum numbers of customers had moved from his shop to his uncle's shop as the customers felt comfortable with his uncle. This made him realise that building a relationship with the customers is a crucial aspect for running the business. After this downfall he managed to get back the flow of customers to his shop within the next two years. In this difficult phase, he learnt the skill of business from his family members and participated in several workshops on jewellery making and learnt business skills, management skills, the art of dealing with the customers as well as gathered knowledge on policies and programmes of government and rules for making jewellery. He also learnt to understand the needs of the customers. All these he applied to his shop. He focused on the needs of customers for purchasing jewellery in order to grow the business (Reid 2016:236). This process of gaining one's jewellery business after the downfall is an outcome of the boomerang effect. To understand it more elaborately, he divided the Siliguri customers into two kinds—big customers and normal customers. He explained the same by giving a hypothetical example: *“Let us guess that in Siliguri city, 500 customers are big customers (economically rich). Among them, only 50 customers buy gold jewellery from Siliguri jewellery market and other 450 customers used to buy gold jewellery from Kolkata, Bombay and Delhi.”*

Mr. Karmakar observed that when big branded corporate jewellery showrooms set up franchise or direct showrooms in Siliguri jewellery market, at least 50 per cent of the 450 customers who used to purchase jewellery from other places, started to buy from Siliguri jewellery markets, especially from Big Brands. Going by this calculation, 300 customers took entry to this jewellery market in Siliguri, which was not there before the entry of the corporate jewellery sectors in Siliguri. This shows that there is a rise in jewellery market in terms of customer's insight. Moreover, the sudden change of jewellery designs, trends or different categories of jewellery are unknown for the customers who only depended on Siliguri jewellery market. Only big customers or upper-class customers were aware of it and only they used to buy white gold, platinum, diamond jewellery. It is only them, who used to know about the various jewellery designs, styles, patterns and were capable enough buy such jewellerys.

Like him, few *swarnakars* who have strong family hold in the jewellery business are termed as middle *swarnakars* in this study. They have these kinds of knowledge about various categories of jewellery. Subsequently, these presently mentioned middle *swarnakars* (like Bidhan Jewellery Works, Bidhan Jewellers, Ratna Bhandar, Jyshomoti Jewellery Store, Silver and Diamond Queen Jewellers, Ajanta Jewellers, Binda Prasad and Sons, New Kishori Jewellers, etc.) adopted the same business strategies related to jewellery variations of jewellery product and organisational structure of the business. After structural upgradation of the jewellery shops, the branded jewellery showrooms have benefitted their jewellery showrooms because those customers who returned back for purchasing branded jewellers also started believing in their jewellery products and the purity and variety of jewelleries produced by them. This has brought a high influx of customers to the middle *swarnakars* after the arrival of the corporate brands.

6.3 Summary of the Chapter

In this chapter, I have discussed the uneven competition among three categories of jewellery traders in Siliguri, namely, the small *swarnakars*, the middle-level *swarnakars* – the two categories I have bracketed as traditional *swarnakars*- and the corporate jewellers. I have explained how the corporate jewellers are better placed in this competition and how they are gradually cementing their hold on the retail market. The middle-level jewellers have managed to retain their hold on a space in the market as they resort to different kind of business strategies to retain their traditional customers primarily from the lower and middle-classes.

By “keeping the secret” in reducing the cost of manufacturing jewellery from the consumers and employees the corporate jewellers are able to generate profit, and with that profit, they promote jewellery products by arranging promotional offers/discounts on jewellery at a lower price than other competitive companies or local jewellery shops. The demand for promotional value increases with an increase in the flow of customers to their showroom. This helps them to expand their business. The PC Chandra, which entered in Siliguri market in 2002, and other big jewellers maintain centralized, large-scale manufacturing units where large a large number of specialised *karigars* manufacture larger volumes of jewellery products, with the help of sophisticated

modern machines. They, thus, can keep the production cost low and accumulate greater margin of profit. They work on purely capitalist mode of production employing modern management techniques. The traditional *swarnakars*, on the other hand work on petty-bourgeois principles using traditional tools semi-personal work relations. Thus, the *karigar* and small *swarnakars* have limited power over *karigars* and the raw materials and they stick to small-scale production depending on the scale of orders. They are unable to retain the *karigars* because they were unable to make a profit to spend on incentives and advertisements; the ever-present shortage of capital prevents them from modernizing their production and management. The small-scale production means the production cost is high and the margin of profit is low; they resort to different kinds of trickery to maintain the profit margin. This involves risk, because when the customers compare small jewellers with corporate jewellers, they find more transparency and trustworthiness in the corporate outlets rather than in small business outlets. *Karigars* and to buy raw material to generate capital. For this reason, small *swarnakars* depend on customers' advance payment for buying raw gold from bullioner or refinery. Whatever the small *swarnakars* generate, they use of it on subsistence after paying *karigars'* wage, and those who are unable to generate money from the business, they have discontinued their family occupation or have taken up some secondary occupations. Overall, middle *swarnakars* are the economically and politically dominant among the traditional traders as they have greater adaptability in the competitive market. Even the coming up of the corporate jewellers has befitted them because they now can offer the same features, styles, designs of jewellery that the corporate jewellers offer on competitive price. On top of this, they use trickeries to deceive their customers, which the corporate jewellers do not do. The middle-level jewellers, namely, Bidhan Jewellers, Silver and Diamond Queen Jewellers, Jyshomoti Jewellers, Ratna Bhandar, Sachindra Jewellers, have opened their branches in different locations in Siliguri. This is a clear indication that they have withstood the challenge of the corporate jewellers.