

**THE CORPORATE ENTRY INTO THE
JEWELLERY BUSINESS AND ITS SOCIO-
ECONOMIC IMPACT ON THE LIFE OF THE
TRADITIONAL SWARNAKARS AND JEWELLERY
TRADERS IN SILIGURI**

**Submitted by
Sylvia Raha**

**Under the Supervision of
Prof. Sanjay Kumar Roy**

**For the Degree of
Doctor of Philosophy**

**DEPARTMENT OF SOCIOLOGY
UNIVERSITY OF NORTH BENGAL
RAJA RAMMOHUNPUR
WEST BENGAL**



2020

CERTIFICATE

I certify that Ms. Sylvia Raha has prepared the thesis titled “The Corporate Entry into the Jewellery Business and its Socio-Economic Impact on the Life of the Traditional Swarnakars and Jewellery Traders in Siliguri” for the award of PhD degree from the University of North Bengal under my guidance. She has carried out the work at the Department of Sociology, University of North Bengal. No part of the thesis has formed the basis for award of any degree or fellowship previously.

Sanjay Roy 8/10/2020

(Prof. Sanjay Kumar Roy)

Supervisor

Department of Sociology

University of North Bengal

Dist. Darjeeling

West Bengal – 734013

Professor

Department of Sociology
University of North Bengal
Darjeeling, (W.B) Pin-734013

DECLARATION

I declare that the thesis entitled, “The Corporate Entry into the Jewellery Business and its Socio-Economic Impact on the Life of the Traditional Swarnakars and Jewellery Traders in Siliguri” has been prepared by me under the supervision of Prof. Sanjay Kumar Roy, Department of Sociology, University of North Bengal. No part of this thesis has formed the basis for the award of any degree or fellowship previously.



(Sylvia Raha)

PhD. Research Scholar
Department of Sociology
University of North Bengal
Dist. Darjeeling
West Bengal- 734013
Date: 6/10/2020

Urkund Analysis Result

Analysed Document: Sylvia Raha_Sociology.pdf (D79358834)
Submitted: 9/18/2020 7:45:00 AM
Submitted By: nbuplg@nbu.ac.in
Significance: 1 %

Sources included in the report:

<https://www.tanishq.co.in/shop/gold>
<https://marxists.architexturez.net/archive/marx/works/download/pdf/Selected-Works.pdf>
<https://bis.gov.in/qazwsx/hmd/STI-1417-4.pdf>
<https://www.deccanchronicle.com/nation/current-affairs/010316/government-reimposes-1-percent-excise-duty-on-gold-jewellery.html>
<https://bis.gov.in/wp-content/uploads/2019/07/ERO.pdf>
<https://zh-cn.facebook.com/pcchandrajewellersindia/photos/shine-like-the-moon-in-a-world-of-stars-celebrate-eid-by-adorning-yourself-in-th/1951802961591691/>
<https://www.facebook.com/PcchandrajewellersDelhiBranch/photos/swarna-sanchay-an-easy-gold-buying-scheme/237608656341079/>
<https://www.facebook.com/siliguritimes/posts/tanishq-presents-wedding-offer-exchange-old-gold-at-zero-loss-get-upto-25-off-on/2591671547565671/>
<https://www.facebook.com/siliguritimes/posts/tanishq-showroom-opp-payel-cinema-sevok-road-siligurioffer-valid-upto-16th-septe/2450512568348237/>
<http://indiatoday.intoday.in/story/tanishq-new-advertisement-on-remarriage/1/320581.html>
<https://egyanagar.osou.ac.in/download-slm.php?file=MSO-01-BLOCK-07.pdf>
https://archive.org/stream/in.ernet.dli.2015.122142/2015.122142.Indian-Social-System_djvu.txt

Instances where selected sources appear:

18

Sanjay Ray
6/10/2020

Supervisor

Professor
Department of Sociology
University of North Bengal
Darjeeling, (W.B) Pin-734013

Sylvia Raha
6/10/2020

ACKNOWLEDGEMENT

This research of mine has been possible due to the assistance, encouragement and guidance of various people. I would like to convey my sincere regards and gratitude towards them. In spite of their busy schedule, they have never hesitated to extend their helping hands whenever I needed them.

First and foremost, I would extend my gratitude towards my supervisor, Prof. Sanjay Kumar Roy, for his motivation, assistance and enormous knowledge. This thesis was achievable because of his unbroken communication of thoughts, views, suggestions, advices, observations and critical comments. Besides my supervisor, I owe sincere gratitude to Prof. Saswati Biswas, the Head of the Department of Sociology, University of North Bengal for her assistance and motivation.

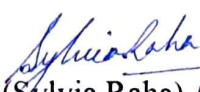
My field work was successful because of my key informants. Mr. Pradip Karmakar, the owner of Bidhan Jewellery Works, Siliguri has furnished me with the information regarding the history and escalation of *swarnakars* in Siliguri. Mr. B R Ghosh has supplied me with information in regard to the problems faced during the National Strikes. Mr. R A Verma provided me the information with regard to the migration of *swarnakars* to Siliguri.

I would remain indebted to my parents, Mr. Debabrata Raha and Mrs. Soma Raha, for always standing like a pillar beside me. They have never let me feel stressed and overworked. They have always accompanied me in my field works. I will remain grateful to them forever.

My deep and sincere appreciation to my husband, Dr. Satyam Sil for constantly dealing with my writing structure, sister in law- Dr. Sanchita Sil, brother in law-Mr. Nabin Kumar Sil, mother in law-Mrs. Mukti Sil and father in law-Mr. N K Sil for allowing me to pursue my PhD research work. I am fortunate to be bestowed with immense help and support from them.

Lastly, I would express my sincere gratefulness towards my friend, Ms. Pritha Guha, for her endless support and persistence in giving her views regarding my thoughts and ideas. I appreciate her generous help towards my work.

I am thankful to each and every individual who has helped me to give shape to my ideas. I will forever remain indebted to all of them.


(Sylvia Raha) 6/10/2020

PhD Research Scholar
Department of Sociology
University of North Bengal

ABSTRACT

The title of my PhD is "*The Corporate Entry into the Jewellery Business and its Socio-Economic Impact on the Life of the Traditional Swarnakars and Jewellery Traders in Siliguri*". Traditional jewellers in Siliguri, commonly known as "*swarnakars*", are basically the gold jewellery makers following their hereditary caste occupation in Siliguri Market, where one can see high concentration of such jewellers in different pockets. The corporate jewellers, namely P C Chandra Jewellers, Tanishq, M P Jewellers (whom I have studied) and, are the big capitalists who run the jewellery trade nationwide with retail outlets in many cities with a centralised administration and hundreds of employees, hierarchically arranged. The study was designed to cover the interrelationships between three categories of jewellers, namely, the traditional *swarnakars*, corporate jewellery houses and the consumers who purchase gold jewelleryes.

The present study is empirical in nature. Data for the study have been collected single-handed through fieldwork conducted on (1) *karigars*, (2) small *swarnakars* who run petty trade, (3) middle-level *swarnakars*, (4) three corporate jewellery outlets in the city namely, P C Chandra Jewellers, Tanishq and M P Jewellers. Besides, I interviewed a large chunk of consumers and a few astrologers who are attached to some of the jewellery traders. I conducted fieldwork between July 2015- August 2018.

The thesis has been arranged in eight chapters including Introduction and Conclusion. Chapter 2 deals with Social and Economic Background of the Traditional *swarnakars*, Chapter 3 is Business Structure and Marketing Strategies of Traditional *swarnakars*, Chapter 4 is The Corporate Jewellery Houses in Siliguri, Chapter 5 is Consumers' Perception in Purchasing Gold Jewellery, Chapter 6 is Impact of Corporate Jewellers on the Life of Traditional *swarnakars* and Chapter 7 is Social Value of Gold Jewellery.

The seminal findings of the study are as follows:

- (1) The jewellery trade, which was the monopoly of *swarnakars*, has now been opened up for traders of any caste or class. This is a typical example of how the traditional caste occupations are being taken away by the non-caste members via market rules. The entry of *karigars* from castes other than *swarnakars* has increased the competition both in labour market and in the trade and this has

threatened the livelihood of the traditional *swarnakars*. The *karigars* and petty jewellery traders, who represented the caste, find it extremely difficult to retain their livelihoods. The members of the younger generation now are shifting to other occupations in the areas of trade and services.

(2) The entry of corporate jewellers in Siliguri jewellery market has also brought uneven competition between the traditional *swarnakars* and the big traders. The corporate jewellers use the principles of McDonaldization to perfection in their trade. They put the principles of predictability, calculability transparency, efficiency, standardization, and control to perfection. Their large-scale production, advertisement techniques, strategies for attracting the consumers, strategies of seduction of the consumers, purity guarantee, modern management techniques, packaging of their products take jewellery market to a world of fantasy. This works perfectly in sustaining the buying spree in consuming modern life and proves to be the key to their business success. The traditional *swarnakars*, on the other hand, are still stuck to their conventional tools and techniques of production and petty trade; they distinctly miss out the modern techniques and glamour of jewellery trade. In this uneven competition, the traditional petty jewellery traders and caste-base small-scale *karigars* finding it difficult to sustain their hereditary livelihood. The middle-level *swarnakars* show greater adaptability to find their own place in the changing jewellery market. For the traditional *swarnakars*, it is a clear case of primitive accumulation and gradual extinction.

(3) The most important finding of the present study is that people attach multiple values to gold and gold jewellery since time antiquity and some of these values are like (i) material or rational value, (ii) religious value, (iii) social value and (iv) aesthetic and ornate value. As Bauman has argued, consumption of valuables endorses social status. Thus, for the consumers, possession of gold ornaments gives a sense of power and status and great psychological satisfaction to the possessors. The modern-day jewellery traders fully understand all these values that people attach to gold and gold jewellery and they package their business to exploit this social-psychological space where the consumers draw an aesthetic pleasure of fashion in buying stylish jewellery having a hallmark

and the name of a branded company. The enlightened, educated section who have enough resources and reasons for investment in gold jewellery, however, are aware of the business strategies and modus operandi of the commodity market, yet they cannot nullify the seductive power of the commodities and consciously or unconsciously give in to the demands of the modern market.

- (4) The study argues that the neo-liberal socio-economic-political order thrives on free market and the ideology of consumer freedom. In this order, Bauman (*Consuming Life* 2007) argues, the focus of social life has shifted from production to consumption, as consumption now is the foundation of the modern society, much of which is unreal (mystical) or fetish.
- (5) The study has explored the relevance of the concepts like primitive accumulation, consumer fetishism, McDonaldization, consumerism in understanding the dynamics of the relationships between the traditional *swarnakars* and the corporate jewellers. The study largely validates the applicability of these concepts in understanding how the neo-liberal market operates in jewellery trade.


(Sylvia Raha) 6/10/2020

PhD. Research Scholar
Department of Sociology
University of North Bengal

CONTENTS

<i>Abstract</i>		<i>i</i>
<i>List of Charts</i>		<i>v</i>
<i>List of Tables</i>		<i>vii</i>
<i>List of Figures</i>		<i>ix</i>
<i>List of Advertisement Pictures</i>		<i>x</i>
<i>Chapter</i>	<i>Chapter Title</i>	<i>Page No.</i>
Chapter 1	Introduction	1-38
Chapter 2	Social and Economic Background of the Traditional <i>swarnakars</i>	39-70
Chapter 3	Business Structure and Marketing Strategies of Traditional <i>swarnakars</i>	71-114
Chapter 4	The Corporate Jewellery Houses in Siliguri	115-152
Chapter 5	Consumers' Perception in Purchasing Gold Jewellery	153-192
Chapter 6	Impact of Corporate Jewellers on the Life of Traditional <i>swarnakars</i>	193-210
Chapter 7	Social Value of Gold Jewellery	211-239
Chapter 8	Conclusion	240-255
Bibliography		256-268
Appendix	<i>Publication</i>	269

List of Charts

Chapter 2	
Chart 2.1 Distribution of Traditional <i>swarnakars</i> in Different Parts of Siliguri	47
Chart 2.2 Distribution of Traditional <i>swarnakars</i> on the basis of Caste	52
Chart 2.3 Distribution of Traditional <i>swarnakars</i> on the basis of their Education	56
Chart 2.4 Distribution of small <i>swarnakar</i> based on the Type of Family	59
Chart 2.5 Distribution of middle <i>swarnakar</i> based on the Type of Family	59
Chart 2.6 Distribution of <i>karigars</i> based on the Type of Family	59
Chart 2.7 Classification of Traditional <i>swarnakar</i> based on Nature of Family Business.	63
Chart 2.8 Classification of Traditional <i>swarnakar</i> based on Period of Business	64
Chart 2.9 Classification of Traditional <i>swarnakars</i> based on the Involvement of Family Member into Jewellery Business	64
Chart 2.10 Classification of Traditional <i>swarnakar</i> on the basis of the Initial Capital Required to set up their Business	66
Chart 2.11 Classification of Traditional <i>swarnakar</i> based on Average Monthly Income	68
Chapter 3	
Chart 3.1: Classification of Traditional <i>swarnakars</i> based on Distributive Channel of Business Structure	77
Chart 3.2 Number of Employees Recruited by the Traditional <i>swarnakars</i> in Retailing Shop	78
Chart 3.3 Surveillance on the Behaviours of the Workers	80
Chart 3.4: Unofficial Allowance	82
Chart 3.5: Employment Benefit Plan	82
Chart 3.6 Purchase Tools and Equipment	84
Chapter 5	
Chart 5.1 First Preference of Jewellery	160
Chart 5.2 Own wedding	176
Chart 5.3 Engagement	176

Chart 5.4 Giving Gift	176
Chart 5.5 Investment	177
Chart 5.6 Re-Sell Value of Jewellery	177
Chart 5.7 Beautify Body	178
Chart 5.8 Competition	178
Chart 5.9 Distributions of the Consumers following Advertisement	179
Chart 5.10 Distribution of the consumer behaviour influenced by advertisement	179
Chart 5.11 Consumers' Knowledge about Corporate Jewellery Showrooms	180
Chart 5.12 Types of Occasion for Purchasing Jewellery	182
Chart 5.13 Distribution of Design Preferences for the Corporate Jewellers	186
Chart 5.14 Distribution of Price Preferences for the Corporate Jewellers	187
Chart 5.15 Distribution of Purity Preferences for the Corporate Jewellers	188
Chart 5.16 Distribution of Variety Preferences for the Corporate Jewellers	189
Chart 5.17 Distribution of Display Preferences by the Consumers for Corporate Jewellers	190
Chart 5.18 Distribution of Discount Preferences by the Consumers for Corporate Jewellers	190
Chapter 7	
Chart 7.1: Showing the Preference of Wearing Gold Jewellery based on the Occasion	231

List of Tables

Chapter 2	
Table 2.1: Classification of Traditional <i>swarnakars</i> based on their Number of Family Members	60
Table 2.2 Classification of Traditional <i>swarnakar</i> based on Age categories	61
Table 2.3 Mean Age of Traditional <i>swarnakar</i>	61
Chapter 3	
Table 3.1 Classification of Traditional <i>swarnakars</i> based on their Form of Business	73
Table 3.2 Nature of Tools Purchased by Traditional <i>swarnakars</i>	83
Table 3.3 Problem of Traditional <i>swarnakars</i>	113
Chapter 5	
Table 5.1 Classification of Siliguri Consumer based on Gender	155
Table 5.2 Religious and Caste background of Siliguri Consumer	156
Table 5.3 Classification of Siliguri Consumer Based on their Educational Qualification	156
Table 5.4 Classification of Siliguri Consumer Based on their Line of Work	157
Table 5.5 Classification of Siliguri Consumer Based on Annual Family Income	157
Table: 5.6 Jewellery Outlet Preferences	162
Table 5.7 Factor Design	164
Table 5.8 Factor Price	165
Table 5.9 Factor Purity	166
Table 5.10 Factor Brand Image	169
Table 5.11 Factor as Variety	170
Table 5.12 Factor Display	172
Table 5.13 Factor as Promotional Offers	173
Table 5.14 Factor as Services	174
Table 5.15 Duration for Purchasing Jewellery	175

Table 5.16 Time for Purchasing Jewellery	181
Table 5.17: Distribution of Consumers Preferring Tanishq	183
Table 5.18: Distribution of Consumers Preferring P C Chandra Jewellers	183
Table 5.19: Distribution of Consumers Preferring M P Jewellers	184

List of Figures

Chapter 3	
Figure 3.1 Structure of the Jewellery Industry in Siliguri	72
Chapter 4	
Figure 4. 1 Structural Aspect of Franchise	117
Figure 4. 2 Functional Aspects Franchise	117
Figure 4.3 Structural and Functional Hierarchy of P C Chandra Jewellers Direct Showroom in Siliguri	119
Figure 4.4 Location of Tanishq Jewellery under Tata Group	129
Figure 4.5 Structure of Partnership Business Tanishq	130
Figure 4.6 Organisation Chart of Siliguri Tanishq Jewellery	131
Figure 4. 7 Organisational Structure of M P Jewellers Siliguri	141
Chapter 5	
Figure 5.1: Perpendicular form of Brand Preference	184
Chapter 7	
Figure: 7.1: Kinship Relation 1	228
Figure: 7.2: Kinship Relation 2	228
Figure 7.3: Kinship Relation 3	229
Figure 7.4: Kinship Relation 4	230

Lists of Advertisement Pictures

Chapter 4	
Picture 4.1 Promotional Ads for Dhanterus, Raksha Bandhan on Instagram and Eid on Facebook	121
Picture 4.2 P C Chandra Advertisements and Promotional Offers	123
Picture 4.3 Promotional Offers on Grohoratna Jewellery, Astrological Consultation and Astral Products.	126
Picture 4. 4 Bengali Design Wedding Jewellery	135
Picture 4. 5 Discount on Diamond Jewellery	135
Picture 4.6 Three Photos Indicate Promotional Offers and Celebration of Festivals	136
Picture 4.7 Ads on Social Media (Instagram) on Various Occasions to Lure the Consumers Towards their Brand	143
Chapter 7	
Picture 7.1: Bride has a Dusky Complexion	236
Picture 7.2: Single Mother Re-Marriage	236
Picture 7.3: Hanging Wedding Necklace in Shoulder	237
Picture 7.4: Exposed Neck to Highlight the Jewellery	237

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 Project¹ 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,

¹ 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 traders² 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 restriction³. 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"⁴ 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

² 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

³Ibid p.23

⁴Ibid 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.

Chapter 2

SOCIAL AND ECONOMIC BACKGROUND OF THE TRADITIONAL SWARNAKARS IN SILIGURI

2.1 Introduction

It is significant to observe that the traditional *swarnakars* identify themselves with the hereditary occupation that they pursue. Their work is to transform raw gold into beautifully designed jewellery. A sociological study on the life of the *swarnakars* must begin with an account of their social and economic backgrounds. In Chapter 1, I have already mentioned that a large majority of those who are in the jewellery business in Siliguri represent the traditional caste, namely *swarnakar* (goldsmith), but in recent years many from other castes too have taken up this business or craft as their livelihood. I have also mentioned that the traditional *swarnakars* in Siliguri are largely the migrants from different parts of the neighbouring districts, states and countries; they have come to Siliguri to tap its business potentials. I have divided the respondents (102 in total) into three distinct categories based on their concentration in different parts of the city and the nature of their work.

I have arranged the chapter into two sections: (1) social background of the traditional *swarnakars* where I have included caste background, levels of education and family background and (2) economic background of the traditional *swarnakars*, which includes nature of the business, a period of the business, a position held by the family members in business, duration of work and income of the family. Finally, the chapter discusses how the changing jewellery market impacts the life of traditional *swarnakars*. Largely speaking, much of the social life of the *swarnakars* depends on the economic activities that determine their “class” position in society.

2.2 Siliguri: A Hub of Migrant swarnakars

In the early decades of the twentieth century, Siliguri was a small town, compared to Jalpaiguri, which was bigger and greater in importance (Ghosh 2017). Over a few decades, Siliguri gained importance overshadowing the presence of Jalpaiguri. Migration, particularly in the post-Independence decades, expansion of trade, locational advantage, better communication network are the factors that contributed to the shift of

focus on Siliguri. This increase in population is the effect of continued migration of people over the decades. The refugees from Bangladesh, Yangon (Burma) (Das 2011), and immigrants from Nepal, along with migrants from the neighbouring states and districts have contributed to the faster growth of Siliguri.

There are stories about the beginning of gold jewellery trade in Siliguri. One of my respondents, named Mr. P Sharma, brings up the date when a Nepali businessman travelled through Darjeeling to this place for trading jewellery made up of gold. He targeted the local inhabitants of Siliguri by providing proffer in form of loan by keeping their gold jewellery as a liability.

Many other respondents have told me that there was no permanent jewellery shop in Siliguri since this place was used for transit purpose but not for settlement. Due to this, in the initial phase, there was no appropriate market, until it became the junction point for transportation to different places, far and near. Gradually there emerged a trade pattern as many jewellers from the various places (Calcutta, Jalpaiguri, Chalsa, Alipurduar, etc.) travelled to Siliguri twice a week to provide loan to local inhabitants on interest and for selling jewellery. This practice of giving and taking a loan is known as *Bondokio* system and the form of business is called *Sudher byabsha*.

According to the account of Mr. J Saraf, aged 42, a small *swarnakar*, who heard it from his father, in the early decades of twentieth-century money lending was the major business. Alongside money lending, the gold loan market had flourished with the initiative of the pawnbrokers, who used come down to Siliguri from Chalsa, Malbazar, Darjeeling and Jalpaiguri.

Mr. B Kr Gupta, aged 51, middle *swarnakar*, a senior resident of the city said: “*Some people from Jalpaiguri came to Siliguri for selling gold jewellery. After getting down to Siliguri, they travelled on foot to the different paras (localities) for persuading the local inhabitants to buy their product (gold jewellery)*”. In this way, the *swarnakars* advertised their product by impelling the local people of Siliguri to purchase their product (gold jewellery) from them. He continued by saying “*as the local inhabitants get an opportunity for easy accessibility in purchasing gold jewellery at the doorstep; they never had any question regarding the purity of gold they are receiving from them.*”

They have accepted all forms of gold jewellery with no shilly-shallying” (Ghosh 2017:10).

Like him, several traditional *swarnakars* and consumers have provided a similar account of gold jewellery promotion done by the traditional *swarnakars* during that period. They also gave accounts of how the jewellery traders in those days influenced the minds of the local inhabitants to generate faith in them and their gold jewellery product. They said that the consumers (local inhabitants) were satisfied with the gold jewellery received from the vendors as they used to get authentic money receipt from jewellery vendors. This authentication of the receipt was further validated by the jewellery shop mentioned on the top of the money receipt. Most of the gold jewellery vendors had their shops in Jalpaiguri, Birpara, Darjeeling and Dooars regions but not in Siliguri. Matigara *haat* was an open market where gold jewellery vendors and pawnbrokers had their outlets. This easy accessibility of them for the consumers had influenced the consumers to believe on them; and on the other side, the consumers who had to take a trip to those previously mentioned places had verified the jewellery shop over to those places. In this way, the consumers (local inhabitants) in Siliguri built their trust upon traditional *swarnakars*. In those days, therefore, Darjeeling market, Matigara *haat* and Jalpaiguri Town and not Siliguri, were the main centres of the gold jewellery trade. A major section of the *swarnakars* sold their jewellery products by carrying them over to the Matigara *haat* (Ghosh 2017:12). It was the junction where the buyers and sellers of gold gathered for purchasing gold ornaments or for getting loan. Siliguri gradually became the most important business town in North Bengal due to the new railway lines that linked Siliguri town with the rest of the country. It also gained importance as the *gateway* to Darjeeling hills, the whole of North-East India, Nepal and Bhutan. The traders of varied denominations set up their business in growing Siliguri local market. *Swarnakars* (gold Jewellery vendors and pawnbrokers) from different places used to visit weekly to Siliguri for selling jewellery and providing loans to the inhabitants. Among them, those who had their business thriving had established their family jewellery business in Siliguri market. Setting up of new jewellery business did not require huge money in those days (a contrast to the present-day situation) because, in those days, the consumers depended on traditional *swarnakars* for designing, types and style of jewellery; and the price of gold was much low compared to the present-day price, which is controlled by the international market. With the rapid growth of

population and the rise of living standard, the demand from jewellery has grown. With the rapid growth in demand for jewellery, many erstwhile moneylenders had established their jewellers retailing shops in Hill Cart Road and Seth Sri Lal Market and Khudiram Pally. Some of the prominent jewellery retail shops, thus set up, were Chanaram Jewellers, Gopal Jewellers, Harish Dutta Jewellers, Nani Gopal Rai Jewellers, and Bharat Jewellers. They were the oldest and popular jewellery shops in Hill Cart Road, as stated by Mr. S Ray (owner of Art Jewellers), middle *swarnakar*. Siliguri thus had its jewellery market by the middle of the twentieth century.

With the rise of Siliguri jewellery market Matigara market and Jalpaiguri market lost their pre-partition glory. The devastating flood of 1968 in Jalpaiguri had a disastrous impact on the socio-economic life of the inhabitants in Jalpaiguri town. To overcome this economic crisis, Jalpaiguri inhabitants moved to Siliguri town—a few of them were jewellers (Ghosh 2017). The immigrant *swarnakars* and *karigars* from Jalpaiguri town had bought land in Siliguri for settlement. They also motivated their close kin and caste fellows to set up their business in Siliguri. Few of them took jobs as *karigar* in the shops of the traditional *swarnakars*. The local traders and *swarnakars* employed them because they were specialised in the craft of making ornaments. This is how a community of *swarnakars* evolved in Siliguri. Similarly, migrant *karigars* from Alipurduar and Coochbehar district also found a place in Siliguri jewellery market over the period.

Refugees from East Pakistan/Bangladesh moved to Siliguri between 1970s and 1980s in large number, escaping communal attacks and atrocities of the Pakistan militia. For a living, the *swarnakars* and *Karmakars* having cash had set up their hereditary business (gold jewellery business) in Siliguri, and those who were financially weak continued to work as *karigars* in the shops of the *swarnakars*. The refugee *swarnakars* boosted the Siliguri jewellery market in a big way. They were skilled and experienced in the trade and they knew the nuances of Bengali culture. With such cultural capital, they gradually overshadowed the non-Bengali jewellery traders. The patterns, style, and types of jewellery they crafted were in line with Bengali tradition. Their proficiency in making gold jewellery encouraged more *swarnakars* to continue their caste-based hereditary business in Siliguri. Because of the “take over” of the jewellery market by Bengali *swarnakars*, traditional Bengali designs on gold jewellery became the style and trend of the local inhabitants. The arrival of the non-Bengali traders (Bihari, Marwari

and Nepali) had added a new cultural dimension in the jewellery designs. The qualification for entry into this trade is a skill, which they can learn informally while working in a workshop under the experienced craftsmen. Those who want to set up their own business, however, require some cash, a shop and some knowledge of business, which are in most cases inherited from a family business, since it has been the caste occupation of the *swarnakars*. After learning the skill for making jewellery the *swarnakars* also learn the business tricks and the communication skill. Many among the migrant workers came without much education or capital; they were, however, absorbed in the business as *gold karigar* or *patrawala* or *dye wala* or *polish wala*.

Thus, the known traditional jewellers of Siliguri are not the native of this place but are the groups of jewellers and artisans who have come from different places; they do not constitute a homogenous caste or community. Hence, the *swarnakars* in Siliguri are mostly internal and international migrants.

2.3 Categorising the Traditional swarnakars in Siliguri

Traditional *swarnakars* are those who are directly or indirectly involved in the jewellery business. They are those categories of people who are functionally dependent on their family business (hereditary business) and, those who acquire the skill through training for making jewellery (non-hereditary business). People engage themselves in the trade in various capacities and therefore the *swarnakars* could be divided into three following categories, namely, *karigars* (manufacturers of gold), *small swarnakars* (owner-cum-maker of gold jewellery), *Middle Swarnakars* (owner of the gold jewellery shop).

- ***The karigars*** are the makers of gold jewellery; they are the skilled artists; they are the ones who give art to gold, thus add “value” with their skill and artistic sense. The *karigars* who have it as caste occupation start learning the skill in their adolescence. They start working as an apprentice under-skilled and experienced *karigars* from the family or in a jewellery shop and master the art in a few years. After years of guidance from family members or training received from the experienced *karigars* they turn out to be skilled workers and many of them end up in setting up their own business. The *karigars* generally work on instructions from the shop owners who pass on the design placed by the customers. However, the design comes to them as a concept and they work out the details. They work on the specified size and weight of the ornament but

work out the micro details all by themselves. Thus, they implement a concept into making a piece of art, the success of which depends on the acknowledgement by the customer.

Out of 102 case studies, 45 are *karigars* who belong to Bengali, Bihari, Marwari, and Marathi communities. Bihari *karigars* have learnt their skill of making and refining gold jewellery from the local *swarnakars* after coming to Siliguri. They have learnt to fabricate gold jewellery from their fellow community members who have their shops in different parts of the city. Besides, a few Bihari *karigars* have said that they have learnt the finer points of the art from the local Bengali traditional *swarnakars*. The Bengali *karigars* working in Siliguri have come from other parts of North Bengal—Jalpaiguri, Alipurduar, Moinaguri, Birpara, Balurghat and Coochbehar. These *karigars*, who had their roots in East Bengal, follow their traditional caste occupation. Being refugees and having no other skill or education these *karigars* found a livelihood in their caste occupation while adjusting at a new place amidst many odds. The *karmakars* or *swarnakars* in Siliguri work with a sense of community, both at the workplace and in social life.

Asked why he does not set up his shop, Mr. R. Karmakar, aged 37, a small *swarnakar*, a Bengali *karigar* working in one of the jewellery shops in Hill Cart Road, said: *“I do not have enough cash for setting up of retailing shop nor do I afford to set up my gold jewellery manufacturing workshop. I simply do not have the capital nor someone to guide me in this.”* Again enquired that if he had ever thought of having jewellery shop in his name. Mr. Karmakar replied, *“I have never thought of having a shop of my own.”* He continued saying: *“We are karigars, we neither have the educational on the necessary knowledge which one needs for running a jewellery business. My family is dependent on my income, which I earn by working as a karigar; I also draw pride in my skills. I do not want to disturb this arrangement”*.

The *karigars*, work as wage labour under the surveillance and guidance of the traditional *swarnakars*. Many *karigars* work side by side in the workshops owned by business houses. Some of these *karigars* had the experiences of working in places like Alipurduar, Bagdogra, Islampur but they have come to Siliguri because they get more

work to do here. Some *karigars* have their manufacturing shops. They take orders from the local jewellery shops.

- **Small *swarnakars*** are those traditional jewellers who are continuing their caste-based hereditary occupations (*swarnakar/ sunar/ sonar* by caste) over two generations in Siliguri, having set up their small-scale shops, where they make the ornaments all by themselves. Besides, there are some retail jewellery shop owners in Bidhan Market, Karibari Road, New Cinema Road, who run their shops, which they have inherited but it is not their caste occupation. Mr. K. C. Pal, aged 58, small *swarnakar*, has a jewellery shop in Bidhan Market, who had earlier worked as a *karigar* for Bidhan Jewellery in Siliguri. He runs his shop and continues working as a *karigar* in his shop. He is a petty-bourgeoisie *swarnakar* who doubles his role as both owner and worker. I have found that the gold jewellery shops in Bidhan Market, Kalibari Road and New Cinema Road are predominantly petty-bourgeoisie *swarnakars*.

Out of 102 case studies, 36 traditional *swarnakars* have dominated the Siliguri jewellery market in these aforesaid clustered areas. They largely belong to middle and upper-middle class. They run their manufacturing units mostly by employing *karigars*; the size of the workforce varies depending on the size of business. All the small *swarnakars* have their manufacturing unit, behind their shops. The owners are all experienced in both making and selling. Their *karigars* work under their supervision. Sometimes, their *karigars* are not skilled enough to make a particular design. In such a situation, they give the task of making the jewellery to gold jewellery making workshops located in Khudiram Pally, Hill Cart Road near Venus more and Kalibari Road. Mr. V Kr Prasad, aged 41, Small *Swarnakar*, who has his shop in Hill Cart Road, has inherited his business from his father Mr. G Prasad. He does not have his jewellery-making unit; he buys ready-made jewellery from the workshops specialized in making jewellery.

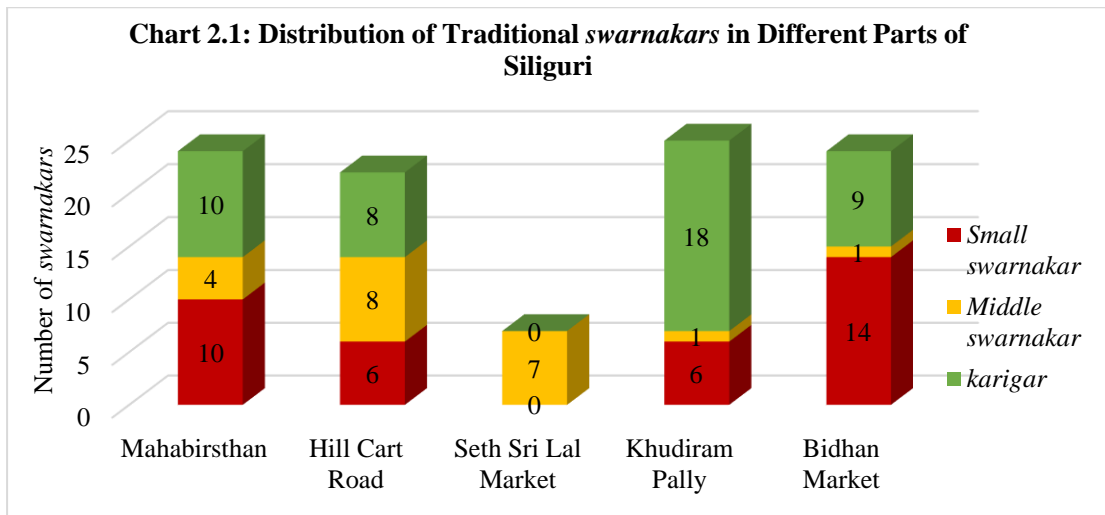
- **Middle *swarnakars*** are those *swarnakars* who principally hold the hereditary family business over three generations or more. They are all migrants from Yangoon, East Bengal, Jalpaiguri, Assam and Burma; some follow their caste occupation while some follow the business of their ancestors. Their business is bigger in scale and turn over.

Out of 102 case studies, 21 of middle *swarnakars* who have religiously maintained their hereditary jewellery business over several generations. They have upgraded their jewellery business into a corporate business structure where they have recruited specialized workers for respective departments for trading their jewellery business. They run their business with a larger number of staffs, such as 3–4 salespersons to attend the customers. However, in all cases the members of the owner-family are present in the shop to look into every aspect of their business, from keeping accounts, supervising the sale, attending the customers' grievances, to the recruitment of and payment to the workers. The younger generations of these business families are educated and they have a huge reserve of experience, which is passed from one generation to another. Some of them even have formal training, management degree that helps them run their business on modern terms. They are familiar with the governmental policies; upcoming technologies; the market rate of gold; global competitions; and change in consumer demands, jewellery fashion, and so on. They adjust their business and marketing strategies to survive in the jewellery market.

Generally, the owner of small (*swarnakars*) jewellery shops manage their business themselves with the help of a couple of *karigars*; they do not need managers. The middle *swarnakars*, however, run their business by employing managers, who can deal with the customers professionally. These managers need to have education, experience and skill in excelling in their job. It found that 36 of small *swarnakars*, 21 of middle *swarnakars*, 45 of *karigars* have decided to take up this occupation as their careers. From this, it is analysed that the ratio of the *karigars* is more than the other categories of the traditional *swarnakars* in Siliguri because they are mainly belong to the Bengali and Bihari community who have immigrated to this place for means of earning a living (Chattopadhyaya 1987:475). They are the dominating group in terms of several jewellery workshops available in Siliguri. They are the gold jewellery *karigars* who have learnt the skill of making jewellery from the small *swarnakars* and the senior *karigars* who are working in various *karkhanas*. The next dominating categories are small *swarnakars* who have started their jewellery trade after the formation of Siliguri market. Siliguri Jewellery market came into existence by the middle *swarnakars* who have developed their business far ahead from other categories of the *swarnakars* in Siliguri.

2.4 Distribution of Traditional *swarnakars* in Different Parts of Siliguri

The jewellery market in Siliguri was first setup in Hill Cart Road, the heart of Siliguri, and from there the business spreaded into the areas of Khudiram Pally, Bidhan Market, Mahabirsthan, Seth Sri Lal Market and lately in Sevoke Road. Negligible number of small *swarnakars* owning small jewellery shops can be traced in some other parts of the city.



Source: Primary Survey, 2015-18

Note: Total Number of Traditional *swarnakars* is 102

For my study, therefore, I have selected traditional *swarnakars* from their dominant areas like Hill Cart Road, Khudiram Pally, Bidhan Market, Kalibari Road near New Cinema Road at Mahabirsthan, and Seth Sri Lal Market.

The oldest cluster of traditional *swarnakars* was at Hill Cart Road. Initially, both before and after Independence, a small number of Bihari *sonars* and Bengali *swarnakars* had set up their usury business or “*sudher byabsha*” in this area. A section from these early traders, in course of time, had set up their middle-scale gold jewellery shops in Hill Cart Road. Out of 102 case studies done in Hill Cart Road, 8 middle *swarnakar* and 8 *karigars* were from this area. The reason for an equal percentage of middle *swarnakar* and *karigar* is the presence of *karkhanas* and gold refinery. The percentage of middle and small *swarnakars* are unequal in Hill Cart Road where only 6 small *swarnakars* are in the process of upgrading their jewellery business by accepting the module of a corporate structure onto their business. It is found that few of the small *swarnakars* and *karigars* failed to maintain their family business and resulted in closing down of

hereditary jewellery business. *Karigars* in this area, moreover, works in gold refinery workshops and manufacture gold jewellery for wholesale markets. Interestingly, there are few *karkhanas* where Bihari *karigars* manufacture silver jewellery for the consumers and supply those silver jewelleries to small and middle *swarnakars* after getting a contract from them. It is observed that the small and middle *swarnakars* have discontinued in making silver jewellery and they prefer purchasing ready-made silver jewellery products from the *karkhanas*. The reason behind this rejection is that they prefer trading and dealing with gold as the profit margin is high compare to that of silver.

Mahabirsthan Market is one of the adjoining markets of Siliguri that is dominated by small *swarnakars* and *karigars*. This Kali Bari Road and New Cinema Road used to be the second clustered area after Hill Cart Road where the *swarnakars* from Bangladesh, Jalpaiguri, Coochbehar and Alipurduar had set up their gold jewellery business. Chart 2.1 shows that Kali Bari Road and New Cinema Road in Mahabirsthan Market is dominated by the 10 small *swarnakars*' shops; followed by *karigars*, and only 4 middle *swarnakars*. Like, Hill Cart Road, this area also has three *karkhanas* and one gold refinery. It is observed that 46 small *swarnakars* and middle *swarnakars* in this area follows the traditional model of running their business where only three hierarchical division of workforce are detected .i.e. owner who plays the role of manager and cashier, salesmen who were mainly the members of the family and lastly, the *karigars*. An informal relationship among the workers are built on the faith of humanity that binds them to work interdependently.

The third clustered area is Seth Sri Lal Market where the numbers of traditional *swarnakars* are comparatively lesser than the other clustered areas in Siliguri. Over here, middle *swarnakars* are the only one who are running jewellery retail store in this area. Out of 21 middle *swarnakars*, seven of them are from Marwari Community who are ruling the area with their retail gold and diamond jewellery for last fifty years.

The fourth clustered area is Khudiram Pally where the *karigars* or the manufacturers of the gold and silver jewellery are the domineering groups of this area. They are comprised of 18 of the total traditional *swarnakars* in Siliguri. This place has become the hub of the *karigars* where more than 870 *karigars* are working in this place, said by

Mr. P Roy (Ex-President of Khudiram Pally Association), aged 47, middle *swarnakar*. He said tentatively there are 300 jewellery workshops run by the *karigars* in this area. Chart 2.1 shows that the percentage of small *swarnakars* and middle *swarnakars* are relatively low from the percentage of *karigars* are concerned .i.e. 6 small *swarnakars* and 1 middle *swarnakar*.

The fifth clustered area is Bidhan Market where the leading group to run the jewellery shops are small *swarnakars*. They consist of 14 followed by 9 *karigars* and 1 middle *swarnakars* out of 102 case studies in Siliguri. It is found from the case studies that all the small *swarnakars* in this area had some connections with the particular middle *swarnakar* situated in this area (i.e. Bidhan Jewellery Works).

Mr. K Roy, aged 45 says, “*My father worked as a karigar in Bidhan Jewellery Work. He learnt the skill for making jewellery from them and had established his individual business 16 years back. Then he established 4 shops for me and my brothers. I am the elder son so I am continuing my father business but my brothers had separately established their shop with the help of my father*”.

Mr. L Karmakar, aged 71, a small *swarnakar*, says, “*I am the owner of this shop. I have learnt the skill of making jewellery by myself. Only Bidhan Jewellery Works and I used to dominate the jewellery market in this area. I am happy to hand over my business to my grandson*”.

It is also evident that each cluster is comprised of small *swarnakars*, medium *swarnakar*, and *karigars*. Each clustered area is dominated by one leading group of traditional *swarnakars* i.e. small *swarnakars* are superseding in Kalibari Road and New Cinema Road in Mahabirsthan and Bidhan Market; Middle *Swarnakars* are governing in Seth Sri Lal Market and Hill Cart Road; and lastly, the *karigars* are ruling the Khudiram Pally area.

2.5 Social Background of the Traditional swarnakars in Siliguri

The traditional *swarnakars* came from various social environments having a unique caste background, from distinct community and from diverse geographical locations. Despite this diversity, these *swarnakars* act in cooperation to sustain their hereditary

business of retailing, manufacturing and wholesaling of gold jewellery product. The social background of each category of traditional *swarnakars* is outlined below in details.

2.5.1 Social Order of the Traditional *swarnakars*

The social order of the traditional *swarnakars* is recognized by their hereditary occupation instead of their prescribed caste-based occupation. The caste-based social order “not only prescribes ... a hereditary occupation but also discourages his attempts to surmount the occupational barriers” (Driver 1962). Flexibility in picking out and accepting a fresh mode of life after involving themselves into this occupation is observed since the sixteenth century, where many castes have accepted different caste occupation by excluding their prescribed caste occupations (Ghurye 1950:15-17). Agriculture, for instance, is common as an occupation for every caste groups. This flexibility in choosing caste occupation is not a recent phenomenon; rather it is an effect of British capitalistic rule over India that has dissolved the caste system in terms of economic activity. To some extent, caste continued to play its role in the cultural life of the people in this century, .i.e. in the case of marriage (endogamy). It is observed that individuals from different caste background had accepted *swarnakars* as their family occupations. Chart 2.2 shows that out of 102 case studies, 29.1 per cent of people from *Karmakar* Caste (caste-wise they are blacksmith) became the dominant group to continue this occupation, followed by 19.6 per cent from *Bihari Sonar* (Bihari goldsmiths) and 19.6 per cent from *Kumhar* Castes (Caste by pottery) who has accepted the work of goldsmith as their hereditary occupations. The third highest percentage is 4.9 per cent of *swarnakars* castes. Other than the *swarnakars* and sonar groups, a higher rate of occupational mobility is observed among *Karmakar* and *Kumhar* caste (who falls apart from other thirteen caste groups) for choosing this occupation as a means for living. They are traditionally associated with this occupation for more than three generations. Occupational mobility are also witnessed among the other caste groups such as Agarwal, Brahmin, General, *Karmakar*, *Kayastha*, *Kulin*, and *Namasudra* (expects *Bihari Sonars*, *Sonars*, *Maratha Sonars*, and *Swarnakars*). They have succeeded in maintaining and continuing the work of goldsmith as their family occupations over three generations that ultimately turned out to be as their hereditary occupation. Presently, caste by *Karmakar* (blacksmith) accepted this occupation as their caste occupations as for several generations they are attached with this occupation

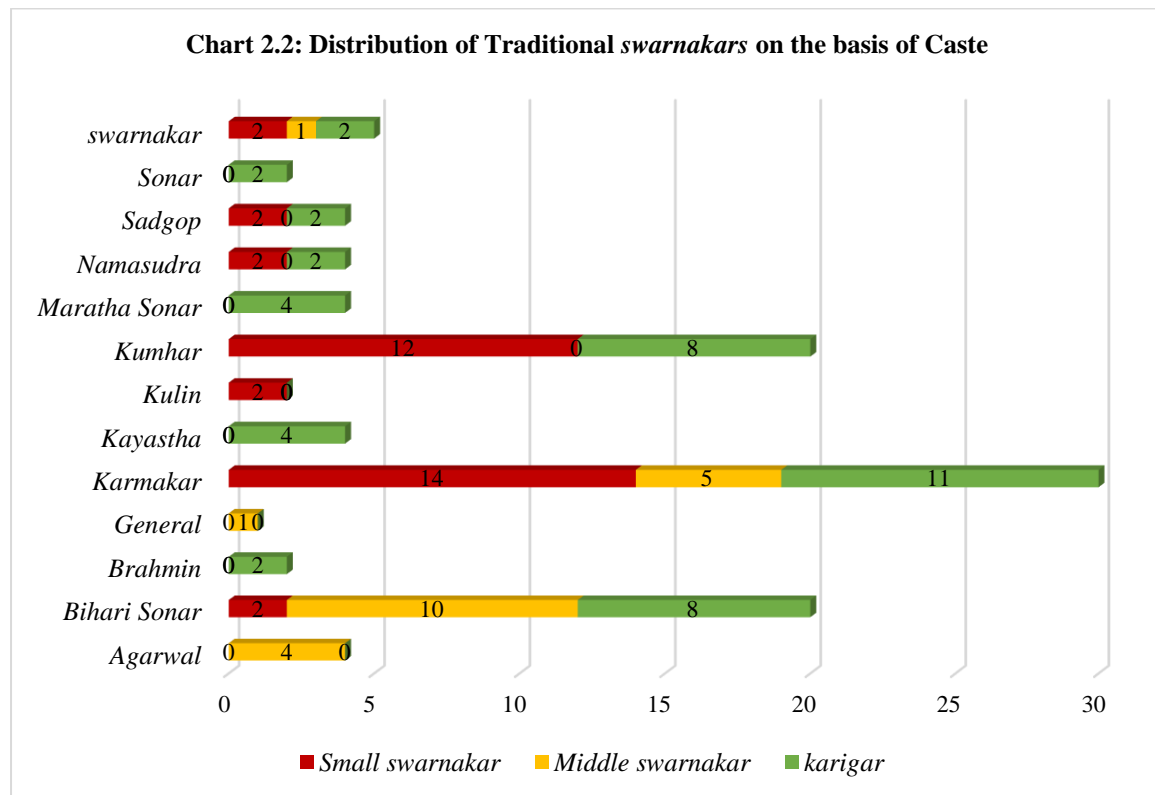
and this has become their hereditary occupation. For this reason, they identify themselves as 'Caste of goldsmith' or *swarnakars*. For example, one of the respondents Mr. S Karmakar, aged 45, a small *swarnakars*, replied, "*it's my hereditary caste occupations. My grandfather had a shop in Bangladesh*". While taking information about his caste he identifies himself as, "*Karmakar, my surname*". When I cross-examined him that *karmakars* are blacksmith or ironsmiths but not goldsmiths. He replied as, "*it is the same thing. We also make jewellery. We identify our self as not less than swarnakars, karmakars are swarnakars, and there is no difference between us*". In Siliguri, maximum (30 per cent) of traditional *swarnakars* belong to the caste of *karmakars* who are continuing this jewellery business in all the clusters of Siliguri market. On the contrary, the *kumhar* caste (potters) identifies themselves as caste of potters. They have accepted this occupation because they have learned the skill of making jewellery from previous generations.

Findings of the data reveals that the middle *swarnakars* in Hill Cart Road are the Bihari sonars who have migrated from Yangon and have successfully preserved their caste-based hereditary occupation by upgrading their jewellery shop into corporate model to administer their business. They are the first in Siliguri to manage a divisional structure of business by involving their family members into the business and to hold the responsibility for each segmented part of the jewellery business.

Mr. V Prasad, a middle *swarnakar*, aged 27, said he has done specialization on jewellery trading, designing and marketing. His grandfather is the head of the business who is the bursar, and he and his father deals with the customers. He also looks after the manufacturing department of his business.

This shows that middle *swarnakars* are distributing the workload among the family members to supervise their recruited employees and *karigars* working in jewellery shop. Side by side, Maratha sonar has adjusted themselves into a gold refinery and few of them have turn out to be the gold bullion in Siliguri. Data examined that the *Karmakar* caste holds the highest social order among other caste groups where 13.7 per cent are managing jewellery business as petty bourgeois, 4.9 per cent are as middle *swarnakar* and 10.8 per cent are involved as *karigars*. Second largest is the Bihari

sonar/sonar, who are working in *karkhanas* and working under small *swarnakars* and middle *swarnakars*.



Source: Primary Survey, 2015-18

Note: Total Number of Traditional *swarnakars* is 102

2.5.2 Educational Level of the Traditional *swarnakars*

The social mobility of an individuals are regulated by the degree of educational knowledge attained by them through conventional teaching where schooling plays a crucial role for the social growth of an individual with a purpose to achieve an economic growth. Education widens the scope of an individual where they can involve themselves in diverse forms of social situations that would helps them become a self-assured person. For traditional *swarnakars*, learning the art for making gold jewellery and knowing the business is mandatory for them, as carrying out their hereditary business is obligatory. Column Chart 2.3 clearly shows the formal educational level of traditional *swarnakars* in Siliguri, where the length of the column indicates the measured value of the traditional *swarnakars* who have attained formal educational credentials from a recognised institute. It is found that *karigars* are educational

backward than small and middle *swarnakars*. Out of 102 traditional *swarnakars*, 14 *karigars*, 6 small *swarnakars* and 2 middle *swarnakars* have dropped out from primary education. The reason behind dropping out at primary level is the absence of parental support and lack of encouragement to pursue school education.

Mr. L Pal, aged 71, a small *swarnakar* says, *“Involving my children into this occupation for learning the skills for making jewellery, at an early age, making them experts in handling jewellery business. Getting educational knowledge will help to make people grow in terms of knowledge but that is not going to help in our family business. Staying with me in business has made them a proficiency in holding the business. But we didn’t apply the same thing with my grandson. In this generation, educational status and economic status is important so my grandson is both managing his master degree in MBA and also learning the skills of family business.”*

Mr. H Sonar, aged 51, a small *swarnakars*, emphasises that proficiency in creating a flawless gold jewellery needs daily practices. So, for practising and learning the skills from *karigars*, knowing the business skills and to be with be his father at jewellery shop was his daily routine. Visiting jewellery shop has become compulsory for him rather going to school. Curiosity for learning more about the family business was arise in this process, which lead to school dropout.

The maximum school dropout are seen in the middle school (Class 5-Class9) where 44 out of 102 traditional *swarnakars* have left their school without completing Secondary (Class 10). Among them, 24 *karigar*, 18 small *swarnakars* and 2 middle *swarnakars* belong to this category. *Karigars* are the one who mostly left schooling after Class 4 and few of them has not given their Class 9 examination. These two middle *swarnakars* are old people who visits his jewellery shop run by his son and grandson. They were the first generation people who have started this business. The reason for school dropouts is the indifferent attitudes towards studies and prioritizing this occupation over schooling. According to the findings, around 64.70 per cent of traditional *swarnakars*, who were unable to achieve the degree of Class X.

Mr. R Dutta, aged 32, a small *swarnakars*, says, *“I still remember, every day my grandfather took me to this shop. During those days it was the chance to move out from*

the home to meet many people in the shop. Karigars who were working in our shop, provided me with jewellery making tools to teach me the process of making jewellery. When I was a kid, I used to play with those tools and tried to copy their activities for making jewellery. This regular visit has developed an interest to get into the family business. I started practising with bronze, then silver and lastly with the soft metallic gold. It feels so good when I see my craft has taken a beautiful shape. I started giving more time in crafting jewellery and developed an interest in learning the skills for making people work, dealing with the customers, etc.”

This is the reason for which he started bunking his school for visiting his family jewellery shop to learn the craft of making jewellery, which is why he planned to receive formal education till class 8 and to join the family business. The Chart 2.3 shows that two small *swarnakars* had successfully completed secondary education (Class 10) because their parents have supported them to study till secondary education so that they can apply for a government job. It is an option their parents want them to protect them from future complications in maintaining the family jewellery business as during those days their parents had countered with several complications in sustaining jewellery business. On the contrary, small *swarnakars* with graduation degree are those who belonged to the present generation. They are the young owners who have inherited their respective family business from their father. From Chart 2.3, it is noticed that 8 small *swarnakars* out of 102 traditional *swarnakars* are petty-owners who have received a proper formal education as they understand the necessity of getting this degree. Hence, they are educationally forward from the *karigars* and other small *swarnakars*.

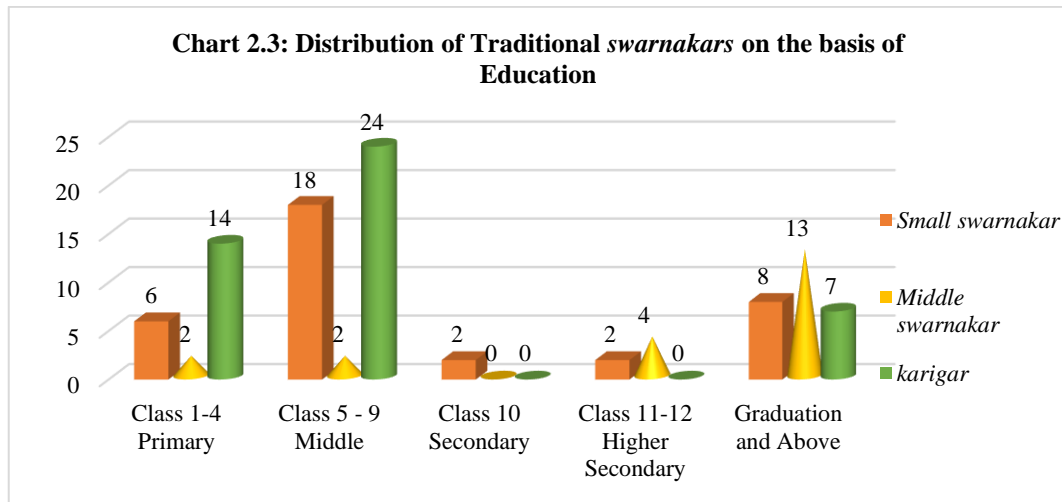
Among the middle *swarnakars*, 13 have completed Class 10 (Secondary) and four have successfully qualified achieved Class 12 (Higher Secondary) degree. The percentage is higher than small *swarnakars* in terms of formal way of receiving educational qualifications. In support of this, the social and economic status of middle *swarnakars* are placed into top-rank because they are the originator of the jewellery business and commercial activities in Siliguri. They have migrated to this place from Jalpaiguri, Alipurduar, Bidhan Nagar, Bihar, East Bengal (presently known as Bangladesh) and from Yangoon (Burma). Their jewellery shops used to dominate Siliguri jewellery market before the entry of the branded corporate jewellery showrooms in Siliguri.

At long last, the backbone of the jewellery industry is the gold jewellery makers or *karigars*. They acquired the skill for making jewellery from the experienced and learned *karigars*, either from their ancestors who were engaged in this business or from the small *swarnakars*. For learning the techniques of designing and manufacturing jewellery, a formal educational certificate is inessential so it observed that 22 *karigars* from 102 traditional *swarnakars* in Siliguri had discontinued studying at school after ensuing Class 4 (Primary Level). Their reason for school dropout is similar to that of small *swarnakars*. They have a casual behaviour towards their education as they do not have any awareness, lack family support to pursue education, and most importantly, they have to work as a financial assistant to support a family. They have seen that involving this occupation needs the craftsmanship in making jewellery where formal education is not required so they joined up to this occupation. Till present, to engage in this occupation as a *karigar* a school certified degree in manufacturing jewellery is not mandatory. Only things that matter is to keep on practising the hand skill for making different types of jewellery. This practice of manufacturing jewellery makes the *karigars* proficient in this artwork. They became popular for their hand skill not by their educational certificates.

Mr. C Deb, aged 49, a small *swarnakar*, says “*those jewellery shop owners who had their hereditary business in Siliguri feels to involve oneself in the business rather than wasting time in education*”.

For these reasons, the educational levels of the *karigars* are less. These *karigars* commonly migrate from the neighbouring areas like Bihar, Raiganj, Bidhan Nagar, Mathabhanga and some other adjoining places. They had a similar opinion like Mr. C Deb of discontinuing formal education. Other than these *karigars*, there are few young *karigars* and small *swarnakars* who had completed their graduation from Siliguri College and Surya Sen College, Siliguri. I have collected information that nearly 7 *karigars* and 8 small *swarnakars* out of 102 traditional *swarnakars* had completed graduation degree. Their reason for acquiring higher education is that they know the value of education and they do not want to work as *karigars* like their fathers working in Khudiram Pally, Hill Cart Road and Mahabirsthan. Although they work as a *karigar* but at the same time, they are making an effort to crack miscellaneous competitive exams- like school service exams to improve their social and economic life. For them,

learning the skill of making jewellery is a skill they have learnt for a compulsion to look after their family along with their father but they have a different plan for better life. Therefore, they aspire for a better job that may give them a status, money and good health.



Source: Primary Survey, 2015-18

Note: Total Number of Traditional *swarnakars* is 102

Again, the Bihari sonars caste and other castes have migrated to this place for its advantageous geographical location. They were involved in the commercial business of trading, transportation and wholesale business other than their caste occupations. Few Bihari sonars, *swarnakars* and other traditional *swarnakars* have discontinued their caste/family occupations, said by Mr. U Prasad, a *karigar*. This change in the mind-set of traditional *swarnakars* is the effect of National Strike 2012 where several small *swarnakars* and *karigars* have allowed their children to take a risk of choosing different occupation than continuing their caste/family-based business as a primary occupation. They are changing their views by inspiring new generation to respect their family traditional business by continuing it as a means of secondary occupation rather than selling off the business to others or by locking down the business. The value of pride to have a jewellery business is a symbol for status hierarchy so they do not want a complete shutdown of their hereditary profession. This thought is the gateway to involve themselves into diversified occupation by inspiring their children to pursue higher education. This shows that the techniques of learning the skills for making jewellery products, dealing with the consumers, managing jewellery business involve the process of socialization, where the children unconsciously depend on their family

values, ideas, attitudes and behaviour to accept their father's occupation/trade. Durkheim's theory of "collective representation" throws some light on the process of socialization where the family members collectively create and formulate the mind-set of the children to take up their hereditary business as a career or to go for diversified occupations. In this process, the culture plays its role in choosing one's occupation and socialised them not moving out of this industry. Thus, the traditional jewellers do not have any degree or certificate course regarding jewellery designing, manufacturing jewellery or any kind of degree regarding management but they have a deeper knowledge of the design, process, equipment, marketing strategy, business strategy related to the production, reproduction of the jewellery only through socialization.

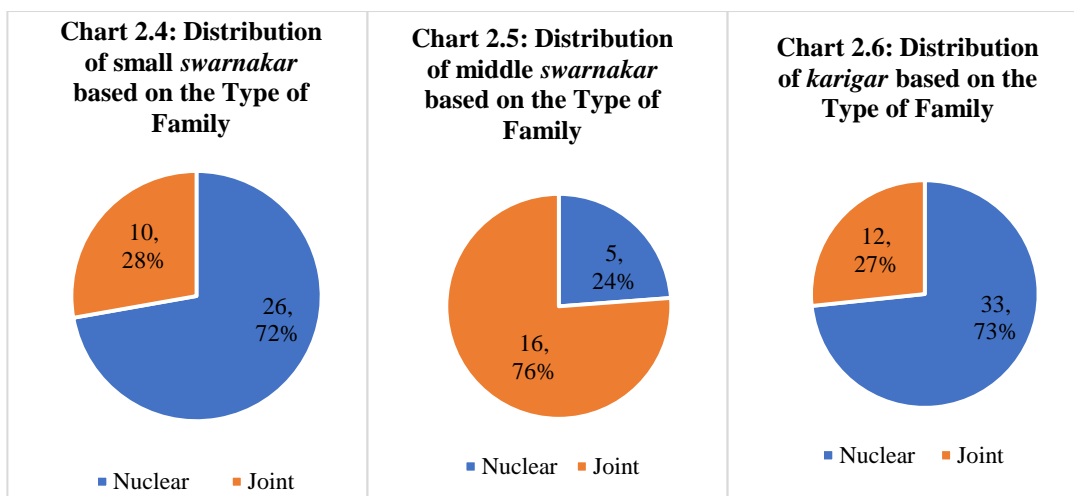
2.5.3 Family of the Traditional swarnakars

The structure of Indian family is joint family (Mandelbaum 1959, Gore 1965), and joint family is the seed of the family business that cultivate common values and vision for all the family members in order to run the family business successful. A sense of collectivity and rationality has strengthened the true bond of the family members to share their roles and responsibility for the growth of the business. But with the rise of individuality and egoism, the structure of the Indian family has changed into a nuclear family where the husband, his wife, and his unmarried children stay together in a common household having a separate source of income from previous generations. Even though the nature and type of the family have marked a change, the value and vision for choosing a hereditary business is the rational choice to have individual ownership of the business. Siliguri city has pulled inhabitants from different localities for comfortable living and provide them options for a better job opportunity where young energetic individuals from non-caste groups (other than caste by goldsmith) have learnt the handiness for making gold jewellery after working under the authority of jewellery workshop. These categories of workers were formally less educated people who get an opportunity to earn for his family. It is observed that 64 out of 102 traditional *swarnakars* are living in a nuclear family and 38 of them have succeeded in keeping their joint family unbroken. The majority of small *swarnakars* and *karigars* are living in a separate household in the form of the nuclear family compared to middle *swarnakar*. Thus, the nuclear form of family structure is most prevalent among the traditional *swarnakars* in Siliguri.

Mr. K Roy, aged 36, a small *swarnakar*, shared his life experience of how a joint family broke into a nuclear family with each brother having a jewellery shop of their own. His father was merely a *karigar* in Bidhan Jewellery Works, and later he and his father started their own jewellery business in Bidhan Market besides Bidhan Jewellery Works. Three of his younger siblings learnt the craft of making jewellery from him and cooperatively worked together to hold the business strongly. This has helped them to gather enough investment for expanding their business. Eventually, the things changed when his father decided on setting up of separate jewellery shop for each son before their marriage. This led to the formation of nuclearization of the family as well as a separate source of earning and economic stability for them. The rationale for this decision was to avoid future conflicts among the brothers, which may arise due to joint business.

Similarly, Mr. T Roy, aged 46, a small *swarnakar*, has set up his separate jewellery shop in Mahabirasthan two years back as because he felt his elder brother was not sharing the profit of the jointly owned family business to him. After 24 years of the joint family business, he separated himself and to have his shop.

In the Marxian term, the nuclear family carry out ideological functions for capitalism, which is based upon the private ownership of the business where an individual will only think of themselves (nuclear family) but not for the socio-economic function of the family as a whole. Similarly, it is happening in Siliguri city. Interestingly, it is found that separation in business is not separating themselves from the roots of the business. They keep the family pride by keeping 'identical shop name' for new jewellery shop, such as Ajanta Jewellers and New Ajanta Jewellers, Sachindra Jewellers splits into New Sachindra Jewellers in Mahabirasthan, Bidhan Jewellery Works (Bidhan Market) splits into Bidhan Jewellers (Hill Cart Road), Jashomoti Jewellery Store (Hill cart Road) splits into Jashomoti Jewellery Palace (Khudiram Pally) and Jashomoti Mahanam Jewellers (Khudiram Pally).



Source: Primary Survey, 2015-18

Note: Chart 2.4 Total Number of small swarnakars is 36 out of 102 Traditional swarnakars

Chart 2.5 Total Number of middle swarnakars is 21 out of 102 Traditional swarnakars

Chart 2.6 Total Number of karigars is 45 out of 102 Traditional swarnakars

Thus, all these above three charts show that the percentage rate of nuclear family is higher among *karigars* and small *swarnakars*. Total 33 out of 45 *karigars* are living in nuclear family as they have migrated from neighbouring areas by keeping their family behind in a search for a suitable labour-intensive job in Siliguri. Among them, few have set up their manufacturing shops and have kept several *karigars* under them. These recruited *karigars* are their distant kin members or trustable neighbours from the place of residence.

Mr. A Ali, a *Karigar*, aged 37 says, “I came to Siliguri for work. I have learnt the art of making jewellery from Mr L Saha, *karigar* who had his ‘*deserbari*’ at Islampur, who was my neighbour. He works as a jewellery maker in Khudiram Pally manufacturing workshop, brought me here to work with him. I was uncertain about the type of work but he the person who trained me the process of making jewellery. During those initial days, I had to bear own daily expenses so were unable to bring my parents to me and even my parents do not want to stay away from *deserbari*. After two years of hardship, I have offered for partnership in jewellery making workshop. It has given me a feeling of settlement. I got married and brought my wife with me. I send money to my parents and my elder brother is taking care of them.”

Therefore, staying in a nuclear family is not a choice for them rather it is their parents who do not want to leave their roots to settle in a different place. Most of the cases it is found that they cannot afford to bear the expense of all the family members and some of their wives stay with his parents to look after them, few of them personally does not want to come to this place. These are a few reasons for a higher percentage of the nuclear family (see Chart 2.6). The pie chart 2.5 also shows that 16 middle *swarnakars* (15.7 per cent out of 102 traditional *swarnakars*) are continuing their hereditary joint family business for more two generations. They are the most affluent business people who were able to hold a dominant position in the market. They are popularly known for their hereditary jewellery business, and they provide training to the unskilled manual workers to learn about manufacturing gold/silver jewellery. They were the pioneer to hold their joining family business for more 40 years.

The data presented in Table 2.1, represents that 66.7 percentages of the family have accepted small family norms, which constitute a maximum of four members. It is the outcome of migration of people to this place as this occupation has given them a possible way to live their life for better earning and living. This increase in the size of family members occurs due to the involvement of kin members into their family because there was nothing left for them to fall back on their homeland and to continue family occupation. On the contrary, it is observed that four families of middle *swarnakars* had a family size of more than eight. They are the ones who ascribed their family occupation for decades and maintain their joint family business.

Table 2.1: Classification of Traditional *swarnakars* based on their Number of Family Members

Number of Family Members	Types of <i>swarnakar</i>			
	Small <i>swarnakar</i>	Middle <i>swarnakar</i>	<i>karigar</i>	Total
≥4	26	5	37	68
5-8	10	12	8	30
>8	0	4	0	4
Total	36	21	45	102

Source: Primary Survey, 2015-18

Note: Total Number of Traditional *swarnakars* 102

Table 2.2 shows that maximum of the traditional *swarnakars* (38.2 per cent) fall under the age category of 46-60 years. The mean age of traditional *swarnakars* is 44.22 years. For small *swarnakars*, 77.8 per cent of them fall into the category of 31-60 years. For

middle *swarnakars*, majority of them fall under the age 46 and above years age category who constitute 52.4 per cent; and 55.5 per cent of *karigar*s fall into the category of 15-45 years of age.

Table 2.2 Classification of Traditional *swarnakar* based on Age categories

Types of Traditional <i>swarnakars</i>	Age Group Compositions				Total
	15-30	31-45	46-60	More than 60	
Small <i>swarnakar</i>	2	14	14	6	36
Middle <i>swarnakar</i>	4	6	9	2	21
<i>karigar</i>	11	14	16	4	45
Total	17	34	39	12	102

Source: Primary Survey, 2015-18

Note: Total Number of Traditional *swarnakars* 102

Table 2.3 Mean Age of Traditional *swarnakar*

Type of Traditional <i>swarnakars</i>	Mean Age in Years
Small <i>swarnakar</i>	48.94
Middle <i>swarnakar</i>	43.43
<i>karigar</i>	40.80

Source: Primary Survey, 2015-18

Note: Total Number of Traditional *swarnakars* 102

2.6 Economic Background of the Traditional *swarnakars* in Siliguri

It has been perceived throughout the history that for living life human being always engage themselves in some form of economic activities in bringing about some forms of ‘means of subsistence’ (Thompson 1996:175) for surviving. This action of the human has created social division of labour where an individual generates mean of subsistence not only for own-self but also for the others to generate the same ‘means’ together for living a common life. This generating means-for-subsistence has increased social differentiation when everyone participates in making a coarse product. This social differentiation has shaped individual consciousness that they depend “on the material conditions determining their production” (Thompson 1996:175). Therefore, the economic condition of the traditional *swarnakars* is going to determine the social

position they hold in Siliguri area. Karl Marx has stated, “the totality of these relations of production constitutes the economic structure of society”¹.

2.6.1 Family Business of the Traditional *swarnakars*

In *Communist Manifesto*, Marx and Engels argued that family has lost its basic functions with the rise of capitalism (Joseph 2005:27)². Likewise, the traditional caste-based hereditary jewellery business has passed through layers of fragmentation—from joint family ownership to nuclear form of ownership and finally to a one-person household. The family business is disseminated from the single-family business unit into multiple separate units depending on the number of children in the family. Breaking up of family business into several individual businesses has increased individual ownership of the jewellery business in Siliguri. This fragmentation of family jewellery business is observed more in the areas of Bidhan Market Road and Hill Cart Road. Inclusion of people into a non-hereditary occupation is mostly observed among the makers of gold jewellery in Siliguri. The craft of making jewellery is no longer a caste-based hereditary occupation rather it is a family-based hereditary occupation. It is observed from the column chart 2.7 is that in total there are 46 (45.1 per cent) traditional *swarnakars* who are continuing their family-based hereditary jewellery making occupation whereas 56 (54.1 per cent) of traditional *swarnakars* have started their career by involving themselves into jewellery business in Siliguri.

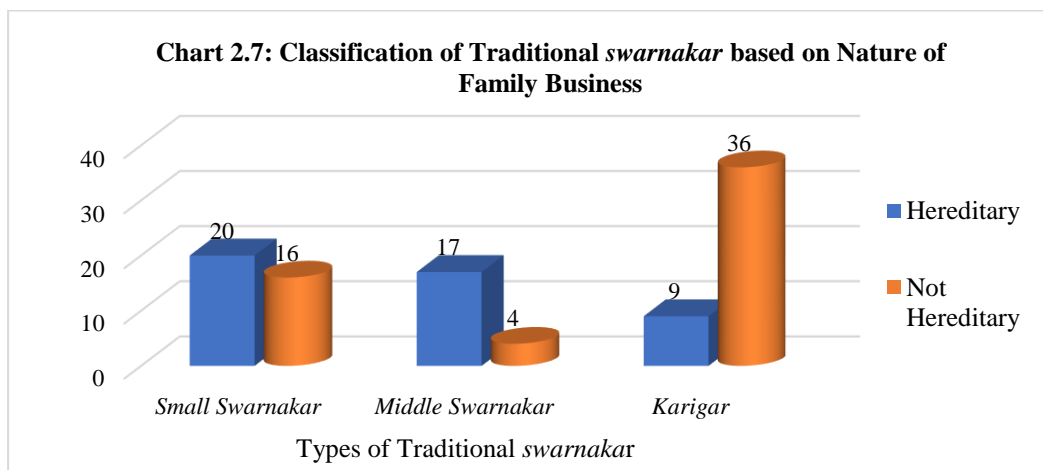
When considering the types of traditional *swarnakars* it is evident that the majority of the *karigars* 36 (80 per cent of the *karigars*) are in new this field and only 9 of them are continuing their hereditary business. One of the direct reasons for this huge disparity could be attributed to the economic growth of hereditary *karigars*, which help them to open their jewellery shop and becoming *small swarnakar* and *middle swarnakar*. Upward intergenerational mobility is observed among the *karigars*. The second major reason behind the majority *karigars* falling into a non-hereditary category is their migration from various places in search of a job, which made them take up this occupation. A common pattern was observed that Small *swarnakars* in Siliguri works

¹ Preface to A Contribution to the Critique of Political Economy (1859), Selected Works of Karl Marx, page 113, Retrieved September 13, 2020

(<https://marxists.architexturez.net/archive/marx/works/download/pdf/Selected-Works.pdf>)

² Marx and Engels stated in *The Communist Manifesto* that “The bourgeoisie has torn from the family its sentimental veil, and has reduce the family relations to a merely money relations”.

as a petty-bourgeoisie because they are the one whose previous generations work as *karigars* in Siliguri, among them 20 (55.55 per cent of small *swarnakars*) are continuing their hereditary business. Then the Middle *swarnakars* has an opposite scenario when compared with the *karigars*, consists of 4 (19 per cent of the middle *swarnakars*) non-hereditary occupation. They are predominantly those rich Marwaris who have set up their jewellery showrooms in Siliguri without having any family history of the jewellery business

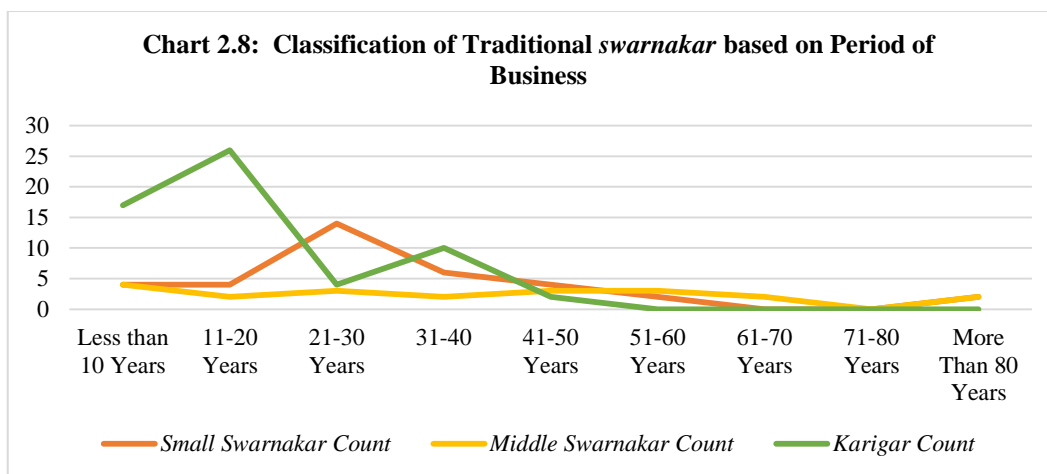


Source: Primary Survey, 2015-2018

Note: Total Number of Traditional *swarnakars* is 102

2.6.2 Period of Business of Traditional *swarnakars*

It is found from the study that 4.3 per cent of traditional *swarnakars* are continuing their jewellery business for more than eighty years (R P Jewellers established in 1877 and Brinda Prasad Saraf in the year 1910). They are balancing their respective family business by producing new trendy jewellery on one side and the other side, few of them have preserved their traditional business ethics to strengthen their hereditary jewellery business. Jewellery business at persistent is the product of dedication towards the family jewellery business. Line Chart 2.8 gives a very vivid picture of the duration of a particular occupation over years or generations. The business period of *karigars* is shorter compared to the small *swarnakars* and middle *swarnakars*. As 17 *karigars* are there in this occupation for less than 10 years and 12 *karigars* are in business from 10-20 years that constitute the major section of 64.44 per cent of *karigars* having a shorter period of the business.

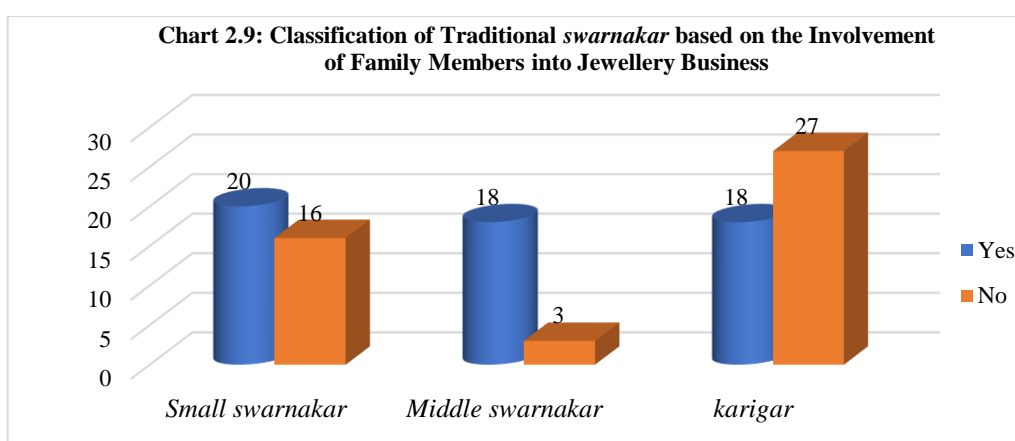


Source: Primary Survey, 2015-2018

Note: Total Number of Traditional *swarnakars* is 102

2.6.3 Position Held by the Family Members in Jewellery Business

Swarnakars are those people who have their joint ownership family business. They are the makers of gold jewellery so all the members of the family learn the skill of making jewellery from their family members. Learning the technique of making different types of jewellery is a part of the socialisation process within the family. As it used to be a hereditary joint business, there is a probability of family member plays some role in running the business. From Chart 2.9, it is found that in this contemporary society, 56 (54.9 per cent of traditional *swarnakars*) families involved their kin into jewellery business irrespective of their family structure where the wife/ son shares little responsibility for managing the jewellery business.



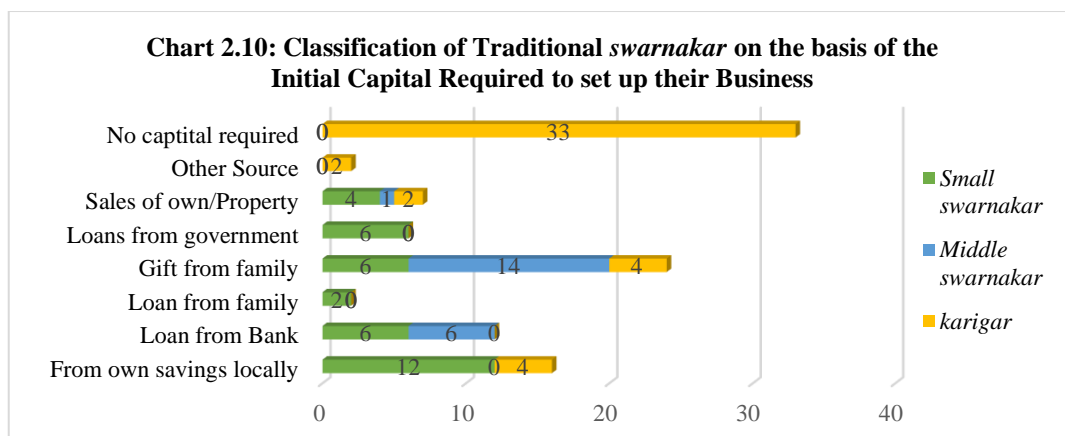
Source: Primary Survey, 2015-2018

Note: Total Number of Traditional *swarnakars* is 102

2.6.4 Initial Resources Required for the Establishment of Jewellery Business

A perfect plan is required to set up a business but to implement the plan into reality financial assistance is essential for it. *Swarnakars* and *karigars* owned family business where all the members worked together to run their limited structural organization. Functional diversification is closed among the family members where people are not specialized on the type of works they do rather all the male members in family are engrossed in multiple works related to jewellery making and selling. It is the efforts of all the family members particularly the male members, who have joint ownership of the jewellery business. As the majority of the jewellery business in Siliguri is a hereditary business, so the column Chart 2.10 shows that 24 traditional *swarnakars* are continuing their family jewellery business as a legacy that means the previous generation has passed down the business to the present *swarnakar*. It is followed by 33 traditional *swarnakars*, especially the *karigars* who are new to this occupation and are working as a worker on others business or jewellery workshop does not require any capital for business as they do not own any business of their own. Traditional *swarnakars* who learnt the skills of making jewellery by working as a *karigar* in jewellery workshop or under the small and medium *swarnakars* set up their separate jewellery business for the last two generations. While setting up of business they have taken loans from the government, bank and have also sold their property to establish their jewellery business. It is found that 12 small *swarnakars* had established their separate jewellery shop from their savings. This highlights that by establishing separate business of their own these small *swarnakars* have become so independent and economically rich that from their saving they have established their separate jewellery business. Interestingly, it is found that with a majority 14 middle *swarnakars* are continuing their family business so they have received this business as a gift.

The concept of “Financial Capital and interest” formulated by Marx can be used to explain this phenomenon. It expresses that the amount of money received from the family members or governments or any other persons for the business is used to generate surplus value where the interest of the loan should be paid back to those financial capitalist leaders and the rest amount for the producer itself.



Source: Primary Survey, 2015-2018

Note: Total Number of Traditional swarnakars is 102

2.6.5 Duration of Work of Traditional swarnakars

Traditional *swarnakars* in Siliguri occupied themselves in work for 9 to 10 hours per day, but the *karigars* starts their day by reaching workshop in the morning around 8:30 am. The workshop is generally opened either by the shop owner or by the senior-most *karigar*, who is entrusted with the responsibility. If the owner, especially small and medium *swarnakars* or the senior *karigar* arrives late, the rest of the *karigars* have to wait in front of the workshop, on the road. On most occasions, they have to wait for 20 to 30 minutes before the workplace is opened.

In the words of one of the respondents Mr. R Karmakar, aged 41, *karigar*, who is working distinct under a jewellery shop owner, says, “*I come to the workshop within 8:30 am or else the shop owner gets angry. But when he comes late, I have to wait for him outside the shop and this is not fair*”. On the contrary the small *swarnakars* or the *karigars* who have their shop they maintain their schedule of work. For example, Mr. U Prasad opens his workshop around 8:00 am to 8:30 am during the summer season and; after 10:00 am in the winter season. He is punctual about his timing. He thinks for every business a routine should be followed. This routine form of work helps maintain and run the business properly. The customers would know about the availability of time to visit his workshop. Even now when he has a less customer inflow, he opens his workshop on time without fail.

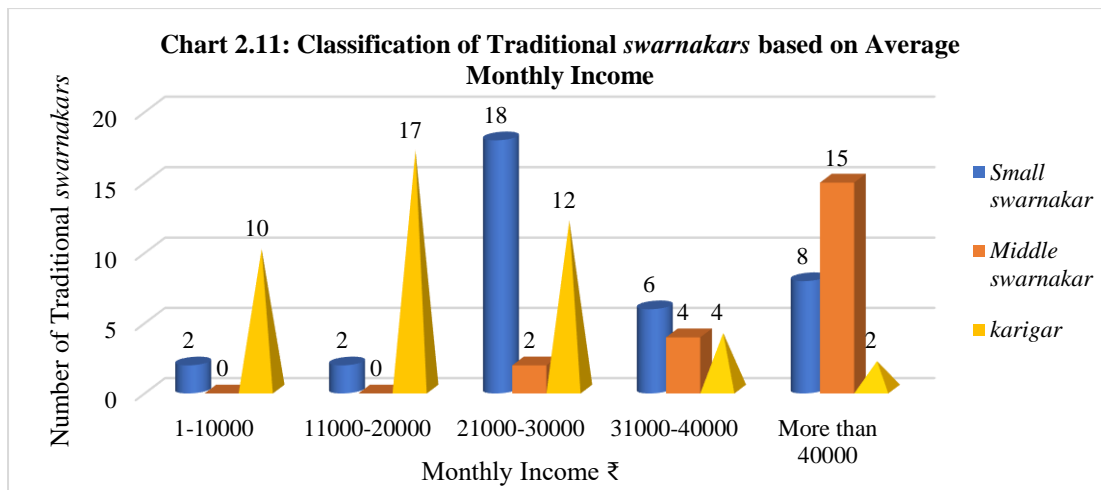
He said, “*It became a habit to open the workshop on time. Although the present scenario is different from the past scenario where I used to get a good inflow of works to do now*

I seat ideal, read the newspaper, wait for flying customers/ jewellery shop owners to come. But I am punctual about the duration of my work”.

Thus, the perspectives of the *karigars* get changed when they work in someone else’s workshop and when they work in their own workshop, the duration of work also changes. The working hour is long and the *environment* within the workshop is unhygienic, to say the least; the *karigars* get completely exhausted and fatigued by the end of the long working day compared to small and medium *swarnakars*. In general, they are expected to work for 10-11 hours a day. By the end of the day the *karigars*, in general, lose their energy and concentration. Small *swarnakars* come 30 minutes to 1 hour late after their *karigars* open their shops and they again take break nearly for 2 to 3 hours from 2 pm to 5 pm. Their duration of work is much less than the *karigars*, managers, and salesman. On the other hand, middle *swarnakars* visit their shop only for 1 hour in the morning and 3 hours in the evening. Their duration of work is flexible because they have decentralized the works among the *karigars*, salesman and manager who have been specially recruited for maintaining and managing the jewellery shop. Visiting time for the shop for them keeps changing. Therefore, the closing time of the workshop is not fixed, and it varies with the varying workload and seasons. The duration of work is fixed for the *karigars* or the employees such as managers including salesman and salesgirls; but not for the owner of the jewellery shop i.e. small *swarnakars* and middle *swarnakars*. The duration for staying back at the shop by the small *swarnakars* is from 11:00am to 1:30 pm. Then they go back home for lunch and came back to the shop at 5 pm. Till 8 pm, the owner of the small *swarnakar* jewellery shop keeps his shop open, whereas the middle *swarnakars* usually stay in their shops in the morning for one hour and return in the evening around 6 pm and stays till 8 pm. On the contrary, middle *swarnakars* assigned their work to their manager of the shop so they spend a lesser amount of time in the shop as compared to the small *swarnakars*, *karigar*, salesmen and salesgirls. However, the time of closing the shop varies from area to area. It is found that at Khudirampally area and Bidhan Market they try to close the shop around 8 pm, at Hill Cart Road and Seth Sri Lal Market they close the shop before 8:30pm, and at Kalibari Road and New Cinema Road the shops are closed at 8:30pm to 9:00pm.

2.6.6 The Income of Traditional swarnakars

It is found from Chart 2.11, 32 (31.4 per cent) traditional *swarnakars*' net income is in between ₹21000-30000 per month consists of 18 are small *swarnakars*, 2 are from middle *swarnakars* and 12 are from *karigars*. It is realised that the middle *swarnakars* who had recently started their jewellery trade in Siliguri for last 4 years, their net monthly profit range between ₹21000 and ₹40000. Again, 24.5 per cent of traditional *swarnakars* earn more than ₹40000. The economic position of the small *swarnakars* and *karigars* is much less than middle *swarnakars*.



Source: Primary Survey, 2015-2018

Note: Total Number of Traditional *swarnakars* is 102

2.7 Summary of the Chapter

Identifying the traditional *swarnakars* in Siliguri is the core purpose of this chapter. They are the one who has brought an opportunity for the non-caste sections to take this occupation as their career. Siliguri is best known as the commercial city of North Bengal that has seen gleams of massive migration from various parts of neighbouring districts and countries. The history of the jewellery business in Siliguri date back seventy years. During that time, a countable number of traditional *swarnakars* from Bengali and Bihari community had their jewellery business and one Punjabi Khatri caste (Seth) family had '*sudher-bepsha*'. The study has been conducted on traditional *swarnakar* primarily based on Interview Schedule where I have used open-ended questions for qualitative analysis where all the respondents are free to give their opinions, I have also made several tables, a chart for quantitative understanding of 102 traditional *swarnakars*.

First, to make it simple and to recognize the traditional *swarnakar*, they are categorized into three categories based on the nature of work they perform or they are occupied with. Those three categories are *karigars* (makers of gold jewellery), small *swarnakars* (running jewellery business for two generations) and middle *swarnakars* (running their hereditary jewellery business minimum for three generations).

Second, it is found that the hub of Siliguri jewellery market is not concentrated at a specific market area, therefore four different locations in Siliguri metropolitan areas. Among those locations, the concentrations of the *karigars* are found in Khudiram Pally, small *swarnakars* in Mahabirsthan and Bidhan Market and Middle *swarnakars* in Hill Cart Road and Seth Sri Lal Market.

Third, it is obtained from the quantitative data that 55 out of 102 traditional *swarnakars* are continuing their caste-based hereditary occupation. The flexibility in choosing diverse occupation has made uneducated or less educated and economically depressed persons to involve themselves in this occupation, because for making gold jewellery only the knowledge for the craft making is required. It is found that 66 per cent of traditional *swarnakars* are class X dropout and 7.8 per cent were class XII dropout. These are due to the lack of educational interest, lack of family support and the tendency among parents to push their children to the workforce for generating family income. Therefore, the people who know the art for making jewellery or those who think this occupation give better living are in demand for the traditional *swarnakars*.

Fourth, the motive for involving themselves into jewellery work at an early age is to get accustomed to their hereditary family jewellery business by contributing themselves in work (middle *swarnakars*) and for supporting the family financially small *swarnakars* and *karigars* engage themselves in this occupation. Then again, it is found that except middle *swarnakar* (76 per cent lives in a joint family), the other two categories of traditional *swarnakars* preferred to inhabit in a nuclear family (small *swarnakars* 72 per cent and *karigars* 73 per cent) and the mean age of traditional *swarnakars* is 44.22 years.

Fifth, the craft of making jewellery has become family-based hereditary occupation rather than caste-based occupation. Even though it is observed that the majority of those

who have accepted this occupation belong to the *karigar* category, it is only the middle *swarnakar* who are conserving their hereditary family business for several decades in Siliguri, followed by small *swarnakars*. For this reason, they have received this business as a ‘gift from family’. Other than hereditary occupation, few of them have started their business by taking a loan from the bank and by investing on it from their savings.

Chapter 3

BUSINESS STRUCTURE AND MARKETING STRATEGIES OF TRADITIONAL SWARNAKARS

3.1 Introduction

This chapter deals with the economic governance of the jewellery business run by the traditional *swarnakars*, who follow diverse business modules in their jewellery trade. For a comprehensive understanding of the trade we have to look in the both manufacturing and retailing arrangements. In the previous chapter, I have talked about the different socio-economic backgrounds of the traditional *swarnakars* and different places where they run the jewellery trade. In this chapter, I have discussed six different aspects of the trade: (1) business structure and marketing strategies of the traditional *swarnakars* (small and medium *swarnakars*), (2) changes they have brought about in marketing strategies over the years, (3) the impact of marketing strategies on the jewellery consumers and how the consumers are dropped back into the process of simulations (advertisements), (4) seasonality in jewellery demand from traditional *swarnakars* in Siliguri and how they pull out their business strategies in different seasons, (5) the changing legislations concerning jewellery trade and their impact on their trade, and finally (6) the role of the jewellery associations in mitigating their problems.

3.2 Business Structure of Traditional Swarnakars in Siliguri

The business structure¹ of the jewellery industry is linked to the economic structure of the traditional *swarnakars* as well as the principles of market economy. Marx's theory of class explains the "plurality of classes"² where the middle class works as the lesion

¹ Jeffery K Hass (2008) has mentioned that "process who interact with whom and how: between two people who know each other (network) or between two groups in different positions vis-a-vis power (manager versus employees – those who control labor versus those who work). Structure shapes actions by providing resources – people who provide information or other help, right to use money and property, and so on. Structure is the distribution of resources and the power to act", page 9.

² Alan Swingehood's (2002) explains that other than two halves of the class struggle; an intermediate class also belongs which he called as middle class.

between the owning classes and the working classes. Likewise, in the jewellery industry, there are different kinds of owners, the managers and the workers, who are placed in a hierarchical order, yet united in an overall structure, conflicting and cooperating at times. In the jewellery trade in Siliguri, the categories of people involved in a kind of “class relation” are the *karigars* (small manufacturer/wholesalers), small *swarnakars* (retailing and manufacturing/retailing/ wholesalers/petty-bourgeoisie), *karigars* who work in the workshop (big manufacturer/middlemen/proletariat), and middle *swarnakars* (who are in charge of the jewellery shop/control the capital/bourgeoisie). The jewellery industry is comprised of all these categories of *swarnakars* who are involved in production in different ways, and build a network depending on their nature of work and work relations. The relations of production between *karigars*-small *swarnakars*, *karigars*-middle *swarnakars*, *karigars*-managers, managers-middle *swarnakars*, middle *swarnakars*-salesmen and salesmen-small *swarnakars* can be explicated with the help of the following diagram. Even consumers in Siliguri play a crucial part in maintaining the organization of the jewellery industry.

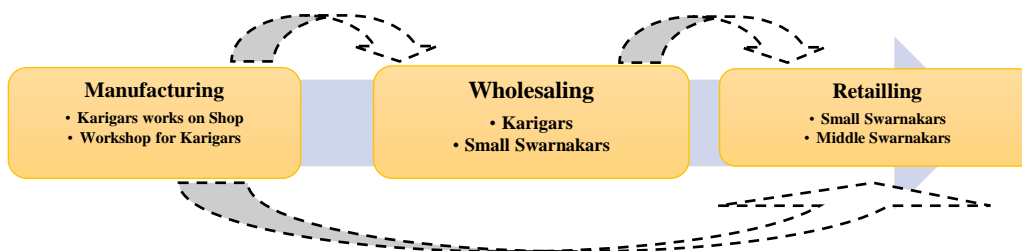


Figure 3.1: Structure of the Jewellery Industry in Siliguri

Figure 3.1 depicts the relationships between manufacturing unit and wholesaling unit, wholesaling unit and retailing unit, manufacturing unit and retailing unit, and manufacturing unit cum wholesaling retailing units in jewellery industry in Siliguri. These freestanding units are made to hold the traditional *swarnakars* (small *swarnakars*, medium *swarnakars*, and *karigars*) together into a single cycle to maintain their individual businesses though economic cooperation. They are dependent on each other in a structural network.

In short, they accommodate the construction of their household-owned jewellery business as a single unit as they maintain the chain of command in retaining the social

organization of the jewellery industry in Siliguri. The structure of the jewellery industry gets shaken when there is a change in government regulations and policies related to gold-trade. In the Table below, I have classified the traditional *swarnakars* in Siliguri in different categories.

The largest in number among the traditional *swarnakars* are the retailers and the owners of small-scale manufacturing Units (Table 3.1); they consist of 48 (47.1 per cent) out of 102 traditional *swarnakars* (of them 19.6 per cent are small *swarnakars*, 15.7 per cent are middle level *swarnakars* and 11.8 per cent are *karigars*). The small *swarnakars* control retailing and small manufacturing units. They are mostly the descendants of the *karigars* who had worked under the middle *swarnakars* and big *karigars* (owner of a jewellery workshop), and who later set up their own jewellery business after learning the techniques of manufacturing jewellery. There is a vertical intergenerational mobility in the lifetime of the *karigars* (manufacturer) as they become small *swarnakars* (petty bourgeoisie) in course of time. It is generally observed that the members of the older generation worked more as *karigars* but their descendants have set up their own business. Secondly, with intra-generational mobility one can see that the *swarnakars* are now permanently settled in Siliguri, although their parents had their business in smaller towns of North Bengal. After coming to Siliguri, they have mastered the skill of making jewellery by working as *karigars* in a workshop owned by others and then gradually set up their small shops.

Table 3.1 Classification of Traditional *swarnakars* based on their Form of Business

Type of Business	Types of <i>swarnakar</i>			Total
	Small <i>swarnakar</i>	Middle <i>swarnakar</i>	<i>karigar</i>	
Retailing	16	1	3	20
Wholesale	0	4	0	4
Manufacturing	0	0	30	30
Retailing and Manufacturing	20	16	12	48
Total	36	21	45	102

Source: Primary Survey, 2015-18

Note: Total Number of traditional *swarnakars* is 102

The share of the middle level *swarnakars* is comparatively small among the traditional *swarnakars*. This category has a long history of business in Siliguri market and they own their shops in the main market place of the city. They are well established business

houses and employ educated managerial staff and *karigars* in their shops. These shops train their staff in fabricating jewellery from raw gold, about the art of dealing with the consumers, the art of maximizing profit and so on. These jewellery houses have dominated the jewellery market in Siliguri for over three generations and work with some reputation; they have a stable set of consumers. Some such jewellery houses in this category are Bidhan Jewellery Works, Bidhan Jewellers, Art Jewellers, Jyoshomoti Jewellers, Ajanta Jewellers, Binda Prasad Jewellers and so on.

The business organization of the middle *swarnakars* is, to an extent, similar to that of the branded Corporate Jewellery Houses with three-tier of employees, namely, *karigars*, managers, and salesman, in an ascending order in hierarchy. Each of these categories of employees require specialized skill and some experience, for which they are trained. All these categories of workers work on a principle of functional interdependence, with the exclusive power controlled by the owner. 16 (76.20 per cent) of middle *swarnakars* have their own manufacturing units (i.e., jewellery workshops) cum retailing unit. Experienced *karigars* supervise the retailing units, and the managers supervise both the retailing and manufacturing units. Among all the middle *swarnakars* 4.9 per cent do not have manufacturing units of their own; they purchase ready-made jewellery from various manufacturing industries located in Mumbai and other areas of Maharashtra, Delhi and Kolkata and sell those ready-made jewellery to the small *swarnakars*.

Out of 102 traditional *swarnakars* (Table 3.1) 12 per cent are *karigars* work in several retailing and manufacturing jewellery units, controlled by traders of different scale. These *karigars* are specialist in making jewellery. Even among them there are sub-categories based on further specialization. On the basis of their micro-specialization they are known by different names such as Patra Wala, Die Wala, Polishing and Shinning Wala. They manufacture and sell their products to the jewellery wholesalers, jewellery-manufacturing units and sometimes they work for small *swarnakars*. Their share among the all *swarnakars* is less because they buy raw gold from the middlemen who come from Kolkata and from gold jewellery workshops in Siliguri. Because of rising complication in gold purchase, many of them had to close down their manufacturing shops. They work under other *swarnakars*, since they find it easier than running their own business. Running their own workshops was becoming troublesome

and less profitable. Recovering the money from their customers was also a problem. Another reason that contributed to their decline is that they were facing competition from the big business. The kind of products they were specialized in manufacturing are now made available in the market at a cheaper rate by bigger manufacturers. Whatever work was left has been taken over by the migrant *karigars* from Bihar, Malda, and Alipurduar. The traditional Bengali *karigars* now face competition from these migrant *karigars* because the latter agree to work for lower wages. This situation has made many *karigars* to leave their traditional business to work under small *swarnakars*. They now do not have to invest money into business nor worry about making a comfortable return throughout the year. It has also been found that a few of the *karigars* have closed down their jewellery shops and opened a new business or occupation (like running food stall, pulling rickshaw or running toto, etc.) in Siliguri. Thus, competition between the local *karigars* and the migrant *karigars* has increased in recent years, which has forced them either to work on low wage or quit the traditional profession and take up new occupations in the urban informal economy. In this process of decline, one can also see that a section of *swarnakars* who had their own shops have now sold out and are working as *karigars* in the shops owned by some other people.

The second largest group are the *karigars* who work in jewellery manufacturing units (*karkhana*). This group of *karigars* is larger in size compared to the group working in small retailing units. It is found from Table 3.1 that 31.9 per cent of *karigars* are working in jewellery manufacturing units. In the manufacturing units, all the specialist *karigars* work side by side to make a single piece of jewellery. *Karigars* specialised in different kinds of jobs are called *Melting Wala*, *Patra cum Die Wala*, *Sona/ Rupa Karigar* and *Polishing and Shinning Wala*, depending on the kind of works they do. Among them, many had their separate independent jewellery manufacturing shops earlier but had closed down their shops before taking up jobs in the manufacturing units owned by others. This downward mobility is due to their inability to adapt to the fast-changing jewellery market and uneven competition in the market.

The small *swarnakars* who are running their jewellery business for second and first generations are generally attached to retailing units. They constitute 19.1 per cent (Table 3.1) of the total *swarnakars* in Siliguri. These retailing shop owners sell jewellery directly to the consumers. They bring the jewellery from the manufacturing

units and directly sell to the customers. Of small *swarnakars* 17 per cent have their retailing shops where they purchase the readymade gold jewellery from the jewellery making workshops, owned by others; a few of them bring readymade jewellery from Kolkata and sell them to the Siliguri consumers. A few retailing jewellery shops of the small *swarnakars* are fading away because the new generation is not ready to run the hereditary business; they prefer a shift to different other career choice. Because of this some owners of retailing shops have sold their shops to others. The 2.1 per cent of middle *swarnakars* are generally the owners of the wholesale shops and they act as a medium for purchasing raw material (gold) and readymade jewellery from Kolkata and other neighbouring states like Sikkim and Assam.

It is thus observed that there is mobility of different forms among the traditional *swarnakars* who have been running their hereditary business for generations both as *karigar* and retailers. The penetration of market forces has destabilized them. Unable to cope with the competition with big money they are gradually reduced to the status of workers in others' shops or manufacturing units. Because of growing difficulties and loss of profit the children of the traditional *karigars* are leaving their hereditary business and looking for other kinds of jobs which would bring them economic security and status in society. Some traditional *swarnakars* who do not have male offspring to continue their hereditary business have disposed of their business. Besides, the retired *karigars* who work as salesmen and managers in retail shops owned by others are now completely alienated from their family business, from the work they used to do.

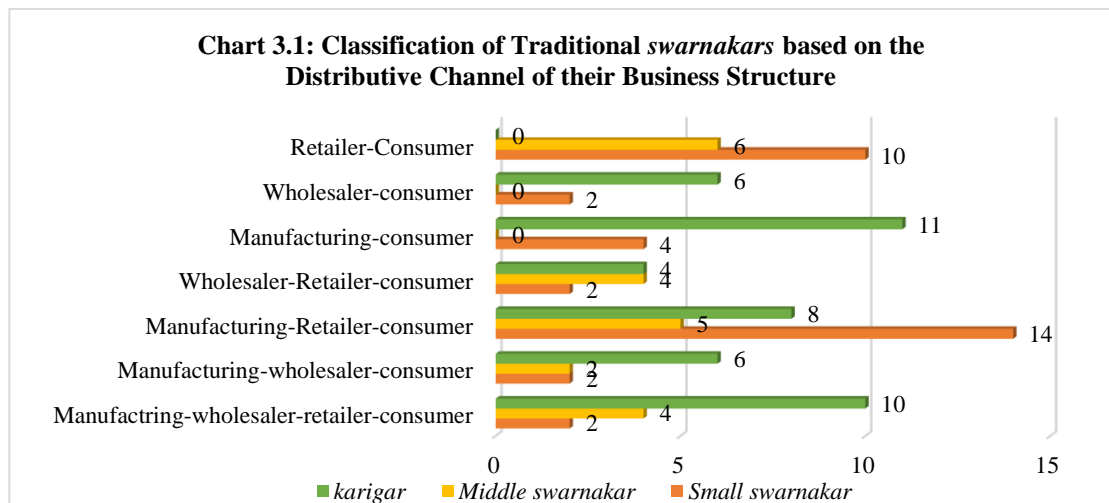
3.2.1 Distributive Channels in the Jewellery Business

The structure of traditional jewellery business depends largely on the distributive channel or process in which gold jewellery moves from production units to the hands of jewellery consumers. There is a channel connecting manufacturer and consumer through the intermediaries. In Siliguri, I have found seven different layers, which make the business chain. These are:

- Manufacturer→Wholesaler→Retailer→Consumer
- Manufacturer→Wholesaler→Consumer
- Manufacturer →Retailer →Consumer
- Wholesaler→ Retailer →Consumer

- Manufacturer →Consumer
- Wholesaler→Consumer
- Retailer →Consumer

Jewellery market in Siliguri is always growing in terms of volumes of gold jewellery trade. This increase in demand has given rise to several jewellery businesses to launch business outlets in the city. The dominant form of the trade is gold manufacturing units attached to retailing shops (26.7 per cent). It shows that the traditional *swarnakars* in Siliguri are skilled in making different forms of jewellery designs, which attract the gold jewellery buyers of the city.



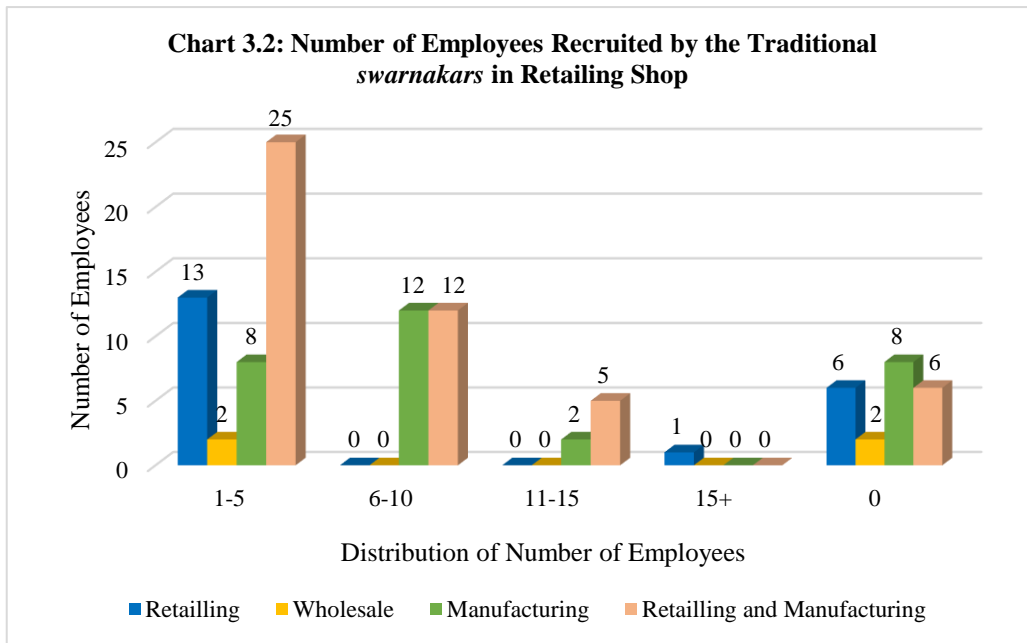
Source: Primary Survey, 2015–18

Note: Total Number of Traditional *swarnakars* is 102

3.2.2 Workers and Employees in Traditional Jewellery Shops

The largest employers in jewellery trade in Siliguri are the traditional manufacturing and retailing units. The employees of these two units, who are directly or indirectly linked with the consumers, play a significant part in sustaining the traditional profession. These units recruit workers/employees from diverse economic and educational backgrounds. Chart 3.2 shows that the largest number of employees recruited in retailing and manufacturing-retailing shops belong to the categories 1–5. The retailing outlets recruit salesmen and sometimes even managers on regular basis. Retailing shops like Ratna Bhandar in City Centre is managed by a professional manager. Similarly, Ratna Bhandar in Hill Cart Road has its own manufacturing and

retailing units. The owners recruit *karigars* for making jewellery and employees to run the shop. The traditional small and medium *swarnakars* have their own shops, which they run themselves with the help of one or two workers. The owners in such cases double their roles as owner and workers/manager.



Source: Primary Survey, 2015-18

Note: Total Number of Traditional *swarnakars* is 102

Chart 3.2 indicates that retailing shops recruit salesperson to deal with the consumers. On the other hand, retailing-cum-manufacturing jewellery shops recruit one salesperson on an average to look after the consumers and the owners look after the task of selling the jewellery. Retailing and manufacturing shops that employ more than 15 employees are the middle *swarnakars* who run bigger jewellery showrooms. They locate their manufacturing units in places different from their showrooms and employ different set of supervisors and *karigars* to look after the work. In Siliguri, I have found 12 such manufacturing units and 12 retailing-cum-manufacturing shops, which have employed 6–10 employees, and 2 manufacturing workshop and retailing-cum-manufacturing shop that employ 11–15 employees.

3.2.3 Work Relations among the Traditional *swarnakars*

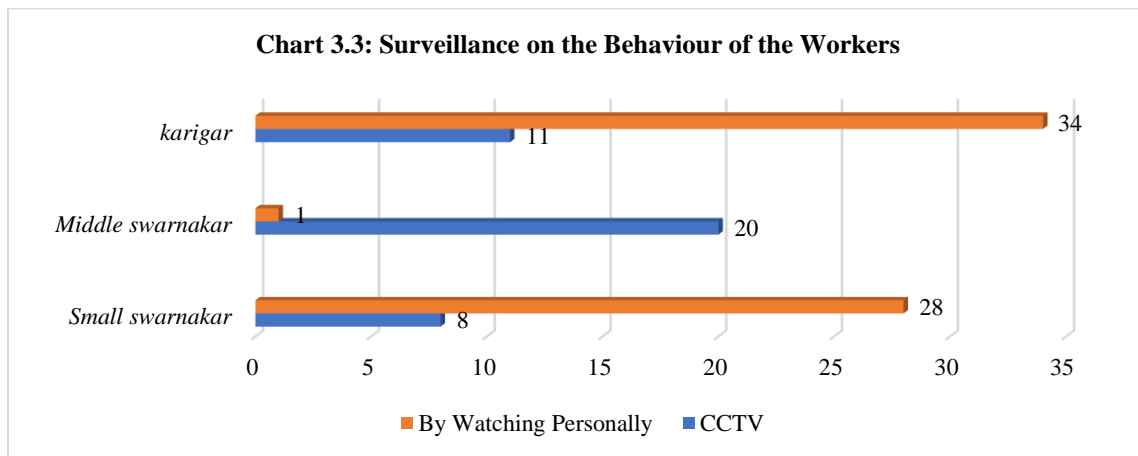
For understanding the business structure of the gold jewellery industry, it is necessary to know about the nature of work relations among traditional *swarnakars* who are

engaged in manufacturing and retailing gold jewellery. The type of relations one can find are owner-workers, worker-worker, owner-consumers, and workers-consumers. Variations in making gold jewellery in terms of style, design, technique used for manufacturing, weight and types of gold jewellery have created a hierarchical division among the workers where the work of the workers (especially *karigars*) are routinized, specified and specialised to carry out the functions given by the owner. The persons who are in higher position in the hierarchical order have a supervisory role as they maintain a cordial relation among all categories of workers. This vertical division of works has brought new social relations, formal and informal relationship, among the workers. The relations are based more on customary conventions since they do not have clearly laid down rules or contracts. The relations are preserved on the basis of certain mores and informal control of the behaviours of workers. The small *swarnakars* believe in maintaining the relations by ‘praise mechanism’³ where they prefer verbal rules in the form of mores to regulate the behaviours of the workers who are working in small and middle *swarnakars* shops. The adolescents who migrate to Siliguri to work as apprentice are recruited by the small *swarnakars* on low wages. The experienced small *swarnakars* then train them to be professional jewellery makers. In receiving training, the adolescent boys unconsciously learn the behaviours required in the trade; they learn the modes of communication with the owners and the fellow workers and with the jewellery consumers, if required. The middle *swarnakars* having shops follow a more formal code of rules and regulations, which may not always be written, for managing the workers (*karigars* and salesman/ salesgirls). An inclination towards the formal relationship is found among them. The recruitment of manager and salespersons to their shops is done on a formal way. The process starts with some kind of interview, followed by issuing appointment letters, and a briefing of how they should approach their jobs. The experienced managers correct them, even scold them when they make mistakes. But the approach towards the *karigars* is informal because *karigars* are less educated, they are unaware of the formal procedures of getting into employment; they are not given any appointment letter. They join their work on the basis of verbal agreement. The small *swarnakars* do not follow any formal procedure in recruiting *karigars*,

³ The ‘praise’ mechanism in social control is well known to us all, and is found no less perhaps in the adult world than in child training as a device to elicit behavior in accordance to social norms. (MacIver and Page 2011:139).

managers or salesman/salesgirl. The familiarity, close social, recommendation from the known circle work in recruitment of the workers. All the shops owned by the small *swarnakars* and middle *swarnakars* keep a close watch on the movements of the *karigars* and salesman/ salesgirls through CCTV surveillance.

Chart 3.3 shows that 69 out of 102 traditional *swarnakars* take the informal mode of managing their workers while the middle *swarnakars* take a semi-formal mode and use CCTV for surveillance and monitoring the movements of the workers. When it comes to *karigars*, 11 (10.8 per cent) of them are working in jewellery making workshops, which use CCTV surveillance.



Source: Primary Survey 2015-2018

Note: Total Number of Traditional *swarnakars* is 102

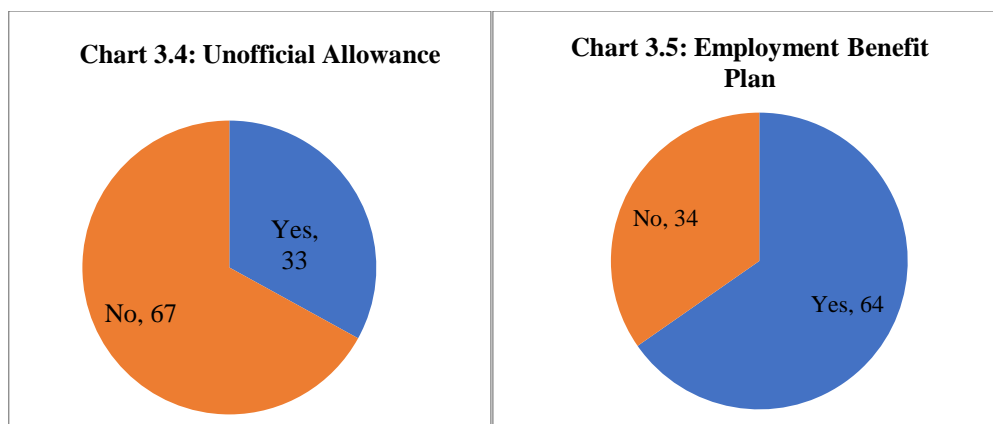
Relations among small *swarnakars* and *karigars* are informal and so is the association; but the association among workers in the middle *swarnakars* category is a mix of formal and informal. The relationship among the *karigars* working under small *swarnakars* and middle *swarnakars* or at a jewellery making workshop are generally cordial and they get into *focused interaction*. “The term ‘focused interaction’ is derived from the work of Erving Goffman, and the concept has played a crucial role in understanding the interactions among co-workers. Focused interaction takes place when an individual gives direct interaction to what people say or does” (Giddens et al.: 2003).

A *karigar* interacts with his fellow *karigars*, consumers and the owners of the jewellery shop. Although they are dependent on each other for making one single jewellery item,

their everyday interactions are primarily work related. While working in the workshop, they communicate through body gesture and verbal interaction. The working environment often yields informal relation like friendship although an individual worker tries to maintain his own creative form of work through his skills, which he does not want to share with other workers (Simmel 1971); everybody in workplace tries to maintain his uniqueness. The relations among the workers, which combine work relation with friendly relationship. They helped each other in making gold jewellery, visit each other's house, share each other's problems; however, the relationship between the *karigars* and the owner of the workshop and between the *karigars* and the owner of the jewellery shop is largely formal and work centric.

As a management strategy, in order to keep the working relations cordial, some jewellery shops have started providing some fringe *benefits* to the workers. *Such* benefits are given to the *karigars*, managers and salesmen in addition to their monthly salary or product-based wages, which include payment for overtime, financial help in case of a family emergency, festival bonus at the time of *Durga Puja* and *Diwali* for the *karigars*, payment of pension (pension benefit) after retirement for the managers working in middle *swarnakars*' jewellery shops. On 10th of July 2015, *Diamond World News Service* posted an online news about Indian gold *karigars* now given the status of handicraft artisans. In this news a notification was issued by the Development Commission (handicraft) from Government of Indian, Ministry of Textiles for the Indian Gold *karigars* to provide them certain benefits for their work. They have also added benefit schemes especially for the gold *karigars* such as discount on gold purchase, health insurance, funding their children's education, interest schemes and others. It is found that 33 per cent of traditional *swarnakars* get unofficial allowance from their owners, they get special benefits for extra-work with extra-pay, health-related emergency and financial help at times of emergency.

One of my respondent *karigars* says, “*getting a bonus every year has become a part of their job intensives but getting other help from the owner of the jewellery shop; especially small swarnakars is rarely they help. Whenever there was a financial need they take help from the owner of the jewellery shop but later on the owner take back the money from their wages*”.



Source: Primary Survey 2015-2018

Note: Chart 3.4: Have no employee in the jewellery shop.

Chart 3.5: Have no employee in the jewellery shop and small swarnakar does not pay any bonus to the salesman.

They also receive bonus on the eve of *Durga Puja* or *Diwali*. They are the workers who were recruited formally and they have some job security. These permanent workers are working for their employers for more than a decade. Medical help or allowance is not given to the *karigars* and the other workers. But according to the small shop owners the *karigars* and workers can earn good money if there is a lot of orders for jewellery. They can earn at least 10 thousand rupees as wage per month, on an average. Since they do not follow strict work schedule sometimes, they take leave from work, particularly when the work pressure is less. *Karigars* came from neighbouring places and belong to different communities. They are less educated, migrated and have no proper address of residence. Sometimes, it becomes difficult for the owners of the small *swarnakars* to trust the *karigars*. The owners are hesitant in giving advance wages or giving monetary help to the *karigars* since they live on the apprehension that the indebted *karigars* may not return to work. So, both the small and middle *swarnakars* feel safe to give festival bonus to the *karigars* rather than helping them under the Employment Benefit Programme.

3.2.4 Tools and Equipment used by Traditional swarnakars in Siliguri

From Table 3.2, we can see that 49 per cent of the traditional *swarnakars* utilize both types of tools—new tools and second-hand tools for making jewellery. The new tools do not mean hi-tech tools or equipment; rather, they are old fashioned tools purchased afresh. They periodically buy new tools in order to replace the old ones. Small

swarnakars and *karigar* are not trained to use hi-tech machinery, because they follow the conventional method. They follow the way their forefathers have taught them. The *karigars* pick up their tools according to their convenience and they often exchange their tools with their fellow workers. The mutual exchange of tools among the *karigars* keep them connected. I have found that 6.1 per cent of traditional *swarnakars* do not believe in exchanging or buying new jewellery making tools; they want to stick to the tools they have inherited from their family members. They do not discard them until they are absolutely useless.

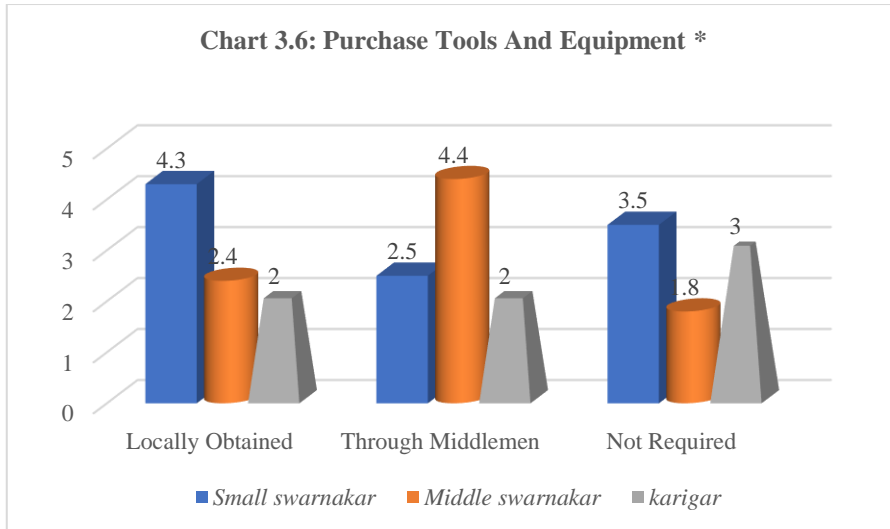
Table 3.2 Nature of Tools Purchased by Traditional *swarnakars*

Ways to Purchase Jewellery Making Tools	Nature of Tools			Total
	New Ones	Second-Hand Tools	Both	
Locally Obtained	28	6	20	54
Through Middlemen	14	0	12	26
Not Required	2	0	16	18
Total	44	6	48	98*

Source: Primary Survey, 2015-2018

Note: *98 out of 102 Traditional *swarnakars*. Remaining 4 of them had retailing shop where they directly sell the products.

It is found from Chart 3.6 that 24 small *swarnakars* and 21 *karigars* out of 102 traditional *swarnakars* have purchased tools for making jewellery from Siliguri market. All kinds of tools and types of equipment are available in Siliguri local market. This is made easy for the traditional *swarnakars* to depend on the local products other than buying from the middlemen who come from Kolkata. They have an empathetic relationship with the person from whom they purchase jewellery-making tools. Few traditional *swarnakars* do not purchase any tools and equipment because they are using their old tools for making jewellery and they mostly borrow from other traditional *swarnakars*.



Source: Primary Survey 2015-2018

Note: *98 out of 102 Traditional swarnakars. Remaining 4 of them had retailing shop where they directly sell the products

The prime target of these governmental policies is to protect the consumers from fraudulent means and to control the activities of traditional *swarnakars* and jewellery retailers who import raw gold. The absence of Hallmarking Centre in Siliguri (Primary Survey conducted till 2017) has affected the business of the small jewellery traders as a section of their customers doubt the purity of their gold. This is one of the reasons why some of them are gradually shifting towards corporate jewellers. In order to save their business, the traditional *swarnakars* now go to Kolkata for an imprint of hallmark on their jewellery, which involves extra cost. In case they do not receive adequate orders they just cannot afford to travel to Kolkata secure hallmark. It has also been noticed that the small jewellery market for many years survived on smuggled gold. By using smuggled gold, they could evade tax and can get raw gold in cheap price. The margin of profit was high, since the production cost was low. Government's control on smuggled gold has contributed to an escalation of raw gold price. Besides, the current laws and governmental policies of the country related to the Gems and Jewellery Industry in India have affected the local traditional *swarnakars* negatively. Rising excise duty and governmental policies have affected the traditional un-organised jewellery industry in Siliguri.

3.3 Governmental Policies and Programmes Related to Gold Jewellery

From the year 1947 to 1963, the possession of raw gold privately by an individual and the jewellery retailers was put under restrictions, and they were urged to go for 'loans backed by gold' (Desebrock 2002).

- In 1963, Gold Control Rules were announced by the regimes where the Government prohibited jewellery manufacturer or *karigars* from making gold jewellery above 14 karats and initiated domestic trade for equal distribution of raw gold.
- In 1965, Gold Bond was introduced in an exchange of gold jewellery, gold coins and gold bars with an interest rate of 7 per cent. National Defence Gold Bonds were introduced for 15 years where the interest rate is fixed at 2 per cent for 10 grams of gold bars, coins and jewellery at 995 purity.
- In 1966, 4th amendment of Defence of India Rules has declared to create gold jewellery above 14 karats, but possession of gold bar has been abolished. In the same year the Gems & Jewellery Export Council was established.
- In 1968, Gold Control Rules were clubbed under the Gold Control Act where possession of gold bar by individual became illegal, it became compulsory for jewellery retailers and gold refiners to have a license; and lastly, jewellery retailers need to depend on the old scraped gold as the metal for making new jewellery. These tremendous restrictions were put on jewellery retailers so that the purchasing of gold jewellery by the consumers gets reduced.
- In 1990, the Gold Control Act was abolished because it failed to put a check on jewellery retailers because illegally the traditional *swarnakars* were capable to operate their line of business with illegal means of getting new raw gold.
- In 1992, Government of India permitted the importation of raw gold and gold jewellery officially for the domestic market by formulating Non-Resident Indian (NRI) Schemes where the NRI can bring 5 kg of gold twice a year in a gap of 6 months; later in 1997, it increased to 10 kg of gold. Till date, this NRI scheme is


still in operation. This scheme has benefited traditional swarnakars by helping them run their business and trade successfully.

- In 1993, 1994 and 1997 government has introduced Special Import Licence and Open General Licence Schemes; 5 years' Gold Bond was brought out in 1998 to the consumers so that they can invest in the schemes.
- In 1999, State Bank of India received authorization to take gold from the public for earning interest in maintaining it.
- On 11 April 2000, Bureau of Indian Standards (BIS) introduced Certification Schemes for Hallmarking of Gold Jewellery to put a check on the arbitrary rate put by the local jewellers in the name of the purity of gold. Local jewellers do not desire to watch over the governmental method to evaluate the purity of gold jewellery because they do not believe in the mechanical device for evaluating purity. Due to this Government of India understands the essentiality to spread consciousness among the gold jewellery consumers before buying gold. Buying gold in India has served its purpose for investment and as security money along with religious and cultural significance. For both the purposes, gold jewellery is a highly consumable product in India, so the government took the initiative on 26 November 1986 through a BIS act, and on April 1987, BIS started its activities to protect consumers from deceit and to protect the national economy. Hallmarking Scheme under BIS provides “third part assurance and satisfaction”⁴ to the consumers to get “right purity of gold (or silver) for the given price (value for money)” (Frequently Asked Questions on Hallmarking of Gold & Silver 2018). This Scheme operates through Regional and Branch Offices of BIS located in various sections of the state. In West Bengal, there are eight Hallmarking Centre's located only in Kolkata (Most Immediate No. 11/30/2008-BIS, 2009)⁵. To open a Hallmarking Centre, a jeweller had to get recognition from BIS Assaying and Hallmarking Centres available in Regional Centres of the concerned state. The Indian Standard for gold is IS 1418.

⁴ Frequently Asked Questions on Hallmarking of Gold & Silver, Retrieved June 9, 2018, (<http://www.bis.org.in/cert/FAQsHM.pdf>)

⁵ Government of India. Ministry of Consumer Affairs Food & Public Distribution. Department of Consumer Affairs. Krishi Bhavan, published in May 12, 2009, Retrieved June 9, 2018 (www.bis.org.in/cert/goldhm.pdf)

This licence has some codes, which are marked on gold jewellery. Identification of hallmarked gold jewellery till 1 January 2017 was done by the following mark:

- BIS Logo Mark 
- The purity of gold is identified by Caratage which has its number-
- 23 karat gold= **958**
- 22 karat gold= **916**
- 21 karat gold= **875**
- 18 karat gold= **750**
- 17 karat gold= **708**
- 14 karat gold= **585**
- 09 karat gold= **375**
- Identification Mark of Assaying or Hallmarking Center
- Identification Mark of Jewellery Shop
- Year of making the jewellery.
- For jewellery consumers, BIS has introduced magnifying glass of minimum 10X magnification, which should be available in the jewellery shop. Consumers can check the purity mark with the aid of this device before buying it (Scheme for Certification of Gold Jewellery/ Artefacts for Fitness Marking As per IS 1417:1999, 2005)⁶

From 1 January 2017, a slight amendment was done by BIS in the identification marks of the hallmarking jewellery is:

- BIS Logo Mark 
- The purity of Gold is identified by Caratage which has its number-

⁶ Scheme for Certification of Gold Jewellery/ Artefacts for Fitness Marking As per IS 1417:1999, 2005, Retrieved on May 6, 2018 <https://bis.gov.in/qazwsx/hmd/STI-1417-4.pdf>

- 22 karat gold= **22K916**
 - 18 karat gold= **18K750**
 - 14 karat gold= **14K585**
 - Identification Mark of Assaying or Hallmarking Centre
 - Identification Mark of Jewellery Shop
- In November 2005, Reserve Bank of India has circulated “Preferential treatment to Hallmarking Jewellery” to Banks “while granting advances against jewellery” (Frequently Asked Questions on Hallmarking of Gold & Silver 2018).
 - In March 2008, BIS has launched Hallmarking on Silver Jewellery. Hallmark on Silver Jewellery is Marked as:

- BIS LOGO



- The purity of Silver can be identified by numbers

Fine Silver=	999.9
	999.5
	999
Silver mixed with alloys for jewellery artefacts =	970
	925
	900
	835
	800

- Identification Mark of Assaying and Hallmarking Centre
- Identification Mark of Jewellery Shop
- Year of making the jewellery.

- In the 2012 Union Budget, a certain quantity of taxation that was imposed on the purchase of gold jewellery above 2 lakhs. Customs duty was levied for the refinery and manufacturer of gold bars from 1 per cent to 2 per cent and Central Excise Duty was increased for gold bars, gold ore, gold ore to 3 per cent (GJEPC India 2012)⁷; but later on this increase in excise duty was withdrawn by the Government of India.
- In 2014, World Gold Council indicated that India should launch ‘Karigar Welfare Scheme’ for the development of skills and training programmes for the jewellery *karigars* for showcasing Indian hand-made Jewellery (in this issue, 2014)⁸. In 2014, the Government of India lifted the import duty on gold and silver jewellery from 10 per cent to 15 per cent for protecting the domestic jewellery market by starting a project identified as ‘Make in India’. The monetary value of gold and gold jewellery has increased in the domestic market after raising the import duty on gold, but the uprising demand for handcrafted Indian designed gold jewellery in United States, Europe, China, Japan, particularly South Asian Countries has cause the government on the exportation of handcrafted gold jewellery (Watal 2018:12-19) other than machine-made jewellery. The objective is to make India a worldwide manufacturing hub by recycling and refining of gold jewellery in order to boost the Indian gold jewellery market by exporting gold jewellery.
- In 2015, PAN became mandatory for purchasing gold jewellery worth 2 lakhs and above.
- In Union Budget of 2016–2017, the Government of India re-imposes excise duty of 1 per cent without CENVAT credit or 12.5 per cent with CENVAT credit with mandatory of PAN card for transactions of 2 lakhs or above. Hallmarking of jewellery will be done at 22 karats, roll back the policy on 1 per cent of TCS (Tax collected at source) for purchasing gold jewellery of 2 lakhs or above and imposed it till 5 lakh or above. In November 2016, the government demonetized ₹500 and

⁷ Highlights of Union Budget 2012-2013, March 19, 2012, Retrieved March 2, 2015 (https://gjepec.org/admin/Circulars/1229521255_Circular-to-all-Members-on-Budget2012-13.pdf)

⁸ Weekly Economic Bulletin. September 30-October 06, 2014. Retrieved March 4, 2016, (http://indiainbusiness.nic.in/newdesign/upload/Publications/Weekly/Oct_2014/MEA_Newsletter%20Sept_30_Oct_06.pdf)

₹1000 notes for removing the black money from Indian Market, and 3 per cent of GST and 1 per cent of VAT were imposed⁹.

3.4 The Response of the swarnakars to the Governmental Policies

The governmental policies on gold (as raw material), gold jewellery and jewellery trade have impacted the traditional *swarnakars* adversely. They recorded their protest against some new regulations by organizing a National Strike in 2012. In March 2012, The Central Board of Excise under the Ministry of Finance introduced a policy by which the small traditional *swarnakars* now have to pay “excise duty” on gold bars, gold coins and gold jewellery. By a policy decision made by Pranab Mukherjee (the then finance minister), the gold artisans or *swarnakars* have to pay 0.3 per cent of excise duty, which means 30 paise duty on ₹100 transaction. Following Budget 2012, in which the declaration was made, the traditional *swarnakars* went on a Nation-wide strike because they thought it would be difficult for them to follow the complexities of this excise duty and particularly when they have to pay value-added tax (VAT). Another important reason for them was that if they had to pay 0.3 per cent extra on transactions the jewellery prices will increase, which will adversely impacted their business. Since they deal with small capital, and their business being small, the new changes in the policy created a lot of apprehensions. The all-India strike forced the Government to withdraw the proposed excise duty and reduce the tax on imported gold, which the government had increased by 4 per cent. According to a 2012 report, around 2 tons of gold India produced in a year against an import of 900 tons¹⁰. The mandatory “Hallmarking on gold” has also adversely impacted the small traditional *swarnakars*, because the process involves additional cost and administrative hassles. The gold ornaments made and sold by the corporate jewellery houses provide Hallmark, which the consumers trust as the hallmark of purity. This shift of consumers from traditional *swarnakars* to corporate jewellery has put a cost on the petty traders. Over the last two decades, one can see the rise of a new jewellery consumer culture, where the trade name of the company on the

⁹ Government imposes 1 percent excise duty on gold jewellery, Deccan Chronicles with Agency Inputs, Published on March 1, 2016, Retrieved June 6, 2018 (<https://www.deccanchronicle.com/nation/current-affairs/010316/government-reimposes-1-per-cent-excise-duty-on-gold-jewellery.html>)

¹⁰ Huge gold imports strains balance of payment: Pranab, *The Hindu-Business Line*, New Delhi, Published on March 20, 2012, Retrieved March 2, 2018 (<https://www.thehindubusinessline.com/economy/huge-gold-imports-strain-balance-of-payment-pranab/article23066172.ece>)

jewellery has become a fashion, adding benefit to the ornaments. This provided an impetus for the middle and upper classes consumers to abandon the traditional and petty traders and shift towards the corporate jewellery (Sennettle 2006).

The prime target of these governmental policies is to protect the consumers from cheating and to prevent tax evasion by the *swarnakars* and jewellery retailers. The non-existence of the Hallmarking Centre in Siliguri (Primary Survey conducted till 2017) has put traditional *swarnakars* in an adverse position as their customers are moving towards the Corporate Jewellers. The government is expecting that by 2022, the number of skilled and semi-skilled *karigars* and *swarnakars* would exceed than 9.4 million (Watal 2018:12). This has given hope to the traditional *swarnakars* to continue their hereditary or family business and display their skills for a value. Let us have an account of how the traditional *swarnakars* look at the government policies.

Strike 2012- In March 2012, The Central Board of Excise under the Ministry of Finance declared its new policy to introduce ‘Excise Duty’ on gold bars, gold coins and gold jewellery. The nitty-gritty in maintaining a financial record for every transaction of selling jewellery was thought to be tough for local traditional *swarnakars*, they also apprehended harassment at the hands of the excise department. The small traders were completely ignorant about the processes of doing accounting and keeping tax file.

Mr. K Gowasmi, a 44-year-old *karigar*, who works in an Astrological Jewellery Shop, expressed his worries by saying that it is a trap of the government to impose 0.3 percentage of every transaction because government knows that this jewellery industry is run by uneducated and less educated people whose livelihood depends on their hand skills; any legal or formal or mandatory rule imposed on them by the government will make them handicapped in maintaining financial records. For maintaining financial record for every transaction, they need to keep charter accountant or cost accountant; they would have to hire the services of cost/chartered accountants, which would mean extra cost.

On March 20, 2012, proprietor of the J. J. Gold House in Kolkata stated, “*we are idle since last week, and jewellers are in no mood to reopen stores*”.

As Siliguri jewellers operate under the guidance of Calcutta Gems and Jewellery Associations so all the four jewellery associations in Siliguri follow the footsteps of the above associations. It was also found that hundreds of small *swarnakars* and middle *swarnakars* along with their *karigars* came out in the H. C. Road near the Venus More area to demand the withdrawal of 1 per cent of excise duty and 4 per cent of custom duty on standard gold bars and gold coins which were enforced on them. After 12th day of strike, Pranab Mukherjee declared to have a relook at jewellers' demand for withdrawal of excise duty on unbranded jewellers (traditional *swarnakars*/ local jewellers)¹¹ had built a hope that the lockdown situation will be solved, but an introduction of the Tax Deduction at Source (TDS) on purchasing jewellery above Rs 2 Lakhs made the traditional *swarnakars* to continue the strike for 21 days. The reason for the introduction of TDS is that to restore the black market and to control smuggling of gold (Mishra 2012). After 21 days of long National strike by traditional *swarnakars* in Siliguri, they received the good news that the proposed excise duties have been withdrawn. The political parties which were in alliance with the ruling Congress party had a hand in this development¹². (Jewellers to End Strike today after Pranab Assures Duty Review, 2012).

Strike 2016—In 2016 Budget, Finance Minister Arun Jaitley proposed levying 1 per cent of excise duty again on non-silver jewellery, especially on gold jewellery. He also made it mandatory to use PAN card for the jewellery purchase worth ₹ 2 lakh and above.

Mr. P. Karmakar, aged 47, a middle *swarnakar*, president of the Bidhan Road Jewellery Association, expresses that “*during 1981 or 1982 (not sure about the year) and in the year 2012 the Indian government tried to impose excise duty on jewellers which government stepped back to enforce it. Every time the government is trying to enforce these rules but the feeling of belongingness among the jewellers all over the country made the government roll back these rules.*”

¹¹ Pranab Mukherjee to meet jewellers today, India News, Published on April 6, 2012, Retrieved February 6, 2013 (<https://www.ndtv.com/india-news/pranab-mukherjee-to-meet-jewellers-today-475270>)

¹² Jewellers to End Strike today after Pranab Assures Duty Review, Retrieved April 7, 2012 (https://www.rsbl.co.in/media-gallery/2012/apr/The_Economic_Times_7Th_April-2012.pdf)

It reflects that the financial department of our country was trying to put some regulations on the gold transactions in order to generate revenue. The government was aware of the volume of jewellery trade in India. India was the largest consumer of gold before China took over in 2013; about 974.8 tonnes of gold consumption in India come from either imports or recycling. It was also observed that gold consumption in India holds the highest position in the world as a percentage of GDP (Menon 2015). But such regulations on every transaction on 'gold' brought trouble for traditional *swarnakars* all over India. It is found that within three days of National strike in 2016 more than 300 associations, small and middle *swarnakars*, *karigars* and many more persons, directly or indirectly linked with jewellery business in India, participated in the strike¹³. The traditional *swarnakars* in Siliguri supported the National strike and had organised candlelight rally against Central Excise Duty on 13th March 2016 with a slogan “*inspector raj cholbena cholbena*”, “*hamare mange puri karo*”, “*roll back excise duty*”. A news flashed on 18th day of the strike that the strike has caused a loss of ₹ 60000–70000 crore to jewellery industry in India. This made the government re-think about the imposed rules and declared that there will be no ‘inspector raj’, which means jewellers will not face any harassment from excise officers or ‘inspector raj’¹⁴.

Mr. J. Roy, aged 51, a small *swarnakar* said: “*now all the political parties including Congress, AAP, Shiv Sena and many more have been involved in these issues. Previously there was a clash in between jewellers and governmental policy but now it has changed the entire scenario*”.

Like, Mr. Roy and many other local jewellers who wanted to reopen the shop, because they were doing no business for weeks, could not do so out of fear of being isolated. Mr K. C. Ghosh, a 67-year-old small *swarnakar* admitted of making losses since he had to keep his business shut. For him, the move was suicidal for the jewellers (i.e. “*nijer*

¹³ Jewellers begins 3 Days Pan-Strike to Protest Excise Duty Levy. (2016, March 02). Retrieved March 03, 2016 (www.ndtv.com)

¹⁴ Indo-Asian News Service on April 3 2016, 6:36 PM in New Delhi presented a new flash with a headline *Excise Duty will bring back Inspector Raj: Arvind Kejriwal*, highlights “The excise duty ... will give rise to corruption. The excise inspectors will ask for bribe from the jeweller. ... when the United Progressive Alliance government was in power, Pranab Mukherjee as the Union Finance Minister had also introduced the same tax in 2012. However, the then Congress led government had to roll back the tax after resistance from jewellers. The President also agreed with the view that it will bring the Inspector Raj back in the country”. *Indo-Asian News Service*. Retrieved April 3, 2016 (www.india.com)

paaye kurol mara”). Despite this, he sided with the protesters. All the four-jewellery associations came together to support the Gems and Jewellery Association in India. So much was the scale of the movement that the individual traders had to join the 42-day-long strike. The strike period included March–April, the peak season for jewellery business in Siliguri.

In order to sustain the long strike, Siliguri Swarna Shilpi Unnayan Samity in Siliguri took initiatives to distribute rations, vegetables and money to small *swarnakars* and *karigars* to help run their family. Mr. B. R. Ghosh, a 61-year-old small *swarnakar*, and the secretary of Siliguri Swarna Shilpi Unnayan Samity (association) at Mahabirthan, opined that the members of their association had distributed ‘ration’ from 7th April 2016 to the local *karigars* and small *swarnakars* who were economically unstable. The ‘ration’ included rice, wheat, lentils, mustered oil and vegetables, which was distributed to economically distressed *kaigars*, gold workers and salesmen as they were finding it difficult to manage their families without wages. Once in a week, the association distributed ‘rations’ to eighty *karigars* and some small *swarnakars*; the day’s ration included 7.5 kg of rice, 1 kg of lentils, 5 kg of potato and 500 gm of mustard oil.

Mr. G. Karmakar, a small *swarnakar*, said, “*our associations made a committee of eight members to oversee ‘ration’ distribution and take care of the difficulties faced by their association members*”.

The helping gestures from the association stimulated the members of Khudiram Pally association and Hill Cart Road association to keep them united in those difficult days. The Bidhan Market association, on the other hand, did not organize any such relief work. Mr. P. Karmakar, aged 47, a middle *swarnakar*, and the president of Bidhan Market association, explained that their members are relatively better paid and they never demanded such special support.

In a focused group interaction, the respondents said that it is not possible to impose a tax on the *karigars* for making jewellery because the process for making one piece of jewellery required minimum five to six *karigars*, and not all *karigars* work in a particular shop. Each traditional *swarnakar* who have jewellery shop recruits at least one or two specialised *karigars*. So, for making one-piece jewellery traditional

swarnakars are depending on each other. For these reasons, if a levy is put jewellery, the price of the gold jewellery will boost up in one side; and on another side, keeping a record for every step of jewellery making by specialised *karigars* is not an easy for the traditional *swarnakars*. The long strike made a large number of workers jobless and they had to face serious economic distress. Most of the workers are paid daily wages or on jewellery piece rate. They work on “no work no pay” principle. The wage rate being very low they do not have savings to see through the crisis. The association had to step in to support them. However, the *karigars* and small *swarnakars* understood that the proposed policies, if implemented, would destroy their livelihood. They could see that the policies would heavily favour the corporate jewellers.

With the prospect of being unemployed, small *swarnakars* and *karigars* faced psychological problems for not being able to meet their day-to-day household requirements. This strike impacted their families negatively. The condition of the middle *swarnakars* was slightly better since they had some reserve cash to take care of their families. They thought that the strike was absolutely necessary for their survival in the trade. Their worries were articulated in the slogans they used during the strike; the banners read: “*Simplify TAXATION...be it VAT, CST, EXCISE DUTY, INCOME TAX, SERVICE TAX and all other taxes*”, “*Roll Back the levy*”, etc. They have put questions to the government such as “*Why burden the poor traders and swarnakars with excise duty?*”

Among other incidents, on the 41st day of National strike, on 13th April 2016, one gold artisan in Kolkata, named Mr. Susanta, aged 36, committed suicide because of poverty and indebtedness. Eight artisans had committed suicide in the country¹⁵. The strike was called off after 42 days, and on the eve of *Akshaya Tritiya* the traders returned to business. The memory of long layoff still haunts the jewellery traders and all the people who draw livelihood from the trade, the workers, in particular.

Demonetization—On 8th November 2016, Indian Prime Minister Narendra Modi declared demonetization of 500 and 1000 rupees notes with a declared objective to find

¹⁵ Khanna, Rohit. April 11, 2016. Jewellers Strikes: Eight Artisans ends Life this year, The Times of India Retrieved on May 11, 2016 (<https://timesofindia.indiatimes.com/city/kolkata/Jewellers-strike-Eight-artisans-end-life-this-year/articleshow/51771232.cms>)

out black money. This sudden announcement led people wanting to convert their accumulate, undeclared, cash into gold. In Siliguri and Bagdogra, like in other parts of the country, people thronged jewellery shops of all kinds to purchase of gold coins and jewellery. This gold rush benefitted the traditional *swarnakars*, along with middle and big jewellers in Siliguri.

One of the jewellery consumers, named Mrs. M. Dey, aged 46, disclosed that her husband had exchanged old currency notes in exchange of gold jewellery. She was happy that because of this crisis she could procure jewellery worth several lakhs of rupees. This indicates that there was a golden rush of many consumers in Siliguri who have converted the ‘banned rupees’ into gold jewellery and gold coin. The consumers who buy jewellery from small traders usually pay in instalments. But this time, they bought jewellery in cash. In Siliguri market money in millions was exchanged for gold coins and gold jewellery.

Mr. C. Karmakar, a small *swarnakar*, noticed a panic buy among the peoples who keep undeclared liquid cash at home, and not in bank, in order to evade taxes. Even the rich section who never visited the small jewellers visited such shops and bought all the ornaments they had in store. Mr. Karmakar recalled that he had to return many of his customers because he had no stock of gold or gold jewellery.

Another small *swarnakars*, named Mr. V. Prasad, aged 46, received information about the panic buy from his friend, who gained more than Rs. 3 lakhs in a day. He said that noticing the sudden rise in demands the traditional *swarnakars*, small and middle, collected gold from gold bullion dealers in Siliguri. Gold bullion dealers charged higher than the market value of gold. The traditional *swarnakars*, in chain, charged higher than the market rate for every jewellery item they sold; thus, making some quick money. Still, there was a huge shortfall of supply in Siliguri market.

Mr. A. Pal, aged 34, a salesman in a small *swarnakar*'s shop, said: “*in those days we kept the jewellery shop open till 12:30 am because of customer rush*”.

The sudden rise in demand contributed to acceleration of gold price, i.e. the gold price for 10 grams of gold rose up to ₹30050 (Siliguri gold market price) but on the day of

demonetisation the price rose to anything between ₹37000 and ₹43000. Each customer was ready to buy jewellery by giving an advance of ₹ 2 lakhs to Rs 4 Lakhs. So much was the panic buy that some customers were ready to accept a lower value for the old currency notes. A middle *swarnakar*, named Mr. K. Gupta, aged 41, told me that on the demonetisation night some consumers had exchanged banned rupees with gold jewellery for lower values, they accepted Rs 950 for one thousand notes. Mr. K. Gupta, a middle *swarnakars*, and Mr J Prasad, a *karigar*, having his own *Kharkhana* (jewellery workshop) endorsed that between 8th November and 12th November 2016 all the traditional *swarnakars* made a huge profit out of sudden rise in sale following demonetisation. Following this chaos, the government had forced the bullion dealers/traders to close their business for a few days. Consumers who purchased did panic buying of jewellery mostly belong to business class and the upper class, who had so much of black money outside the banking system.

3.5 Marketing Strategy of Traditional swarnakars in Siliguri

A market is a place for economic activities for individuals and groups to form their economic institution freely without any objections. It considers the condition of production, reproduction and consumption of social life where individuals are related and economically dependent on one another. Marx has vividly explained how the production system, along with distribution and consumption constitutes the ‘base’ or foundation of a social system. The junction between the ‘base’ and ‘superstructure’ is the market where an individual involuntarily enters into social relations through sale and purchase. Therefore, the concept of market deals with how the producer and sellers are selling their products, how they deal with the demand and supply of the products, how they determine the price of the products, and how they maintain a cordial relationship among the producers, retailers and consumers. Market thrives under neo-liberal policies, where the state grants more and more space to it and amend the credit policy, taxation and labour laws to suit the interests of the market¹⁶. The market economy thrives by promoting consumerism, i.e., by granting more choice and freedom to the sellers as well as the buyers. The largest market in India is that of consumed

¹⁶ Hass in his book “Economic Sociology: An Introduction” has mentioned Zeliers explanation of market economy which is “ ‘ Market Economy’ implies a system in which actors are relatively free in their choice of purchase, dealings, and activities. In market we exchange goods and services relatively freely: workers negotiation labor contracts with employment, buyers negotiate price with sellers (Zelier 1998).”

yellow metal, i.e., gold. Gold jewellery plays an important role in the life of the Indians. It symbolises purity and sacredness; therefore, a big social value is attached to gold and gold jewellery. It has both material and cultural value. Being the largest consumable metal marketed in India, it is necessary to recognise how this metal is marketed in forms of gold jewellery.

Sociologically, marketing engages people in exchange of goods and services. Philips Kotler (et al.) writes: “Marketing is a societal process by which an individual and groups obtain what they need and want through creating, offering, and freely exchanging products and services of values with others” (Kotler 1994:6). In exchange, the sellers need to know the preferences, needs and taste of the buyer and the buyer should know about the products the sellers are out to trade. It works on the principle of reciprocity; there always has to be something to offer in exchange from either side. There is a great deal of dynamism in the relation between the buyer and seller. Since the sellers face competition, they resort to various strategies to outwit others in the business. The traders of all size try to establish some kind of stable relationship with their consumers and work on their psyche. A sense of mutual trust and consumer satisfaction come handy in building the relationship. For the small and medium *swarnakars* the relationship lasts for generations as the buyers and sellers get into some kind of social relationship. Some families have their ‘family *swarnakars*’ who supply all kinds of jewellery for all occasions.

Marketing strategies of the traditional *swarnakars* and jewellery traders concern the process and techniques that they use to run their line of work and to influence the consumers. The marketing strategies of the traditional *swarnakars* and jewellery traders were based on local demands and the prime mode of marketing was to build a stable face-to-face interaction sometimes by visiting the known customers with the design book or to gain the confidence of the customers when they visited their shops. Consumers buy jewellery for ‘tradable investment’ (Desebrock 2002) for savings, emotional attachments, values and capital if they exchange or sell their old jewellery at a reasonable price. Therefore, the quantity of gold jewellery possessed by the consumers as an asset is determined by a class situation where the marketing strategies of jewellery traders are dependent on the rate of gold per grams to deal with the jewellery consumers. The strategy adopted by the jewellery industry, at present, has

changed from ‘production to consumers’ to ‘consumers to production’. It signifies that the traders have started giving emphasis on the taste of the consumers before making gold jewellery. The industry now makes designs based on their experiences in dealing with the customers and in line with the changing tastes and needs of the buyers of different classes and communities. Now the marketing strategy is consumer oriented and research based. Pricing of the gold jewellery is also a crucial part of the marketing strategy adopted by the traditional *swarnakars* and jewellery traders. Therefore, there are a few hidden strategies adopted by them for earning extra profits in the competitive market. Some such strategies are as follows:

- Traditional *swarnakars* hide the purity of gold to the consumers. Consumers who visit local *swarnakars* and traders mostly are from the lower-class and middle-class background. They are unaware of the purity element: gold policies and the fluctuation of gold prices and pricing of gold jewellery. This is the main catch for the traditional *swarnakars*. Gold jewellery is generally made of 20–22 karat gold mixing with other metals to give perfect shape to the jewellery item. Consumers have no means to make out the exact proportion of mixing of metals; they have to trust what the seller is telling them. For this reason, they visit the known traders hoping that they would not cheat them. The traders take advantage of this blind trust. The traditional *swarnakars* and traders make full use of their trust and hoodwink them by hiding the purity of gold to the consumer, i.e., they would charge the price for 24 karats while actually offering 18-karat gold. Here is an illustration of how trust of the customer is used to make extra profit.

Current gold rate for 24 karat gold for 10gm in Kolkata (dated 3/6/2018): INR= ₹ 32,210.00

Polishing and making charge (may vary): INR= ₹ 1000 per gm of gold

Traditional Swarnakars will calculate the cost of 10gms of gold jewellery

	Calculation	Amount
Cost of Gold (10 gm) (24 karat)	1×32210	32210.00
Polishing and making charge (may vary)	$10 \text{ gm} \times 1000$	10000.00
	Total	₹ 42210.00

Generally, gold jewellery contains 20–22 karat and diamond jewellery is made with 16–18 karat. Hence, the actual cost of gold jewellery which consumer need to pay:

The current gold rate for 22-karat gold for 10gm in Kolkata (dated 3/6/2018): INR= ₹ 30,640.00

Polishing and making charge (may vary): INR= 1000 per gm of gold

Consumers need to pay for 10 grams of gold jewellery

	Calculation	Amount
Cost of Gold (10 gm) (22 karat)	$1 \times 30,640$	30640.00
Polishing and making charge (may vary) for per gm of gold is 1000	$10 \text{ gm} \times 1000$	10000.00
	Total	₹ 40640.00

Therefore, a huge difference in pricing is seen in calculation where the *swarnakars* earn (42210–40640 = ₹1570) extra on every jewellery of 10 grams. As they do not provide any purity certificate, the consumers are unaware of their trickery in setting jewellery price.

The traders use tricks to make extra profit while buying or exchanging old gold jewellery items. They fix the value at 30–40% lower than the market value. Here is an illustration.

(Current gold rate of 24-karat × gold weight) - 40% of the total value
$(32210 \times 10\text{gm}) - 40\% = \text{₹ } 193260$ (amount given to the consumer)
Profit = $32210 \times 10\text{gm} = 322100 - 193260 = \text{₹ } 128840$ (<i>swarnakar</i>)

The traders bring back the old jewellery for sale after polishing or a little bit of repair; they sell them at the current market rate. While selling this to new consumers they will add making charge to the total price. In this way, the traditional *swarnakars* make profits in addition to normal trade. The rates for making jewellery, polishing jewellery and for designing jewellery are not fixed. The charges vary depending on types and designs of gold jewellery. The sellers add making charges arbitrarily.

- Other strategies are employed to entice the consumers to purchase jewellery on a regular interval. One such strategy is not to ask the customer to pay the entire amount at one go; rather, she/he is given an option to pay in easy instalments. This is often deployed by the traditional *swarnakars* in Siliguri and the system is offered to the known and proven customers. But in essence, it is strategy to make more profit. Sometimes the customers are in the habit of exchanging their old-fashioned jewellery for a trendy ornament, thus, giving an opportunity to the traditional *swarnakars* to make some profit; in every exchange the traders apply their own rules of calculation to inflate profit. This is also known as swapping jewellery where both the consumers and *swarnakars* are happy in whatever exchanges they do. Sometimes, the traditional *swarnakars* personally visit the customers' houses with whom they have a close relationship for inviting them on the occasion of *Akshaya Tritiya*. The consumers visit the shops on an auspicious day for honouring the invitation promise. When they visit the shop, they come as potential buyers; they end up buying some jewellery item, thus enhancing the business of the jewellers. The *swarnakars* find their ways to convince the customers to buy. Nowadays the traditional *swarnakars* have started distributing some small gifts as 'token of love', to give a "feel good" feeling to the customers. This gift-giving often depends on the amount of gold jewellery purchased by consumers. Introduction of trendy designs has been one of the ploys to attract the lower-middle-class and lower-class consumers to jewellery buying. Another ploy is called Gold Scheme, where the consumers have to pay fixed EMI for 11 months and earn one EMI is given free by the trader. The customer can buy jewellery on the completion of 12 months. This guarantees a stable sale for the trader. It is also noticed that the traditional middle *swarnakars* in Siliguri have started advertising their jewellery products in hoardings and banners, in order to attract the consumers. Advertisements are also put up in local printed papers and local television channels.

3.6 Traditional swarnakars on Hallmarking of Jewellery

The traditional *swarnakars* were against the government regulation for introducing BIS Hallmark Jewellery for jewellery retailers and manufacturers, which could have saved the customers from being cheated. Traditional *swarnakars* opposed the move because they thought that the problem would bring them troubles and hassles and they would not be able to cheat the customers on the purity of gold. Jewellery consumers in Siliguri

had only a vague knowledge about the importance of Hallmark Jewellery and they were being guided by a misplaced trust on known *swarnakars*. Given below are the responses of the traditional *swarnakars* on the proposal of mandatory hallmarking.

Mr. K. Pal, a retired *karigar*, now working as a salesman in a small *swarnakar's* shop said that he and his fellows used to make gold jewellery with a purity of KDM jewellery. For him, mandatory hallmarking is a ploy of the government to hand over the jewellery business to the corporate jewellers (i.e. to the hand of corporate business). Several small *swarnakars* and a few middle *swarnakars* supported his views regarding mandatory hallmarking.

Another respondent who runs a jewellery workshop, named Mr. J. Prasad, said that he does not believe in machine certified purity of gold, which can be manipulated. In a contrast, Mr. J Saraf, aged 42, and Mr. B K Gupta, aged 51, both middle *swarnakars*, said that the government has taken a universal decision which will apply to all equally; this gives the consumers the right to know about the purity of gold jewellery. This will bring a much-needed transparency in the trade and will help the traders to deal with the customers better. This honest reply from the respondents shows that middle *swarnakars* want that the consumers to know the value of hallmarking scheme. However, in view of the *karigars* and small *swarnakars* in Siliguri, KDM mark could have been a better method to serve everybody's interest; the small traders could have saved them from unnecessary travels to Kolkata to get the hallmark. The consumers could have been saved from paying extra for the jewellery with hallmark.

In West Bengal, at present, there are 59 Assaying & Hallmarking Centres (till 2020), but in Siliguri, there are only 2 Hallmarking Centres¹⁷ which were established in the year 2018. Siliguri Hallmarking Centres go through the necessary testing and give hallmark following IS 15820:2009. The Indian Standards General Requirement are:

¹⁷ Assaying & Hallmarking Centres in ERO-159. Retrieved Jan 7, 2020, (<https://bis.gov.in/wp-content/uploads/2019/07/ERO.pdf>), Mr Shrimant Marut Patil, Partner, Recognition No: ERO/RAHC/R-700607, Validity: 14/02/2021, M/s Siliguri Hallmarking Centre, H/13/2/65/1, Ground Floor, Priyadarshni Market, Khudirampally, Siliguri- 734001, Darjeeling district (West Bengal) and Mr Ashib Rahaman Purkait, CEO, Recognition No: ERO/RAHC/R-700591, Validity: 09/10/2020, M/s Star Hallmarking Centre, St Floor, 181/2 Hill Cart Road (Opp. Bata), Hotel Niladri Plaza (Ojha Mansion), Siliguri (West Bengal)- 734001.

- *“To constantly serve, meet and exceed overall expectations of the customer about the quality of assaying and hallmarking with an error-free and technically valid result.*
- *To pursue better professional practice and continually improve system and services.*
- *To periodically train key technical person and employees whose service may affect the quality of centres’ performance, thereby enhance the satisfaction of customers.*
- *To continuously endeavour to build and maintain the reputation of the Centre being absolutely trustworthy in the eyes of its valued customers who are primarily jewellers and,*
- *To familiarize all personal concerned with testing activity with the quality documentation and implementation of the policies and procedures in their work.”(said by Mr. S. M Patil, aged 52, father of Kiran Patil, Siliguri Hallmarking Centre, 2018).*

Mr. S. M. Patil is a member of the Bangiya Swarna Silpi Samity (jewellery association in Khudiram Pally and the head of all the jewellery associations in Siliguri). He has said that he and some other members of the association are trying to use hallmark for the last five to six years, but the members of under whom his shops are registered, did not give permission to apply for launching the centre. They favoured setting up a Hallmark centre in Siliguri, but some other members of the association opposed the move on the apprehension that the move will affect their business. They were in favour of KDM jewellery rather than hallmark jewellery. So much was the difference of opinion between the two groups that the association split in 2017. Finally, however, the association gave its nod to the proposal of having hallmark centre in Siliguri in agreement with Calcutta Gems and Jewellery Associations. As an outcome, in March 2018, the first Hallmarking Centre was established in Siliguri.

After the establishment of the Hallmark Centre, the traditional *swarnakars* in Siliguri made drastic changes in their marketing strategies. In order to attract the consumers, they are now promoting hallmarked jewellery and at the same time, they have cut down the time of delivery of hallmarked jewellery. Small *swarnakars* are now displaying display boards in front of their shops saying ‘KDM and Hallmarking Jewellery’, ‘Hallmarking Jewellery available’ and so on.

3.7 Strength, Weakness, Opportunities and Challenges of Traditional swarnakars

The traditional *swarnakars* make efforts to win the hearts of consumers in order to advance their business. Like all other businessmen, they make continual assessment of their *strength* and *weakness* of their business and look for new *opportunities* and *challenges*. The new regulations, the competition with fellow businessmen, competition with big business, supply of raw gold, the fluctuations in gold price, the changing demands and emerging fashions bring challenges to the small and traditional *swarnakars*.

On the positive side, the consumers of the gold jewellery in Siliguri maintain direct relations with the owners of the jewellery shops and *karigars*. They are comfortable in dealing with the *karigars*, explain what exactly they want, the kind of jewellery they want and what to do if they want to exchange or alter the ones they already have. This face-to-face interaction between consumers–*karigars*, consumers–small *swarnakars*, consumers–middle *swarnakars* create a known and comfortable ambience between the consumers and the sellers. One can call it an extension of social relations, which is the source of mutual trust that jewellery trade demands. The traditional *swarnakars* take utmost care in maintaining this social ambience since they very well understand that this is the key to the success of their business. The consumers too are generally reluctant to travel to an unknown zone to buy jewellery.

The major difficulty that faces the traditional *swarnakars* is the unavailability of modern techniques and machines in their disposal. Mr. L. Ghosh, a small *swarnakar* and a member of Kalibari Jewellery Association, said that modern machineries are too expensive for their setup as the demand of the ornaments, the amount of business, profit, and the amount of raw gold that they deal with are not sufficient enough to mechanise their production. Other problems are rising wage rate of *karigars*, higher taxes, inability

to make low weight *jewellery*, hassles relating to procurements of hallmarks, lack of standardized rules and regulations for purchase of raw gold, the risk involved in purchase of raw gold from black market, huge competitions among the traditional *swarnakars* and with corporate jewellers. Despite so many difficulties one can see that over the last three–four years many new jewellery shops have come up in Bidhan Market, some of which are new outlets of the already existing traders. This shows that there are still some business opportunities for the small and medium *swarnakars* in Siliguri.

Jewellery business creates lots of job opportunities for the *karigars* of different categories, who are in demand to complete different stages of jewellery making. It opens up opportunities for the job-seekers from the neighbouring states like Bihar, Assam, Orissa, Uttar Pradesh, who migrate to Siliguri to work in the jewellery industry. The demand for jewellery in Siliguri is stable as well as on the rise. There are many reasons for this. Siliguri is a business hub; people are economically rich for whom gold jewellery represents ‘status symbol’ not only for women, adolescent girls and small kids but also for men and adolescent boys. Married women and men wear gold jewellery in line with the demands of the social ceremony or function. The norms, the traditions, the standards and the will to display wealth in coherence with the growing purchasing power of the burgeoning middle-class attract people to the jewellery shops. The obligation of gift-giving among the kin, the compulsion to buy ornaments on festivals like *Dhanteras* and *Akshaya Tritiya* and in many more occasions sustain the jewellery demands in the market. Ornaments of different designs and styles are made for each part of the body to grab the attention of the consumers, who are driven by a desire to beautify the body. Nowadays, the small and middle *swarnakars* are using advertisement media, largely under pressure from corporate jewellers, for promoting their business. The buying of ornaments by the upper and middle classes also entice the lower and lower-middle-class consumers to buy ornaments within their means, and at times, by stressing their means. Exchange of gold ornaments during marriage and other social occasions has been mandatory for these classes as well. However, keeping true to their means they purchase light-weight ornaments or even customized gold jewellery at times.

For a long time, Siliguri jewellery market was controlled by the small and medium jewellery traders who ran their family business. Some of these business families spread out their outlets in different parts of North Bengal, namely, Matigara, Bagdogra, Jalpaiguri, Malbazar, Birpara, Coochbehar, Alipurduar and even in Bongaigao and Kockrajhar in Assam. The entry of the corporate jewellers and frequent changes in the governmental policies have shaken the traditional *swarnakars*, especially *karigars* and small *swarnakars* as their business face new challenges. Another threat comes from the growing popularity of imitation jewellery, known as ‘city gold’ jewellery, made of bronze and coloured in gold. For the commoners it is very difficult to differentiate ‘city gold’ from real gold jewellery. The cost of ‘city gold’ jewellery is much lesser than real gold jewellery. People from lower income groups are now catching up with the trend of buying city gold jewellery, which they can afford. The demand for hallmark jewellery with logo and number, such as BIS 916, 22-karat gold, is making gold jewellery costly. As a result, proper gold jewellery is going out of reach of many of the lower and middleclass customers. For safety reasons too, a section of consumers are now shifting towards wearing city gold jewellery, particularly when they travel.

Strength	Weakness
<ul style="list-style-type: none"> • Availability of skilled cheap labour • Production cost is less • Long-standing reputation • Fast supply of ordered gold Jewellery • Repair of old and damaged jewellery 	<ul style="list-style-type: none"> • Consumers do not pay the total amount of jewellery at a time. • The entry of the corporate jewellery brands in Siliguri • Inadequate infrastructure (<i>for small swarnakars</i>)
Opportunities	Challenges
<ul style="list-style-type: none"> • Employment in large number • Entry of the youth • Entry of non-caste individuals in this occupation • People with less educated but skill can find jobs 	<ul style="list-style-type: none"> • Volatile gold price • Regulatory governmental policies (GST, Hallmark) (<i>for small swarnakars</i>) • Frequent change in governmental policies • Accounting for all transactions

The entry of the corporate jewellers in Siliguri has affected the business of the small and middle level traders and this is the general perception. The corporate jewellers enjoy huge competitive advantage. However, Mr. P. Karmakar, a middle *swarnakar*, has disclosed that the entry of the corporate jewellers in Siliguri has given a huge scope

for the middle-level jewellers to retain their business but the small business has been seriously affected.

3.8 Seasonality in Jewellery Business and Changing Business and Marketing Strategies

Gold has a religious significance in India. It has its long history that traces back how this yellow metal has become a part and parcel of our social and economic life. As a metal, it is a good conductor of heat and electricity; and it is also considered as a novel metal because it does not react with chemicals as it is resistant to tarnish and corrosion. For this reason, gold jewellery is taken as the purest and sacred something to be offered to Hindu god and goddesses. The behaviour of the Siliguri jewellery consumers vary depending on seasons; in the festive seasons the jewellery trade goes up while in other seasons it slumps. Traditional *swarnakars* are aware of the time, months, dates (written in *Panjika, a Bengali calendar*). Traditional *swarnakars*, arrange their sale according to the dates of the festivals, marriage seasons and so on. It is found that the upper-middle class and the upper-class people purchase gold jewellery during *Poila Baishak* (Bengali New Year); they buy jewellery besides buying new clothes. Mr. D. Pal, a 29-year-old small *swarnakar* said that Siliguri is a multicultural city and the Marwari, Nepali and Bihari consumers buy jewellery following the Hindu calendar. It is noticed that consumers purchase gold in *Poush, Chaitra* and *Bhadra* months since they consider these months to be auspicious months for marriage and *annaprasan*. *Akshaya Tritiya* and *Dhanteras* are the two festivals when the consumers consider purchasing gold jewellery or gold coins to be devout. *Akshaya Tritiya* is celebrated in the month of *Vaishak* (late April or early May). It is believed that buying gold jewellery or gold coins will bring prosperity and good fortune to the life of the buyers because gold symbolises with 'goddess Lakshmi'. Traditional jewellers look for this fortunate day on which they sell high and earn a great amount of profits. Besides, on this day, they recover old and sell wedding jewellery. They give discounts on incentives on purchase of more jewellery. Another festival for purchasing gold jewellery is *Dhanteras*, which is celebrated in the month of *Ashwin* (late October to mid-November). It is also known as the festival of wealth. As a part of Hindu tradition, this day is celebrated exactly two days before Diwali where the traditional *swarnakars* gives offers and discounts of various kinds on purchase of gold coins and gold jewellery. Among the regional

festivals in Siliguri Durga Puja, Diwali and Teej Festivals, which also provide the Hindus occasions to purchase gold jewellery.

Besides, among the Hindus, there is a custom for gifting gold jewellery on occasions like marriage and *annaprasan*. People buy gold jewellery when a son or daughter is born. The ideology behind gifting gold to the son symbolises pride for the family and for the daughter purchasing gold means future security and marriage. The jewellers prepare according to the festival calendar. Mr. S. Roy, a 51-year-old small *swarnakar* said that January, February, June, October, November and mid of December are the months for wedding and during these months sale generally goes up. Mr. K. Goswami, who is a *karigar*, stated “during these seasons the work pressure is high. The sale of gold jewellery increases in early-mid September, on the eve of wedding season”. Another middle *swarnakar* said: “jewellery sale is high in the marriage months and when there is a drop in the rate of gold. Upper middle class and upper class or business class people purchase jewellery when the gold rate is relatively low”. Therefore, sale of gold jewellery these days does not depend only on *Panjika*, as consumers wear gold jewellery to display their social status. One can notice a growing tendency among men and women to wear gold jewellery to flaunt and it has become an integral part of their economic status. The middle- and upper-class people also show a tendency to go for the trendy jewellery, like light-weight gold jewellery, modern designs, and so on. With changing fashion, the middle- and upper-class consumers show a tendency to exchange their old and out of fashion jewellery for the new and trendy jewellery. This gives an opportunity to the middle *swarnakars* to make profit.

3.9 Jewellery Associations in Siliguri

Over the years, with an increase in the number of jewellers in the Siliguri market, there emerged a demand for an organization or association. Association is a formal organization with members having a common purpose or interest, which works in a spirit of democracy and cooperation and promotes fellow-feeling among its members. *Swarnakars* and *karigars* of Siliguri came together and formed an association for helping each other and to promote jewellery business collectively. There are four different associations with different interests but they have a history of cooperation at times of common and bigger crisis. Those four associations are as follows:

1. Bangiya Swarna Silpi Samity (BSSS) located in Khudiram Pally
2. Siliguri Swarna Shilpi Unnayan Samity (SSSUS) located at Kalibari Road cum New Cinema Road in Mahabirsthan
3. Hill Cart Road Swarna Silpi Samity (HCRSSS) located at Hill Cart Road
4. Siliguri Brihataya Swarna Rupaya Bapshai Samity (SBSRBS) located at Bidhan Market

The largest of these associations is Hill Cart Road Swarna Silpi Samity. Khudiram Pally and Mahabirsthan and Hill Cart Road associations have their registration number of their own and they are also active associations. All the associations have their own way of decision making and protecting the interests of their members. These associations undertook programmes to improve the life of the *karigars* and small *swarnakars* as well as the middle *swarnakars*, who have been into this business for more than three generations. Mr. S. M. Patil, a middle *swarnakar* who has his jewellery shops in Khudiram Pally, Hill Cart Road, Mahabirsthan and also have a small jewellery outlet in Sikkim, said that *Bangiya Swarna Silpi Samity*, which is the mother of all the associations in Siliguri, does not operate on a set of concrete rules and regulations. The mother organization, have no specific interest towards the beneficiaries and lacks unity among the members. However, *Hill Cart Road Swarna Silpi Samity* is the most organised of the associations, which works according to a set of written rules and regulations; it also organises a lot of programmes like blood donation camps and celebrates occasions like Saraswati puja, Vishwakarma puja and helps the association members. Like so, Mr. J. Kr. Sarkar, aged 51, a small *swarnakar*, said that *Siliguri Swarna Shilpi Unnayan Samity* of Mahabirsthan is more like an informal association; it has no written rules and regulations, but it is the most active association in terms of helping its needy members.

3.10 Problems of Traditional swarnakars

Currently, the traditional *swarnakars* are confronting a number of problems. Some of these problems are rooted in the external developments like the complicated governmental policies and all-powerful corporate jewellers. Traditional *swarnakars* are dependent on the skills of the *karigars* for making gold jewellery. *Karigars* are the backbone of the jewellery industry. They have the ability to design jewellery on any

specification given to them by the customers. Due to increased complexity in jewellery designing the *karigars* are facing problems, as they cannot meet some of the demands. The limitations of the skills and outdated machinery prevent them from adapting to new demands.

The gap between modern designs (which are done with sophisticated machinery) and traditional designs done by the traditional *karigars* is widening. Although Siliguri consumers still prefer traditional designs over modern designs, it becomes difficult for the traditional *swarnakars* to meet changing taste of the customers. Methods that they follow in making jewellery for polishing, dyeing, manufacturing and designing machines are gradually being replaced by the methods followed in modern manufacturing industries, which run on large-scale automation. These days, to cut on production cost, the middlemen supply readymade parts (which can be assembled to make a piece of ornament) which are proving to be cost-effective. The middle-level *swarnakars* have the money to buy them in bulk but a single traditional *swarnakar* does not have the money to buy in bulk. To overcome this problem, a few traditional *swarnakars* team-up to purchase readymade parts, which they distribute among the small *swarnakars* according to their demand. This process of making jewellery has simplified the jewellery manufacturing procedure where these small bits of designs can be soldered together to create fascinating designs to attract the consumer's attention.

The new system of jewellery making threatens to reduce the traditionally skilled *karigars* to mere assemblers of made parts. Their long-earned skill is no longer useful and they thus feel alienated from their craft of jewellery making. On top of this many *karigars* are faced with the threat of losing job and the ones who continue to work are paid less. A gripping sense of alienation has forced many *karigars* to leave the job as *karigar* and to start a new business of their own outside jewellery business. This has adversely affected the traditional *swarnakars*, especially the small *swarnakars* in Siliguri. The slow growth of the business has made the small *swarnakars* to motivate their offspring to go for other career options rather than continuing with their hereditary business. The shortage of permanent *karigars* is affecting the small and middle *swarnakars*. It has become a common pattern in Siliguri jewellery market that the young and energetic *karigars*, after mastering the skill and techniques of jewellery making from the shop owner and fellow *karigars*, start their own shops after some time.

Intragenerational job mobility is found among the traditional *swarnakars*; they take with them some of the stable customers of their old employer. This is leading to an increased competition among the small jewellery shops. The total business is thus being parted and fragmented.

Alienation of the *karigars* and traditional *swarnakars* can be put to an end if a proper training facility is arranged for the traditional *swarnakars* to run the business; the *karigars* have to be given special training for making modern jewellery using modern machines. But such training facilities are missing in Siliguri. The associations should take up the task of modernizing the industry in order to survive in a competitive market. For unknown reasons, the associations are not interested in doing so. It is found that the middle *swarnakars* are updated about these training programmes and certification course for running and sustaining the *karigars* in the shop. According to Mr. A. Agarwal, aged 28, Mr. P. Karmakar, Mr. M. Saraf and many more middle *swarnakars* have acknowledged the importance of specialized training and modernization for the survival of the business. They have participated in various training programmes held in Kolkata, Delhi and Mumbai, and have been immensely benefitted. Mr. A. Agarwal was of the view that the small *swarnakars* are largely unaware of all these programmes and few of them who are aware are educationally backward; some of them have no interest to attend, some are afraid to participate and most of them feel that it is not for them. Traditional *swarnakars* who are less educated were ignorant about up-gradation training and were unable to acquire information about the programmes. These training programmes are expensive and are held outside Siliguri so they were unable to pay the course fee for training purpose. This gap in knowledge and lack of awareness has created problems for small *swarnakars* in Siliguri.

The working environment plays a significant part in the work life of the *karigars*. It is the place where the *karigars* spends most part of their working life. It is natural that the work environment would have a direct bearing on the life of the *karigars*, their health and mental condition. It has been found that a large number of *karigars* confront some kind of health-related problems due to the bad work environment. The size of the workshops is generally small and congested. Small jewellery shop owners keep at least one *karigar* in their workshop. For them, the workshop size, on an average, is approximately 5 feet by 5 feet. For the medium-sized shops, where 6-7 workers work,

the average room size is 9 feet by 10 feet. Besides congestion, the work involves flame, burner, high temperature resulting from heating and melting the gold. Fresh air does not flow in the absence of windows and ceiling fans. The working environment becomes intolerable due to rising heat, irritating smoke and smell of the chemicals used for melting gold. For cooling the temperature of the room, they use table fan. While the work is on, the *karigars* are not allowed to use a fan as it interferes with the process of making jewellery. Inadequate ventilation and polluted air inside the workshop stress the *karigars* and this leads to fatigue and drowsiness. The *karigars* are made to inhale toxic particles day in and day out causing irreversible health ailments. In general terms, this can be termed occupational hazardous, but from the perspective of the *karigars*, it is ‘taken-for-granted realm of routine’ (Storey 2014). Out of 17 *karigars* whom I covered in my study, 14 (82.3 per cent) are affected by asthma and spondylitis. Other 3 (17.64 per cent) have developed eye problems.

Mr. S. Karmakar, aged 55, a *karigar* who works in a small *swarnakar*’s shop said: “A few weeks ago, I started feeling a weird sensation in my right-hand finger, a numbness. This sensation got worse after working with my jewellery tools and instruments. My hand started shaking while I was making jewellery.”

In this way, the *karigars* are susceptible to many health issues; they develop different ailments in hands, arms, neck, shoulder, and back. Governmental policies and programmes have also impacted the traditional *swarnakars*. After the liberalization of gold policy in 1991, the demand for gold jewellery began to increase. The flow of smuggled gold (untaxed gold) also increased; the government was not in a position to monitor the actual transaction of gold in the market. The mandatory “Hallmarking of Gold Jewellery and Certification of gold jewellery” is done to safeguard the consumers from adulteration and impacted jewellery business adversely. The imposition of GST on all gold transactions also increased the worries of the small traders. The corporate jewellers with their better management skills have adjusted with the new legislations well as fast. But the small jewellers had a tough time to adjust. As the traditional *swarnakars* cannot give the certificate of the purity of gold with Hallmark, the trust of the consumers is on the wane. The increase in excise duty and the mandatory PAN card for the consumers for any transaction of Rs 2 lakhs and above have also affected the business of the small *swarnakars*, who were in the habit of doing the transactions

informally. The World Gold Council Report 2014 has noted several problems that face the traditional *swarnakars* in India, and recommended upgradation of the infrastructure of jewellery market. The government so far has not made any policy or scheme for the upliftment of the traditional *swarnakars*. But in 2014, the World Gold Council (India) proposed a “Karigar Welfare Scheme” for the gold workers and a scheme for skill development. Till date, all the governmental policies are related to the raw material needed for making jewellery i.e. “gold”.

The traditional *swarnakars* work in their own shop and make jewellery with the help of *karigars*, whom they employ. They work with their traditional tools, which their earlier generation used to use. Thus, they find it difficult to compete with modern industries which operate with hi-tech types of machinery. From the Table 3.3, it is clear that the oft-cited problems that face the small traders involve lack of finance, innovation and absence of modernization of production system. Thus, when the big business is entering the market with all advantages, they are out to lose business. The problems, which the traditional *swarnakars* are facing, are as follows:

Table 3.3: Problem of Traditional *swarnakars*

Problems of Traditional <i>swarnakars</i>	Percent
Showcasing of jewellery product	25%
Free demonstration of jewellery	25%
Lack of financial support	100%
Inability to make low weight jewellery	100%
Inability to give discount on jewellery price	37.5%
Offer Price	62.5%
Inability to give free gift on purchase	37.5%
Lack of variation in jewellery design	100%

Source: Primary Survey, 2015-2018

3.11 Summary of the Chapter

In this chapter, I have given an outline of the traditional *swarnakars* in Siliguri jewellery market. I have discussed about their evolution and spread of the traditional caste business, the business organization and business strategies and their challenges and problems. The picture that I have got it that in the changing scenario the traditional

swarnakars, especially the small *swarnakars*, and the *karigars* are finding it extremely difficult to sustain their livelihood. The middle-level *swarnakars* have adjusted well as they find ways and means to expand their business but the small *swarnakars*, and their *karigars* are fighting a survival battle with the approach of the big and corporate traders. The newly introduced government regulations and the new tax regime are also going against their interest. The traditional *karigars* are gradually becoming redundant with the population of ready-made factory ornaments and mechanization of large-scale production system controlled by big business.

Chapter 4

THE CORPORATE JEWELLERY HOUSES IN SILIGURI

4.1 Introduction

In this chapter, I have given an account of how the corporate jewellery houses operate in Siliguri jewellery market. We have seen in Chapter 3 that the Siliguri jewellery market was controlled by the traditional *swarnakars* for many years until the first entry of the corporate jewellery outlets in the year 2002. The corporate jewellery houses have dented the monopoly business of the traditional *swarnakars* (small and medium) by establishing their franchise and direct showrooms into their domain. Keeping in line with the objectives of the present study, I have selected three corporate jewellery houses, namely, P C Chandra Jewellers, Tanishq and M P Jewellers, for studying their modus operandi and to understand how their business conflict with the interests of the traditional business. The term “corporate jewellers” has been used in a broad sense to identify the jewellery business module, which involves a big investment of capital and operates at the national or global levels on formal terms. These houses follow a “rational” division of labour where the workers are formally recruited based on specialisation with a higher division of responsibilities among different working departments and sections. Here the working relations are maintained through a set of rules and regulations of the trade. The workers are placed in different departments and sections. Formal education up to the required standard is mandatory. The work organization is hierarchical in nature, which follows administrative order, where decisions flow from the top to the bottom and their efficiency is measured in terms of customer satisfaction. The chapter discusses (1) the entry of the jewellery house in Siliguri market, (2) the structure of three corporate jewellery houses, and (3) the modus operandi of these business houses.

4.2 The Corporate Sector in the Jewellery Trade in Siliguri

The geographical position of Siliguri has made this place very significant for trade and business in general. The North-Eastern states of India became inaccessible for the rest of the country after the partition of India in 1947. It is Siliguri and its adjoining areas that connected the rest of India with the North-East. Siliguri is the smallest corridor that acts as a bridge between the North-Eastern states and rest of India. Over the years, this

narrow terrain has developed in terms of transportation and communication and has become the hub of rail, aerial and road connectivity. Siliguri has fast developed into a business hub for a large part of North-East India. The raw consumable materials from North Bengal and the North-Eastern states of India are transported through this place. Slowly it has grown as a commercial hub and has now become the third-largest metropolitan city in West Bengal. The rapid growth of Siliguri and its adjoining areas has tempted the corporate jewellers to set up their business wings in this place to capture the North Bengal market as well as that of the North-Eastern states of India. For the last sixteen years, there has been a rapid growth of the city after the corporate brands entered the market. These corporate jewellers trade on the claim of “purity” of gold jewellery and for which they issue the necessary certificate to the customers. The growing purchasing power of the burgeoning middle-class residents and the solvent business community sustains a high jewellery demand. These three corporate houses have worked out distinct business and marketing strategies intending to expand their business.

4.2.1 A Case Study on P C Chandra Jewellery Apex Pvt Limited showroom at Hill Cart Road

P C Chandra jewellery house was set up in Kolkata some eight decades back. Late Purna Chandra Chandra (P C Chandra) founded this jewellery corporate house in 1939 in Kolkata. He started his business as a small *swarnakar* but his ambition and hard work brought him business success. Besides jewellery business, he had an interest in chemical industries, real estate, rubber plantation, hospitality, housing projects and so on. His entrepreneurship made P C Chandra a reputed corporate group in West Bengal. Now it is one of the leading business houses in Eastern India. It is one of the leading jewellery manufacturing companies in Kolkata had set up its wings in Siliguri Metropolitan area in the year 2002 under the corporate title of P C Chandra Jewellery Apex Pvt Ltd. Siliguri was the first jewellery franchise they took as an experiment to run their business outside Kolkata. They have seen a huge influx of population in North Bengal towns in recent decades and the rise of purchasing power of the people, particularly the people with a business background. They also noticed that people from Siliguri, Malda, Alipurduar, Cooch Bihar, Darjeeling, Jalpaiguri, Moinaguri, and Terai region of North Bengal, and people from North-East states, especially Assam, used to

travel to Kolkata for purchasing jewellery. The franchising is based on the marketing strategies adopted by this company to enhance their business module in Siliguri city. Mr. D Majumdar, who had worked in P C Chandra jewellers as a salesman, and presently working in M P Jewellers, said that one of the middle traditional *swarnakars* from Siliguri has brought P C Chandra jewellery franchise to this place. This jewellery showroom is located at Rajani Centre, Hill Cart Road, near Meghdut Cinema Hall.

He says, *“I have heard that the franchisor has invested Rs 5 Cr to set up this franchise in Siliguri. The franchisor had his own jewellery business other than his multiple businesses. He is a big-brat hold high economic position in Siliguri. I was recruited in this company as a sales representative directly through franchisor, although I have not met him personally. P C Chandra Group did not directly recruit me, which is why when the company shifted from franchise to directly-control showroom I was ejected from P C Chandra. I have served eight years in P C Chandra.”*

The business structure of the franchise outlet of P C Chandra had different structural and functional arrangements. Structurally there were stock department, marketing department, sales department and finance department, as per Mr. Majumdar’s information. The functional aspects of the franchise were controlled by the franchisor as the franchisor has made a legal contract with P C Chandra to work hand-in-hand to split the profit between them.



Figure 4.1: Structural Aspect of Franchise

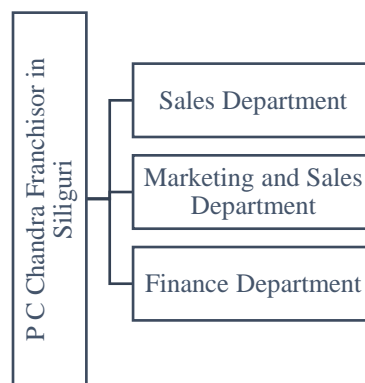


Figure 4.2: Functional aspects Franchise

The manager (named not mentioned) who temporarily came from Kolkata to monitor the upgraded jewellery showroom to a two-storey building, in August 2018, said that they have seen huge business potential in the city. The demand of the consumers had

motivated them to set up their branch in Siliguri. Initially, they looked for a franchise, for minimising the cost and risk. Now with business success, they have set up their outlet, which is controlled directly from Kolkata head office since 2017. Tasting success, the jewellery house extended its branches to other 24 towns in West Bengal and 7 cities in India. After Siliguri, they have opened branches in Malda, Cooch Behar, Raiganj and many other places. The company also exports its products to Dubai, Singapore, Turkey and the UK.

Siliguri showroom is run by the hierarchy of officials who were recruited in several specialised departments, namely Administrative Department, Finance Department, Sales Department, Advertisement Departments and Astrological Department. Each department has its departmental head to coordinate the work of all the staff and a branch manager who is in overall charge of the Siliguri showroom. The recruitment of the sales representatives was done by an interview conducted either in Siliguri office or in Kolkata head office. The qualified can apply for their specified and specialised department on their official websites. They also accept the resumes from a candidate who personally visit Siliguri jewellery showroom. The minimum qualification is graduation. The sales representatives do not need any specialization or prior training but for the positions of the departmental managers, the experienced candidates are preferred. One can find both fresh and experienced employees in the shop. After recruitment, both fresh and experienced candidates are sent to Bowbazar, Kolkata, for training. The training period is for one week or two weeks. The higher officials such as showroom manager, or departmental managers are mostly recruited from Kolkata. These officials are deputed to Siliguri showroom with specific work responsibility. Sometimes the existing employees of this showroom have to undergo training when there is a change in business model and policy or case of introduction of a new scheme. All total there are twenty-eight employees in this showroom, including a security guard and the minimum salary for a freshly recruited staff is Rupees 12000 per month. All the employees receive an annual increment in their salary. The salary also increases with the experience and with the workload.

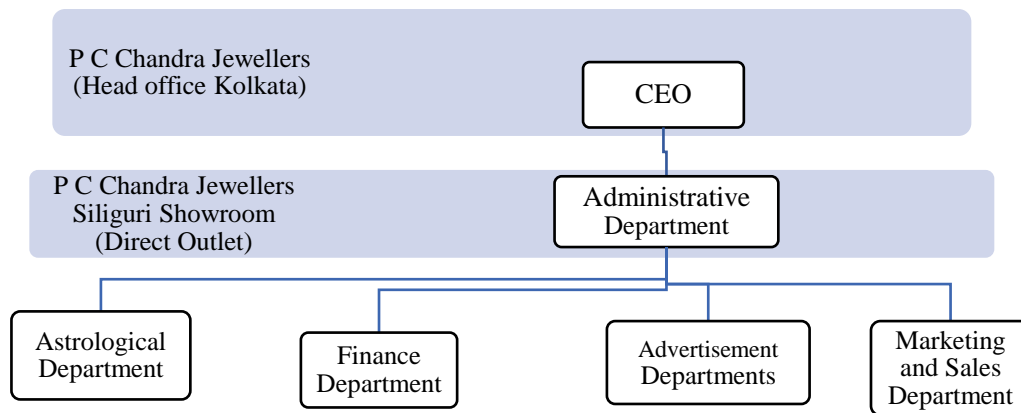


Figure 4.3 Structural and Functional Hierarchy of P C Chandra Jewellers Direct Showroom in Siliguri

The manager of the showroom claimed that the company values the *karigars* and take good care of them. He elaborated the company’s policy says, “We have specialised *karigars* for making various types, designs and styles of jewellery; they make unique traditional Bengali designs, which cannot be replicated by the local jewellers. They create jewellery based on the suggestive design provided to them by our jewellery design expert. The unique skill of our craftsmen is the key to our business success. We value our *karigars* as most of them have worked in our workshop for several decades. For them, it is like hereditary occupation, as we prefer *karigars* from the families of the retiring ones. Few *karigars*, who do not work exclusively for our company an agreement for one year was prepared for them before joining the company to know their skills and commitment to our brand. It is one of the risks that we take when we enrolling new *karigars* to our company. It is the risk of stealing jewellery designs and raw materials which were given to them by our jewellery designer.”

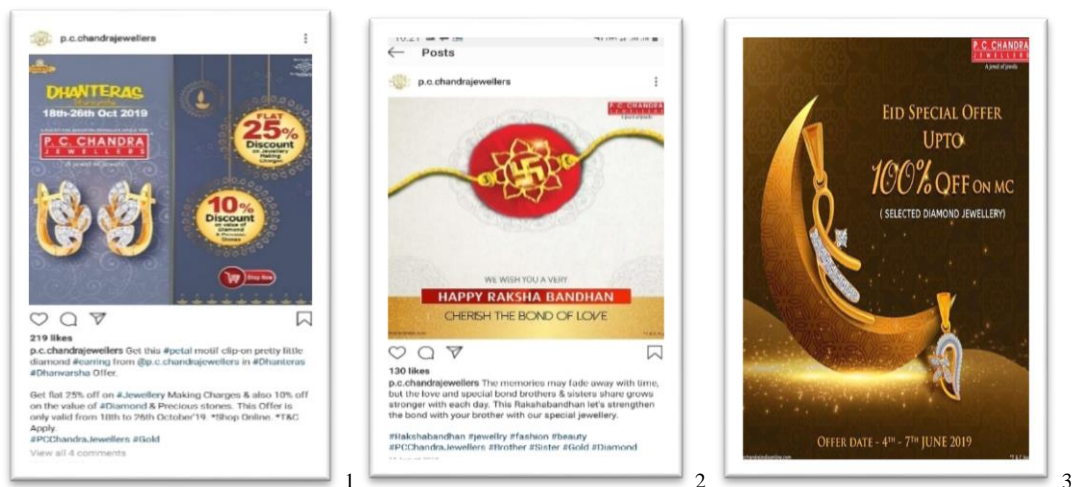
To control the risk, the company takes care of their *karigars* and employees by giving them incentives, medical and health care benefits (Employee State Insurance), bonus, and extra pay for extra work, educational loan for their children and casual leave. These are the measures taken to have greater work commitment from the workers. P C Chandra has only one jewellery-manufacturing workshop located at Bowbazar, Kolkata, from where they supply gold jewellery to their respective franchise and direct jewellery showrooms. For this reason, Siliguri showroom does not have any separate jewellery-manufacturing workshop. The showroom also does not have *karigars* to repair gold jewellery in line with the demands of the consumers. The Siliguri showroom

only collects the jewellery and sends it to its Kolkata based showroom for repair or alteration. In such cases, the consumers need to wait for twenty to thirty days to get their repaired/altered jewellery back. Since the workers do specialized work, they do not have comprehensive knowledge about how the whole business runs. The showroom managers and sales representatives lack the knowledge of the basic procedures involved in jewellery making. They are only concerned with procuring and selling jewellery at the outlet. The managers and the salespersons feel that they cannot always satisfy the customers with the kind of designs they offer because the designers do not directly correspond with the customers.

P C Chandra's marketing strategy is to promote the popularity of the brand among consumers. To achieve this and to reach out to a larger population they segregate their brand from others by investing more in marketing and advertisement. Leading film stars such as Deepika Padukone, Sonakshi Sinha and Yami Gautam feature as brand ambassadors in the advertisement projects of P C Chandra. All the corporate jewellery houses go for aggressive and expensive advertisements as a marketing strategy. Expensive advertisements bear the testimony of the good health of the company and add to the brand value of its products. Companies in competition exhibit their power in the world of advertisement as well. The growth of the business depends on the perceptions of regular consumers regarding the brand. Consumers' perceptions are based on factors like the availability of offers, unique traditional designs, lightweight jewellery, intricate artwork, which add unique value to the jewellery. The company makes various offers and promotions during festive seasons such as *Dhanterus*, *Rath Jatra*, *Sharad Upohar*, *Rakhi*, *Akshaya Tritiya*, *Teez* and so on, to ignite buying passion in the consumers.

Their marketing strategies vary with the seasons, occasions, festivals and the need of the consumers such as birthday, rice-eating ceremony, valentine's day, friendship day turning money into gold jewellery. They capitalise on *Dhanterus*, *Durga Puja*, *Diwali*, *Akshaya Tritiya*, *Eid-ul-Fitr*, *Raksha Bandhan* or *Rakhi*, because these festivals draw consumers towards purchasing of gold jewellery in Siliguri. Giving seasonal discounts is their primary objectives to splurge the consumer. They target working-women and teenagers of the upper class and upper-middle class to exhibit jewellery as a fashion statement during occasions and festive season other than investment. Lightweight

jewellery has become a new trend in metropolitan cities like Siliguri, and this is the primary marketing strategy of P C Chandra to reach out to the consumers at every nook and corner of Siliguri through attractive advertisements. The company offers discounts in jewellery making charges, offers attractive cashback on purchase over a specified amount and gives gifts to the premium customers (the frequent buyers or those who purchase exclusive jewellery). Besides putting up big billboards in at important city points, the company gives advertisements in regular columns in local print media (*Ananda Bazar Patrika, Uttar Banga Sambadh, The Telegraph, Sananda, Ananda Mela, Bartaman* and so on) and Local Broadcast media (CCN and Local Radio Channel).



Picture 4.1: Promotional Ads for Dhanteras, Raksha Bandhan on Instagram and Eid on Facebook

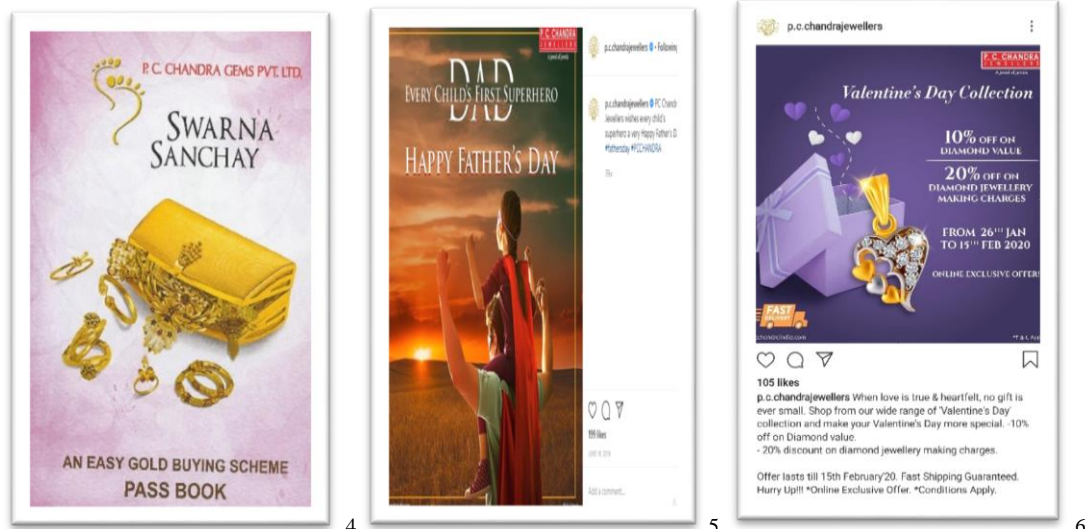
P C Chandra Jewellers in most of the advertisements showcase wedding jewellery. Recently, in 2017 ads, they portrayed Bengali women's wedding to non-Indian groom, which portrayed the acceptance of inter-community marriage, in this contemporary society. They have always been highlighting the Bengali Culture of Kolkata in association with the wedding gold jewellery. The respondent of my study (name not

¹ P C Chandra Jewellers Dhanteras Dhanvarsha, Retrieved October 26,2019 (https://www.instagram.com/p/B3v_uHIIZYB)

² P C Chandra Jewellers Happy Raksha Bandhan, Retrieved August 15, 2019 (https://www.instagram.com/p/B1L_xPSAY-h/)

³ P C Chandra Jewellers, Eid Special Offer, Retrieved June 7, 2019 (<https://zh-cn.facebook.com/pcchandrajewellersindia/photos/shine-like-the-moon-in-a-world-of-stars-celebrate-eid-by-adorning-yourself-in-th/1951802961591691/>)

mentioned) said that their *karigars* are specialised in works as they are continuing this occupation for several generations. P C Chandra has always enjoyed a higher brand value among the Bengalis as they are known to provide exclusive Bengali Traditional jewellery designs even in their modern contemporary jewellery designs. They have expertise in the art of incorporating traditional touch to the jewellery art form that has proven to attract the Bengali consumers to cherish the presence of an authentic art form in the jewellery, they adorn. In every advertisement, they celebrate the pure and unbreakable relationship between the parents and daughters by portraying the purity of bond is equivalent to the purity of gold. Here, this company also tries to highlight the inter-community marriage without moving away from their tradition of uplifting Bengali traditional wedding jewellery advertisement. Keeping in mind the dominating use of internet in the lives of common people, this company has put up excellent marketing strategies by advertising on popular internet sites. Regularly efforts are made to reach out to the customers through telephone calls, via messages, emails, Instagram and Facebook messages. The company has started an online store where they display an exclusive range of gold, diamond, silver as well as gemstone jewellery. As they provide certified and genuine jewellery product to the online buyers which made purchasing of jewellery convenient for the consumers in any parts of India. For the company, the direct contact method is considered the surest and safest method to be in personal contact with the consumers. Sometimes P C Chandra gives offers on certain materials such as “20 per cent discount on diamond jewellery and lifetime exchange on Diamond Stone”—said one of the sale representatives of P C Chandra Jewellers. When the gold price rises, they offer monthly Gold investment schemes named *Swarna Sanchay* where the consumer can invest in gold jewellery. The tag line for the advertisement of the scheme, *Swarna Sanchay—An Easy Gold Buying Scheme* is “*You pay 12 instalments, we will pay the 13th*”. The mode of payment is made through either cheque or pay order or demand draft by visiting a nearby showroom or by registered post acknowledgement due and through courier. When the payment is done through registered post or courier then it must be ensured that it reaches within the date of submission. The consumers also feel happy being personally contacted by the company, said the Manager.



Picture 4.2: P C Chandra Advertisements and Promotional Offers

P C Chandra gives promotional offers such as *Rath Yatra Golden Offer* (14th–22nd July 2018), *Swarna Mrigaya* (20th–24th June 2018), *The Rajo* (3rd–18th June 2018), *A Rakhi to Remember* (29th–7th August 2018), *Sharad Upohar* (15th–7th October 2018) and so on. Other than these festive days and seasons, they try to promote their business by introducing *free service week* in which one gets new jewellery in exchange to an old piece. Under the banner *Celebrate women every day* they encouraged people to share their stories on their social platform via online pamphlets to promote feminism like the way they have done for Rani Rampals, Hina Das and Santha Kumari. To congratulate an Indian-American economist, Abhijit Vinayak Banerjee on their social platform for receiving Nobel Prize they introduced the banner *India is Proud Again: Golden Victory*, and also celebrated Youth Day, Father’s Day and so on.

The salespersons often develop an informal relationship with the customers, which help the latter to feel secure and confident in purchasing jewellery. The performance-bonus given to the salespersons motivates them to put extra efforts to attract the customers and enhance the sales in Siliguri showroom. It is interesting to note that the company

⁴ P C Chandra, Swarna Sanchay: An Easy Gold Buying Scheme Pass Book, Retrieved June 16, 2019 (<https://www.facebook.com/PcchandraJewellersDelhiBranch/photos/swarna-sanchay-an-easy-gold-buying-scheme/237608656341079/>)

⁵ P C Chandra Jewellers, Every Child's First Superhero: Happy Father's Day. Retrieved June 16, 2019 (<https://www.instagram.com/p/BywiN-dADcS/>)

⁶ P C Chandra Jewellers, Valentine's Day Collection, Retrieved February 9, 2019 (<https://www.instagram.com/p/B8VTC75h1vu/>)

head office is in Kolkata but the company works out different strategies for different branches spread all over the country in line with the local culture and consumer preference. Another business and marketing strategy of the company is to use 'hallmarking of jewellery'. The jewellery buyers are driven by the fear that they would be cheated with jewellery made of impure gold. As hallmarking is a symbol or certificate of purity, thus P C Chandra promotes "Certification of hallmark jewellery".

One saleswoman said: "All yellow colour jewellery is not 22 karat gold, where is the guarantee of purity? The guarantee of purity is provided by our company in terms of the quantity of gold used in jewellery. P C Chandra is offering online exclusive 14 karat gold jewellery starts from Rs 1884, 10 karat gold jewellery on Amazea Collection starts from Rs 2853, 14 karat and 18 karat Gold jewellery on Diamond Collection starts from Rs 6526, 14 karat and 22 karat gold jewellery on Little Jewels starts from Rs 1884, 22 karat Gold jewellery on Mugdhaa Collection starts from Rs 28575 and 22 karat gold Jewellery on Goldlites Collection starts from Rs 3755."

In these ways, the big jewellery houses take advantage of the situation since the small traders cannot afford to offer hallmark certified jewellery as the small traders could not afford to travel to Kolkata to procure this since it requires extra expenditure and administrative hassles. Until 2018, the big traders, with their social capital and connections in Kolkata, utilized these schemes and hallmark jewellery to drive the Siliguri consumers towards their showroom. For this reason, one can see a movement of the customers from small traders to corporate jewellery sectors.

Another business strategy that P C Chandra has incorporated in providing a platform for the astrologer to connect to their customers who believe in astrological prediction and positive energy of gemstone. The demand for astrology and astrological jewellery is rooted in Indian tradition. It is a kind of spiritual narcissism that study human future in a scientific calculation. The connection between the astrological stone and astrological birth chart has its roots in the ancient Vedic society. Since then, people are continuing the Vedic mode of astrological calculation for understanding and predicting the future of the people, said by one of the astrologers of P C Chandra. Interesting to know that it is a subject where prediction comes true and the measures to keep prediction stronger, gemstone plays a positive role in it. Thus, wearing jewellery with

colourful gems not only beautifies the body but also plays a significant role in bringing good fortune to the wearer after adorning the right choice of gems. Astrological gems are measured in *Ratti* (unit/weight to measure the authenticity of the gemstone) and the process of wearing gems is done with the help of an Astrologer. Getting a skilled astrologer for future prediction is a challenging task. P C Chandra has made astrologer available in their showroom to target the consumers at a wider level as jewellery made up of gems will multiply the beauty of the jewellery because of its shapes and colour. Sometimes, a gemstone was identified lucky because it relied upon peoples' Zodiac/Sun Sign. By hitting up the psychological curiosity to know about the future, the company has opened the Astrological department in Siliguri showrooms where three astrologers were selected based on an interview held in Kolkata.

One of the saleswomen, a gemstone expert (Mrs. P Mahato) said three astrologers are recruited based on a selection process where they have to qualify the written exam followed by interview conducted by the P C Chandra group team members and renowned Indian astrologer/*Guru*. The need for the government-registered astrologer is high so four days a week these three astrologers visit this Siliguri showroom. A trust automatically builds among the customers to believe these qualified astrologers. They can predict health, career, family life, marriage, education and social relations of people so that they can assume to protect or uplift people's life from illness or any difficulties. They prescribe gemstone as a remedy to get rid of difficulties or any problem of life. They provide psychological as well as spiritual strength to the listener. Rupees 300 is charged per visit. As there is a higher demand of astrologer in Siliguri so P C Chandra has made the availability of astrologers in Siliguri showroom for four days a week and this has benefitted P C Chandra because customers are flowing to their shop. Bringing new customers to the showroom is a difficult task and this strategy has hit the psychology of the people to consult an astrologer at times of personal uncertainty.

Mrs Mahato says, *"mostly it is the subjective belief of the people on astrologers that they can provide some personal advice to make the present unpleasant situation better"*.

This popularity in astrological belief has built a communication strategy by steering the customer to visit their showroom. These have made easy inflow of customers to their showroom. Even the company emphasise on the high-quality jewellery and astrological

stones so it became easy for the customers to verify the authenticity of the prescribed gemstones with the astrologer and would get certified gemstone if they buy astrological stone from the company.



Picture 4.3: Promotional Offers on Grohoratna Jewellery, Astrological Consultation and Astral Products.

However, they do not compel the customer to purchase astrological stone from their showroom. P C Chandra has recruited a gemmologist, named Mr. A Choudhury (a certified professional appraiser and a salesman), enrolled at Kolkata showroom and got transferred to Siliguri showroom, two years back. He is the person who is capable of grading and evaluating astrological stones. He says that a jewellery company need to understand the gems stones for satisfying consumer requirement by constructing a belief that it is the ultimate solution for all forms of problems. As the whole world depends on the belief and people come to visit astrologer as they want to know about their life, future desires and it connects themselves with spirituality, what Max Weber says as “enchantment” that connects sensible people with otherworldliness. The cost of the astrological stone they trade depends on per ‘Ratti’ weight of the stone. For example, the cost of yellow sapphire per Ratti is ₹10000. This yellow colour gemstone has a high aesthetic value and it is an alternative for a diamond, said Mrs P Mahato. The cost of the gemstone depends on its yellow hues and its clarity. These two factors have made customers prefer to purchase astrological gemstones from them. From birth

⁷ P C Chandra Jewellers Grohoratna Offers, Retrieved on December 18, 2019 (<https://www.instagram.com/p/B54INxpA3fl/>)

to marriage, major life decisions like *Namkaran Sanskar* to matching horoscopes for marriage are taken following the planetary situation in an individual's horoscope with suitable gemstones being suggested to ensure safety from ill effects of planets. Sometimes, they gave discounts on gemstones.

While interviewing one of the astrologers of P C Chandra, the interviewee stated that P C Chandra is a huge platform for him. His recruitment is done based on an interview. An astrologer who holds a professional government degree in astrology with a minimum of four years of work experience and who is willing to travel to other showroom gets selected in this company. He has owned his chamber at *Behala* but as he walked inside P C Chandra, he hardly gets time for his chamber. He says that the brand name of the company has made him popular in his field. Customers from a different class, caste and religion visit him. Even, People from Bangladesh visits him quite regularly and people from Germany, Sweden and Canada consult him through emails before venturing into new projects.

P C Chandra Jewellers was the pioneer in introducing hallmark jewellery in Siliguri market. The concept of hallmark jewellery struck the chord with the consumers since it was the symbol of purity of gold. Soon it overtook the market of KDM jewellery and compelled the local jewellers to go for hallmarking of their jewellery. P C Chandra Jewellers had an upper hand over the local traditional jewellers when it comes to attracting the rich crowd of Siliguri. There was a shift of the consumers towards hallmarking of jewellery that was witnessed for the last five years. It took time for the local jewellers to store hallmark jewellery, while the other corporate jewellers entered the Siliguri market after a few years of this company. Therefore, this was the golden period for P C Chandra jewellers to deepen their roots in Siliguri market. It attracted those consumers who earlier used to go to Kolkata for buying jewellery. They have also added a section on trendy low-cost jewellery for not so well-off consumers. In a way, P C Chandra brought about a major transformation in the perception of jewellery trade and it also caused a shift of a section of middle-class consumers from the traditional small-scale jewellers (*swarnakars*).

The strength of the company is the traditional Bengali design jewellery and its strong brand image across India. As this is a family-owned business, the company has the

experience and knowledge of consumer expectation, jewellery market trend and the business module. It offers separate jewellery options for women, men, and children. P C Chandra primarily targets the women who prefer to buy traditional designs jewellery embedded in gold rather than diamond. They also have gold jewellery studded with gems and they promote different coloured stones in gold jewellery in different traditional styles, modern styles and *meenakari* styles. Siliguri's P C Chandra targets the Bengali upper-middle-class and upper-class women, and store ornaments to meet their means and taste. It offers jewellery for every possible social and cultural event, which attract a wide range of buyers. The manager of the Hill Cart Road showroom claimed: *"Our brand name is everything. We do not have to give much effort to target and retain the consumers. It is the trust of the consumers, built over the years, which is our biggest asset"*.

After P C Chandra Jewellers some other corporate jewellery houses have opened their outlets in Siliguri yet the company does not feel insecure or feel competition with them because it is comfortably and securely placed in the heart of Siliguri market. It has an efficient group of employees, many of whom are local graduates. The employees are sent to jewellery outlets in other parts of the country for training and experience. The employees are given promotions in terms of designation and salary increment based on their experience and skills. P C Chandra has set up its franchise in other countries as well. The company offers an opportunity for customers to exchange their old jewellery for new ones. The customers exchange their old jewellery to keep up with the latest fashions. As the company focuses mostly on Bengali style jewellery but the young generation loves experiments with various contemporary mixed designs, which sometimes make it a challenge for the company to keep up with the changing expectations of changing times. In Siliguri, one of the biggest challenges is to cater to the Nepali community as they prefer 24 karat gold jewellery which is not easily found in any shop. The Nepali customers prefer designs, which are to some extent different from those preferred by the Bengali customers. One can thus see some culture-specific variations in jewellery demands. Culture is one of the drivers for domestic demand for gold as it is a part of a tradition. As the company also loves experimentation, it has recently put up a small silver jewellery counter inside their Siliguri showroom. It is found that P C Chandra Jewellers recently has started displaying light gold jewellery for kids and adolescents. They are putting words, as "Kids also feels good" after

wearing gold jewellery. This reflects that they are targeting the emotional and sentimental value of parents to raise their standard of living after their children wear simple designed lightweight gold jewellery regularly. When promotional offers come P C Chandra do advertise their products as a central aesthetic for continuing culture and tradition of the Bengali community.

4.2.2 A Case Study of Tanishq Jewellery Showroom at Sevoke Road

Tanishq is the leading corporate jewellery brand in India, which is a division of Titan Industry Limited; a company-sponsored by the Tata Group, whose headquarter is in Bangalore, Karnataka. They started making jewellery watches and jewelleries in 1994, under Titan. In 1995, Titan launched a brand name as Tanishq for launching jewellery and had challenged the family of local jewellers, by setting up a production unit in Hosur, Tamil Nadu. The factory spread over 135,000 sq. ft. The company was formed to arrange jewellery and jewellery watches for European and American market and to grab the domestic market of India.

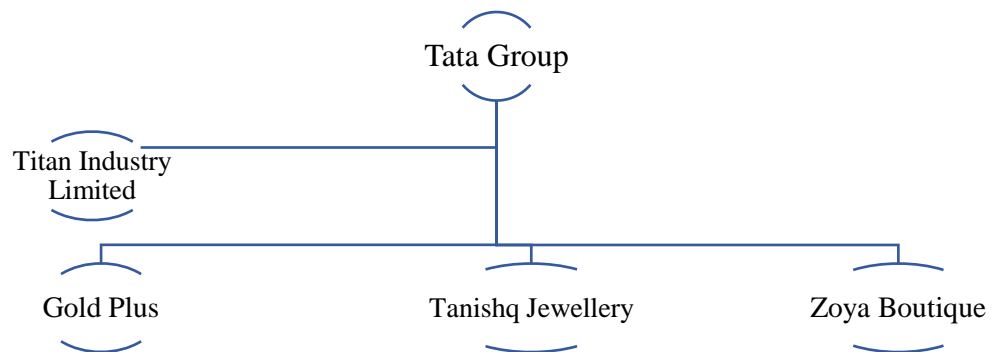


Figure 4.4 Location of Tanishq Jewellery under Tata Group

The TOPSEL Pvt. Limited, who is the business partner of the Titan Industry Limited, launches Siliguri Tanishq showroom. This group has opened the showroom at Sevoke road, opposite Payel Cinema Hall, in September 2003 and had captured the Siliguri market by spreading awareness to the public related to the purity in gold jewellery, which can be judge through the *karatmeter*.

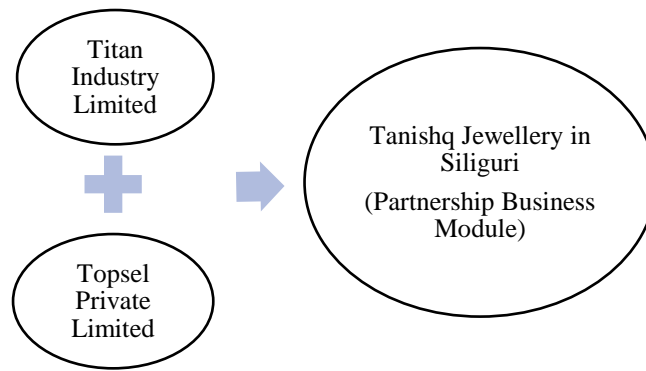


Figure 4.5 Structure of Partnership Business Tanishq

Karatmeter is a mechanical device first introduced by Tanishq where the consumer can measure the purity of gold in a non-destructive manner. Their jewellery styles and designs are mostly based on contemporary with a little tint of tradition is found in design that makes their jewellery unique. They provide 22 karat gold jewellery, having a wide range of coloured gems and gold jewellery studded with diamond jewellery. On an interview with the acting Manager (name not mentioned) says that the managers who have a greater knowledge of gold and retail management through studies run this showroom. The other managers and the working staffs are hierarchically placed depending upon their workload. Sales representatives, who directly contact with the customers, are not the direct members of Tata group or from the Titan Pvt Ltd; rather they were recruited from Topsel Pvt Ltd, which is situated in Matigara, Siliguri. In the year 2003, six employees including peon and gatekeeper have started working in this showroom and at present, there are eighteen employees employed as sales representatives to deal with the Siliguri consumers.

The Recruitment Department of Topsel Pvt Ltd Company does the recruitment of the employees. They recruit sales representatives with a minimum qualification of graduation with or without any experience in jewellery selling but the preference was given to those who have completed a Post-Graduation in sales with internship experience than the newer candidates. After recruitment, the new employees need to go for special training programmes conducted by the Tanishq before working in the showroom. The company follows this constant protocol before placing the new employee to their company. A strict functional hierarchy is maintained by the Tanishq where people are placed in a vertical position to look after Tanishq Store in Siliguri where the information flow from top to down to the Store Manager and Retail Sales

Officer. It is observed that the employees of Siliguri Tanishq with a chain of command follow a centralised structure where the employees are going to work on the command of Tanishq Store Manager. The store manager is responsible for formulating business strategies to retain consumers, manage the financial updates of the store, take care of employees' health and safety, respond to consumers' demands and queries, and manages the whole Tanishq store. Retail Sales Manager is the person who handles the jewellery sales, checks on the activities of the sales representatives, and builds a cordial relationship among the sales representatives to deal with consumers. He is the person who studies the market trend of Siliguri jewellery market and reports to the Regional Manager/ Area Business Manager when they visit the showroom for inspections thrice a month.



Figure 4.6: Organisation Chart of Siliguri Tanishq Jewellery

Tanishq has both written and unwritten rules and regulations that prescribed how all the employee should approach their consumers and interact with their colleagues. Their interactions are mainly based on impersonal relations where the employees are related to each other only through work. It is found that a tentative salary for the acting manager is ₹35,000 per month and other employees get minimum ₹12,000 per month. Apart from the fixed monthly salary, the salesperson receives incentives based on the number of jewellery he or she sells. It has also been observed that recently Siliguri Tanishq has recruited a local karigar (who has received his training from Hosur), for instant jewellery polishing to the consumer for free.

The Tanishq showroom in Siliguri is larger having twelve counters for separate jewellery products and the interior decoration highlights the exquisiteness of the working environment. The major role of this showroom is to sell the products so the sales professionals of the Tanishq showroom lack information about manufacturing, designing of jewellery products and are unaware of the business strategies of the Tanishq. Their task is to display the jewellery, take care of the consumers' priority, and maintain the consumers' files. They have good communication skills and have a deeper knowledge of the authenticity and certification of the product. They patiently listen to the consumers' desire for purchasing jewellery before showing them their jewellery collection and after getting an idea about their choices and tastes of jewellery, they guide them in selecting the product, the customers wish to buy. As the store manager responsibility is to supervise the workers, administer the financial aspect of the business (to keep a track on sales and jewellery schemes), and to keep a detailed track of consumers on the computer; for this reason, the store manager should be computer literate and should have the capacity of managing consumers. In short, Tanishq Jewellery showroom sells the finished jewellery products to the consumers that are procured from the Tanishq factory situated in Hosur, Tamil Nadu, by Carrying and Forwarding Agent (CFA) who works under the Tonsel Pvt Ltd.

Tonsel Pvt. Ltd manages the network between the jewellery production unit (situated at Hosur) and the retailing unit (Siliguri Tanishq showroom), where the product is carried through Carrying and Forwarding Agent of Tonsel Company. The Area Business Manager of West Bengal, Regional Manager of North Bengal and Eastern India keep a track on the product availability in the respective Tanishq showrooms. Siliguri Tanishq follows certain business operandi—firstly, they promote the brand image by highlighting the entry of a global brand to a small place, as to make Siliguri consumers feel the accessibility to the world-class jewellery. Secondly, as it has the largest certified diamond retail outlet in the country, they try to generate a feeling of being privilege among the Siliguri consumers that they can access their Nationalised Jewellery brand for post-sales service, as it is not available to other cities. For example, consumers purchasing jewellery at Bangalore Outlet can now get the post-sales service at Siliguri. This feeling gives consumers the confidence of trust in this brand and, thirdly the most important strategy is to emphasise on the certification of purity of gold through their *karatmeter*. They always try to know about the consumer preference for

purchasing jewellery, provides offers and discount on the jewellery products and jewellery making charges, have arranged an instant free repair and polishing of jewellery for the registered consumer.

Targeting and maintaining consumer satisfaction is the primary aim of the market strategies of Tanishq business are concerned only with consumers. Being a structurally hierarchical organisation, Tanishq strives for professionalism and excellence in the development of management. Their marketing strategies are based on National Promotion of their Brand Image, Pricing of the Jewellery and building a Client Relationship with the jewellery consumers. National Promotions of Brand Image is done through advertisements in local newspapers in *Ananda Bazar Patrika*, *Uttar Banga Sangbad*, *Dainik Jagaran*, *The Statesman* and *The Telegraph*; and hoardings within Siliguri city. Their aim is to provides satisfaction to consumers before purchasing any products. They provide pure gold (99.99% of purity of the gold) as gold coins and gold bars; and, on the other side, they provide 22 karat gold (91.6% of pure gold mixed with alloy) in jewellery which is called *gold plain*. Along with this, they also provide the *Studded product* of 18-karat gold (75% of pure gold mixed with alloy, silver and copper) for diamond jewellery, and the platinum as well as silver coins. Tanishq never compromises with the purity even while making of lightweight jewellery. For lightweight gold jewellery, they provide 22 karats of certified gold and 18 karats of gold in diamond jewellery. When asked about the reason for the variation in karats of gold in gold jewellery and diamond jewellery, the manager (name not mentioned) said, *“Diamond is hard stone and gold is a soft metal. To hold the diamond with gold, 18-karat gold is required where alloy, zinc is mix with gold to make the substance hard to hold it. For these reasons all the diamond jewellery is made up of 18 karats or lesser gold.”* Moreover, Tanishq being a nationalised corporate jewellery outlet always try to maintain the purity of the gold as well as diamond jewellery. Even they were the first jewellery company to launch pan-India jewellery retailing in the 1990s for keeping a record of authentic customers purchasing jewellery over ₹ 1 lakh. At present, the amount increased to ₹ 2 lakhs in purchasing jewellery.

Pricing of the jewellery products depends on the occasions where they provide offers on jewellery making charges and discounts on gold/diamond jewelleryes. Their strategy is to engage the consumers all over the season by advertising wedding jewellery during

wedding seasons; jewellery for special occasions, at the time of festivals (Dhanterus, Akshaya Tritiya, Lakshmi Puja, Diwali etc.), for everyday wearing jewellery (simple and lightweight), diamond jewellery, gems stones jewellery with Kundan and solitaire. As Siliguri is a melting pot of different cultures so Tanishq is planning to keep all forms of jewellery in Siliguri Tanishq showrooms. At the same time, one of the fortes of Tanishq is to make heavyweight jewellery due to the higher demand for such products in South and North India during the marriage seasons. These forms of jewellery target only the affluent section of society. Similarly, in Siliguri, it could cater to the desires of only a hand full of affluent families and so the company stocked their store with lightweight diamond jewellery in the year 2006 as a fashion collection for young generations and for middle-class Siliguri people who can get access to Tanishq diamond collections at affordable price. Tanishq has also promoted a new collection of jewellery based on this location, by setting up their store with North Indian style and contemporary form of jewellery. After opening up their showroom, they realised the importance of Bengali design jewellery, which had made them incorporate Bengali style jewellery into their jewellery collection along with South Indian and North Indian Jewellery. This Bengali design jewellery collection ranges from low weight jewellery to traditional Bengali wedding jewellery, like *shakha badhano*, *pola badhano*, *lohabadhano* so on. Side by side, to reach out to the consumers by giving discounts and promotional offers as *Valentine Special Offers*, *The Great Diamond Sale*, *Plain Gold Jewellery* and *Shop Exclusively Jewellery*. These ways promote new collections of jewellery based on consumer choice and demands.

As claimed by the sales representative, “*we deliver what we promise to the consumers when it comes to karat, weight, design, fashion and trend for both traditional and contemporary jewellery.*”

Furthermore, to elevate their brand name they use social media for communicating with customers through Facebook, Instagram, YouTube, Twitters and on their official website. They urge the consumers to visit their showroom in every occasions and festival through their advertisement. Picture 4.4 demonstrates the *Rivaah* collection for Bengali bride—a path to advertising Bengali designed jewellery in hoarding, newspaper ads or in social media. This reflects that the marketing strategy of the retail–sales manager of this showroom has realised the locational value of jewellery demand

in Siliguri. Despite this, Siliguri Tanishq showroom also stored community-specific wedding jewellery collections for Bihari, Marwari, Muslim communities.



Picture 4.4: Bengali design Wedding Jewellery

Picture 4.5: Discount on Diamond Jewellery

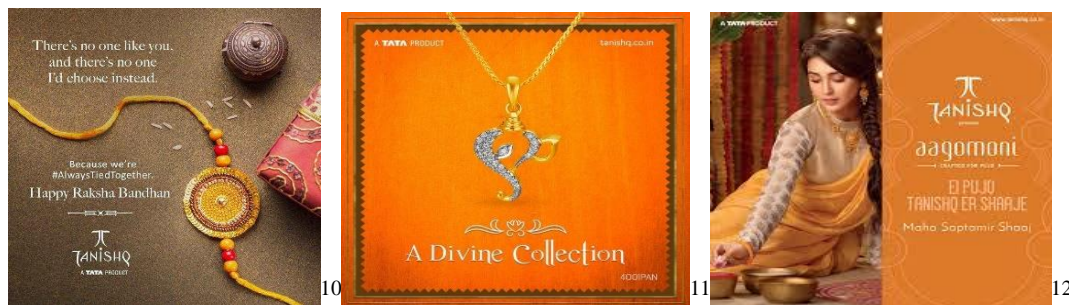
One of the salespeople says that diamond and contemporary wedding collection are mainly for the Christian community and to those who prefer only diamond jewellery. Other than these, while visiting Tanishq website, one can get the wedding collections of Bihari bride, Contemporary bride, Diamond bride, Gujrathi bride, Kannada bride, Malayali bride, Marathi bride, Marwari bride, the Muslim bride, Oria bride, Punjabi bride, Rajasthani Bride, Sikh bride, Tamil Bride and Telugu bride. These show that Tanishq is trying to generate a social relationship with various consumers having a different ethnic background to enhance their brand name. It was also observed that Tanishq has made Deepika Padukone as its brand ambassador to create a positive image among the mind of the viewer. We can also find Mimi Chakroborty, Bengali actor promoting Bengali style and designed jewellery during Bengali festive seasons. Picture 4.5 shows that they are providing discounts on diamond jewellery and offers 100 per cent exchanging value on gold jewellery. This type of promotional offers drives the

⁸ Siliguri Times Advertisement in Facebook, Tanishq, Retrieved on November 27, 2019 (<https://www.facebook.com/siliguritimes/posts/tanishq-presents-wedding-offer-exchange-old-gold-at-zero-loss-get-upto-25-off-on/2591671547565671/>)

⁹ Siliguri Times Advertisement in Facebook, Tanishq, Retrieved on November 27, 2019 (<https://www.facebook.com/siliguritimes/posts/tanishq-showroom-opp-payel-cinema-sevok-road-siligurioffer-valid-upto-16th-septe/2450512568348237/>)

consumer to visit their nearby showroom to alter their old jewellery with a new one or to exchange old jewellery to make certified branded jewellery.

Tanishq has been the forerunner of dissemination knowledge about the quality of jewellery products to the consumers where the consumers are not only buying Tanishq jewellery for the status symbol but also as a good investment. It has targeted urban independent women from Upper Class and Upper-middle Class to opt for Tanishq Jewellery. Therefore, the company tries to build a connexion with the diversified consumers in Siliguri where they promote religious symbolic jewellery in festive seasons for increasing their sales. For example, celebrating Diwali, Raksha Bandhan, Akshaya Tritiya, Eid etc.



Picture 4.6 Three photos indicate promotional offers and celebration of festivals

Titan has merged Gold Plus with Tanishq Jewellery for easy accessibility for the jewellery consumers (locally or regionally) who cater to purchase traditional design gold jewellery. This Gold Plus has provided lucrative options to the consumers with purity certificate to those customers who can buy 22 karats of gold jewellery, 18 karat gold jewellery and platinum Gold Plus jewellery. The company also benefited the consumers by arranging two types of jewellery purchased schemes—*Tanishq Golden Harvest Scheme* and *Swarnanidhi*. *Tanishq Golden Harvest Scheme* is a scheme where consumers have to pay instalments for 10 months. Therefore, for opening an account for *Tanishq Golden Harvest* scheme, a consumer has to visit nearby Tanishq showrooms by carrying their Identity Proof (at least Adhaar Card and PAN Card with

¹⁰Tanishq Happy Raksha Bandhan, Retrieved on August 26, 2018 (<https://www.instagram.com/p/Bm75Zy2ng5O/>)

¹¹Tanishq A Divine Collection, Retrieved on September 18, 2018 (<https://www.instagram.com/p/BnngES0j1KY/>)

¹² Tanishq Aagomoni. Retrieved September 16, 2017 (<https://www.instagram.com/p/BZF5pSPAU4f/>)

photos). After an account has been opened, the consumers had to pay the rest of the instalments by cash, card, online-transaction, Automated Clearing House payment method, or through a Post-Dated Cheques. *Swarnanidhi* Scheme starts from the 1st Jan of every year (first instalment), and the second instalment will be on 15th Feb of the year. The process will carry upto the last eight month that is August of that year. The date of redemption will be on 1st of September of that respective year by measuring the total grams of gold the consumer had to pay for the last eight months. These Schemes mainly target the business class people who can easily plan to save themselves from Income Tax deduction and it helps to reach out to middle-class population who can become be a part of Brand user by using these schemes. Next, for retaining consumers to their shop, they maintain the personal record of the consumers after selling jewellery so that they can communicate with their consumers by keeping a track on customers birthday/anniversary for giving a surprise telephonic calls/messages in a such a way that the consumers sometimes falls on the trap by investing on these schemes.

One of my respondents named, Mrs. S Mitra, aged 46, said *“On my birthday Tanishq made a personal phone call to me. After wishing, they insisted on visiting their store as they were offering price discounts on jewellery on her birthday. Coincidentally I was passing by the area at the time I received the call so I attempted to explore the offer made by them. To my utmost surprise, I was welcomed with a birthday cake by the Tanishq team. I was delighted by this gesture and I felt so special. Although I knew the special treatment is because of my purchases over lakhs of rupees, at the same time, I was touched by this surprise! This will alter my decision making in my next jewellery purchased.”* This way they try to build a relationship with the consumers.

The company promotes more in a social and cultural event, especially on wedding jewellery and by promoting a sub-brand named ‘Mia Collection’ for daily use for working women and the youth. With the increase in working women, people began to visit more to Tanishq for purchasing diamond jewellery. These working people have increased the sale because impulsive buying is a new trend observed among them for purchasing jewellery.

Mrs. S Mitra, says, *“Being economically independent, I have my own choice to choose what I want from myself. I prefer to wear modern designed diamond jewellery and*

traditional designed gold jewellery. I purchase jewellery from Tanishq for its Nationalised Brand name and adornment but not for investment.”

Side by side, to know about the consumer's perception towards their brand and product, they have to survey the consumers after purchasing the products. This survey is to monitor the consumer's background, repetition of consumers to their shops, and about consumers' view on their products and services. It also helps them to know about consumer satisfaction and dissatisfaction after purchasing their jewellery so that they can overcome the peeve areas for retaining the consumers. Packaging of the jewellery products provided by the Tanishq ranges from different size of boxes to accommodate varieties of jewellery, decorative carrying bag and colourful ribbons/tissues are kept inside the bag that fascinates the consumers. Even the jewellery boxes were made of wood and plastic. Embossed traditional jewellery boxes were given to the premium customers who purchase high price jewellery from their store. The packaging of jewellery depends on the amount of jewellery purchased by the consumer.

Tanishq capitalises on digital social media by joining hands with Carat Lane to recraft their jewellery according to the consumer needs to create a strong essence of promoting their brand that should reach to the consumers. The growth rate of Tanishq is tentatively 22 per cent in the year 2011-2012 when the gold price was high and the economy of the country was going slow. However, the company took its subsidiary business by launching Carat Lane, which has given the highest national turnover of about 42 per cent in the financial year 2018–2019, said by the manager. He says that Carat Lane has pulled many consumers from middle-class and upper-middle-class to buy this lightweight jewellery. As the fluctuation in gold price does not hamper their growth rate of the company because their company depends on the purchasing power of the affluent sections of the society who do not get affected with the fluctuation of gold price. Due to these reasons, the company advertise on every possible socio-cultural occasion in Siliguri. The strength of Tanishq is to keep a hold on the consumer's trust on the purity of jewellery they provide, make available of exclusive traditional/contemporary jewellery design to their showroom and by building a strong communication strategy with their customers. Moreover, they keep on planning for bringing different forms of jewellery in Siliguri showroom that their customers wish. They mainly target those groups of consumers who hold elite positions (Class situation

by Weber) such as businessperson, doctors, and professors. In short, all the elite categories of the peoples are the consumers of Tanishq showrooms. Weakness felt by Siliguri Tanishq is that they were unable to cope up with the jewellery of Bengali traditional designs that P C Chandra Jewellers, Senco Gold and Diamond Jewellery, Anjali Jewellers and traditional swarnakars in Siliguri provide. Other than designs, they are unable to make lightweight gold jewellery and instant repair of jewellery that traditional jewellers easily provide to the consumers. They have opened job opportunities to young men and women as sales representative having minimum educational qualification as Graduates. Even they have recruited karigars from Siliguri (as mentioned above). They feel challenges in running their franchise in Siliguri rather they feel P C Chandra Jewellers, Reliance Jewellery, Senco Gold and Diamond Jewellery, Swarnashuk and P C jewellers as their competitors because after coming up of several corporate jewellers the consumers get divided among these showrooms. Although M P jewellery showroom is beside Tanishq showroom, still they do not take them as competitors.

4.2.3 A Case Study on M P Jewellers & Co Private Limited Showroom at Sevoke Road

The journey of M P Jewellers has started as a corporate hub in Kolkata in the year 2005. The business has evolved to become a corporate jewellery house from a different background .i.e. the background of Gemologist. Mr Phanindra Bikash Roy Chandra has established his business in the year 1945 to study the gems, their formation, and compositions where he used to associate it with the study of astrology. His business was all about this but he had a passion for setting up a jewellery business along with their selling of gems stones jewellery and reading astrology. His immense contribution in the field of astrology and willingness in establishing a brand known for precious gemstone has made him set up MP Jewellers & Co as a jewellery corporate house at Gariahaat, in Kolkata. His elder son named Biplabankur was a renowned astrologer in Bengal, who has continued his father's passion and profession till date. In the year 2008, M P Jewellers has extended its showroom at Sevoke Road, Siliguri, with the dream of capturing the North Bengal jewellery market as the demand for gold jewellery is sky-scraping in North Bengal. Siliguri consumers have too much affinity for gold jewellery, especially the Bengali community. They have observed that Bengalis have a strong

faith in astrology and belief in the remedies connected to wearing gemstone jewellery. This faith has pushed Siliguri consumers to visit the M P Jewellers in Kolkata for buying authorized gemstone jewellery from their store, at Gariahaat. This is one of the reasons that pulled the company to set up their direct jewellery showroom in Siliguri. The second reason is that the people from Siliguri, Malda, Birpara, Alipurduar, Cooch Bihar, Darjeeling, Jalpaiguri and Moinaguri from North Bengal occasionally visited their Kolkata showroom for purchasing jewellery and astrological jewellery. They got a positive response from these areas, which led them to set up their direct showroom in Siliguri, as this is the junction of all these areas. Mr D Karmakar, a sales representative at their Siliguri showroom has said that astrology and prescribing gemstones to their customers was the family tradition of M P Jewellers so his elder son named Biplabankur is specialised in astrology and was the first person to participate in an astrological conference in 1972. Then the manager said, *“this jewellery house started their journey from a small jewellery workshop where they used to manufacture the astrological jewellery”*.

The progress in trade reflects when the company expanded its branches in adjacent areas in Kolkata till 2004. In 2005, they have registered their jewellery house into a corporate setup for extending their trade inside and outside the West Bengal. For acquiring a corporate brand name, the company had share invested a limited amount in the jewellery share market, said by Mr. D Majumdar. Due to this, the company has modified the name from ‘MP Jewellers & Co.’ to ‘MP Jewellers & Co Private Limited’. The manager of the direct Siliguri showroom, named Mr Shibanku Roy Chowdhury, said that the company has gathered compassion from their customers for their translucence in jewellery products. Within this few years, this corporate jewellery house has spread its wings outside West Bengal such as Assam, Delhi, Haryana, Meghalaya and Tripura. In total, they have 32 jewellery showrooms all over India and 13 jewellery showrooms in West Bengal. Furthermore, it has prospered in the gems and jewellery industry in West Bengal, Assam and Tripura show that the company targets the places where the culture of Bengali community prevails.

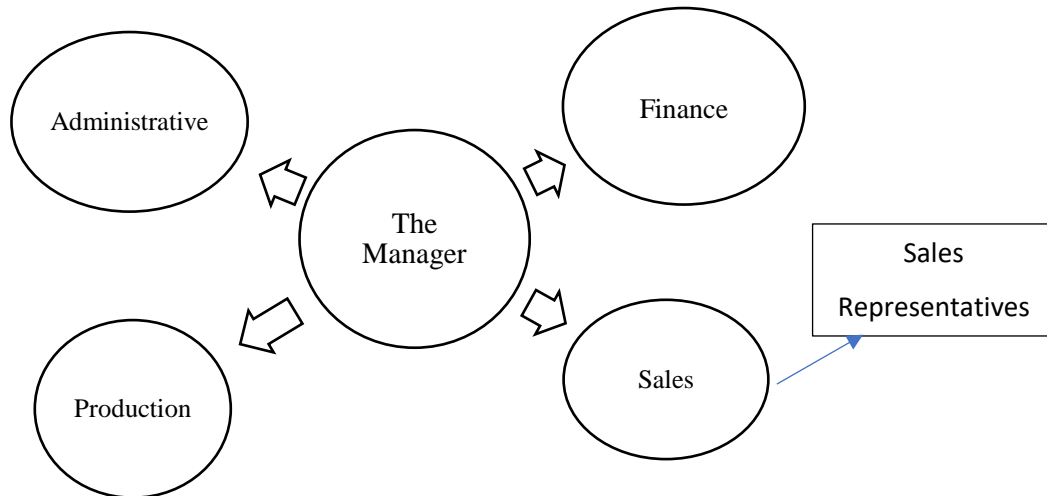


Figure 4.7: Organisational Structure of M P Jewellers Siliguri

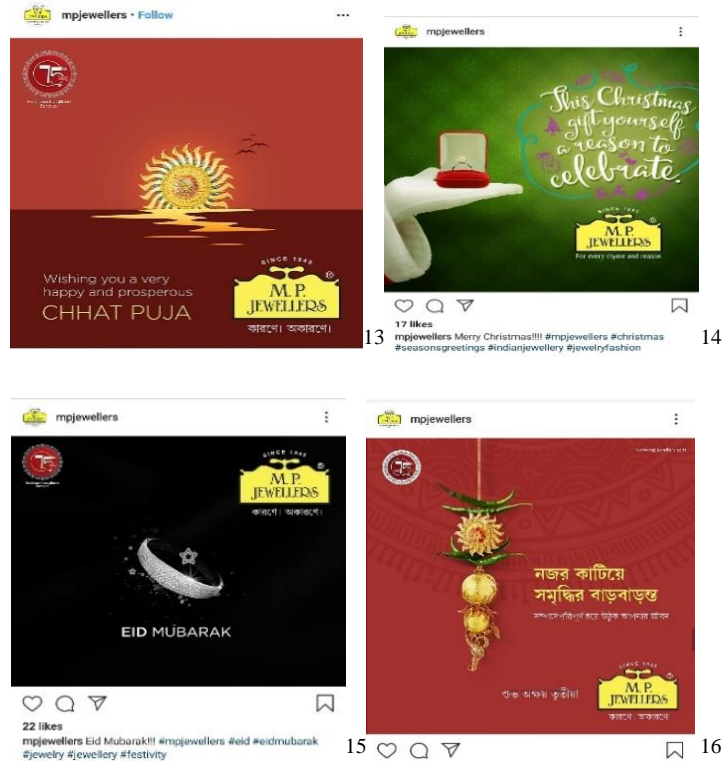
Siliguri M P Jewellers showroom is controlled by the chains of commands over various levels from their head office, Kolkata. The managers of Siliguri showrooms and the manager at the Kolkata head office share the responsibilities efficiently to run their business. The manager of this showroom said, he is the only person to take care of finance, sales and production. In total, fourteen employees are working in Siliguri showrooms. The recruitment of the salespersons was done through an interview conducted either at Siliguri office or at Kolkata head office. The competent candidates can also apply for their specified and specialised department by visiting and submitting their resumes to Siliguri jewellery showroom manager. The minimum qualification required for any department/post should be a certified Bachelor Degree holder. They prefer to recruit a fresh candidate for the post of a salesperson with an experienced candidate in the shop. The salary for the fresh candidate is ₹ 10000 per month but the salary increases in terms of incentives based on the profit margin earned by the showroom. There is a loyalty bonus given to the sales representative who shows more sales per month than the other. It is also found that every year the salary increases by 5 per cent to 10 per cent depending on the nature of work like maintaining the customers' record, cooperation among the employees and completed the sales target. It is observed that all the salespersons feel privileged to be a part of this company because the workload is shared and distributed equally among the employees. All the employees are informally connected with each other. The manager said that all the employees are entitled to twenty-four Casual Leave and few emergency Personal Leave annually.

One of the sales representatives of M P Jewellers said, *“This is the best part of this jewellery showroom. The manager is so good and understanding who grants leaves to us without any hesitation. This unguarded nature of him has increased my loyalty in working in this supportive environment. We employees take very limited casual leave whenever we need it because if we save the casual leave then at the end of the year we receive a certain amount at the end of the year, which is calculated by the number casual leaves left multiplied by the per-day salary of that employee. So I don’t take unnecessarily casual leave.”*

The overall wellbeing of the employees is the major concern taken the company because without the employee's company would not survive. The company ensures freedom of speech, good working environment, provide family time and importantly they conduct a regular health checkup for every employee including a security guard and gatekeeper. The company also provides ESI health treatment card to all of their employees and creating an Employment Provident Fund account was mandatory for employees. This indicates that M P Jewellers consciously invest in retaining their employees. Thus, an employee retention strategy was their business strategy along with retaining the customer. The growth of the business solely depends on central marketing which is regulated by the company head office so the Siliguri marketing manager does not have to go for any additional efforts for a separate advertisement for Siliguri showroom. Their growth of the business solely depends on the central marketing the employees of the Siliguri showroom have less additional efforts to put their ideas on marketing and promoting companies uniquely in Siliguri city. Thus, their major role at the outlet is to sell the jewellery and to rely on referral consumers to reach out to the wider network.

Their marketing strategies is to convince the consumer to cherry-pick M P Jewellers as they provide heavy look light-weight gold jewellery. The company proposes various offers and discounts to boost consumers’ urge in the acquiring of jewellery during festive seasons. Their marketing strategy is to publicize their brand during occasions and festivals. All these advertisements (Picture 4.7) in forms of digital pamphlet manages to target the sentiments of each community to their respective cultural roots to make them feel less cultural competence and to make their brand universality in

managing the market. Thus, we can find a celebration of Chhatpuja for Bihari Community, Christmas for Christian community, Eid Festival for Muslim community and Akshaya Tiritiya for Bengali/Hindu Community.



Picture 4.7: Ads on Social Media (Instagram) on various occasions to lure the consumers towards their brand

It reflects the cognitive perspective of the company to hit the sentiments of all the communities to feel the same importance and recognition to lure them to purchase gold jewellery from their brand. Their way of managing the showroom is to manipulate the consumers through advertisement and also take feedback from the customers to know their views on their jewellery products and behaviour of the employees and the promotional offers they provide. Taking account of consumers' insights is an important

¹³ M P Jewellers Chhat Puja, Retrieved on November 30, 2019 (<https://www.instagram.com/p/B4XF1R5g1xp/>)

¹⁴ M P Jewellers This Christmas gift yourself a reason to celebrate, Retrieved on December 25, 2016 (<https://www.instagram.com/p/BOb7DiajpHw/>)

¹⁵ M P Jewellers EID Mubarak, Retrieved on November 30, 2019 (<https://www.instagram.com/p/ByUcVuEgGWs/>)

¹⁶ M P Jewellers Wishing Everyone Akshay Tithia, Retrieved on May 7, 2019 (<https://www.instagram.com/p/BxJzu9XHUvC/>)

factor for understanding the consumer aspirations related to jewellery when they provide offers to them. Usually, it has become a tradition to provide promotional offers during *Dhanterus*, *Diwali*, *Rakhi*, *Akshaya Tritiya*, *Chhat Puja*, *Teez*, *Eid* etc. Based on the consumers' aspiration, the manager proposes various offers even in unseasonable days.

Their main purpose is to get hold of middle-class and lower-middle-class consumers who visit small *swarnakars'* shops and those who hesitate to visit the corporate jewellers. Their marketing strategies depend on the advertising of trendy gold and diamond jewellery and heavy look lightweight wedding traditional design jewellery. Advertisement is done in form of printed media in local newspapers (*Ananda Bazar Patrika* and *The Telegraph*) and magazines, local as well as national broadcast media (television) and through network media where they communicate their consumers with a constant update of their new collection in form of telephone calls, message, Facebook and Instagram. A short-term sales promotion offer gift coupon to the consumers encourages to purchase jewellery from their showroom. Along with these, M P Jewellers brings new young faces as their brand ambassador, which allows new models to promote their working capability with Corporate Brands. They believe in direct marketing to preserve their consumer where they update their promotions through phone calls, short message service and emails to their registered customers in a hope to fetch new consumers to their showroom. Other than these, they create awareness to the consumers to go for 'hallmarking of jewellery'.

Before the introduction of GST, the company had few jewellery schemes. After that, they have discontinued their monthly scheme in Siliguri. One of the respondents (name not mentioned) working in the respective showroom said that it became an extra burden to continue the gold scheme as it was difficult to maintain customer's account. They only 'offer on price' as discounts schemes on respective wedding months and festive seasons. Packing of jewellery appeals the consumer to visit the showroom for gifting purpose. They use spongy plastic colourful boxes for different shapes and styles of jewellery placed inside a paper bag. M P jewellers do not give much importance to the packaging of the products but the consumers are fond of their packaging. Their manufacturing unit is in Kolkata, near Bowbazar, from where they receive jewellery products and astrological jewellery to their showroom. Like P C Chandra Jewellers, M

P Jewellers also offers Astrologers at their showroom for their consumers who believe in astrology and astrological gemstone. They termed it as 'Special Service for Customer'. It is found that only one astrologer is appointment to Siliguri showroom for one day at the last week of each month. The customers need to take a prior appointment by visiting the Showroom as he have to travel from Kolkata to Siliguri. Mr G Sarkar, a sales representative of M P jewellers, says that if the number of candidates is more than seven then the astrologer visits their showroom, otherwise the customer can get the service through online consultation with the astrologer. The consultation fee of the astrologer is ₹ 250/-.

The strength of M P Jeweller is the specialised technique in making lightweight wedding jewellery. This helps the middle and lower-middle-class consumers to opt for low weight hallmark branded exclusive design at an affordable price. They provide certified astrological jewellery to the consumers. An appropriate division of work to maintain the major departments like finance, production and sales do not exist in Siliguri showroom, which is the weakness for M P Jewellers in Siliguri where the manager himself is single-handedly looking after all the departments in an informal organised manner. The Siliguri jewellery market is highly competitive in terms of cultural trend and consumer preference. The retailing sector of traditional *swarnakars* (like Ratna Bhandar, Bidhan Jewellery, Diamond and Silver Jewellery in Siliguri, Raj Jewellers) offer products at the highly competitive manner and has developed their business to compete with a corporate big brand like them.

The manager said, *"Tanishq and P C Chandra is our competitors, as they operate in larger business volumes nationally and internationally, supported by larger sections of investors and other financial resources compared to us, that makes them possible to provide opportunities to the consumers by providing discounts and buy-back offers"*

Retaining the consumer is the focus of every company. They compete to retain their customers based on factors like pricing of the jewellery, after-sale service and quality of the jewellery. If they do not compete then it would decrease their market share, which will adversely affect their company. Competition with the competitors is based on the measures taken by the company to sustain its consumers. Subjective discounts offered by the competitors sometimes affect their marketing strategy where they were bound to

reduce the price to sustain the consumers. Sometimes in this way, they face challenges to cope up with the other bigger branded corporate jewellers in Siliguri. So, the company has taken a measure to target the Nepali population residing in Siliguri, Darjeeling and its adjacent hill areas for increasing their jewellery sales. Then again, as they do not have any jewellery-manufacturing unit in Siliguri so the customers need to wait for twenty to thirty days to receive their repaired jewellery, which comes from Kolkata manufacturing units.

4.3 Underpinning Factors for the Growth of P C Chandra, Tanishq and M P Jewellers in Siliguri

In the corporate jewellery business, various departments are involved with various responsibilities to maintain the functioning of the network of jewellery outlets. P C Chandra Jewellers and M P Jewellers have started their business as a traditional *swaranakar* (merely a small jewellery shop) and have developed their business nationally. Their transition and struggle to reach this place has its long history, which is not in the case for Tanishq. The natures of these corporate jewellery businesses in Siliguri are of three forms that are direct showrooms, franchise showrooms and partnership showroom where each corporate business model focuses on the fulfilment of consumers demand to make their jewellery products available to the customers. It is an easy method for the corporate jewellers to go for a franchise when they are unable to spread out their business to a distant location. They decide to take a chance by communicating with the mediator who can set up their business to that outreached location. This mediator opens the franchise for a while in a form of contract, which benefits both of them. The responsibilities are share that makes the Head Office had lesser pressure in maintaining the Brand Image and increasing the reach. This type of business is more common in bigger corporate brands. It is observed that P C Chandra jewellery showroom and Tanishq has expanded its business in Siliguri through a franchise/partnership method. For P C Chandra Jewellers, after the completion of the contract of a franchise in the year 2016, they have expanded their franchise showroom into direct showroom because it is much easier for the administration of the direct showroom. On the contrary, M P Jewellers from the very beginning had set up their chain of business in the form of the direct showroom. Whether direct/franchise/partnership jewellery showroom, the gold jewellery has to be procured from the production unit, which is generally far away from the retailing outlets. This

involves many specialised departments that are working in a synchronised way to provide the consumers with a hassle-free experience. Tanishq has its production unit at Hosur in Karnataka, similarly, P C Chandra Jewellers has it at Bowbazar in Kolkata and M P Jewellers has its production unit at Gariahaat in Kolkata. To achieve this target, M P Jewellers and later on P C Chandra Jewellers directly took the responsibility to monitor the Siliguri showroom from their head office. The finished jewellery products were sent from the production unit to every jewellery showroom that the corporate company has set up in various states and localities. This brings similarity in the structure of the business of the aforesaid corporate jewellery brands where direct showrooms have some relationship with the production unit and the management system rather than franchise. P C Chandra is more organisationally and empathically connect with the employees and customers.

The relationship between the production unit and Siliguri Corporate Jewellery Showrooms are based on their respective Carrying and Forwarding agent. For Tanishq, the Titan Company has its agency for transporting the jewellery products to their respective state and locality. As the production unit of the Tanishq is located too far compared to P C Chandra Jewellers and M P Jewellers, so they take one and a half months for after-sell service. Whereas the other two jewellery showrooms take 25 to 30 days for after-sell service. The production managers of these showrooms keep a track on every jewellery that is sold from the jewellery showroom. To enhance Tanishq's business they used "shop-to shop" concept to sell their jewellery to the other jewellery retailers. It has distributed their jewellery products to the consumers with a less distribution cost and has captured the consumer market before opening Tanishq showroom directly or by a franchise with a huge cost and business risk.

The marketing strategies of the corporate jewellers depend on the employees engaged in running and maintaining their workload for the smooth functioning of the jewellery business. This jewellery business is run in the form of direct and franchise jewellery showrooms. All the three corporate jewellery showrooms—P C Chandra Jewellers, Tanishq and M P Jewellers—have their marketing managers who play an integral part of their respective business for promoting and maintaining a network of relations with the jewellery consumers and the Siliguri Jewellery market. The production unit of Tanishq located at Hosur offers the purity of the gold jewellery that is measure through

karatmeter, which is readily available at the Siliguri showroom. Their jewellery styles and designs are very contemporary with a little tint of tradition in design that makes their jewellery unique. They provide 22 karat gold jewellery, having a wide range of coloured gems and gold jewellery studded with diamond jewellery. It becomes easier for the Siliguri consumer to judge the purity of gold in a non-destructive manner with the help of that mechanical device. This keeps them ahead of the other two corporate jewellers because the consumers can directly judge the quality of gold through *Tanishq karatmeter*, which is equivalent to BIS Hallmark but they do not provide any certification of BIS 'hallmark' jewellery to the consumers. The first jewellery house promises the quality and purity of all forms of jewellery in the name of their brand 'Tanishq'. This one loophole for not providing BIS Hallmark jewellery may lead to a backdrop of the growth of the company. On the other hand, the other two jewellers provide Certification of BIS Hallmarked Gold and Diamond jewellery and Certified Astrological Jewellery.

Another factor for the growth of the company depends on the price of gold jewellery. It is the crucial factor that influences the purchasing habit of the consumers for its volatile nature of gold price, which is determined by the international gold exchange rate. This fluctuate price of gold constitute a second important part of the marketing strategy. These corporate jewellers play tricks by luring the consumer by giving discounts on certain purchases, gifts on a certain amount of purchase, discount on making charges and giving warranty on the products. P C Chandra Jewellers provide more offers and discounts on gold price to the consumers compared to Tanishq and M P Jewellers. For the convenient of the consumer, the corporate jewellers have introduced tagging the weight of the jewellery with the price printed on it. This has made it easy for both the consumers and salespersons to calculate the present rate of gold jewellery.

The third factor is the location of the showroom and its easy accessibility. It determines the hub of the gold jewellery product from where the gold jewellery products are distributed to their respective showrooms and shops. Besides, from another aspect how the consumer receives gold jewellery from the production place. This dissemination of the readymade gold/diamond/silver/astrological jewellery from the jewellery-manufacturing hub of the respective jewellery showrooms takes a crucial part in

maintaining and spreading their business nation-wide. These corporate jewellery showrooms have to deal with the transportation cost, the security of the product, coverage of the product and the location of the product to be sent to various outlets. Location or the Place of the showroom decides the consumer preference towards the varieties of jewellery. With the help of the consumer's preference and tastes, the marketing manager and the human resource manager of the showroom inform their jewellery manufacturing hub to manufacture those types of jewellery, which is mostly preferred by the consumer. For example, both P C Chandra Jewellers and M P Jewellers, whose manufacturing units are located in Kolkata, West Bengal, therefore, the pattern, design, style and types of jewellers are manufactured by keeping in the mind that Bengali consumers are going to wear it. The target consumers are Bengalis for the P C Chandra Jewellers and M P Jewellers compared to Tanishq. Tanishq has recently (nine years back) started introducing Bengali styles, designed and types of jewellery in their Siliguri showrooms because the majority of the consumers residing in Siliguri are Bengalis. Tanishq and M P Jewellers are planning to keep Nepali gold jewellery to their showrooms so that they can target the Nepali consumers who are residing in Siliguri, Darjeeling and in neighbouring the hills. The accessibility to the outlet plays a crucial role in planning for brand promotion.

Lastly, promotional value is the central aspect of every marketing strategy of corporate jewellers and an underpinning sector for company's growth. The corporate jewellers will plan various means to keep in contact with the jewellery consumers. These various means are advertisements, exchange offers, discounts, and celebrating auspicious days like birthday or anniversary; reduce in making a charge of the jewellery, lucky draw, and gifts. Tanishq, P C Chandra Jewellers and M P Jewellers do advertise similarly by introducing their respective brand ambassadors. Advertisement is an important ingredient for promotional and marketing strategy for capturing the gold jewellery market in Siliguri. The Marxist cultural theory emphasised on production and consumption of the cultural artefacts where material objects are the central things of aesthetics. Jewellery is considered a cultural product so when it is promoted through advertisement in television, newspaper, hoardings, magazines and brochures reproduced societal sense of aesthetics, which is artificial (fetish). Through this, they help to change the mind-set of the consumers to purchase jewellery because the targeted consumers are women who are obsessed with the beauty care and social status regime.

It is found that P C Chandra Jewellers recently has started displaying lightweight gold jewellery for kids and adolescents. They are putting words, as “Kids also feels good” after wearing gold jewellery. This reflects that they are targeting the emotional and sentimental value of parents to raise their standard of living after their children wear simple designed lightweight gold jewellery regularly. Along with this, the underneath meaning of the advertisements also targets sectional consumers who feel depressed about their beauty. We have noticed that Tanishq, M P Jewellers and P C Chandra Jewellers have de-constructed the regular notion of the concept of beauty. Therefore, the commodity, the jewellery, the brand name all together enhanced the social status of the women. Side by side, the brand ambassador takes part in promoting their brands by luring the consumer psychology to recall the jewellery product they have noticed an advertisement. If I say Tanishq, presently, Deepika Padukone, the Bollywood diva is the brand ambassador of Titan Tanishq, Kriti Kharbanda, a Bollywood actress, has signed for P C Chandra Jewellers and M P Jewellers brings new young faces as their brand ambassador. Tanishq does not give prior advertisement as promotional offers the way P C Chandra provides for the consumers. M P Jewellers provides less promotional offers compared to Tanishq and P C Chandra Jewellers. These give an idea about the marketing strategies the corporate jewellers adopt for luring the consumers to purchase jewellery from them.

After all, the employees who are working in their respective direct showrooms or franchise jewellery showrooms apply these marketing strategies for sustaining and for the development of the nationwide jewellery business. Some form of pyramid structure maintains every showroom where the authority is going to coordinate all the factors to maintain the business. Side by side, in marketing the main target group is the consumers. These salesmen or saleswomen play their active role in retaining their consumers by giving promotional offers; or in case promotional offers are not available, during those time the employees suggest the consumers come forward for the upcoming offers which they were planning to provide for the consumers. Sometimes, they give promotional calls and promotional messages for promotional offers to consumers who have visited their showrooms ones.

4.3 Summary of the Chapter

This chapter helps in understanding the mutual existence of the first three major corporate jewellery houses who have captured the Siliguri jewellery market, which was predominantly run by the traditional *swarnakars*. P C Chandra Jewellery Pvt Limited Company is the first had entered into Siliguri market in the year 2002, followed by Tanishq in 2003 and M P Jewellers in 2005. Their entry has changed the nature of jewellery trade and structure of Siliguri jewellery market because it is observed that over the last two decades, they have changed the perceptions of the Siliguri consumer while purchasing jewellery.

Firstly, the root cause for underpinning their growth in Siliguri is the recent exposure and demand of machine-made jewellery among the consumers, which the traditional *swarnakars* are unable to replicate. The huge influx of people from North East and North Bengal to the P C Chandra Jewellers and M P Jewellers located in Kolkata invited them to provide their product directly to Siliguri market. The TOPSEL Pvt Limited realised a huge prospect in Siliguri jewellery trade market who has brought the Tanishq jewellery showroom in Siliguri. Tanishq being a nationalised brand has captivated the consumers by promoting their brand image in the mind of the consumers and by spreading awareness regarding the Certified Hallmark Jewellery to them. The dominating factor for the growth of Tanishq Brand is the Karatmeter by which the consumers can judge the purity of gold in a non-invasive manner. Siliguri is a multicultural city that has made a way for the affluent business traders to convert their black money into white money by purchasing gold jewellery and this is one of the reasons for the exponential growth of the corporate jewellers. These corporate jewellers help in providing quality gold jewellery with the certificate to the consumers willing to converting their black money into gold investment.

Secondly, it is found that specialised departmental managers maintain the structure of P C Chandra Jewellers and Tanishq but a single manager who looks after all the departments runs the structure of the M P Jeweller. It is clear that although M P Jeweller shares a big name among the popular Jewellery brand in West Bengal except their business structure is very much unorganised.

Thirdly, the network between the production unit and jewellery showrooms is maintained by carrying and forwarding unit of each corporate houses but none of the corporate showrooms has a proper knowledge about the nature and structure of production unit and the types of jewellery, the production unit send to their showroom for retailing. Interestingly, when asked to the M P Jeweller manager regarding the carrying and forwarding unit, he was unable to comprehend the concept.

Fourthly, the main marketing strategy of the three corporate showrooms is to change the mind-set of the Siliguri consumer regarding the purity of gold, certification of gold and use of branded jewellery as a way of status-enhancement. Both P C Chandra Jewellers and Tanishq follow a similar path to lure the consumer that is through advertisement and promotional offers in a very frequent manner. It acts as a reinforcement and reminder to the consumers regarding their presence in the market, but on the other side M P Jewellers are confined to their promotional offers, which are not as frequent as a counterpart and depend mostly on retaining the consumers.

Lastly, they are utilizing the concept of marketing in a product, price, place and promotion in their business to expand their corporate jewellery trade. Apart from the benefit gained by the corporate brands and the consumers, there is also one section of the society, which is getting mutually benefitted because of the business structure of these brands. They are the unemployed youth who are constantly looking for jobs. They get an opportunity to support their family.

Chapter 5

CONSUMERS' PERCEPTION IN PURCHASING GOLD JEWELLERY

5.1. Introduction

Neo-liberalism is founded on the belief in the unrestricted market where the consumers can purchase and spend their money based upon their free choice. It gives an available choice to the consumer demands—more the demands of the consumers towards the product, there will be more supply of products in the market and these products will escalate the requirement of the market, which will immediately bring profit to the producer. It has given an open space for the marketers to establish their business by unlocking trade barriers and with the liberty to the consumers to pursue their self-interest in buying products. The neo-liberal market has groomed the consumers as their agents who influence the market (Castro 2015). This neo-liberal market perpetually flourishes by arousing the consumers' uncontrollable passion for the material objects or commodities. It gives rise to the passion for buying or keeping the commodities available in the marketplace so that the consumers can draw mystical satisfaction. Siliguri market is evolving towards a consumer-targeted market where it is focusing not only on retaining and on sustaining the consumers for a long term, but also on retaining and sustaining their business as a whole. This evolution of consumer market has a link to the rapid urbanisation (Ray 2017) where Siliguri magnetise immigrants from north-east states for higher and safer training to get a job, that has welcomed small-scale entrepreneurs and corporate entrepreneurs to establish their business to this place (Saha 2011: 685). Over the last few decades, Siliguri city has become the core centre for education, tourism, transportation, communication opening job opportunities for the new entrants. The number of consumers has swelled with the rise in purchasing power of the burgeoning middle- and upper classes. The consumers are the key element for every jewellery house, and for the jewellery market. This chapter talks about the views of the jewellery consumers about the traditional *swarnakars* as well as the three Corporate Jewellery houses in Siliguri. Understanding the consumers' perception about the Siliguri market helps to know about the challenges the jewellery sectors are confronting to preserve their jewellery business. In total 50 respondents were covered and the data have been collected based on the purposive sample with judgemental

outlook where the respondents were taken from four major religious communities, such as Hindu, Muslim, Christian and Jain. This chapter is going to explain (1) the differential background (social and class background) of the jewellery consumers of the Corporate Jewellery houses (see Chapter 4) and traditional *swarnakars* (see Chapters 2 and 3) in Siliguri, (2) consumer preference on purchasing jewellery from the Siliguri market area, (3) persuasive factor for purchasing gold jewellery, and (4) consumers' perception of the competitive nature of the corporate jewellery houses.

5.2 Demographic Profiles of the Consumers

The development in the market structure arises due to rapid urbanization (Ray 2017:120) where the jewellery marketer regulates the life of an individual in an existing society by creating opportunities for the consumers for living a comfortable life. Ray has stated that 32.50 per cent of male immigrants in Siliguri are involved in wholesale and retail trade; and 8.35 per cent of them are engaged in manufacturing and repairing (Ray 2017:123). According to these data, immigrants who are involved in manufacturing and retailing may or may not be involved in this jewellery industry; however, these immigrants from varied caste group, ethnic group and wide-ranging communities have a strong attachment with the metal gold. As we know gold as a metal acts as a symbol of social value for its cultural and religious connotation it has always influenced the purchasing behaviour of the consumers in Siliguri. Emerging technologies are changing the outlook of consumers by influencing them to perceive what the marketers are trying to show them. In this way, technology is uniting all the consumers together into a bowl made up of simulation where social media and digital connections are helping to spread a platform of hyper-reality for keeping the consumers' desire alive, for selling gold jewellery. A sense of narcissism plays its role when consumers go for purchasing gold jewellery. To meet up the narcissistic nature of the jewellery consumers, the makers of the gold jewellery are merging the styles of traditional jewellery designs with the contemporary designs of making jewellery for capturing Siliguri Jewellery market. This form of jewellery has brought a new trend in the formation and style of gold jewellery. This fusion of trends in terms of jewellery has brought a new life to the consumers where jewellery indicates the status, prestige and brings about a distinction in the society. In the word of Cisek SZ (et al.), narcissism is associated with materialism (Cisek SZ 2014). For understanding their psychological

inclination towards gold jewellery, it is necessary to identify the demographic background of gold jewellery consumers in Siliguri market. Jewellery is an object of women's desire and men remain impassive towards it uses. Though the sample size is collected unevenly among 50 respondents focusing mainly on women, yet seven men have willingly agreed on contributing their opinion on preferring gold jewellery. This shows that love for jewellery is not gender-specific (see Table 5.1).

Table 5.1 Classification of Siliguri Consumer based on Gender

Gender	No. of Respondents	Percent
Men	7	14
Women	43	86
Total	50	100

Source: Primary Survey, September 2017- August 2018

One of the respondents named Mr. O Bhowmik, aged 50, private service, said, *“Yes, I am fond of wearing gold jewellery. At the time of my wedding, I have received wedding rings and a gold chain. We men expect to get at least gold jewellery at the time of marriage. But after wearing, it gives you confidence and a social position where you can showcase your fingers covered with gems stone made up with gold jewellery”*.

Mr. P Nandi, aged 45, government service, said, *“I love jewellery. Why always jewellery symbolizes woman! Being a man, I love gold jewellery, silver jewellery as well as diamond jewellery. Gold Jewellery attracts me more than any other form of jewellery because of its yellow colour. I purchase gold jewellery for my mother every year. I love to visit the jewellery showrooms. Before my wedding, I have purchased two gold chains- short-chain whose length reaches chest and another gold chain reach the length till navel after wearing it. I have also purchased one gold bracelet and one gold karah. Along with these, I have repaired my gems rings which are made of gold.”*

These two opinions reflect that men are breaking the social stereotype by purchasing gold jewellery for themselves and prefer to receive gold jewellery as a gift. The significant role of metal gold and its aesthetic value appeal to both women and men who embrace gold jewellery.

Table 5.2: Religious and Caste background of Siliguri Consumer

Religion	No. of Respondents	Percentage	Caste	No. of Respondents	Percentage
Hindu	42	84	General	41	82
Muslim	2	4	OBC	6	12
Christian	2	4	SC	1	2
Others	4	8	ST	2	4
Total	50	100	Total	50	100

Source: Primary Survey, September 2017 - August 2018

Table 5.3 indicates that the maximum number of respondents are highly educated where 29 respondents out of 50 have completed post-graduation degree and 14 have agreed to take a super-specialized degree in the field of research or other educational courses. These 14 respondents have professionally engaged themselves in College and University jobs. These respondents are stratified on the basis of knowledge as their opinion regarding the social and economic value of gold jewellery will help us to understand their inclination towards different types of jewellery.

Table 5.3: Classification of Siliguri Consumer Based on Their Educational Qualification

Educational Qualification	No. of Respondents	Percentage
Secondary	2	4
Higher Secondary	9	18
Graduate	10	20
Post Graduate and Above	29	58
Total	50	100

Source: Primary Survey, September 2017 - August 2018

It is evident from Table 5.4 that the respondents are involved in various kinds of work. Majority of respondents are homemakers (21 out of 50) who are economically dependent on someone for buying jewellery, and the second largest are involved in teaching occupations (19 out of 50). Respondents' economic background will show some insights regarding their choice of jewellery, choice of jewellery shop and their attachments with the jewellery. Therefore, an employed person can exercise their free choice in purchasing jewellery, which is opposite to the unemployed group.

Table 5.4: Classification of Siliguri Consumer Based on their Line of Work

	Line of Work						Total
	Teacher	Assist. Professor	Govt. Clerk	Service	Retired	Home Maker	
No. of Respondents	5	14	1	8	1	21	50
Percentage	10	28	2	16	2	42	100

Source: Primary Survey, September 2017 - August 2018

Gold is the most trusted element after paper money that works as a substitute at the time of financial need. The economic stability of the respondent is determined by the frequent purchase of gold jewellery either from traditional *swarnakars* or from corporate jewellers. Table 5.5 uncovers the economic background of the respondents in terms of Annual Family Income. It is observed that the majority of them are financially stable except for one respondent Mr. B Paswan, aged 38, whose monthly income is ₹8500. He said that he purchased gold jewellery at the time of his wedding as a gift for his wife, and after that he haven't purchased any forms of gold jewellery. Targeting the consumer psyche is the core policy of the corporate jewellers and traditional *swarnakars*, Marx called it as commodity fetishism. The socio-economic background of the consumers is going to provide an outline of their attitude for purchasing jewellery and the factors that compelled the consumers to rush to the jewellery store. The influence of consumerism is so effective that the class positions of the consumers are based on consumer 'freedom of choice' in purchasing jewellery.

Table 5.5: Classification of Siliguri Consumer Based on Annual Family Income

Annual Family Income	No. of Respondents	Percent
< 1 Lakhs	1	2
1-3 Lakhs	9	18
4-6 Lakhs	10	20
7-9 Lakhs	12	24
10-12 Lakhs	11	22
13+ Lakhs	7	14
Total	50	100

Source: Primary Survey, September 2017- August 2018

5.3 Consumers' Preference for Gold over Diamond Jewellery

The freedom of preferring jewellery initially starts within a family and then at the societal level. It has become a trend to purchase jewellery for fashion, highlighting status and class position. Siliguri jewellery market, over the last 15 years, has mesmerized the consumers through media with their overwhelming gold and diamond jewellery designs. It has helped to reproduce consumerism where the consumers' psyche was ruled by the mediated image that acts as an umpire to instruct the consumers to lead a luxurious and secured life after purchasing gold jewellery. The arrival of corporate jewellers has given a scope to the jewellery producers for trading massive jewellery collections by generating consumers 'desire' for accumulating gold/diamond jewellery for building a 'society of consumers' (Bauman 2007: 29) in Siliguri. Chart 5.1 draws a comparison between the consumers' preference for gold and diamond jewellery. It is observed that 42 respondents (84 per cent) out of 50 have preferred gold jewellery as their first choice, followed by diamond jewellery, and then silver oxidized jewellery. The gradation of preference is done to understand the type of metal the consumers of Siliguri prefer to purchase.

Mrs. K Baid, homemaker, aged 42, said, "*Gold jewellery has its novelty*".

Mrs. J Guha, tuition teacher, aged 50, said, "*The word jewellery itself hints at gold jewellery so I prefer gold jewellery over a diamond*".

Mrs. M D Dutta, homemaker, aged 31, said, "*Gold jewellery is a convertible asset, at any given point of time it can be exchanged with cash or other gold jewellery depending upon the market value of the gold price.*"

Ms. P Mitra, assistant professor, aged 25, said, "*for preferring I prefer both but gold jewellery has a unique aesthetic essence that attracts me towards it. It is traditionally attached to our culture*".

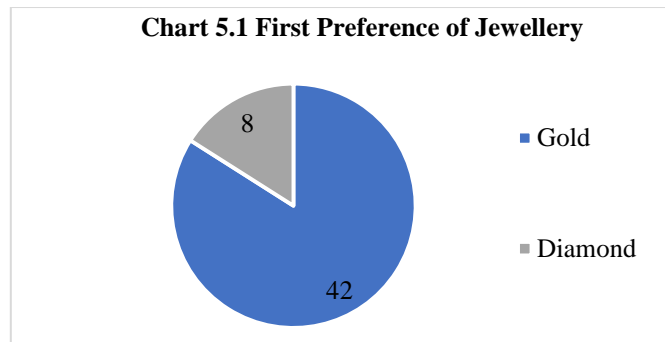
Ms. C Choudhury, assistant professor, aged 38, said, "*The golden colour of gold jewellery pleases my mind and the artistic decoration of each type of jewellery attracts my eyes to go for it. I love to wear gold bangle as it beautifies my hand after wearing it*".

Mrs. S Raha, homemaker, aged 50, said, “*We belong to a middle-class category, and for us, gold is the most expensive metal that we can at least afford to buy. Diamond jewellery is for rich people not for us. Pure diamond is very expensive and was not available in the market before the branded jewellery brought it in the market. The availability of diamond jewellery has become popular nowadays in Siliguri. Previously, only Tanishq used to sell diamond jewellery that is so expensive. Gold jewellery looks beautiful than diamond jewellery. So I prefer gold jewellery*”.

Mrs. B Jain, homemaker, aged 48, said, “*the interest rate offered by the bank is decreasing as the years’ proceeds but the value of gold per gram has increased more than double. It is worth buying gold jewellery as it fulfils the need to have ornament and side by side, it carries monetary value*”.

This illustrates that gold jewellery is culturally, religiously, aesthetically and financially more valuable than diamond jewellery. Wearing jewellery is a process of beautification of self that soothes the psyche of the consumer. Therefore, being a popular raw metal, gold is considered as the most auspicious metal in Hindu culture that enriches the heritage of ornamentation, signifies beautification and symbolises good luck to the wearer. Respondents who choose gold jewellery as their first preference express a similar view that gold jewellery symbolizes purity. Its pure nature signalled the behaviour of people to ‘touch gold’ jewellery with their hand to ensure past or future. It has a strong emotional and sentimental connection that binds people together blindly to believe and accept gold as a sacred metal. The consumption of gold jewellery is now a cultural phenomenon carried out historically through a popular culture where the psyche of the consumers is dependent upon day-to-day socializing process that made them think it as a pure metal. Other than this, its economic value secures one’s position in society. Universally, the acceptance of gold jewellery is associated with cultural and monetary value.

Quite the reverse, the respondents who favoured diamond jewellery as their first preference is less in number. They consider diamond jewellery as a symbol for sophistication. It invisibly segregates people and places them into higher economic class as it is not a cup of tea for everyone to possess it.



Source: Primary Survey, September 2017 - August 2018

Mrs. S Daga, homemaker, aged 35, said, *“Not every people can afford to buy diamond jewellery. I love the diamond. It gives me confidence”*.

Mrs. S Chatterjee, assistant professor, aged 50, said that she likes both diamond and gold jewellery. She said, *“As I have to prefer between these two metals, then I will go for diamond jewellery. The price of diamond jewellery has gone down and the emerging designs of diamond jewellery have grabbed the mainstream trader in Siliguri to offer diamond jewellery at an affordable price. We can get diamond jewellery at ten thousand rupees”*.

Mrs. S Mitra, assistant professor, aged 40, answered, *“Obviously its diamond! I do not like gold jewellery.”*

A clear-cut division is observed in terms of cultural consciousness where an imaginary idea of self has formulated a new conception for identifying their position in society by embracing material-cultural that is situating themselves into status-culture or class-culture. This ability to recognize self as an observer in terms of material-culture (possession of gold jewellery or diamond jewellery) is an illusory way of life where they are practising and placing themselves in an imaginary hierarchy of cultural consciousness. ‘Diamond jewellery’ identifies ‘Superior Class’ who are financially balanced and on the contrary, the gold jewellery symbolizes the status of a person so it belonged to the middle-class culture group. Thus, preferring diamond jewellery as first preference is deconstructing the notion that all yellow metal will be loved for its golden colour or monetary value. India is the biggest manufacturer and exporter of diamonds in the world and it has helped the Indian jewellery industry to survive by producing

“smaller size and lower qualities of rough diamond” (Economy and Political Weekly 1984). The value of the refined diamond stone is very high so it means that the diamond jewellery, which is being sold at an affordable price, what, Mrs. Chatterjee commented, is made up of rough and small-sized diamond. Side by side, the market value and exchange value of diamond jewellery is incomparable with gold jewellery, as the exchange and market value of gold is much higher than the diamond jewellery. Diamond jewellery is made up with hard metals; preferably, 10-karat to 18-karat gold are used where gold is mixed with silver, alloy, bronze, zinc, etc. to make it hard to hold a diamond. Moreover, as the common people are not specialized in gemology so determining the purity of stone is very hard, as a result, it is difficult to recognize pure diamond stone. Due to this, the exchanging value of diamond jewellery is much less than gold jewellery. Therefore, the findings also reflect that the Siliguri consumers have come out of their shell to choose diamond jewellery over gold jewellery in order to place themselves into a superior class culture. However, the middle-class consumers reveals that preferring of gold jewellery determines “another lifestyle choice”.

5.4 Buying Preference of Jewellery Outlet

The association between the consumer and the retailer is based on the type of interaction they established before purchasing the product. Creating an informal relationship with the customer is the sole purpose of the retailer to retain consumer to their shop, and the consumers, on the other side, wish to receive a pleasant conversation from the retailer related to the product they are seeking. Until 2012, the consumers in Siliguri were largely in the habit of visiting traditional *swarnakars*' shop for purchasing jewellery. Variations in jewellery shop were not available as because during those times preferring jewellery shop depended on the recommendation given by the family members and friends. Then the arrival of branded corporate jewellery showrooms in Siliguri has impelled the consumer to go for alternatives before purchasing jewellery from traditional *swarnakars*. Having a choice of two varied structure of jewellery outlet that is local jewellery outlet run by traditional *swarnakars* and branded jewellery outlet run by corporates, has allowed the Siliguri consumer to purchase jewellery from both the sectors. Moreover, Table 5.6 shows that the 22 consumers out of 50 preferred to purchase jewellery only from branded jewellery outlet and 21 consumers out of 50 preferred to purchase jewellery from both the jewellery outlets. Hence, it can be said that the demand for branded jewellery outlet is increasing among the middle-class

consumers. The fact that seven consumers out of 50 only depend on traditional *swarnakars* for purchasing jewellery indicates that trust and loyalty built through generations has made them continue to prefer local jewellery outlets.

Table 5.6: Jewellery Outlet Preferences

Jewellery Outlet	No.	Percent
Brand	22	44
Local	7	14
Both	21	42
Total	50	100

Source: Primary Survey, September 2017- August 2018

Mrs. A Roy, homemaker, aged 61, said, *“I was married at the age of 22. I started making gold jewellery from one of my in-laws' acquaintances. He has his shop in Mahabirasthan, ever since then I have been fond of wearing and making jewellery from him. They make the jewellery the way I instruct them to do. For the sake of being acquainted, I can pay them as per my convenience. The benefit for making jewellery from local jewellery shop is that they do not pressurize us for the money nor they made any rule to hand over the money at a fixed duration/date. Moreover, they deliver the jewellery in my place. This is the trust that has developed over the years made me choose local jewellery outlet.”*

Mrs. S Kar, homemaker, aged 40, told that they have extended their relationship with the local jewellers because their previous generations rely on them for making gold jewellery. It has made her build up a conventional relationship with the shop owner.

Mrs. P Raha, government employee, aged 55, said, *“I like local jewellers. Two years ago, I have visited Anjali Jewellers (branded jewellery outlet) to buy jewellery for gifts and to see the difference in hallmark jewellery. I found there is no difference in the price of gold but overall, the billing is higher because their making charge is higher than the local jewellery shop. Currently, these local jewellers are supplying hallmarked jewellery so when everything goes well with local jewellery shop than there is no way look at branded jewellery outlet.”*

Mrs. M Sil, homemaker, aged 59, said, *“I buy from local jewellers, mainly from Khudiram Pally jewellery store. Being a regular customer, he gives me discounts, talks directly about the designs I offer them to include in jewellery, repairs old jewellery and sometimes exchange old jewellery. I have a good relationship with the shop owner.”*

Mr. B Paswan said, *“I am economically low so I cannot buy jewellery from branded showrooms or local jewellery makers. During my marriage, I bought from local jewellers”*.

Mrs. B Biswas, schoolteacher, aged 32, said, *“I purchased jewellery from both jewellery sectors. I have encountered a problem while buying bangles from branded jewellery outlets, i.e. they do not have the bangle size I wanted, and even they cannot supply bangle within 15 days. They need a month to make it and I have to pre-book it. But in the case of local jewellers, they can offer you the same bangle in 12 days”*.

However, consumers of the present generation do not adhere to the same principle for choosing jewellery from a fixed jewellery outlet. They prefer to choose jewellery outlet based on the market situation and relative benefits. The choice to visit a branded corporate jewellery outlet or sticking to traditional jewellery outlet depends on the coherent behaviour of the purchaser. Mostly, it is observed that the consumer comes with a picture of jewellery design to the traditional *swarnakars* to replicate the same design for them. This category of consumers prefers local jewellery outlet. They prefer to visit a branded outlet when they want to get a demonstration of jewellery as it helps them to select one out of the many designs on display. The religious beliefs in the purity of gold and interest for purchasing gold jewellery is instilled in them by their parents, husbands, family members and friends through a process of assimilation.

5.5 Persuasive Factors for Purchasing Gold Jewellery

The art of convincing consumers is a skill of the jewellers that helps them attract customers towards their shop. This art hinges on certain factors that draw the attention of the consumers to search for a few attributes before purchasing jewellery. Those stereotypical attributes for purchasing gold jewellery depend on design, price, purity, brand image, variety, and display of the jewellery, promotional offers, and services

provided by the producer. Consumers' preference is categorized into Important, Neutral and Unimportant, which leads to an expression of 'freedom of choice'. The lifestyle and social status of a person are connected with his or her preference for jewellery. Bauman has emphasized this as consumers' freedom of choice where they re-produce and re-alter their choices or preference they make before purchasing (Bauman 1999:38; Bauman 2007:84-85; Blackshaw 2015:121-122). In this contemporary society, people express their taste by articulating their 'freedom of choice' before buying, and this choice is govern by the common likeness that made them to identify themselves as a member of a certain class group. The consumers who have limited choice or no freedom of choice due to lack of wealth or any other reasons are unable to purchase jewellery that gives them a 'subjective sense of insufficiency' and a lower social ranking. This subjective sense of the consumers cultivates self-lifestyle arising from a feeling of self-consciousness that inculcated by the trendy jewellery designs popularised through social media.

Table 5.7: Factor Design

Factor Design	No.
Important	49
Neutral	1
Unimportant	0
Total	50

Source: Primary Survey, September 2017- August 2018

It is found from Table 5.7 that 98 per cent of the consumers have chosen gold jewellery 'design' as an "Important" factor for selecting jewellery. Consumers who remained neutral seem they are holding their opinion from sharing or they cannot make a decision on their own in terms of selecting 'design'. Consumers' who are marked 'important' are flexible in choosing alternative forms of design when they are unable to find a design they desire. Some consumers strongly adhere to a particular design they wanted to purchase and gave a special order to the local jewellers to create a similar form of jewellery for them or they wait for one month to get the jewellery from corporate jewellers.

Mrs. M Rai, a homemaker, aged 42, said, *“I do look for design but I am not strongly obsessed about it. Most of the time the weight of the jewellery elevates the price of the gold jewellery that restricts the limit for purchasing the same design that I wonder for but then I compromise with the design. Therefore, the design is not ‘important’ for me.”*

Mrs. N Khatun, aged 39, service, said, *“If I ask my family jewellers to make a piece of jewellery by showing him the branded jewellery design, he will make the same design. As they have their manufacturing unit so they can imitate the design.”*

Consumers often pay attention to the design worn by the other person and wish to have the same jewellery design. Thus, the perception of ‘design’ governs the subjective preference, which affects the buying behaviour of the consumer. Therefore, the making charge/ *mojuri* of the jewellery depends on the producer/*karigars* ability to produce it at a certain cost. Each design has its self-artistic appeal that drives the consumers to have a unique jewellery design from the others. In this case, consumers are of two types: first, who wants to replicate the same jewellery design, and second, consumers generally want to hold a trend of uniqueness. Indian Bullion Jewellers Association (IBJA) is “the regulator of demand and supply in the gold market” (Menon 2015: 99) that monitors the day-to-day gold price. Therefore, the consumer’s behaviour in purchasing the gold jewellery oscillates with the price of gold.

Table 5.8: Factor Price

Price	No.
Important	45
Neutral	5
Unimportant	0
Total	50

Source: Primary Survey, September 2017- August 2018

Table 5.8 shows how the consumers perceived the gold price as high, low, or fair for purchasing jewellery. The ‘important’ category determines the purchasing behaviour of the consumers that depends on the market value of the gold price, i.e. when the price is comparatively low for a certain period consumer rush to the stores for purchasing jewellery.

Mrs. M Dey, a homemaker, aged 46, said that she keeps a record of the fluctuating gold rates provided by the newspaper and her friends. When the price is less, she visits her permanent local jeweller. One of her friends named Mrs. S Kar, aged 46, a homemaker, wife of real estate owner, claimed that due to strong economic condition they often purchase gold jewellery without paying much heed to the fluctuating gold rate in the market. This shows that the preparedness of the people for purchasing gold jewellery depends on the price of the gold as well as the economic status that determines the person willingness for purchasing jewellery. The economic background of both the above cases is similar, but it is noticed that Mrs. M Dey does not prefer to buy jewellery the way even Mrs S Kar does. Consumers who are categorized as ‘neutral’ said that branded jewellery is too expensive as they take higher making charge when it is compared with local jewellers.

Table 5.9: Factor Purity

Purity	No
Important	48
Neutral	2
Unimportant	0
Total	50

Source: Primary Survey, September 2017- August 2018

The value of the gold does not always depend on the price, it depends on the purity of the product as well. Table 5.9 indicates that 96 per cent of the consumers considered the purity of gold jewellery as an ‘Important’ factor while buying gold jewellery. This obstinate determines that the consumers are concerned about the purity of gold. Their concept of purity is guided by two factors: first, the KDM jewellery and second, is Hallmark Jewellery maintained by the BIS directed by the government. We know that the present-day KDM jewellery is not considered as the purest form of gold jewellery, but the consumers lack the clarity of knowledge regarding KDM jewellery. Due to this reason, local jewellers are taking advantage of this ambiguity to earn profits when the consumers are unable to pay for hallmarked jewellery.

Mrs. S Duggar, a homemaker, aged 35, said, “*I purchase jewellery from Tanishq and MP Jewellers. They give certificate on purity of gold which other local jewellers cannot guarantee.*”

Mrs. B Jain, a homemaker, aged 40, said, *“Tanishq has a separate machine to check gold jewellery without moulting the jewellery. It has its way to measure the purity of gold which is authentic.”*

Mrs. A Roy, aged 61, a homemaker, said that the price of gold is flexible so it is necessary to buy gold in terms of purity. Buying gold of 22 karats and 18 karat is the safest way to keep money safe. Before buying, it is necessary to check for BIS hallmark having 916 certifications in jewellery that give an assurance about the gold that we are buying.

On contrast to this view, her relative who visited another jewellery shop (name not mentioned) said that she does not trust Tanishq’s certificate on purity of gold because she had measured a gold earring to measure the purity as she wanted to re-sale it, and she came to know that the purity of jewellery is less than 22 karat. As she was unable to get proper gold jewellery of that re-sale value, she visited another corporate jewellery showroom to get a desired design and price of the jewellery. The second shop measured the purity and was ready to resale it by 22 karat. This shows that ‘purity’ of gold jewellery can be put under question whether this certification of purity is measured authentically or not. We know, Tanishq does not provide certified BIS hallmark jewellery, they have their Tanishq certification of jewellery measured in *karatmeter*.

Like Mr. O Bhowmick, aged 50, service, and others who purchase from Tanishq, recommended, *“If you are buying from Tanishq or any other corporate jewellery shop then for re-sale value it is better to sale it to the same shop from where you have purchased jewellery.”*

Mrs. R Ghosh, a homemaker, aged 40, said *“depending on the verbal assurance on purity by the local jewellers was traditionally followed by my family. My family jeweller makes both types of jewellery in terms of purity. As the government instructed to buy hallmark so he makes hallmark gold jewellery for us”*.

It is found that five out of 48 respondents are flexible in buying hallmark or KDM gold jewellery. Even though they are aware that the new government regulation about Hallmark jewellery will protect them from being cheated by the jewellers, still they

choose to buy KDM jewellery at the time of gift-giving and for self-possession they buy hallmark jewellery. Consumers who have selected 'Neutral' show that they lack proper knowledge about the standard of gold purity given by the government.

Mrs. M Guha, who was in service, aged 45 said that the making charge of the BIS hallmarked jewellery is about 20 per cent, which is extensively high compared to local jewellers who charge about 12 per cent. He said: "*It is the government who made a rule of KDM jewellery as pure and now again a new rule has come up as 'purity'. It is just for their profit they are introducing rules on 'purity'.*"

Another factor that plays an important role in the mind of the consumer is the brand image. The brand refers to the products that identify a unique identity. It gives a name to the product we purchase, which represents a particular company trademark or company name, company logo or slogan. For example, Tanishq brand emphasizes contemporary designed diamond jewellery, provides trustable diamonds. Consumption of Tanishq jewellery is a marker of 'economically upper-class'. It is a sign of status and acts as an indicator of an elite lifestyle. With an increase in media exposure and awareness of fashion, it has widened the boundaries of all the companies to target rationally consumer psychology by compelling them to choose their company for buying products. Consumers, on the other side, are always in a search for attaining self-lifestyle to identify their existence into 'new selves' (Bauman 2007:115) in society. In this contemporary society, a transition is noticed in terms of a factor for purchasing jewellery is from product to brand image, where 'Brand' comes first then the product.

The consumers of Siliguri have witnessed a change in the jewellery market with the growing number of corporate jewellery brands entering the market. This led to the shift of consumer base from the known reliable traditional (local) jewellers to the flashy brand showrooms, which inversely changed the consumer's perception about the jewellery outlets. As a result, now-a-days, for the consumers more than the jewellery the branded jewellery outlets from where it is procured matter. Similarly, while flaunting the jewellery collection possessed by a woman the brand name is also highlighted.

Table 5.10: Factor Brand Image

Brand Image	No.
Important	30
Neutral	13
Unimportant	7
Total	50

Source: Primary Survey, September 2017- August 2018

Table 5.10 indicates that the majority of the consumers of Siliguri have selected brand image as an ‘Important’ factor. It shows that they strongly prefer branded jewellery products and recommend others to purchase from the brand. The corporate advertisers use cross-cultural variations in jewellery that persuade the consumer to be fascinated by the brand image.

Mrs. L Karmakar, aged 29, an assistant professor in a local college, told me that Tanishq is a popular brand and purchasing from the shop means getting a trusted product. It is a big company.

Mrs. S Mitra said, *“It is better to buy from Tanishq, P C Chandra and M P Jewellers- all three corporate outlets which you are studying, I prefer them all. The first choice is Tanishq, as it is India’s largest jewellery brand, which is a company run under the TATA group, and I love diamonds. For buying gold jewellery, I prefer P C Chandra and M P jewellers.”*

Mrs. H Pal, aged 31, a teacher, who loves P C Chandra brand, says it is the leading jewellery brand for Bengalis and has opened many branches in other parts of the country.

This shows that the initial choice of consumers is for the brand name of the company and not the product because the corporate marketers use the cross-cultural styles in jewellery products, which allow consumers from different ethnic backgrounds to select from a wide range of collections. Interestingly, it is found that 13 out of 50 consumers remained ‘Neutral’ and this indicates that they do not want to disclose their choice. Hypothetically, it could mean many things:

- They do not want to reveal the reason for not visiting the branded jewellery showroom, as they want to hide their frequent purchase from brands. As it reflects that they are economically rich class which they do not want to show, or
- They are confused about the ‘brand image’, or
- They do not buy from branded jewellery showroom, or
- They prefer both the corporate jewellers as well as traditional *swarnakars*, or
- They do not want to reveal their incapability to appreciate the imperative role of branded jewellery.

Thus, the respondents who choose ‘Unimportant’ buy jewellery from traditional *swarnakars*. One of the consumers, Mrs. K Munshi, aged 51, a homemaker, tells, “*All the glitters are not gold*”, which means that Brand Image creates a simulation of the real. She says she is happy with her family jewellers as she does not go for brand image. It indicates that consumers in Siliguri city do not project their social or economic status through image value of the jewellery brand and does not consider ‘Brand Image’ to be a factor for purchasing gold jewellery.

Being a multi-cultural city, a wide variety of jewellery shops and jewellery products are available in this place. Each culture has its variety and style of jewellery. Generally, the availability of different varieties of gold jewellery drives consumers to purchase for various parts of the body. Most common varieties of jewellery are necklace, earrings, ring, bracelet, *mangalsutra*, chain and bangles that are available in traditional *swarnakar* shops and corporate jewellery showrooms. The style of gold jewellery is not only culture specific but also community specific.

Table 5.11: Factor as Variety

Variety	No
Important	42
Neutral	2
Unimportant	6
Total	50

Source: Primary Survey, September 2017- August 2018

From the time, it was observed that the purchasing of gold jewellery is correlated with the displaying of varieties of jewellery available in jewellery outlets. More varieties of jewellery will attract more consumers to the jewellery outlets. Thus, jewellery outlets trades on diversified forms of gold jewellery designed for almost every part of the body, such as ear, neck, nose, ankle, fingers, waist, arms, head, etc. And the art of making jewellery for a specific body part can also vary because there can be different styles, patterns and shapes of a particular type of jewellery. These jewelleries not only enhance the beauty of the wearer but also give them a sense of confidence. It is found that the 'Variety' of gold jewellery tempts the consumers to purchase jewellery from different outlets. From Table 5.11, it is found that the majority of the consumers have accepted the 'Variety' of jewellery as an "Important" factor that lures them to visit jewellery outlet which ends in purchasing jewellery. Majority of jewellery shops in Siliguri sell wedding jewellery made up of gold. Few middle *swarnakars* and small *swarnakars* sell jewellery made up of gemstones and diamond. The *swarnakars* who sell gold and diamond jewellery usually do not keep silver jewellery. Corporate jewellery showrooms keep only gold and diamond jewellery. One common metal used by both the traditional *swarnakars* and corporate jewellery showroom is gold as it is the most favoured metal among women (Moors Gold 2013:78-89). All the traditional *swarnakars* have pointed out that women always search for varieties in jewellery. And the shopkeepers are required to update their collection constantly as the choices and preferences of the consumers also change with time. Today, consumers are witnessing changes in jewellery variations as 'white gold' and 'rose gold' jewellery, produced by Corporate jewellery showroom, to give a new task to the liquid consumers to adopt variant jewellery, but the Siliguri consumers mostly prefer gold jewellery over 'white gold' or 'rose gold' jewellery. Middle *swarnakars* say that to make consumers depend on their products they offer varieties of jewellery by altering the designs of jewellery. Moreover, the corporate jewellers and middle *swarnakars* can create a mood for buying jewellery by producing a myth of uniqueness through advertising varieties of jewellery, which small *swarnakars* and *karigars* lack. Variations in the fusion of Indian and western style of jewellery is what the consumers seek. Purchasing jewellery is linked with emotions, the jewellers focus on jewellery made up of contemporary designs, traditional designs, temple designs where gold is embedded and the unique handcrafted gold jewellery is always on demand. The buying behaviour of the consumers who have selected 'Neutral' is not governed by the variety of jewellery; their choice of jewellery

depends on the choice of *swarnakars* or sales representative. Some of them get confused between variety and designs of jewellery.

Mr. R Subba, aged 26, assistant professor, said that her family jeweller gives her jewellery catalogue to choose jewellery designs from where she can choose a variety of jewellery designs, whereas branded showrooms provide such varieties of jewellery readily available in their shops.

Table 5.12 Factor Display

Display	No.
Important	25
Neutral	16
Unimportant	9
Total	50

Source: Primary Survey, September 2017- August 2018

Another factor that perpetuates consumers to visit branded jewellery showroom is the easy accessibility of the jewellery display section (see Table 5.12). The consumers, who consider the display of jewellery ‘important’, like the fact that corporate showrooms and middle *swarnakars* exhibit their jewellery in a separate case with separate jewellery section. This not only helps the sales representatives in exhibiting the varieties in jewellery designs but also enables the consumers to have a bird-view of the jewellery collections of showrooms. Thereby, the consumers get an idea about the new jewellery trends as well as various styles and patterns available for the same jewellery item.

Mrs. S Raha, aged 50, homemaker, one of the respondents, said, *“I was planning to buy polabadhano from P C Chandra Jewellers collections. After visiting the store, they took to me to polabadhano section where all differently styled pola were displayed. It makes easy to choose and try the product, but the displayed jewellery did not satisfy my taste. So, they informed me to come after three weeks as their new collection of polabadhano was to be installed. After hearing this, my daughter and I thought of having a momentary look to the forms of jewellery displayed in the store. My eyes hooked at Bala jewellery section. Lastly, I purchased one Bala instead of buying polabadhano from the store.”*

This shows that the purchasing behaviour of the consumers is also guided by the display sections of the jewellery shops or outlets. She did not wait for three weeks to buy *polabadhano* instead was driven to another piece of jewellery. In another case, it was also found that a large number of consumers i.e. 16 (32 per cent), who are marked as ‘Neutral’, prefer to have a glance at the displayed jewellery but their purchasing decision is not guided by displayed jewellery rather they give importance to other factors for purchasing jewellery. Moreover, giving promotional offers to the consumers is a common practice among all the jewellery outlets including corporate jewellers and middle *swarnakars* that helps them attract more consumers to their showroom to buy their products.

Table 5.13 highlights that the majority of consumers consider promotional offer as an ‘Important’ factor that drives them to visit a jewellery shop/showroom. They think it is an ideal time to get a good deal for purchasing jewellery. This endorsement provided by the corporate branded jewellers and middle *swarnakars* increases the sale in the pieces of jewellery during religious (festivals and on cultural) occasions. Consumers prefer to wait or delay their purchase for getting offers made them “slavery dogs” who are “more accustomed to shopping” (Blackshaw 2015: 125) where consumers are less concerned about the fact that they are trapped by the “messy politics” of the bourgeoisie.

Table 5.13: Factor as Promotional Offers

Promotional offers	No
Important	21
Neutral	10
Unimportant	19
Total	50

Source: Primary Survey, September 2017 until August 2018

On the other side, consumers who are marked as ‘Neutral’ are those who are not a regular purchaser of gold jewellery but responded to promotional offer. They do buy jewellery during the time of offers but their buying behaviour is not always governed by this factor. For some of them, purchasing jewellery in odd time is to keep their grey money safe from the income tax department. Those who marked ‘Unimportant’, as these do not force them to purchase jewellery. Thus, it determines that when they are

in need to buy jewellery for any future aspects they wait for the offers (that comes to every occasion).

Table 5.14 Factor as Services

Service	No
Important	21
Neutral	10
Unimportant	19
Total	50

Source: Primary Survey, September 2017- August 2018

Another influencing factor the consumers seek after entering the shop/showroom is the service they receive from the sales representatives or traditional *swarnakars*. The service is limited to pre-purchase trial but also include greeting the consumer, post-purchase availability of services like jewellery repair, exchange, resale, the time required for the making of jewellery and delivery, delivery at the doorsteps, greetings, and communication over the phones. Table 5.14 shows that the consumers prefer pre-purchase trial and post-purchase services more than other services. Consumer who remained ‘Unimportant’ do not consider services as a factor for purchasing jewellery. It found that the services provided by the traditional *swarnakars* or branded managers do not affect the purchasing behaviour of these consumers. The important factors for purchasing jewellery are the design of the jewellery followed by the purity of jewellery and the third one is the price of the jewellery.

5.6 Time Span for Purchasing Gold Jewellery

When is the good time to buy gold jewellery? The consumers make this common enquiry before purchasing jewellery. Mostly, during the time of social occasions, festivals and offers the jewellery sales increase in Siliguri market. Table 5.15 shows that the purchasing behaviour of the respondents of this study. From the surveyed respondent consumers, the mean age is 40.26 with a standard deviation of 9.16 who are most inclined to purchasing jewellery for several years. Among the respondents, 17 (34 per cent) are purchasing jewellery for more than 20 years and above followed by 12 respondents (24 per cent) who are purchasing jewellery for 5–10 years. 8 respondents (16 per cent) are purchasing jewellery for 10–15 years, 7 respondents (14 per cent) for

2–5 years, 5 respondents (10 per cent) for 15–20 years and 1 respondent (2 per cent) purchase jewellery for 0–2 years.

Table 5.15 Duration for Purchasing Jewellery

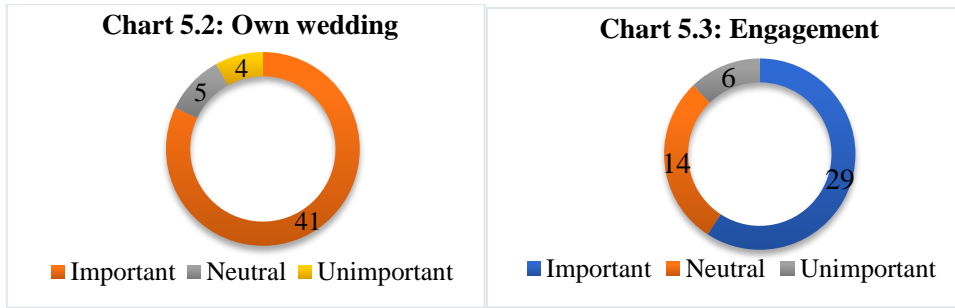
Duration	No.
0–2 Years	1
2–5 Years	7
5–10 Years	12
10–15 Years	8
15–20 Years	5
20 Years and Above	17
Total	50

Source: Primary Survey, September 2017- August 2018

5.7 Purpose of Buying Jewellery

Gold is consumed in a form of jewellery for its “eternal quality” (Ertimur & Sandikci 2005: 322-327; Renfrew 1986) which is a “store of value for perpetuity” (Menon 2015: 99-100), arises from the inheritance of jewellery. It is an essential ornament that acts as a bridge to connect individuals, kin members, religious groups, and the society as a whole. The factors that motivate one to buy jewellery are as follows: wedding, engagement, gift-giving, investment, resale purpose. According to the data, wedding is the main factor that drives one to purchase jewellery.

It is found from Chart 5.2 that 41 out of 50 respondents mentioned marriage as an important factor that governs the jewellery buying behaviour, and 29 out of 50 respondents (Chart 5.3) have opined that new social customs have sprung up around jewellery, such as exchanging ring or ring-ceremony or engagement, which has become an ‘important’ ritual in contemporary society. Ring-ceremony or engagement was mainly the tradition for non-Bengalis but now-a-days it has become a trend even among Bengalis to celebrate ring ceremony.

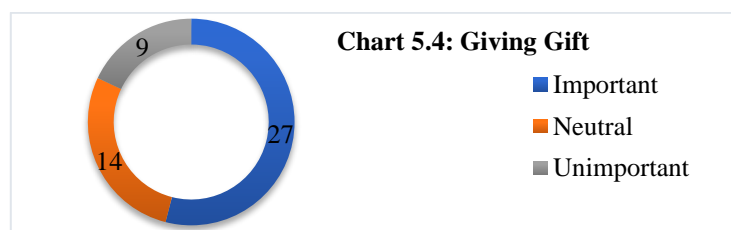


Source: Primary Survey, September 2017- August 2018

Like one of my respondents, Mrs. M Das Dutta, aged 31, homemaker, 54 per cent of consumers said that exchanging jewellery in Hindu wedding acts as an emotional practice that connects the bride and bridegroom with other family members. It is believed that the weight and size of the jewellery determine how strong the bond is between the receiver and the giver.

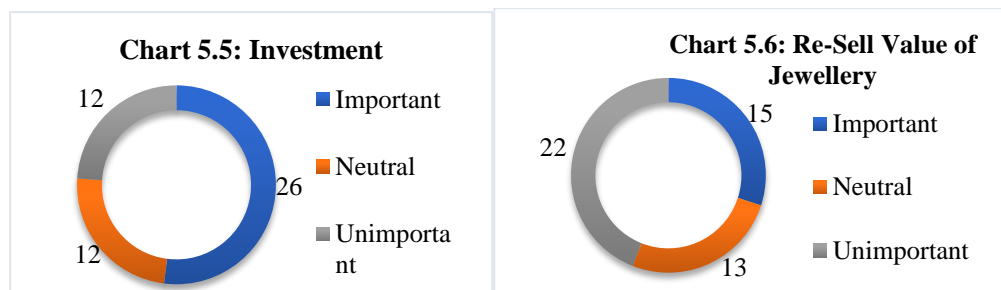
Jewellery made up of gold is the most expensive gift that people receive during close social functions like marriage, engagement/*ashirwad*. It is one way to hold and express love. From Chart 5.4, it is observed that 27 out of 50 respondents purposefully purchase jewellery for giving gift. The practice of giving gold jewellery as a gift symbolically and culturally connects the receiver and the giver. Being a multi-cultural city, Siliguri celebrates numerous occasions where the act of gifting gold jewellery has become a compulsion that helps one to showcase one’s social standing in the family or among friends.

Mrs S. Daga, aged 38, homemaker, said, “*Tanishq and M P Jewellers always come out with festive offers on Jewellery where gold jewellery symbolizes the fraternal friendship between the brother and a sister which we knew as Raksha Bandhan. We buy gold jewellery at Dhanterus because this is the day prosperity and wealth should come to our house; buying gold jewellery symbolizes welcoming Dhan or wealth.*”



Source: Primary Survey, September 2017- August 2018

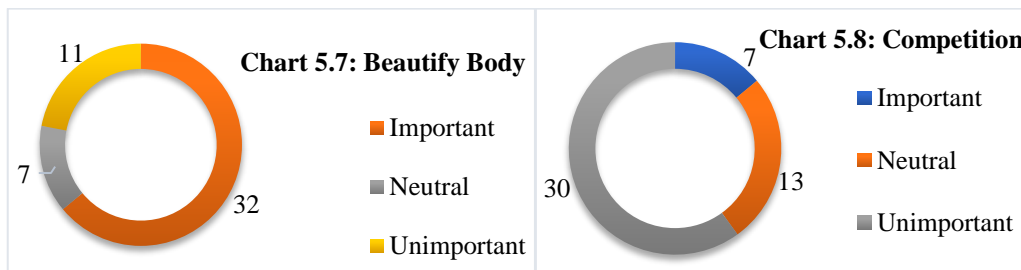
Other than these two major occasions, spending money for purchasing gold jewellery in the form of asset is the safest way to capitalize one's wealth. Chart 5.5 indicates that the majority of the consumers have accepted that investment on gold is a significant reason for purchasing jewellery, which acts as a defence mechanism at the time of future financial crunch. On the contrary, 22 out of 50 respondents (Chart 5.6) consider the 'Re-sell value of jewellery' as an unimportant reason while purchasing it. It portrays that the consumer's conscious mind does not think of investment or re-sale while purchasing jewellery. The concept of investment and the reason behind purchasing gold is psychologically transmitted to the minds of people, and hence they justify their purchase as an 'investment', which shows that there is an existence of the re-sell value of the jewellery in future. As both the Chart contradict each other, we get different perspectives on purchasing jewellery in contemporary society. The consumers of Siliguri purchase gold jewellery not as investment as they do not believe in re-selling their assets in the market, rather they prefer passing it down to their descendants as they value family relations and it helps maintain a strong emotional bond.



Source: Primary Survey, September 2017- August 2018

Therefore, the prime reason for purchasing gold jewellery ended up into 'body beautification'. From Chart 5.7, it is observed that 32 out of 50 respondents have purchased gold jewellery as an object of body beautification. The makers of the gold jewellery also focus on this beautification factor while creating a jewellery (Sukla 2016: 48). Jewellery side tracks the gaze of the viewer "towards the part of the body the women wish to emphasize" (Sukla 2016:48). The wearer always yearns for receiving compliments such as 'beautiful women' or 'looking good' from the viewer that upsurges competition between the wearer and viewer. Chart 5.8 reflects that 7 respondents have accepted that their purchasing of gold jewellery is triggered by this sense of 'competition'. They show off their self-image that they belong to economically

high class. This visual communication attracts the consumers' desire to create a piece of similar jewellery for self.



Source: Primary Survey, September 2017–August 2018

5.8 Advertisements Pull Consumers to Purchase the Jewellery

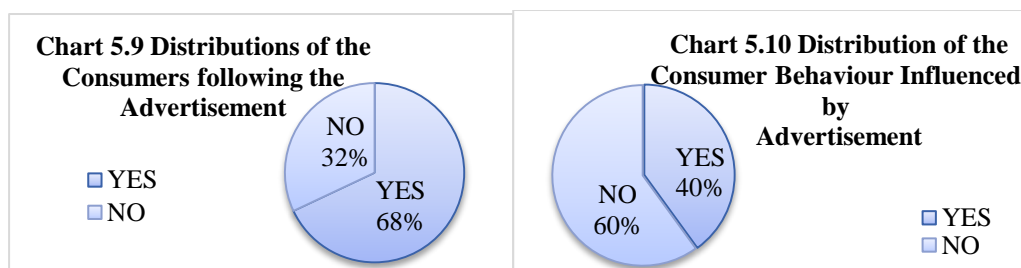
The traditional *swarnakars* have been depending on the power of word-of-mouth as a medium for developing trustable relation with the consumers. This word-of-mouth is an informal way to communicate and publicize their art of making jewellery. The petty traditional *swarnakars* provides detailed information about the product and influence the consumer in such a way that they get convinced to purchase gold jewellery without enquiring about the purity of the gold jewellery. This face-to-face communication and the power of word-of-mouth of the owner of the jewellery shop make him a suggestion-giver for the consumers about the jewellery designs and types and the consumer becomes suggestion-seeker. Once they become suggestion seeker, consumers will slowly depend on the *swarnakar*, which will lead to developing a friendly relationship with the *swarnakar* and the consumer, i.e., family *swarnakar*. Gradually, all the family members and friends keep a reference of the same jewellery shop for buying jewellery. This is a traditional form of advertisement, which the traditional *swarnakars* continue in Siliguri. On the contrary, middle *swarnakars* and corporate branded showrooms are targeting the consumers by developing a medium of advertisement through mass media. Chart 5.9 catches on the consumer consciousness towards gold jewellery advertisements. It is reflected that 34 out of 50 respondents keep an eye on the advertisement messages printed offline in Newspaper, Magazines, Hoarding, Wall Paintings and also in online media such as Mobile media, Television advertisements, Radio and Email.

Mrs. A Dey, aged 31, service holder said, “I love to watch jewellery advertisement. It mesmerizes me. I follow bluestone and P C Chandra. Advertisement guides us to know about the recent trend and designs of jewellery.”

Mrs. S Mitra, aged 39, assistant professor, said “I am more fascinated to buy junk jewellery but I do observe jewellery advertisements. We are women, our eyes automatically get stuck where jewellery is highlighted. After my first job, I thought of buying jewellery for myself so I used to search jewellery ads in Sananda, Unish Kuri and Saptahik Bartaman magazines.”

Mrs. A Rai, aged 41, a homemaker, said “many years back when I was in mid-thirties, my mother observed promotional offers in hoarding at Venus More flyover. She told me about the P C Chandra Jewellers offers. I was not in a mood for buying gold jewellery but the offer convinced me to be with my mother at the time of her jewellery shopping.”

Like this many respondents have given their opinion that advertisement influences the buying behaviour of the consumers. Therefore, the use of advertisement gives conscious desire towards commodity fetishism (Johnson 2018:53). Chart 5.10 implies that the buying behaviour of 20 respondents are regulated by the advertisement whereas 30 consumers do not feel the need to rush for the new product launched in the market but they enjoy watching advertisements. They think there is always time to buy jewellery and proper planning is required before buying gold jewellery. For these types of consumers, Tanishq Golden Harvest scheme, Swarnanidhi Scheme, Swarna Sanchay and 11-month instalment gold scheme (see Chapter 4) is a way to purchase of jewellery from the brand. They have brought a new trend in styles, designs and type of jewellery that generates awareness before visiting the jewellery store.

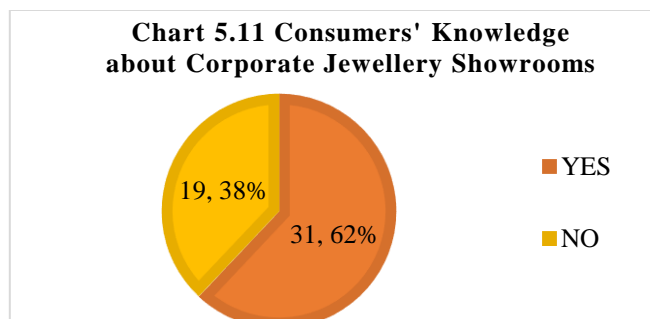


Source: Primary Survey, September 2017 - August 2018

Note: Total Number of Respondent is 50

5.9 Consumers Awareness about Branded Corporate Jewellery Showrooms in Siliguri

Recognition of the reputation of the jewellery brand can be widely documented when showrooms' efficiency and the brand name reach the people. Within a few years, the Siliguri jewellery market has changed its nature and structure in terms of business. Till date, there are eleven branded corporate showrooms that have extended their line of business by capturing the mind of the Siliguri consumers towards their respective brands by promoting their brand names. Those corporate showrooms are Tanishq, M P Jewellers, P C Chandra Jewellers, Kalyan Jewellers, Anjali Jewellers, Senco Gold and Diamond, Gitanjali Jewellers, Swarnasukh, Orient Jewellers, P C Jewellers and last but not the least is Reliance Jewellers. All these showrooms are located at the heart of the city, where the residents of Siliguri can come across their shop whenever they visit the marketplace. Initially, Siliguri consumers abstain themselves from buying jewellery from the corporate jewellery showrooms as they thought it to be a place for rich class people, and secondly, as they have a strong friendly relation with the traditional *swarnakars* across generations so they doubt about the purity and price of gold. For the last four years, it is observed that the people from the lower-middle class and middle class have started visiting corporate jewellery showrooms like Senco Gold and Diamond Jewellery, Anjali Jewellers and P C Chandra Jewellers. Besides, the upper middle class and elites have become more flexible in their approach to purchase gold and diamond jewellery from the eleven corporate showrooms, preferably Tanishq, M P Jewellers, Kalyan Jeweller. This liberal market has widened the scope for customers to purchase variety of jewellery from various jewellery stores.



Source: Primary Survey, September 2017 - August 2018
Note: Total Number of Respondent is 50

According to Chart 5.11, 31 out of 50 respondents are cognizant of the corporate jewellery showrooms in Siliguri city, which indicates that consumers are so much aware of the branded jewellery companies that they are capable to recall the name of eleven branded showrooms' name. This is the aftermath of advertisements in hoardings and newspapers, which the branded showrooms carry out before setting up of the showroom in Siliguri. They try to engage the consumers to keep a hold on to their brands by changing their theme of the advertisement. A sense of visualization helps the consumers to know about the jewellery brands. This is another reason for Siliguri consumers to favour branded corporate jewellery showrooms that projects a brand image, which is in line with their well-to-do sophisticated social image.

5.10 Preferred Time to Purchase Jewellery

The demand for gold jewellery is always high. Both women and men wear gold jewellery to show their class and standard of life. However, buying jewellery is a personal choice and this choice depends on the time when the consumers feel comfortable to purchase it.

Table 5.16 Time for purchasing Jewellery

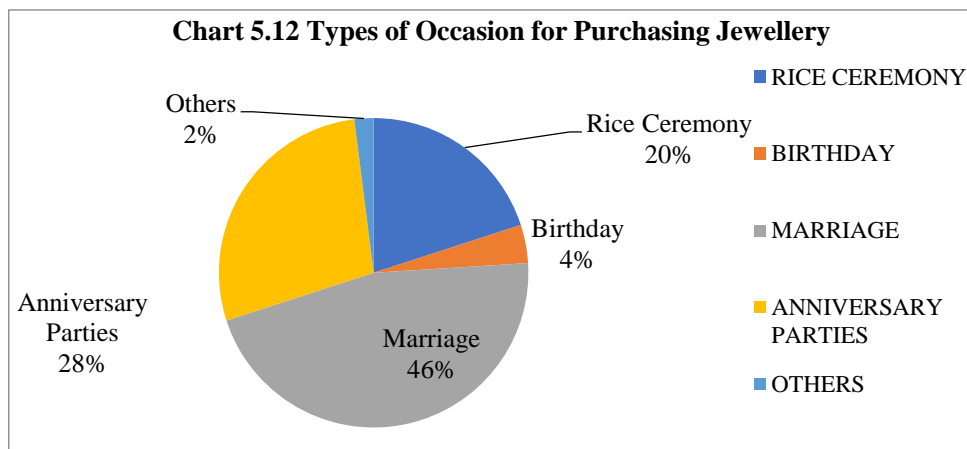
Preferred Time	No.
Low Price in Gold Rate	10
Occasion	16
New Trend	4
Festivals	4
Others	16
Total	50

Source: Primary Survey, September 2017 - August 2018

Table 5.16 shows that the preferred time to purchase jewellery. It has been found that 16 (32 per cent) consumers preferred to buy jewellery during 'occasions', whereas 10 (20 per cent) consumers prefer to purchase gold jewellery when the 'gold rate is low'. Four (8 per cent) consumers preferred to buy jewellery when a 'New trend' of jewellery design comes in the market and 4 (8 per cent) consumers preferred to buy jewellery during festivals. Other than these, it is found that 'other' factor includes friends and

family members' influence, sudden gifts to your loved ones, the downfall of share market, and the need to hide black money and many more.

Chart 5.12 shows that the consumers prefer buying jewellery at the time of marriage. About 23 (46 per cent) of consumers choose to purchase gold jewellery at the time of their marriage or to gift, followed by 14 (28 percentages) of them consumers who prefer to buy jewellery during anniversary (for own self and for giving gifts to the closed members). There are certain months in the calendar where the lucky marriage dates are mention for conducting the marriage in India. So, be it marriage season or anniversary day, the months remains the same years after years. Therefore, during those months, the consumers choose to buy gold jewellery. In others category, 1 (2 percentages) of consumers has given the reason as a sudden rise in the salary, sudden surprise gift for husband or wife, promotions or to make someday special.



Source: Primary Survey, September 2017- August 2018
 Note: Total Number of Respondent is 50

5.11 Area of Competition in Doing the Same Trade

The factor that creates 'competition' among the corporate branded jewellery houses is unambiguously a socio-economic interest to grow and expand their branded jewellery company in various areas. Their main motive is to make a profit. Max Weber has termed it as an "exploitation of market situation" (Swedberg 1999:219) where the marketer tries to get hold of the market by controlling the means of production and services of the employees for ensnaring the consumers. The consumers in Siliguri have accepted these Corporate Branded Jewellery Houses (see Chapter 4) as the best-known 'brands'. This chapter is going to highlight all the specific areas of conflicts among the first three

branded corporate jewellery houses that entered the Siliguri market in the year 2002 (P C Chandra Jewellers), 2003 (Tanishq), and 2005 (M P Jewellers). Their business and marketing strategies depend on the technological ways of maintaining the officially authorized jewellery showrooms located far away from the command centre. This chapter studies the significant areas of competition among the companies into the same trade. It also takes an in-depth look at consumers' preference and the new paradigm taken by the branded corporate jewellery showrooms to remain at top of the league.

5.11.1 Consumers' Preference for Branded Corporate Jewellery House

Consumers' buying behaviours of the gold jewellery depend on their preference for the jewellery showroom. The level of preference for buying jewellery from a certain branded showroom is rated on a four-point scale measured in terms as - 'Not Preferred' (means 'Does not like at all'/ 'Never visited'/ 'Too Costly'), 'Neutral' (means 'Not giving any opinion because not satisfied with the management system'/ 'not taking sides cause they failed to differentiate'), 'Somewhat Preferred' (means 'they have some other jewellery showrooms as priority') and 'Most Preferred' (means 'first priority jewellery showrooms'). While analysing the priority of 50 consumers view it was found (from Table 5.17) that 36 percentages of the consumers in Siliguri have favoured ('Most Preferred') Tanishq.

Table 5.17: Distribution of Consumers Preferring Tanishq

Preferred Tanishq				
Not Preferred	Neutral	Somewhat Preferred	Most Preferred	Total
11	5	16	18	50

Source: Primary Survey, September 2017 - August 2018

Similarly, 26 per cent of consumers have favoured (Most Preferred) P C Chandra Jewellers.

Table 5.18: Distribution of Consumers Preferring P C Chandra

Preferred P C Chandra				
Not Preferred	Neutral	Somewhat Preferred	Most Preferred	Total
17	8	12	13	50

Source: Primary Survey, September 2017 - August 2018

In the same way, 6 per cent of consumers have favoured (Most Preferred) P C Chandra Jewellers.

Table 5.19: Distribution of Consumers Preferring M P Jewellers

Preferred M P Jewellers				
Not Preferred	Neutral	Somewhat Preferred	Others	Total
27	7	13	3	50

Source: Primary Survey, September 2017 - August 2018

All these Tables give an idea about the Siliguri consumer who prefers among these three corporate brands were the Tanishq. Majority of them have chosen for this brand. This favouritism of jewellery brands unlocks the areas of the other two brands to promote their brand in a successful way so that they can reach out their Branded corporate showrooms. Brand Preference is attached to the emotional response of the consumers towards the gold jewellery products. The behaviour of the salespersons and the managers of the jewellers develop an emotional connection with the consumers, as said by Mrs B Jain, aged 40, homemaker, one of the regular customers of Tanishq. She also commented that, although she brought gold jewellery from both Tanishq and M P Jewellers, she prefers Tanishq the most, because the offers they provide and the behaviour of the Tanishq salespersons were so welcoming. Her family's much-loved branded corporate jewellery showroom is Tanishq. For this reason, for her, Tanishq hierarchically stood vertically at the top as compared to other two jewellers.

Mrs. A Dey, aged 31, private service holder, a consumer who mostly preferred Tanishq and M P Jewellers, said that both the brands have their own style of representing their unique designs and trust. Both the brands are equally good for her and it is easy for her to move from one showroom to the other. As both the showrooms are next to each other, it is convenient for her to have a look at both the brands' showrooms before buying a jewellery.



Figure 5.1: Perpendicular form of Brand Preference

Consumers who preferred M P Jewellers belonged to the Bengali community residing in Siliguri and nearby adjacent areas. None of the non-Bengali consumer respondents from my study has given P C Chandra as their ‘Most preferred’ brand for purchasing gold jewellery. Even though the dominant population in Siliguri is Bengali still when the preference among these three brands was given to the consumers, it is found that Tanishq is perpendicularly being placed in the uppermost rank followed by P C Chandra Pvt. Jewellers and M P Jewellers (Fig 5.1).

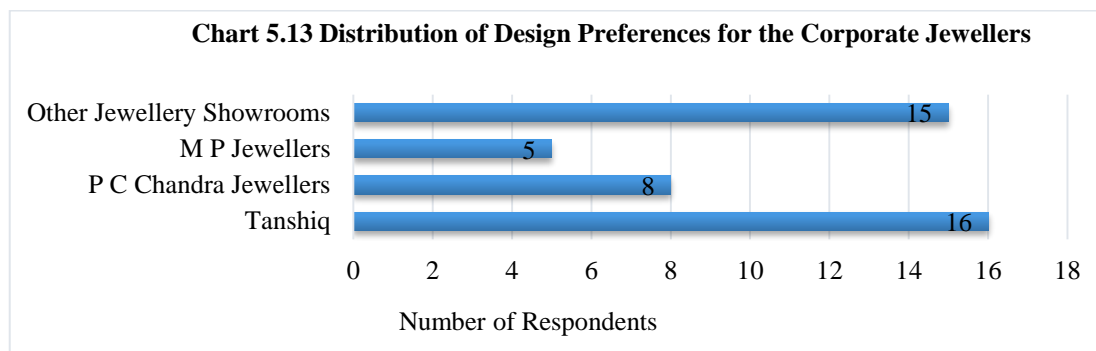
The area of conflict of branded corporate jewellery showrooms defines the incompatibility of their brands when it is compared with other brands, situated in the same location. These three corporate brands have their specialisation in manufacturing and marketing jewellery that make them separately stand into a contradictory position making their respective brands as the unique jewellery storehouse where they display exclusive gold jewellery. This exclusiveness of these three brands and their area of conflict are condemned by taking the consumers’ perspective into account. The gap between the product of each brand (gold jewellery) and consumers’ predilection towards gold jewellery gave rise to hidden competition among the branded corporate jewellers.

The Table shows that 44 per cent of the consumers in Siliguri ideally opted for branded Jewellery showrooms in Siliguri. This inclination towards the branded corporate jewellery showrooms has made the consumers choose wisely the brand that will satisfy their requirements in purchasing gold jewellery. The areas of conflict among the branded corporate jewellers in Siliguri were explained with the help of the consumer preference towards their brand. The branded corporate jewellery showrooms are interested in converting this pool of consumers that usually prefer local jewellers towards their brand. Thus, to understand the impact of various preferences of different

consumers, all the 50 respondents' responses are considered. Therefore, it can be said that consumers' preference has vindicated the competition among the corporate jewellers doing the same trade.

5.11.2 Competition among the Branded Corporate Jewellery Showrooms from Consumers' Insight

Consumers' insights towards the preference of branded corporate jewellery showrooms depend on the specific aspects that stimulate them to pre-select the corporate Jewellery showroom before visiting the showroom. The first important aspect is the design of gold jewellery.



Source: Primary Survey, September 2017 - August 2018

Note: Total Number of Respondent considered is 44. 6 were excluded as they were purchasers of Local Jewellers and had no response regarding the corporate Brands.

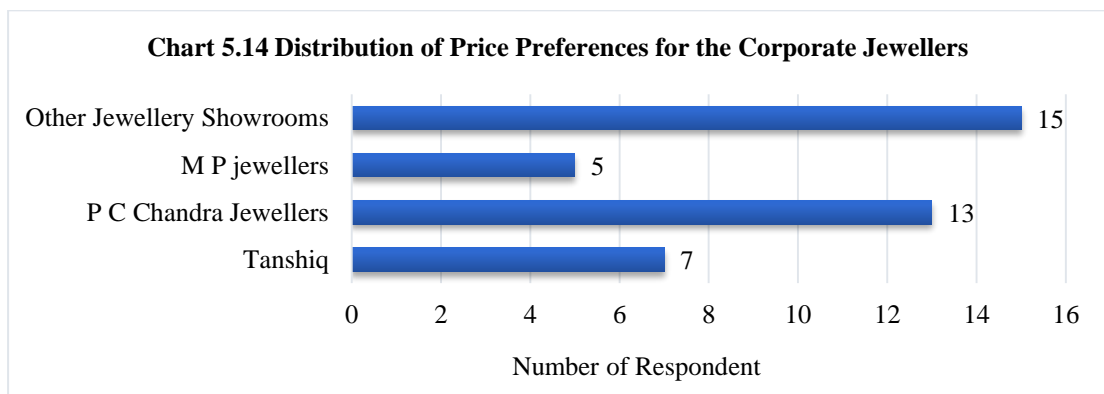
Others – include Anjali Jewellers and Senco Gold and Diamond Jewellers

Chart 5.13 shows that 16 (36.4 per cent) of the consumers have liked the design of Tanishq over other branded jewellers, where M P Jewellers' design of gold jewellery is considered as least captivating to the consumers that consist of 5 (34 percentages).

Ms S Duggar, who preferred Tanishq, said that they incorporate various cultural designs that include Bengali designs, North Indian designs and Nepali Designs in their gold jewellery. Like her, all consumers who preferred Tanishq have given the same view considering their cultural choice. When compared with P C Chandra Jewellers, only 18.1 per cent of the consumers belonged to Bengali cultural group. The biggest disadvantage of P C Chandra is that they only target the Bengali cultural group not the

other cultural groups. Along with these, M P Jewellers have no clear demarcation of the contemporary and traditional designs of jewellery. From there it is elicited that M P Jewellers is struggling to compete with the other brands in terms of the design of gold jewellery. Ms M D Dutta, another respondent who preferred local jewellers as her first preference in buying jewellery has purchased gold jewellery from M P Jewellers for the first time. Therefore, she gave her unbiased opinion for liking the gold jewellery designs from M P Jewellers.

The second aspect is the Price of gold jewellery. According to Karl Marx, “the price of the commodity is determined or regulated by the wages” (Marx 2018). It means that the price of gold jewellery depends on the making charges of gold jewellery. The price varies from jewellery to jewellery in terms of weight and sometimes the price of gold jewellery depends on the market forces and competitions. It is found from Chart 5.14 that P C Chandra Jewellers is leading with the very competitive pricing of their gold jewellery. Thirteen (32.5 percentages) of consumers have favoured P C Chandra Jewellers when it comes for pricing gold jewellery, followed by Tanishq 17.5 per cent and M P Jewellers hold the least position in terms of price.



Source: Primary Survey, September 2017 - August 2018

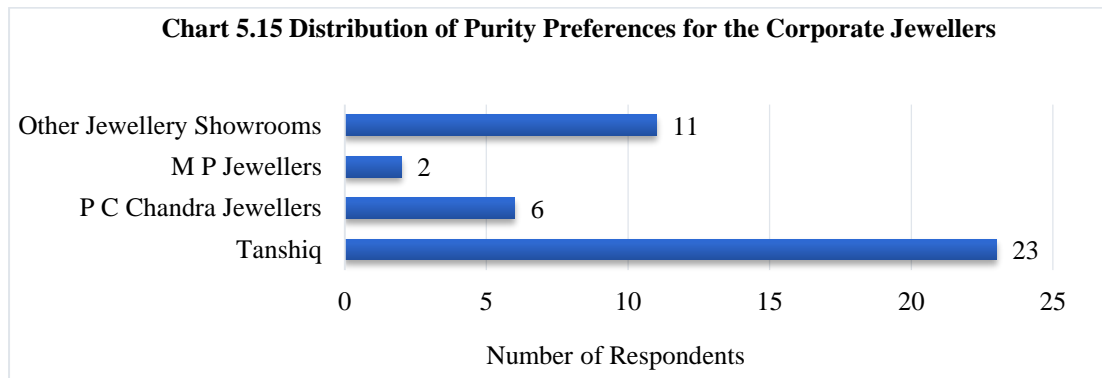
Note: Total Number of Respondent considered is 40 as the price was not the guiding factor for 3 respondents for choosing gold jewellery.

7 were excluded from the total 50 respondents as they were purchasers of Local Jewellers and had no response regarding the corporate brands.

Others – include Anjali Jewellers and Senco Gold and Diamond Jewellers

The third aspect of conflict among these three branded corporate jewellers is the purity of the gold jewellery. The vital aspect of gold jewellery is the purity of gold that determines the value of gold jewellery. This purity depends on the karat of gold in gold jewellery. From Chart 5.15, it is observed that 23 (46 per cent) of the consumer have

faith in Tanishq gold jewellery in terms of purity of gold. Tanishq has generated this faith in the mind of the consumers that they have their own mechanical device for checking the purity of gold. For this reason, they are gaining popularity in the market and is preferred by many over P C Chandra Jewellers and M P Jewellers. Although Tanishq gold jewellery starts from 5000/ yet the consumers preferred to purchase gold jewellery from P C Chandra Jewellers when price factor is concerned.



Source: Primary Survey, September 2017–August 2018

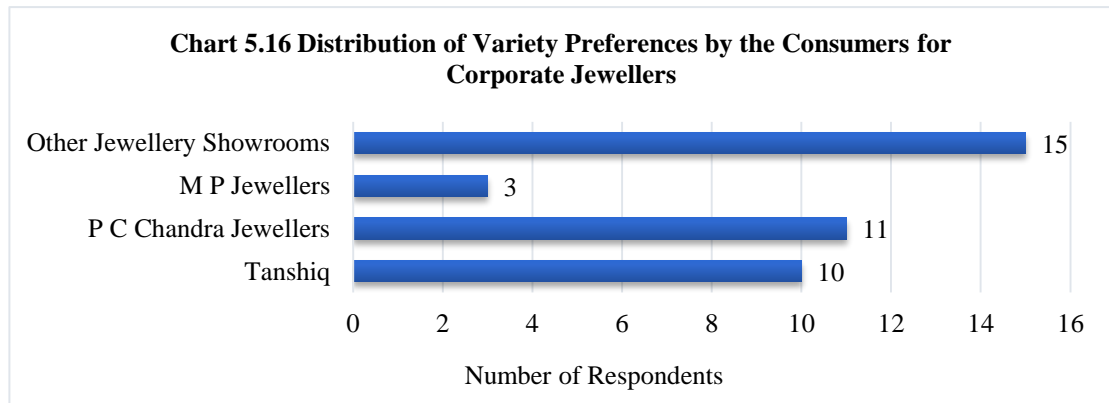
Note: Total number of respondents considered is 42. As purity was not the guiding factor for 1 respondent for choosing gold jewellery because s/he does not understand the purity.

7 were excluded from the total 50 respondents as they were purchasers of Local Jewellers and had no response regarding the corporate brands.

Others – include Anjali Jewellers and Senco Gold and Diamond Jewellers

The diversities of jewellery are the main attraction of the consumers to visit jewellery showrooms repeatedly. They try to tinker the consumers by their varieties of jewellery. Tanishq has gold and diamond jewellery that includes Gold coins, Gold earrings, Gold pendant, Finger rings, Bangles, Chains, Pendant with chain, Bracelets, neckwear set, Mangal Sutra, Nose pin. They have various jewellery collections like Swayahm, Preen, *Utsava*, *Gulnaaz*, *Lavanyam*, *Glitterati*, *Shubam*, *Padmaavat*, Symbol of strength, Queen of Heart, Niloufer and Mirayah. Among all these collections *Utsava*, *Lavanyam*, *Shubam*, *Padmavaat* are various jewellery whose main components of jewellery is made up of gold. Other than these, they have *Rivaah* collections where they advertised Bengali women bride wearing an attractive bridal set. While P C Chandra has similar form of jewellery collections that comprises of kids gold jewellery, Gold Bangles, Gold Chain, Gold Earrings, Gold Jewellery set, Gold Maag Tikka, Gold Mangalsutra, Gold Nath, Gold Necklace, Gold Pendant, Gold Rings, Men Gold Jewellery and Gold coin; other than these they having diamond collections. They also have *Amazea* Collections and Handcrafted Gold jewellery that attracts the consumers towards this Brand. At the

same time, M P Jewellers are having various products for Wedding, have Light Weight Jewellery collections, Gold Jewelleries made up of Gem Stones and Diamond Jewellery. These give an idea about that P C Chandra and Tanishq showrooms in Siliguri are having multiple jewellery collections as compared to M P Jewellers.



Source: Primary Survey, September 2017–August 2018

Note: Total Number of Respondent considered is 42. As the variety of jewellery was not a guiding factor for 3 respondents for purchasing gold jewellery.

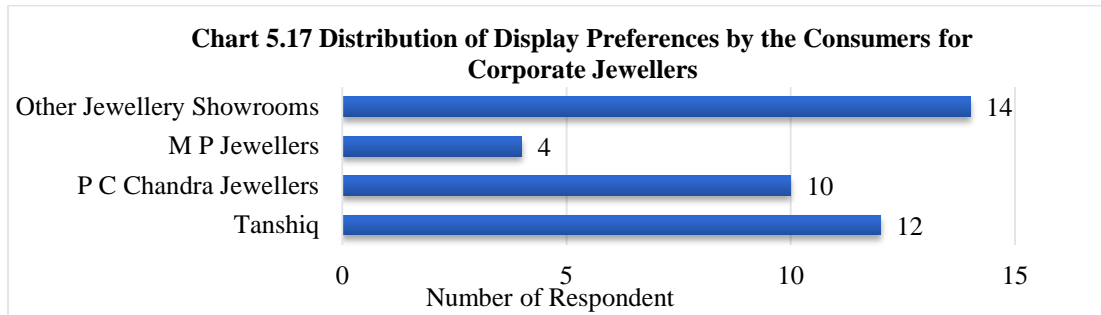
7 respondents were excluded from the total of 50 respondents as they were purchasers of local jewellers and had no response regarding the corporate brands.

Others – include Anjali Jewellers and Senco Gold and Diamond Jewellers

Chart 5.16 confirms that 11 (22 per cent) of consumers' choice is P C Chandra Jewellers when the variety of jewellery collection is considered. Consumers' self-interest towards the brand has impelled M P Jewellers to go for designing jewellery rather than variations in jewellery collections, and Tanishq is going for more variations to exemplify Bengali gold jewellery in Siliguri market.

Thus, the fourth aspect of competition is how well these branded corporate companies can showcase the varieties of jewellery available at their showrooms by keeping them in glass window cabinets that helps them grab the attention of the consumers. The display of gold jewellery is one sort of direct marketing strategy of the corporate branded jewellers that they use to manipulate consumers. Displaying jewellery can be done in many ways such as each jewellery type can be displayed according to their shapes and sizes by displaying them in different cases or displaying stands. Siliguri

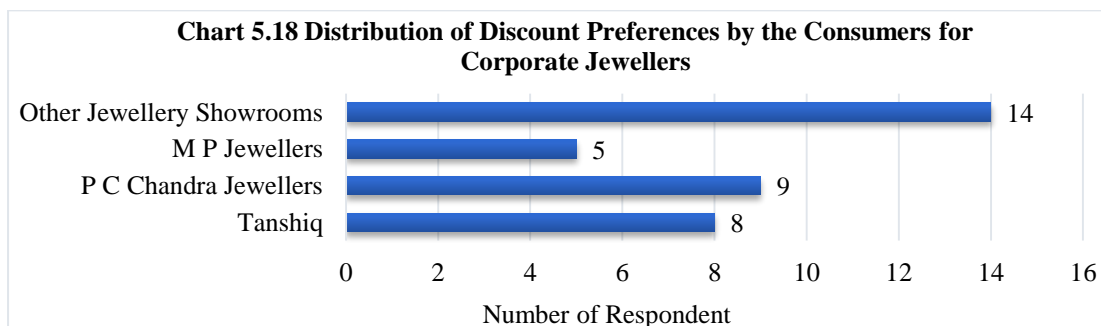
Tanishq, P C Chandra Jewellers, and M P Jewellers showrooms have several separate displaying sections for each different variety of jewellery products.



Source: Primary Survey, September 2017–August 2018
Note: Total Number of Respondent considered is 42. As the displaying of jewellery was not the guiding factor for 2 respondents for purchasing gold jewellery. 7 respondents were excluded from the total of 50 respondents as they were purchasers of Local Jewellers and had no response regarding the corporate brands. Others – include Anjali Jewellers and Senco Gold and Diamond Jewellers

Chart 5.17 indicates that 12 (24 per cent) of the consumers prefer Tanishq because it has numerous displaying sections as compared to P C Chandra Jewellers and M P Jewellers. All these branded jewellers have their various organising ideas for displaying the varieties of jewellery.

The fifth aspect of the conflict that always threatened the mind of the marketing managers of the branded jewellery companies is dealing with the price-cut on gold jewellery to ensnare the frame of mind of the consumers to manoeuvre them to their jewellery house for obtaining gold jewellery. So the consumer’s preference pertains to P C Chandra Jewellers rather than other branded jewellery houses. P C Chandra Jewellers remains the first choice for 09 (18 per cent) consumers in terms of providing discounts on the products.



Source: Primary Survey, September 2017–August 2018

*Note: Total number of respondents considered is 36. 6 were excluded as they were purchasers of local jewellers and had no response regarding the corporate brands.
1 consumer who visits local jewellers has purchased only from M P Jewellers. So the total number of the respondent is 36
Others – include Anjali Jewellers and Senco Gold and Diamond Jewellers*

5.12 Summary of the Chapter

Bauman in his article 'The Self in a Consumer Society' has explained how the consumers in the consumer society are differentiated from those in the other types of society. He said, "What we do in mind is that our "consumer society" in the similarly profound and fundamental sense in which the society of our predecessors, modern society in its industrial phase, used to be a "producer society"" (Bauman 1999: 36). He commented that the consumers rule the society. Our neo-liberal society has given opportunities to the consumers to open up their own business with a distinct taste in the field in order to meet the consumer desire and fetish for an object has given an opportunity to every people to be a part of the Open Market. However, the market is characterize by an uneven competition among the big traders and the small traders. Despite huge competition with the branded corporate jewellers, some small *swarnakars* have set up their first-generation jewellery shop in Bidhan Road in the year 2014, 2015 and 2017. This gives an idea that much of luring and retaining consumers depends on the business strategies employed by each jewellery shop. In total, six jewellery shops have opened up their new jewellery business during the previously mentioned period. The consumers are the ones who can make or break a business. Every traditional *swarnakar* and jewellery trader (middle *swarnakars*) lag behind the branded corporate jewellers in terms of publicity stratagem. The branded corporate jewellers have been making use of their brand name and have spread the awareness about their jewellery products through social media. This platform of social media has emerged as a core of the present-day society, which is best used by the corporate jewellers (Tanishq, P C Chandra Jewellers, and M P Jewellers) to evoke the buying desire and the passion for the modern designs they promote through meticulous research and market survey. They constantly work on strategies of reaching out to the consumers and create a stable consumer base. They also know the art to continually satisfying their customers with their sophisticated sales strategies. They take recourse to all forms of advertisements to promote their brand. They use jewellery advertisements in the form of hoardings, magazines, television commercials and newspapers ads to catch the eye of the readers or passers-by. In this way, the Branded Corporate Jewellers tries to appeal to the psyche

of the consumers who end up in purchasing jewellery from their branded corporate showrooms.

The traditional *swranakars*, especially small *swarnakars* and *karigars*, are unable to afford such means of luring consumers towards their jewellery shop but Middle *swarnakars* (jewellery traders) go for advertising their shops and jewellery products in local television channels (CCN Channel) and also in hoardings. Sometimes, Ratna Bhandar (middle *swarnakar* jewellery shop) advertises their products, offers and discounts on the hoarding placed in Jhankarmore, Hill Cart Road and the way towards City Centre, Matigara. The traditional *swarnakars* also give an opportunity to the consumers to alter their designs, type and style of the jewellery according to their preference, which the branded corporate jewellers are unable to provide to the consumers. This is the key to the survival of the traditional *swarnakars* for many generations. This relative advantage could also be the reason for the emergence of small jewellery shops in Siliguri jewellery market. Mr. D Pal, aged 29, a small *swarnakar*, revealed that although the consumers are moving towards the big brands. A large majority of the city population belong to lower and middle classes so they target these categories of consumers as their business client. He claimed: “some *people initially go to the branded corporate jewellers but many among them come back to them for making and buying jewellery*”. Mr. P Pal, aged 42, a small *swarnakar*, said that consumers in their shop bring the designs of the branded jewellers and tell them to make a design of gold jewellery similar to the design. This shows that there are factors that work in favour of the traditional jewellers, allowing them space for survival in Siliguri jewellery market. He believes that business dealing with gold is always profitable so there are no means that business will run at loss. A good businessperson knows the skills for maintaining, retaining, and bringing consumers towards their shop. Thus, Bauman is right in saying: “... modern society has little need for mass industrial labour and conscript armies, but it needs-and engages-it members in their capacity as consumers” (Bauman 1999:36). In general, consumers themselves become a part of producers. These two case studies show that the apparently competing players in jewellery trade can coexist and find their distinctive spaces of operation.

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 decided 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 jewellerys 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.

Chapter 7

SOCIAL VALUE OF GOLD JEWELLERY

7.1 Introduction

Value is generally understood as the belief associated with a sense of right and wrong, and, thus, constitutes an integral part of a culture. It is connected in the way of life, attitude, and societal norms of people by transferring from one generation to another through socialization. The value of gold jewellery, as a symbol of religious belief or as an artefact, is ingrained in the cultural heritage of Indian society. The tradition of carrying on the social value of gold jewellery lies in these two major segments—firstly as an artefact—the value of amber jewellery has grown stronger over the years for its economic value, used as an investment at the time of need; and second as a ‘belief’—it has been a cultural practice to use gold jewellery for ornamentation and as a status symbol. The religious belief associated with metallic gold and gold jewellery is the prime factor for practising the tradition of buying/gifting gold jewellery whenever an occasion demands. The continuation of buying gold jewellery is considered when the next generation takes up the tradition of customary rituals linked with gold jewellery. The patterned behaviour of people buying gold jewellery in Siliguri is undergoing an evolutionary change, and this modification is happening in a multi-dimensional manner where the multitude of culture has created a melting pot of different cultural beliefs allied with gold jewellery. This assimilation of several socio-cultural values associated with gold is transforming the specificity of social value attached with gold jewellery. Moreover, the gold jewellery is considered as an integral part of our life as it is connected with body. Other than the personal adornment, gold too has an underneath mystic meaning connected with sacredness and purity as it acts as an emotional bond between the wearer and the giver.

This chapter deals with the issue of continuity and change in the social value of gold jewellery by taking the perspectives of the Siliguri consumers as well as of the traditional *swarnakars* into account. I have taken a personal history in the form of case studies to understand the consumers’ views on gold jewellery. The social value will be

discussed under the following heads: (1) in terms of religious value, (2) in terms of rational value, (3) in terms of social status and social bond, and (4) in terms of body image and fashion.

7.2 In Terms of Religious Value

Religion and gold are metaphorically associated with each other from ancient times to the present. The presence of gold in the form of artwork and religious symbol has occupied a central position in the belief system of the people of all religions in the world. The divine power of the metal lies in its deep rich yellow colour that never gets faded even if the metal is exposed to moisture; this has earned it a stature of supreme material to indicate its holiness. The religious value of gold in India is strongly tied with Hinduism where the metal 'gold' symbolizes the Indian Gods and Goddesses. It is a fundamental object that symbolises Hindu God *Agni* and *Kuber*, and Goddess *Lakshmi*, and metaphorically represents the sacredness, purity and immortality that bind religious beliefs and culture together (Nanda 1992:126-127; Jolly 1889; Bhattacharya 1983: 33-38). The Hindu mythologies transcend down to the common people, who in turn, add sacredness to gold and gold ornaments.

One of my respondents, Mrs. S Das, aged 45, said that according to Vedic belief, gold is associated with the immortality for its sacred nature, and she believes that it interconnects with Hindu God *Brahma*, who is also known as *Hiranyagarbha* (Menon 2015:15; Nanda 1992:116) which signifies 'born of gold' as he is born from the cosmic egg of gold and is the source formation of Universe. It is also believed that gold is the seed of God *Agni*, the fire god. Therefore, the idea of gold being born from a fire will transform everything into purity.

As "fire was thought to be the strongest repeller of demons" (Leslie 1992:98), gold being a symbol of fire is used right from the birth to marriage and in every ritual in Hindu tradition and culture. According to Rajni Nanda, the intricate use of gold and gold jewellery prevailed in Indian society and culture since the beginning of the Middle Bronze Age. It was the time when metal gold was first put into a form of art to make ornaments. People used to create objects made up of gold, as it is the most reliable metal, which did not change its chemical state with changing seasons. The richness of

gold and gold jewellery is also mentioned in Indian Vedic texts such as *Taittiriya Samhita*, *Vajasaneji Samhita*, *Aitareya Brahmnana*, *Satapatha Brahmana*, *Jaiminiya Brahmana*, *Chandogya Upanisad*, *Brhadaranyaka Upanisad* and *Smrtis* which is why gold was used for making pieces of jewellery, clothes, chariots, medicines, utensils, musical instruments etc, since the Vedic times. Moreover, this made Vedic society rich in terms of the aesthetic and social value of gold. The possession of gold in form of jewellery for personal adornment is also mentioned in these Vedic texts and Indian mythology. We also find the mention of gold jewellery for ornamentation and its close association with religious belief in Indian epics. In Mahabharata, gold jewellery was gaged as 'sacred object' and as an 'eternal cleanser'/'*sudhhi*' (Nanda 1992:142,145). It was believed that giving of gold to someone indicates giving all good blessing to the person. For these reason gifting of gold is an auspicious duty for Hindus. In Mahabharata and Ramayana, it is observed that all the characters in the epics had adorned their body with specific gold jewellery. Each style and pattern of design symbolizes the character of the person (both male and female) who wears the jewellery. From the point of view of the artisans jeweller making is an act of highest form of artistry and aesthetics, which has a long tradition and continuity (Nanda 1992:26-79,198-199). As the profession existed from Vedic period so the art of the artisans was more reflected in different kinds, types and styles of jewellery in forms of earrings, chains, necklaces, anklets, waist-chains, *mukuts*, *niskas* etc. (Nanda 1992:152). The artists have moved a long way forward by innovating new designs and styles keeping in pace with changing time and requirements.

Mr. G Ganguli, a *karigar*, said that there is a long tradition which is continuing in our culture that the father should serve food (*annaprasan*) to the new-born child to eat from the golden spoon at the time of first rice eating ceremony, or should offer a gift in the form of jewellery made up of gold, such as gold earring/chain/ring to the child (Nanda 1992:138-139; Menon, 2015:16). Gold is needed to perform such sacred ritual in our society but presently a few alterations in practising this ritual have been observed in this contemporary society— firstly, instead of father any other member of a family can perform the ritual, and secondly, it is not possible to own golden spoon because of its high economic value so silver spoon has taken its place. Still, it is believed that for the betterment of the child, gifting of gold jewellery is an unavoidable ritual, as it will protect the child against curse and injury after wearing.

Another respondent, Mrs. S Das mentioned about a different ritual for *annaprasan*. She termed it as *mukhe-bhaat*; where the father of the child will dip a gold ring or any gold object in the food, which is to be served to the child, and will make the child touch the gold object with his/her tongue.

A change in the custom is observed among the lower-income people for whom feeding the child with golden spoon and gifting gold jewellery on such occasions are not possible so they make the child touch a piece of jewellery, which, according to them, gives a stroke of good luck to the child. She also said that wearing gold jewellery will allow people to receive divine power (*shakti*), reduce the negative energy from the body of the wearer and will protect the child from the evil eye.

Another respondent, Mr. P Munshi, aged 42, said, *“I have seen my grandmother wearing heart-shaped design gold jewellery. She loves and prefers heart-shaped jewellery. At the time of my wedding when she took out her golden bracelet mounted with a heart-shaped design for gifting my wife, I teased her for favouring heart-shaped designs. She then expressed the reason behind her preferring this shape in gold jewellery. She said that it is the shape of Paan/betel leaf (not the shape of heart (symbolising love). Paan/betel leaf is a scared element for Hindus as it protects the wearer from evil powers and carrying/keeping a fresh Paan regularly is a complex task so the gold artisans has incorporated this shape in gold jewellery design to protect the wearer from evil powers. It is also a symbol of loyalty, love and fertility.”* Therefore, it can be interpreted that as gold is considered as scared metal to protect people from unevenness, so the shape of *Paan* is metaphorically used for making gold jewellery to protect people from malevolent chis.

Likewise, another respondent, Mrs. P Raha, aged 56, said that paddy is considered auspicious among the Hindus so the jewellery designed with the symbol of paddy, i.e., ‘V’ shape is preferred. Thus, the *karigars* who have the potential to implant such designs on gold jewellery help to endorse the ‘belief’ that gold jewellery possess divine power. At present, these types of shapes indicate atypical meaning rather than religious beliefs. For example, the shape of ‘*Paan*’ depicts the shape of ‘heart’, which means ‘love’. Therefore, these types of symbol on jewellery are still in demand but

having different meaning attached to it¹. Here, we can see the close association of the design of gold jewellery with religious rituals/belief and how it is regenerating the social value of gold jewellery in this contemporary society with their hidden underneath meaning. We can easily find that there is a continuity in jewellery designs but a change is observed in terms of meaning attached to it. Mr U Prashad, *karigar*, also believes in connection between religious symbols and gold jewellery designs. He said, gold is a divine metal and if any religious symbol is made on this divine metal then it will bring positivity in the life of the wearer.

From history to present, gold plays an integral part in religious ceremonies. It has been observed that the Hindu calendar plays an imperative role in the life of the Hindus where a particular date is allotted as an auspicious day for the buyers of gold jewellery. Mr. S Talukdar expressed the importance of Bengali calendar '*pangika*' where certain days are mentioned auspicious for buying new gold coin/gold jewellery. The important days for gold jewellery purchase start with Bengali New Year i.e. during *Akshaya Trithiya (month of April/ Vaishak)*. On this first day of the year, people worship Lord Vishnu as *Lakshminarayan* at a specific time/*puja muhurat*, and a best mentioned time to purchase gold coin/gold jewellery is also allotted on the same day. It is also known as *Akha Teej* for non-Bengalis. It is believed that purchasing gold on this day will bring good luck and success to a family.

Similarly, there are few more festivals to buy gold jewellery, like *Diwali/Dhanterus, Onam, Daserra* and *Pongal*. Other than these festivals, gold jewellery is also purchased at the time of birthday, first rice eating ceremony of a new-born child, anniversary, wedding seasons, etc. Hindu wedding season is also mentioned in Hindu calendar and it depends on astrology and planetary change of horoscope. Considering the socio-economic life of the Indians, they were mostly engaged in primary occupations. During those times of the year when the returns of the hard work are received, they prefer spending at the wedding, which is associated with giving gifts. Thus, analytically it may

¹ Ray, Lisa. 2012. "Oh My Gold! Season 1 Part 1". You-Tube Website. Retrieved Dec 11, 2012 (<https://www.youtube.com/watch?v=KHjSDtdZgwE>), Ray, Lisa. 2012. "Oh My Gold! Season 1 Part 2". You-Tube Website. Retrieved Dec 12, 2012 (<https://www.youtube.com/watch?v=bGmzzhdEe-w>), Ray, Lisa. 2012. "Oh My Gold! Season 1 Part 2". You-Tube Website. Retrieved Dec 14, 2012 (<https://www.youtube.com/watch?v=DT0NAboDDJY>), Ray, Lisa. 2012. "Oh My Gold! Season 1 Part 3". You-Tube Website. Retrieved Dec 18, 2012 (<https://www.youtube.com/watch?v=2WQgtlFnC4A>)

be explained in a way that the harvest time that brings fortune to the family is associated with an inflow of income into the family, providing an opportunity to conduct the marriage. As gold is an integral part of marriage ceremony, it became a tradition in our society to follow the same culture of buying gold jewellery during wedding seasons over the years. According to Vedic astrology, God *Brihaspati* is the name of Jupiter, whose body is covered with gold who brings good luck to the wearer.

P C Chandra's astrologer (name not mentioned) spoke about some beliefs associated with metal gold—firstly, buying gold jewellery at a prescribed time mentioned in Bengali/Hindi calendar will bring fortune to the family. Secondly, wearing a piece of gold jewellery will invite positive energy and good health to the body. An astrological stone tied with gold signifies a hidden meaning that safeguards the wearer. For example, a ring on the middle finger will bring fame, on the index finger will increase concentration, on the ring finger for strong marital bond, and little finger for gold health issues, and thirdly, the astrological stone will swiftly function if it is covered with gold. He added another belief related with gold that is wearing *mangalsutra* or gold pendent around the neck in a form of chain or necklace will help the couple get rid of marital problems.

There are various interpretations of the close connection between the use of gold/gold jewellery and the Hindu religion. The tradition of buying gold jewellery at the time of religious occasions is still followed by the consumers in Siliguri. However, the religious connotation is gradually fading away, since nowadays the focus is on gift giving and gift taking or on to enhance the liquidity for oneself. It has become a trend for the Siliguri consumers, as for consumers in other places, to accumulate gold jewellery as status symbol as the jewellery always has a demonstration or exhibition value. The jewellers promote their brands, offer different forms of jewellery and provide discounts on gold jewellery to the consumers to make best use of the social values and beliefs attached to gold. All classes of people purchase gold jewellery in some form or the other on these days. People who have faith in astrology and religion keep a track on the Hindu calendar for consuming gold jewellery and the owners of jewellery shops make full utilization of this religious belief to increase their jewellery sales.

Moreover, gold is closely considered as an object of personal adornment, self-decoration and in mosques (Atei, Rezaei, & Abolfazil:2015) in Muslim Society. Muslim women can adorn any form and style of pieces of jewellery. It is observed that they prefer to wear Muslim designed *minakari* jewellery. However, Muslim men do not prefer to wear jewellery as they think it is made ‘only-for-women’. Unlike the Hindus, the Muslims do not believe in the association between gold jewellery and religion. However, gold jewellery gift giving is encouraged in Muslim culture, as it is a gesture to spread love in the family and friends. It is one of the customary rituals recommended by Prophet Muhammad to be practised in the name of ‘Allah’, as it gives equal value to others. At the time of *Eid-Al-Fitr* and on the last day of *Ramadan*, they prefer to gift clothes, perfume, food and sometimes jewellery.

Presently, gifting gold jewellery has become a common practice in the Muslim community and this practice has prompted the corporate jewellery showrooms to promote their jewellery even at the time of Muslims festivals, in order to shape and create a new habit among Muslims to purchase jewellery during the festive season, like Hindus. Corporate jewellers have taken certain initiatives in the forms of advertisements and promotional offers to influence Muslim psychology in order to encourage Muslim consumers to purchase gold jewellery/gold pendants/gold coin for gift-giving rituals. It is a process of adaptation, which help them maintain solidarity in Siliguri city.

One of my Muslim respondents, named Mrs. K Khatun, aged 48, said that she purchases gold jewellery at the time of *Poila Baishak* and *Akshaya Tritiya* as she believes if ‘good luck’ comes to the family then it is worth purchasing gold jewellery on such occasions.

P C Chandra salesman Mr. Choudhury said, “*we try to promote Muslim design jewellery during Eid-Al-Fitr and Ramdan. We make free calls to the registered customers and send forwarded messages on their festivals to make them aware of new gift-giving collection available at our showroom. Their choice of jewellery is religiously specific so they keep gold pendant, lockets, gold coins with Islamic symbol inscribed on it.*”

M P Jewellers salesman Mr. Majumdar said that Muslim consumers are equally important like Hindus to run their Siliguri showrooms. Their showrooms offer jewellery

for the members of both the religious communities. They also cater to Buddhist consumers by keeping Lord Buddha pendants. Muslim consumers prefer to buy jewellery mounted with original gemstone or artificial gemstone. For them, keeping *Jumkas*, *Balis*, *Pasa* and gold coin and gold biscuits with ‘Allah’ written on it in Urdu carries special value.

The attempt of corporate jewellers to construct a new attitude among Muslims succeeded when Muslim consumers started communicating with the corporate jewellers for buying jewellery for gift-giving purpose during religious occasions. This cultural force has influenced the traditional role-structure of Muslim community where economically backward people are preferring to visit traditional *swarnakars* on their festivals for buying jewellery.

In this era, the phrase ‘the society of producer’, used by Bauman, can be applied to the corporate jewellers or traditional *swarnakars*, who are playing an important role in preserving the religious belief connected to gold jewellery by routinizing the behaviour of their consumers—be it a symbolic meaning for Hindus or ‘gift-giving’ for Muslims. They are trying to maintain cultural solidarity by providing common offers for all religious occasions. Festivals bring all ethnic groups together where the buying behaviours are religiously specific but not religiously bound.

According to the Buddhist and Jain texts, the gold industry flourished during the later Vedic period. The tradition of adorning gold jewellery over the body had started from this period but wearing gold jewellery did not have any religious significance in Buddhism *per se*. The religious teaching of *Dhamma* portrays that the monks and nuns are not permitted to wear any form of jewellery during the time of retreat or at the time of meditation because, according to their belief, in order to achieve salvation in life, one should give up all pleasures of modern life and material objects. For them, gold is a symbol of fire and sun, which is attributed to good knowledge, sacredness, bliss, enlightenment and liberty. For making gold jewellery, gold is mixed with other metals such as copper, bronze or silver, which pollutes the purity of gold. Due to this, gold is used in the form of art in Buddhism but not in the form of jewellery. Except for monks and nuns, the devotees make gold jewellery in the form of a pendant. These pendants have some specific symbolic religious designs, which are tied/painted with gold; such

symbols are pairs of Gold Fish that symbolizes overcoming of difficulties; Gold Lotus Fish that symbolizes the attainment of the cleanliness of body, verbal communication, and frees mind from negativity; and Gold *Dharma Chakra* that symbolizes avoiding indulgences². During the reign of Lord Buddha, all sections of people are hierarchically segregated and placed based on their caste structure possess gold jewellery with the symbols mentioned above. For the rich class people and kings, gold was used for decorating animals, such as elephants and horses. Both the middle *swarnakars* and corporate jewellers sell pendants that depict the whole sitting posture of Buddha's body on *Buddha Purnima* in order to attract Buddhist consumers.

The social value of gold jewellery is not directly proportional to religious belief, rather; it is the producer who is trying this method to bring consumers to purchase jewellery during the festive season. Thus, gold jewellery in India has some symbolic meaning attached to it. In contemporary society, the religious value attached to gold jewellery does not play any deciding role in preserving the religious beliefs associated with 'sacredness' of gold jewellery rather rationality for purchasing gold as a status symbol, prestige and liquidity is the prime objectives of Siliguri consumers to consume gold jewellery. It is the myth which the traditional *swarnakars* and the advertising agencies of Corporate brand try to connect the tradition by giving a reason for buying gold jewellery at *Dhanterus*, *Akshaya Trithia*, *Budhha Purnima* and *Eid-Al-Fitr* in a form of modern individual choice (Barthes 2009). It is a practice disseminated by them for its use value and exchange value.

7.3 In Terms of Rational (material) Value

Gold Jewellery has always been considered as a source of social and financial strength. From ages, people have tried to keep this precious metal to be exchanged for its monetary value. India has experienced various invasions by various rulers but what did not change over the years is the value of metal gold as it is associated with the economic and political development of the society. Even the *zamindars* used to showcase their supremacy and powers with the amount of gold they possess. People have always been

² *Gold in Buddhism*. Retrieved Oct 4, 2017.

(https://www.mygoldguide.in/search/apachesolr_search/?key=gold%20in%20buddhism)

lured to buy and keep gold in forms of coins, bars for future security. In this contemporary Siliguri city, purchasing/giving gold jewellery is valued more when it is measured by its monetary value rather than by its religious value.

Mrs. S R Chowdhury (aged 40), Mrs. S Das (aged 55), Mrs. S Chatterjee (aged 50), Mrs. G Sarkar and many other respondents have accepted the social value of gold jewellery at the time of wedding. The father of the bride traditionally buys gold jewellery at the time of *Diwali* or *Dhanterus* or *Akshaya Tritiya* for his daughter as a wedding gift or as dowry. Both social value and emotional value are attached to the plan of investing money on gold jewellery for daughter's wedding. Thus, for the father of the bride gold jewellery is an investment. If a bride gets more gold jewellery from the groom's side (which is rare in Indian society), it indicates a sign of love and gesture of acceptance she received from the groom's side.

One of my respondents Mr. P Nandi, aged 45, said that his wife had purchased a gold chain for him six years ago, and during the time of demonetization, he was neither able to obtain money from Bank due to long queues, nor could withdraw from ATM. At that time, he was facing financial crisis so he had to mortgage his gold chain to his family's traditional jeweller. He gladly asserted that the amount he received was much higher than the cost price as the price of gold during that time of mortgage was high. This shows how gold still plays a crucial role in maintaining social security.

It was considered the best investment for future security as the value of gold increases over time. Gold can always be utilized to get liquidity at the time of need by keeping it as a mortgage or by selling the gold. It could be utilized to get a loan at the time of financial need. Although it is not used as the currency, it is always being considered powerful in terms of trade. People used to store gold because the value of gold will never go down and the same can be passed on from generations to generations.

We can see that the advertisers use all possible means to sell gold jewellery to the consumers. Sometimes they advertise it as investment option by spreading the awareness of Hallmark Jewellery (22 karat) and they also advertise lightweight jewellery (10 karats to 18 karat gold jewellery) at a cheaper rate. Keeping the stiff rise in price of gold the traders lower the quality of the jewellery in terms of purity to cater

to the needs of the young generation and the poor and middleclass consumers, who constitute a significant part of the consumers. To quote Menon, “In modern times, interest has grown in gold as purely an investment medium, the market has begun demanding gold nearly-fine quality... a purity of 99.99 per cent, as close to pure 24-karat gold as is practically possible” (Menon 2015:121). Contrary to Menon’s work, it is found that the Siliguri consumers prefer pure gold (22 karat). It is the highest karat, by which Indians universally make their gold jewellery. Only among a section of Nepali customers, there is a high demand for 24 karat gold jewellery.

Ms. R Subba and Ms. N Rai have stated that buying gold for marriage purpose or to gift to their kin, they make gold jewellery made up of 24 karats. Such gold jewellery are known as Nepali Gold Jewellery, which have specific traditional designs. Even if they have to buy gold jewellery for daily wear purpose, they prefer 24 karat gold jewellery. They neither compromise on the purity of gold jewellery nor do they try to deviate from their culture of not reducing the purity of the gold from 24 to 22 karat.

Before the year 2000, purity of gold was measured through KDM (cadmium-soldered gold jewellery) where the buyers were unable to measure/identify the exact purity of gold. Investing in gold jewellery either for personal use, or for wedding, or for dowry or as a source of financial security was prevalent in traditional society and still, the same reasons for investment continue but in this contemporary society giving certification on purchasing every gold/gold jewellery has generated a strong attachment to purchase BIS Hallmarked gold jewellery for investment. With the change in the government policies and the economic condition of the country, common people are encouraged to invest in gold, as the value of gold has increased exponentially over the last 60 years when it is calculated with the interest earned from the bank or share market (Singh 2013).

Mr. P Mitra, aged 25, said that the corporate jewellers provide certified Hallmarked jewellery to the consumer. People who were unable to afford to buy gold jewellery they exchange their old KDM gold jewellery/gold coins to purchase new certified Hallmarked jewellery from an authentic buyer or to sell old gold jewellery and get maximum money against it. So, according to her opinion, old gold jewellery/gold coins have good exchange value if they are wisely sold. She suggested avoiding exchanging

gold jewellery for gems stone or artificial stone as there is no exchange value of the stones.

Likewise, a similar concept has evolved with an easier transaction for the consumers in the forms of schemes and bonds. All my respondents have agreed that buying gold is a good investment but it does not mean that they buy gold 'only for investment'. Traditionally, it has worked as a financial support, and till the present day, the rational value of investment remains the same, keeping the fluctuating economic conditions and occasional crises.

Mr. K Prasad, aged 57, a small *swarnakar*, observed that there was a shift in consumer behaviour, a shift of consumers from traditional *swarnakars* to branded corporate jewellery houses because there was no Hallmark centre in Siliguri, which the small *swarnakars* could have accessed. The corporate jewellers, on the other hand, follow the practice of issuing purity certificate on every single purchase. Consumers are aware of the fact that hallmarked jewellery will provide good monetary returns if it is exchanged for cash in future. This has become a challenging task for traditional *swarnakars* to offer authentic hallmark gold to the Siliguri consumers (i.e. before the year 2018). Mr. Prasad has observed that a change in the perspective of the Siliguri consumers in terms of investment and financial security. At the time of demonetization, big traders/businessman in Siliguri, having black money, preferred to purchase gold jewellery from traditional *swarnakars* to avoid government surveillance. They avoided the branded corporate showrooms in Siliguri for fear of being caught. People with clean money preferred to purchase from branded shops as they are given purity certificate for the quantity and quality of gold.

Consumer perceptions for investing on gold jewellery is a continuous process, which enhances individual's social status. Indian government has brought about two modes for investing on gold. The first way of investment is to buy the material gold in the form of jewellery, bars or coins. We can see that nowadays the gold prices are at a peak, which has become impossible even for middle-class people to purchase gold jewellery. To maintain the tradition and faith, the corporate jewellery showrooms have released a new scheme for purchasing gold jewellery on a monthly basis, known as Gold Saving Schemes (Monthly Scheme for 12 months or 6 months), where the consumer pays a

certain amount of cash on a monthly or weekly basis to the respective jewellery shop as per the scheme. On maturity, the customer opting for the scheme are given some bonus. Traditionally, it was known as ‘*khata system*’, where the consumers used to pay the amount of gold jewellery to the traditional *swranakars* on an instalment basis, where they can pay a flexible amount to the *swarnakar* at whatever time/day they choose for. This same model is copied by the corporate jewellers to target middle-class population. They run the scheme by making a paper document in the form of an agreement made between the company and the consumer to receive cash on a fixed date of every month.

Mr. D Mazumdar said, “*At the end of the term of the Gold Scheme, consumers can purchase gold jewellery at the value equivalent to the deposit money adding some interest by the respective jewellery shop/showrooms. These forms of strategies have made easy accessibility in purchasing gold jewellery without mental/economic burden for those individuals who belong to the middle class and the lower-class groups*”.

The second way of investment on gold is materialized in the form of documentation, which is known as ‘paper gold’. In this scheme, people purchase Gold Bonds and Gold Exchange Traded Fund (ETF) (Dhawan 2019) which provides interest to people, similar to physical gold. Trading in gold also provides an alternative direction for the investors to invest on raw gold. Moving into a paper asset of gold, it also continued to be the first choice of investment for the jewellery consumers among my respondents who feel that this method of investment cuts down additional expenses such as gold jewellery making charges, storage and packaging cost of gold jewellery, GST and so on. The main objective of ‘Paper Gold’ is to get the market value of gold in future. The eight largest gold ETF are as follows:

- Aditya Birla Sun Life Gold Fund
- SBI Gold Fund
- Reliance Gold Saving Fund
- Kotak Gold Fund
- ICICI Prudential Regular Gold Saving Fund
- HDFC Gold Fund

- Axis Gold Fund
- Canara Robeco Gold Savings Fund

All these schemes of gold have helped the investors to opt for easy access directly by themselves (Menon 2015:127). This gold bond is for those consumers who are self-employed, who have the least interest in purchasing gold jewellery, or who are economically independent, and who are not very keen to accumulate gold jewellery in a bigger quantity. It is an easier method of transaction for the consumers as the banks have started giving gold bonds at the real-time value of gold, which can be purchased and sold as per the convenience of the consumers. This scheme is more secure than any other risky investment like those on lands and shares; people find it more lucrative to invest in gold. The consumers of Siliguri are inclined to buying gold jewellery. They prefer both traditional and modern jewelleries depending on the type of occasion or festivals they attend. Sometimes, people who were unable to buy gold jewellery exchange their old jewellery with the new ones by paying making-charge of the *karigar*. Thus, for them, old gold jewellery acts as an investment. In India, investment motive is the main motive behind purchase of gold jewellery. Interestingly, India is popularly known as world's largest gold consumer country holding 11th largest gold reserves in 2019 where gold was measured in 607 tonnes, reported by the World Gold Council³. Although the market value and price of gold are always unpredictable, it has never shown any drop-down in the price, which may generate loss to the person who possesses gold. It has never crossed its yardstick for the last 60 years. For this reason, the production cost of gold is best for investment rather than investment in diamond jewellery (Bose 2013). Eventually, in this contemporary Siliguri City, giving gold jewellery is valued more as it is measured by its monetary value rather than its religious value, *i.e.*, 'sacredness'.

7.4 In Terms of Social Status and Social Bond

Max Weber has defined the status situation as, "every typical component of the life of men that is determined by specific, positive and negative, social estimation of honour" (Gerth & Mills 1946:187). To him, status is linked with a specific lifestyle, which is immediately connected with the consumption of goods. It will lead people to feel free

³ *World Gold Council*. Retrieved March 12, 2019 from [dristiiias.com: \(https://www.dristiiias.com/daily-updates/daily-news-analysis/world-gold-council\)](https://www.dristiiias.com/daily-updates/daily-news-analysis/world-gold-council)

to take a new identity in the status hierarchy. Consumption of gold jewellery lies in religious practices whereas wearing it over the body is a socio-cultural practice. It is observed that even the social status of the metal workers, “during the past two thousand years” were also vertically divided in terms of caste. For example, Lohar caste holds the third position in caste hierarchy but sonar caste of Punjab is “considered as semi-clean by Brahmins” as they were permitted to put on a sacred thread by holding caste status as Vaishya (Mills, Claus, & Diamond 2003:398). This brings out strict cultural segregation where the social position was maintained and based on the metal in the Indian caste system. As an imaginary rule, the upper caste was allowed to wear jewellery made up of gold and gems, but the lower caste (especially the Sudras) /tribe was not permitted to wear jewellery made up of gold. They use silver, bronze, copper, other metals for jewellery (Dube 2004). Thus, the purity of gold represents a symbol of social status only for higher caste. As mentioned earlier, gold is closely connected with Hinduism thus the jewellery market is constructed based on religious belief to merchandise gold/gold jewellery. The inclination of people to preserve gold jewellery becomes a habit to rationalise it by passing from one generation to another where the social status of a person depends on the specific honour connected with ‘class situation’ which is determined by a specific ‘style of life’ they belonged to. Equally, we have considered that gold has enjoyed a high position during the ancient and medieval times where rulers luxuriated gold in clothes, utensils, for gifting and adornment. The tradition to hold the owner of gold jewellery is stereotypically consumed for embracing the quantity and quality of gold jewellery they own. Therefore, gold jewellery is a status symbol that separated one caste from another and from one class to another class. Those who are identified with power are at the same time the accumulator of gold and gold ornaments. It is the power to draw the attention of others (who possess less gold jewellery or jewellery made of other metal than gold) to themselves by showing their capability and capacity in preserving gold jewellery, which indicates the higher social status in the society.

According to the author Asa Berger, “the objects and artefacts that play such an important role in our everyday lives... the importance of material goods to people as giving them a sense of their value and goodness” (Berger 2014:97) is part of a habitual exchange of material to build a kinship bond. In Indian society, jewellery made up of gold is held in the form of movable property received by women after marriage. It is a

route where a daughter receives gold jewellery from her father, mother, brother and husband at the time of her marriage (or before/after marriage). Therefore, gold jewellery is popularly termed as *streedhan* (Jolly 1889:54). As a *streedhan*, it is an economic right to accept gold jewellery in the form of gift (Viswanatha 1928:225) to secure their future.

Mr. B Goswami, aged 71, a consumer, said that marriage and gold jewellery holds a strong connection as they coincide with each other. ‘*No gold jewellery means no marriage*’ is a popular saying, which indicates marriage is incomplete without gold jewellery. Nowadays, women are economically independent and can purchase jewellery for themselves. Previously, men used to hold the inherited property- like land, money, house etc. Property, which women used to hold as a material object is the gold jewellery that she receives from her parents or at the time of the wedding.

This illustration means it is the only object that plays a dual role in the life of women— first, it will enhance her beauty after adorning it and secondly, her financial status will be secured for its monetary value, and, at the same time, it enhances her social standing in her affinal family (Veblen 2005). Besides, it exposes an intimate connection between gold jewellery and the social status of a person where gold is used as a token at the time of marriage for showcasing family prestige to heighten their social status in front of the invitees, i.e., kin members and community members.

On the other side, the material possession of gold jewellery by the bride will secure her position in the affinal family. More specifically, she will get respect, honour, and love from affinal kin members. This means the status hierarchy of a person is depending on the amount of gold jewellery they hold. It is seen as a luxury good indicates the status symbol of the wearer.

Mrs. M D Dutta, aged 31, a consumer, said that “at the time of *bodhu-boron*, a customary ritual performed by my *sasuri*/mother-in-law to receive me after the marriage at their house, the latter addressed me by saying *lokkhi elo ghore*/Goddess *Lakshmi entered her house*.

Mrs. B Paswan, aged 38, a consumer, said “*Vadhu-griha-pravesh* is a wedding ritual to welcome *ghar ki Lakshmi* when the bride enters groom’s house for the first time”.

These ritualistic practices indicate that the new bride will bring good luck, happiness, prosperity to the groom’s family. In this contemporary society, people perform this ritual only for saying sake that Goddess Lakshmi had entered the house with the new bride or new bride is referred to as Goddess Lakshmi. The fundamental meaning behind this belief is that she has brought an enormous quantity of gold and money (dowry) with her, which will add financial security to the in-law’s family. This is a habitual tendency followed by the people in the name of ritual and customs to inherit gold jewellery to unveil family prestige.

Marriage and other social functions are considered as the occasions for women to show off the varieties of gold jewellery they possess by wearing them on various parts of their body. These jewellerys symbolise their social status. Giddens has said that ‘adornment is altruistic’ meaning the wearer of gold jewellery will enjoy wearing it only when the feeling of self-importance is correspondingly reflected from the viewer towards the wearer (Frisby & Featherstone 1997:207). This is the reason for the people who try to fit into the social gathering for fulfilling their desire and to receive appreciation from the others to make oneself happy. For reaching out for happiness, she tries to please others. They try to please others by giving compliment on jewellery worn by others and expect to get the same compliment from others in return. This expectation of being recognised is the sole purpose of being admired by others (Frisby & Featherstone 1997:206,207).

Jewellery is valued as a commodity when it is used as an object in ceremonial exchange. The subjective value of the gold jewellery expresses individual value attached to the gold jewellery. When gold jewellery is connected with an individual value, a strong relationship develops between the giver and the receiver of the gold jewellery. In this manner, gold jewellery works as a system of social communication between people. However, in contemporary society, the concept of *streedhan* is not associated with dowry; it means that a woman receives gifts at the time of her marriage. Wearing gold jewellery in Indian culture is like conspicuous consumption (Veblen 2005) where the main attraction of any social event lies in the jewellery worn by the bride/chid/or any

female person; rather than men wearing gold jewellery. If in case men wear a piece of gold jewellery at the wedding, it will be indicative of a dowry demand placed by the groom's family at the time of marriage. However, this perception about gold and gold jewellery is into transition where the contemporary men adorn jewellery for showcasing his class (Barthes 2009).

Mrs. S Mitra, aged 40, thinks that the Hindu tradition dictates that married women should wear *sakha*, *pola* and *lohabadhano*. However, in Siliguri city now the concept of following this tradition has faded and has been limited to *lohabadhano* (iron bangle coated with gold) as a symbol for protecting husband from evil spirits. Despite this, in India, gold jewellery is still associated with marriage and so is dowry. They are two sides of the same coin and dowry is attached to the demand for gold jewellery. This is one of the primary reasons for the prevalence of dowry deaths in India.

Likewise, gold jewellery acts as a mediator between the giver and the receiver after it is received at the time of the birth of a child, rice eating ceremony, marriage anniversary, engagements, birthday and such similar events. It is the sign-in form of gift that publicizes commitment to one another. It is deeply attached to emotional assistance.

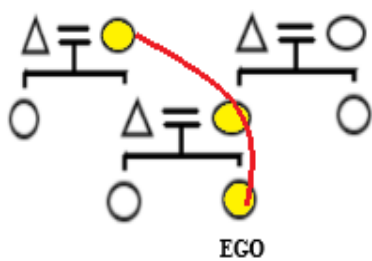


Figure 7.1: Kinship Relation 1

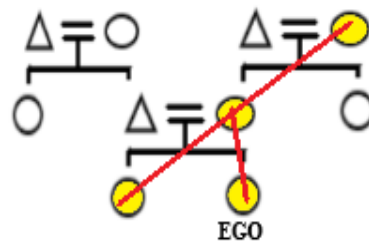


Figure 7.2: Kinship Relation 2

In Indian customs, inherited gold jewellery is given more value than the newly purchased ones. There is social, emotional and heritage value associated with gold jewellery, which is passed on for many generations. There is a special sentiment associated with a mother-in-law handing over the gold jewellery to daughter-in-law to

granddaughter (see Figure 7.1) or mother handing over her inherited jewellery to the daughter/ grand-daughters (see Figure 7.2).

Gold jewellery is the symbolic representation of family tradition which provides a sense of being worthy of receiving the jewellery and acceptance of a new member to the family. Mrs. S Raha, aged 51, another respondent, said that at the time of her wedding, her father had passed down the tradition of giving the *punjabi/sherwani* Button made up of gold attached with connected gold chain, to her husband. Her father had received the gift on his wedding day from his parents-in-law. So, her husband had passed down the same inherited gift to her daughter's husband as a family heirloom. This shows that gold jewellery is passed down as inheritance either through lineage or through marriage (see Figure 7.3).

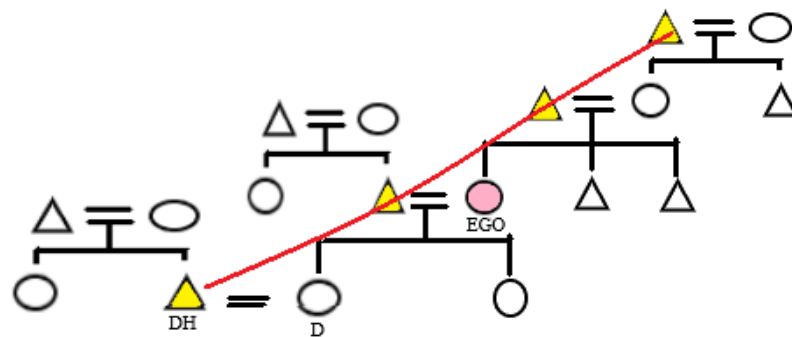


Figure 7.3: Kinship Relation 3

Mrs. S Talukdar, aged 42, said that her husband has inherited a gold watch from her bilateral side of kinship relation. The following diagram (Figure 7.4) shows how inherited jewellery is passed down to the next generations and this inherited jewellery plays the same role in continuing the tradition, i.e. gifting the gold watch to a son-in-law. Figure 7.4 shows that Secondary's Primary kin member, i.e., the mother's uncle (mother's father's elder brother) had received the gold wristwatch at the time of his wedding. He and his wife had passed down the gift, not to their children but to his primary kin, i.e., their youngest brother at his wedding. Then the tradition follows the same trend to pass it to the next generation that too on the female side.

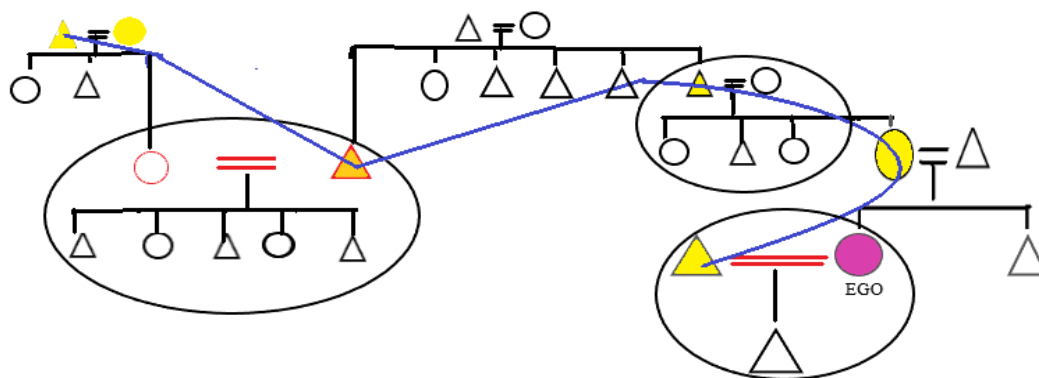
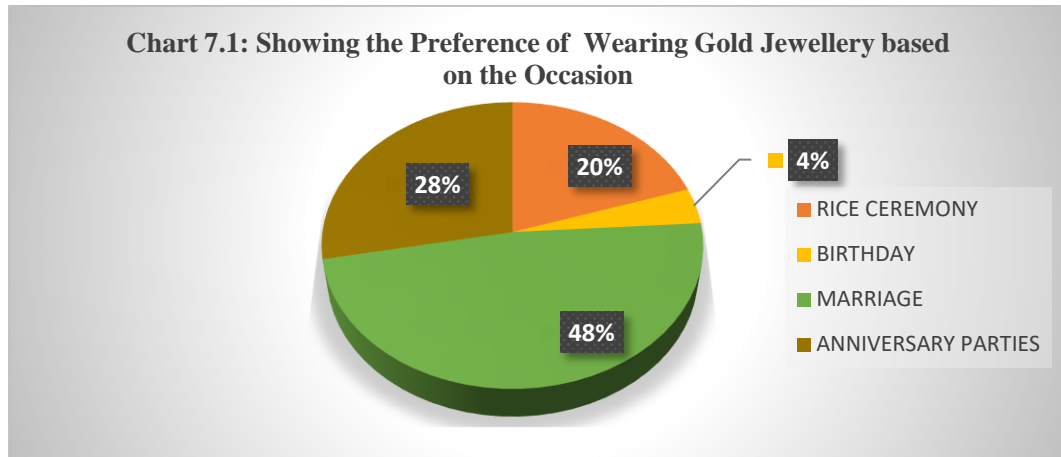


Figure 7.4: Kinship Relation 4

This figure highlights that inherited jewellery can be passed down to other primary kin members other than the decedent.

Mrs. B Jain, aged 40, said that inheritance of jewellery at the time of wedding does not happen in her family. She inherited jewellery from her mother at the time of birthday and anniversary. But she never got gold jewellery as a gift. At the time of the wedding, they prefer to go for trendy jewellery-set matching with their wedding dress. Passing down of jewellery is done when the person is unable to maintain the heritage. Generally, an inheritance of jewellery moves from mother to daughter to granddaughter and so on. Inheritance of jewellery has been the attention of Bengali bride at the time of her wedding. It poses a strong bond between the giver and the receiver of the jewellery. It is not a one-to-one relationship between two persons. It is the relationship, which constructs the social value of giving (Veblen 2005). Women are very fond of traditional designs and the ethnic value associated with such designs. The new trendy designs are welcomed but these types of lightweight jewellery are used for daily wear. The traditional jewellery is heavy and gorgeous which every woman loves receiving as a gift. Passing down the heritage brings the element of emotion attached to the material object in the form of memories and stories of the earlier generation, which help develop strong social bonds. Therefore, gold jewellery as a material object manifests in stabilizing and maintaining social relations (Berger 2014:65) to make the receiver feel incredibly special about herself/himself. It also expresses true love and gratefulness for having the person in their life. It strengthens the relationship by valuing the personal attachment between the giver and the receiver of the gifts (Berger 2014:78). Due to all

this, gold jewellery is significantly continuing its value in maintaining the social relationship on one side, and on the other side, it is enhancing the social status of the giver as well as the receiver.



Source: Primary Survey, September 2017-August 2018

Pie Chart 7.1 shows that the consumers in Siliguri prefer to wear gold jewellery at the time of marriage. It shows that marriage is a crucial part of people in Siliguri where traditional attire and traditional designs with a trendy touch of gold jewellery are the pillars of marriage. Other than these, the branded jewellery also determines status in society. Buying jewellery from 'which shop' is an added tendency of the consumers after an exhibition of gold jewellery.

Mrs. S Dugar, aged 30, said that the brand itself is symbol of status. According to her, when she said that she has purchased jewellery from a branded showroom, especially from Tanishq, it gave them an impression that she belongs to an economically high class.

Mr. O Bhowmick, aged 50, shared similar views with regard to buying gold jewellery from branded showrooms. He said that from childhood he has seen his family members purchasing gold jewellery from local jewellers for personal use and for gifting purpose. But at the time of his marriage, he preferred to purchase jewellery from a branded jewellery showroom because the 'Brand is itself is a status' symbol. He thinks that gifting branded jewellery to his wife will showcase his social position. And his thinking turned into reality. When his mother displayed the wedding jewellery to his kin

members, before his *ashirwad*, they were not giving much importance to the quantity of gold rather they were mesmerized by seeing the brand name (i.e. Tanishq). This made him flaunt his social position in front of his kin members. For him, it is not the wealth that he is showcasing but uplifting his family position and prestige by showing off the brand name. From then on, he continued to purchase gold jewellery from branded showrooms because it has enhanced his social status.

The majority of the respondents are from the Bengali community, for whom marriage is an occasion when they showcase their gold jewellery. On the day of the marriage, they wear inherited gold jewellery received from their mother or grandmother. The style and designs of Bengali jewellery are different from that of other communities. The Bengali *karigars* and jewellery makers mostly make jewellery with their hands, and their handcrafted jewellery has a different demand in other parts of the country. One of the respondents from Tanishq (name not mentioned) reveals that the *karigars* from Kolkata, who know the art of making Bengali designed gold jewellery, are recruited in their jewellery workshop, located in different places. As the demand for Bengali jewellery is high, despite machine-made jewellery, it is found that having a gold jewellery shop in Siliguri is regarded as dignity. It raises their status in the society. Side by side, the proficiency of the *karigars* gets enhanced when they are capable of manufacturing/crafting Bengali designed jewellery. They take it as a pride to learn the technique of making gold jewellery because this proficiency increases their value in the jewellery making industry. Therefore, the importance of a *karigar* grows when he is an expert in making traditional Bengali designed jewellery that eventually boosts his social status.

7.5 In Terms of Body Image and Fashion

In the 21st century, women occupy a prominent position in the advertisement industry, as a mark of participation in outdoor activities; they thus challenge the patriarchal domination. The world of advertisement, which is growing fast alongside the spread of consumer culture, offers a wide range of employment opportunities to the women in general and attractive younger women in particular. It is generally believed that the work participation of women makes them economically self-reliant and brings them

higher social status. The women are playing an increasingly significant role in the advertisement industry by working as models, endorsing all kinds of products such as 'general products, women products and the products for men uses' (Vani 2010:173). They have become a cultural image in representing themselves in every professional field. The professional field can be from residential work to the world of beauty. The young women dream of engaging themselves in advertisements thus turning their body-beauty personality as a human resource, if not as a commodity. The women body thus 'become a key site of political, cultural, social and economic intervention' (Hancock 2000:1). One can also notice the cultural legitimacy in the presentation of body-beauty in the advertisement world, which is considered as a means of empowerment and a new way of life.

Moreover, the process of portraying women image is best on the idea of "ideal body image", which is a social construct in a given point of time and in a given social space. This ideal body (physical appearance and beauty) of women is projected by the mass media in a given time, but it can change with changing time and context. Women imagine themselves in the light of the media projected "ideal body", which works like a "discourse" that manifestly influences the women who are in advertisements and the women in general, even those who are not in feature and not even think of featuring in advertisements. The idea of a fetish called "ideal body" is so deep and grand to cover the self-image of women, and men's sense of "beautiful women", which is directly linked with sexuality.

Goffman in his work "Territories of the Self" has explained that the body signifies "identity, social order, and emotional order- and in a manner that is personal and communal, private and political, confidential and public all at once" (Waskul 2006:1-18; Waskul & Riet 2011). Thus, it reveals that women's body image in advertisements gives a new identity publicly as well as in private spear of life. Jewellery is a material object that is every close to every woman. While playing a part in jewellery advertisement women get emotionally involved with the jewellery since it symbolises their sense of beauty. Thus, the role in jewellery advertisement is pre-ordained to women because women wear jewellery more than men, and the beauty of her body gets enhanced with its use. This explains that the advertisers look only for the body image of women in jewellery advertisement because jewellery constructs an image of

authority for women. Side by side, like body image of women in an advertisement, is associated with the body shape and size so even sexuality is also consumer-oriented (Hancock 2000:1-11). As a result, of these consequences, 'it determines not only most relations between men and women but also the relations of women to themselves' (Cohen & Kennedy 2007:345). In Marxist cultural theory, much emphasis is laid on the production and consumption of the cultural artefacts where material objects are the central things of aesthetics. In this fashion, cultural products like jewellery are promoted through advertisements in televisions, magazines, hoardings, and brochures, which reproduce a societal sense of aesthetics, which is artificial (fetish). So the 'art' of designing jewellery is not a 'pure' aesthetic realm rather it represents the producer and commercial actors (Nayar 2013:143) to promote the product. Turner has explained that the body must be understood as socially constructed. He argues that human body should be regulated, trained, disciplined (like Foucault's) in a line of dominant social norms or standard which not only helps to construct the "discourse beauty" but also regulates the self-reproduction; the emphasis is on "self-preservation and self-maintenance" or "care of the self". Young women are more concerned with their physical appearance before marriage as they wear different types of jewellery on different parts of the body which fits into 'women-self-image' and socially constructed image of a bride, which transcendent class and caste barriers. This women self-image is associated with physical appearance throughout their lives (Turner 1984).

Thus, in jewellery advertisement women are obsessed with the beauty care regime-weight reduction, sexiest and insensitive. They make all efforts to improve their appearances to look beautiful and attractive. Women try to wear jewellery for all parts of the body to catch men's attention to them. Thus, the body of women presented and reproduced in jewellery advertisement, leaves a huge appeal not only on women's self-image but also on the men who play a big role in the decision making with regard to jeweller purchase. Advertisers are also recruiting slim, beautiful, fair, clean face and young women for company advertisements, because that fits into the socially shared image of beautiful women. Therefore, these body images of women in advertisement play a crucial role in influencing consumer social interaction. This contemporary society is indicated by the dominance of a mediated image created by the mass media.

Media plays a significant role in shaping self-image. It objectifies the women's body. The use of women models in advertisements is the root of consumerism. For jewellery advertisement, women are generally produced and reproduced as decorative pieces since ages. The contents of the advertisement include how to choose jewellery, what type of jewellery is perfect for what type of occasions, or how would ornament make the body beautiful, smart and graceful. I have chosen three advertisements from corporate jewellery brands in Siliguri as per my case studies are concerned.

1. *Tanishq*

Tanishq's ad in the year 2013, (Picture 7.1) has de-constructed the regular concept of beauty where the jewellery is transforming an average looking woman into a beautiful bride. This ad shows that the bride has a dusky complexion, flat nose with an average physical feature, not "beautiful" in the sense of the so-called 'ideal beauty' i.e. fair-skinned, virgin bride, slim body size and so on. The ad in the figure is path-breaking. It celebrates the idea of remarriage of women with a daughter, which is not yet "normal" even in a metropolitan city like Siliguri. The ads also challenge the conventional body image of a bride and the idea of 'virginity' as an essential qualification for marriage. Our society is obsessed with a perfect marriage where marriage can occur only once but with the changing time, women are getting a chance for remarriage. When widow or divorcee women are going for remarriage, they prefer registry marriage over religious marriage. Hence, this ad re-defines our cultural perception for marriage and remarriage. Tanishq ads target two types of consumers- women with an average physical appearance and single mother (Picture 7.2). This ad reveals that the women who feel insecure or miserable about their look can be made "beautiful" with the appropriate use of jewellery. Here, the subjective 'self' of women in an advertisement has been objectified by the advertisers where an average looking women is made "attractive" only when she adorns herself with the jewellery; this also boots her confidence in presenting herself in the beauty market where the slim and fair looking body is considered beautiful and attractive.

The commodity, the jewellery and the brand name together add to the social status of the women. The advertisements break the stereotypical beauty standards and the so-called 'ideal' image of a bride. The elegance of jewellery, its exchange values (the

price), the matter used (silver, gold, platinum, and diamond) and the brand name together gives a mystic value to the ornaments, which leaves inward and outward impacts. In this whole process, mediated image largely endorsed by the society leaves a constraining effect on the body image and presentation of self of women in the light of the use of jewellery.



Picture 7.1: Bride has a Dusky Complexion

Picture 7.2: Single Mother Re-Marriage

2. M P Jewellers

In most of the ads, *M P Jewellers* tries to highlight the upper body part of women. In *Picture 7.3*, it is visualized that both the model had adorned their bare shoulder with the necklace instead of wearing it on the front of the neck, and their sideway glance of the face signifies sexual appeal. An exposed neck is a form of submission and is aggressively flirtatious (*Picture 7.3*) and the tag line of these ads “I’m the reason” shows what? Flirtatious nature or sexual appeal! Again, the length of the model’s exposed neck in *Pictures 7.3 and 7.4* shows women’s trust and willingness to submit to men. It can easily catch man’s eyes on her because it has often been associated with beauty and youthfulness. Tossing of earring on the back of her neck in *Picture 7.3* with a tilted head to the side also attracts the viewer’s attention on it. By avoiding clothing *Picture 7.4* helps to avoid the distraction of the viewers with the clothes rather than the jewellery. Thus, the image of the jewellery products became the main point of attraction in these advertisements.

⁴ Tanishq makes a point’ by Meenakshi Verma Ambwani, published on October 31, 2013, on Hindu Business Line, Retrieved January 4, 2016 (<https://www.thehindubusinessline.com/news/variety/tanishq-makes-a-point/article23028840.ece>)

⁵ ‘Tanishq gets thumbs up for breaking norms and celebrating remarriage in new ad’, published by India Today on October 28, 2013, Retrieved January 4, 2016 (<http://indiatoday.intoday.in/story/tanishq-new-advertisement-on-remarriage/1/320581.html>)



Picture 7.3: Hanging wedding necklace in shoulder Picture 7.4: Exposed neck to highlight the Jewellery

3. P C Chandra Jewellers

P C Chandra Jewellers in most of the advertisement showcases wedding jewellery. Recently, in 2017 ads, they portrayed Bengali women's wedding to non-Indian groom portrayed the acceptance of inter-community marriage, in this contemporary society. They always highlight the Bengali culture of Kolkata in association with the wedding gold jewellery. The respondent of my study (name not mentioned) said that their *karigars* are specialised *karigars* who are continuing this occupation for several generations. P C Chandra has always enjoyed a higher brand value among the Bengalis as they are known to provide exclusive traditional Bengali jewellery designs even in their modern contemporary designs. They expertise in the art of incorporating traditional touch to the jewellery which has proven to attract the Bengali consumers, as they cherish the presence of an authentic art form in the jewellery, they wear. In every advertisement, they portrait the relationship between the parents and daughter at the time of the wedding, and celebrates this pure and unbreakable bond of love. The purity of their bond is like the purity of gold.

In all the above advertisements, women are put as a sign in a patriarchal discourse. The image and the representation of women in these advertisements are just opposite of what they are trying to construct women identity as—i.e., independent, self-sufficient, strong and courageous. However, these modern women in jewellery advertisements live in fantasies and are obsessed with the idea of looking beautiful and getting employed in advertising agencies as a model by reproducing their body as a commodity. These

⁶ (<https://satyakighosh.com/advertising/m-p-jewellers>)

⁷ M P Jewellers, Jewellery store, Retrieved January 4, 2015

(<http://www.aayojan.in/index.php/en/ads/574eeb4539dc7/Jewellery-Stores/MP-Jewellers>)

self-sufficient women who are the models of the advertisement agencies signify her body by focusing attention to her body, neck, below the collar bone, cleavage, bare shoulder, skin colour, wrist, fingers nose and ear. Thus, when a female entered the advertisement industry, her sexuality is highlighted. According to Berger, “Men act and women appear. Men look at women. Women watch themselves being looked at...” in this way a woman “became trapped in a male gaze” (Cohen and Kennedy 2007: 354). In this manner, advertisement produces subjective body image in an objective form. And when the body is objectified, the image of women turned into a ‘sign’ but this ‘sign’ is not the real sign of that particular women rather it creates simulation among the consumers. From this perspective, it reveals that, “body of an object cannot be separated from the body as a subject...” (Waskul and Van der Riet 2002). Such embodiments of women’s beauty make the women into an object to be gazed at by both men and women. Women gaze for subjective analysis of their ideal concept of the female body whereas male gaze as sexual objects. Charles Horton Cooley’s concept ‘looking glass-self’ explains that the embodiment of ‘self’ is reproduced and one’s imagination towards his or her own image and how others observe ‘ones-self’ is replicated. This imaginary perspective plays an essential role in the advertisement models or the brand ambassadors of any jewellery products. Such self-feelings of looking good or bad depend on how the consumers perceive them as an object. As a result of this, women’s body image in an advertisement sometimes gives them satisfaction and honour, when their own ‘self’ resemble with the ‘other self’ (i.e. how consumers perceive body image of women in the advertisement); and if it is not semblance then the women will be ashamed of her self-image created an advertisement. Thus, Cooley’s concept of self in ‘looking glass-self’ represents ‘body image’ in this perspective where the objective-body becomes subjective-body.

Like other beauty advertisement, even in jewellery advertisement, the model tend to give more importance to their physical attributes and other beauty aids (weight reduction, maintain diet, make up and so on). They are seen as striving to improve their appearances to look beautiful and attractive. Women try to wear jewellery for all parts of the body to catch men’s attention to them. Thus, studying consumers’ view on jewellery sectors gives a great appeal to the men and women as a consumer to look forward to more advertisement where women are playing a major role in promoting products. As a result, advertisers are also recruiting slim, beautiful, fair, clean face and

young women for the advertisements. Therefore, these body images of women in advertisement play a crucial role in influencing consumer psyche. This post-modern society is dominated by a mediated image created by the mass media.

7.6 Summary of the Chapter

This has been one of the revealing chapters of the present study. Gold the metal, and the jewellery made of gold have multiple sources of drawing value. The cultural tradition, religion, the social obligations, will to beautification, the sense of security and investment, social functions add value to gold jewellery. Then there are an elaborate social and cultural arrangement for reproducing the value of the gold jewellery. There is a power angle as well since the power structure and the lineages pass on the value of gold jewellery, both traditionally and in contemporary time. The traders understand the social and cultural reproduction of gold jewellery and make full use of the social sentiments to create artificial fetishized needs in order to promote their business. The big business in particular use attractive advertisements using attractive models while using cultural symbols to instigate and reproduce the buying spree in the volatile gold jewellery market of modern time.

Chapter 8

CONCLUSION

I

The neo-liberal socio-economic-political order thrives on free market and the ideology of consumer freedom or consumerism. In this order, Bauman (*Consuming Life* 2007) argues, the focus of social life has shifted from production to consumption, as consumption now is the foundation of the modern society, much of which is unreal (mystical) or fetish. There is an elaborate arrangement, which is reproduced socially and culturally, to popularise the ideology of consumption and sustain it at the individual and collective levels. People see life and happiness, status and success in terms of the index of consumer freedom. All other activities, e.g., activities relating to production, distribution or service, are reduced to means to this end. The key to the perpetuation of this order is to generate reasons or excuses for relentless consumption and systematically preserve the buying spree among the consumers and to enlarge the size of consumers by appropriating the social and cultural spaces. In an effort to widen the consumer market the neo-liberal political order makes efforts to raise the income level of the middleclass and reduce poverty so that more and more people can join the consumer market and raise the level of their consumption. Much of this consumption is not fundamental or absolutely essential but they are artificially created. Thus, people are ready to neglect more fundamental issues like health or education to find money to run for consumption of items such as ornaments, smart phones, bikes, branded dresses, expensive perfumes, even when they are avoidable. The tradition, social functions, the cultural values, passions and desires, sexuality all these spaces of human life are cultivated and appropriated in order to expand consumerism, which is the lifeline of the neo-liberal order. The neo-liberal market has mastered the art of generating artificial demands by frequent upgradation of technology, models, looks, and by attractive advertisements and packaging of the products. This art of neo-liberal business works on all commodities including gold jewellery.

The present thesis on “The Corporate Entry into the Jewellery Business and its Socio-Economic Impact on the Life of the Traditional Swarnakars and Jewellery Traders in

Siliguri” has been a study on the operation of gold jewellery market in the city of Siliguri and on the interrelationship between different categories of people involved in the trade e.g., the *karigars* (*the jewellery makers*), the traditional caste-based petty jewellery traders, the traditional well-established traders (or the middle-level *swarnakars*, many of whom are from outside the *swarnakar* caste) and the corporate jewellery houses operating in the jewellery market in Siliguri. The study has explored the competition and conflict among these categories of jewellers and how, over time, the traditional jewellers make adjustments to survive in the changing market and changing government regulations. This is a narrative about uneven competition and the extinction of a section of powerless and stubborn *karigars* and petty traders, who are stuck to tradition and constrained by lack of capital and technology or modern business acumen, and the thriving of the corporate jewellers, on the other. In the middle of the two poles, there are the middle-level traditional *swarnakars*, who with their capital and greater adaptive power (like knowledge of the government rules, education and better management skills), and will to modernize and change, manage to survive and even prosper in the changing volatile jewellery market of the fast-growing city of Siliguri. It is a tale of how the traditional *swarnakar* caste occupation is becoming redundant in modern time and how the younger members of families of the traditional *karigars*, unable to survive in the changing market, are looking for alternative livelihoods outside their caste occupation and family business. The study also tells the story of the fall in the quality of life of the *karigars* and petty traders, who had once enjoyed a good life but are now finding it hard to adjust with the changing rules of the trade. The study also talks of how the corporate jewellers deploy well-researched and astute business strategies to attract burgeoning middle- and upper-class consumers by exploiting the beliefs, traditions, habits, social obligations, rituals and the world of fantasy of the consumers and thus promote their business.

II

The study was designed to cover the interrelationship in the market place between three categories of people 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.

These are all descriptive objectives almost spelling out the coverage of the present study. I am happy that all these objectives of the study have been given adequate attention in the chapters that followed the introductory chapter.

III

The present study is empirical in nature. Data for the study have been collected single-handed through fieldwork conducted on (1) traditional *karigars*, (2) caste-based *swarnakars* who run petty trade, (3) middle-level *swarnakars*, (4) three corporate

jewellery outlets in the city namely, P C Chandra Jewellers, Tanishq, and M P Jewellers. Besides, I interviewed a large chunk of consumers and a few astrologers who are attached to some of the jewellery traders. I conducted fieldwork between July 2015 – August 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. The second group of respondents in my study were the corporate jewellery outlets in Siliguri. I had selected three retail outlets of P C Chandra Jewellers, Tanishq and M P Jewellers. The third group of respondents were 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.

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. 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.

IV

The first major finding of the study is that the gold jewellery making and trading is no more the monopoly of the traditional caste of *swarnakar*; it has now been opened to the members of all castes and communities. It is just about learning the craft of working on gold and executing it; anybody interested can do it. Caste is no more the qualification for getting entry into this trade. Traditionally, the craft was the monopoly of the *swarnakas* and the technology of making gold jewellery travelled from one generation to the other. The members of the younger generation used to learn it from the elderly members of the family and practice it. The livelihood of the *swarnakars* was never seriously threatened since there always used to be patrons and buyers who used to develop a relationship of trust with some fixed *swarnakars*. These relations continued for generations since the consumers, constantly driven by a fear of being cheated by unknown *karigars*, were reluctant to change their trusted *karigars*. This unfailing trust on the *karigars* was, by no means, a guarantee to a fair deal. The patron-client relationship was endorsed by the traditional Hindu caste order, although the patrons traditionally represented multiple castes. The modern market only partially keeps these traditional caste-based stable relations. With the coming up of consumer freedom and so many options the consumers now try out alternative modes of purchasing gold jewellery. The entry of *karigars* from castes other than *swarnakars* has increased the competition both in labour market and in the trade and this has threatened the livelihood of the traditional *swarnakars*. The *karigars* and petty jewellery traders, who represented the caste, find it extremely difficult to retain their livelihoods. The members of the younger generation now are shifting to other occupations in the areas of trade and services.

Under the pressure of the forces of modernization built by increasing rationalization of city life and the ever-changing market rules the traditional values and relations based on caste system are clearly loosening. The private capital under the liberalized order penetrates into the so-called traditional terrains of production activities, which were so long reserved for hereditary Hindu caste system, with bulldozing power, to impact the life and livelihoods of the impoverished castes, tribes and communities. The corporate jewellery houses thus enjoy a free run to explore the business opportunities, so long

controlled by the *swarnakars*. Big capital just does not care for any caste prohibition or rigidity. Even a cursory look at how the modern market functions would reveal that under the protection of the neo-liberal or free market regime the big capital in aggressively penetrating into even the pettiest of business opportunities, thus putting the livelihoods of the millions of craftsmen and petty traders at risk. Everything now is packaged by the big companies and sold in retail shops. The jewellery trade which was the monopoly of the small craftsmen called *swarnakars* has now been opened up for traders of any caste or class. This is a typical example of how the traditional caste occupations are being taken away by the non-caste members via market rules. Not only the *swarnakars* but many other traditional castes have seen how their caste-based occupations are being encroached upon by the members of other castes and communities.

The present study has found that the consumers who were attached to *karigars* and petty traders are now shifting to the middle-level and big traders. My study has clearly found this as an ever-growing trend. The glamour and the grandeur of the big business, their massive investment and display, attractive customer friendly packages, their grand and expensive advertisements using billboards, and all means of mass media using attractive models, their shrewd business strategies, their ability to guarantee purity and weight, their ability to go with the taste and cultural festivities, their outreach initiatives, trained salespersons and managers are good enough to outshine the tame and almost invisible petty and traditional *swarnakars* working with small capital in the otherwise dirty and congested corners of the old city.

It looks like a clear case of primitive accumulation leading to estrangement of the craftsmen and petty traders. Marx, in *Capital Vol 1*, has given an elaborate account of primitive accumulation. This is based on an empirical observation about the changing modes of production and class relations that happened in the early phase of shaping of modern capitalism. Marx had observed that the entry of big (both manufacturing and business capital) in large-scale production and trade led to the extinction of the craftsmen and petty traders who could not compete with the grand power of big capital. The craftsmen and small traders, in this process, got estranged or alienated from their own labour, skill, sense of ownership and pride. They got transformed from owner to

labour. They had to forfeit the right to keep control over the value they produce through their hard labour and skill. This is precisely what has happened to a large section of the *karigars* and petty caste-based *swarnakars* in Siliguri market over the last three decades of liberalization. Unable to compete with the corporate jewellery houses they have shut down their business and have taken up paid jobs, many in the jewellery outlets owned by middle level *swarnakars*, and many in the factories run by the corporate jewellery houses, and many had to look for other employment opportunities in the urban informal sector.

One can see an unequal competition between two modes of production, one pre-capitalist and other, capitalist. The small traders, whom I have called *karigars*, operate on what can be termed as “pre-capitalist” mode of production. The *karigars* ran their small shops all by themselves, sometimes with family labour or one or two informally appointed apprentices or hired labour. Using Marxist terminology, they can be called petty-bourgeois or artisans. They maintain close personal relations with their workers and treat them as extended family members, often asking them to do works unrelated to the shop. Being part of informal economy, the owners can evade all provisions of labour laws and government regulations, even the rules relating to minimum wage or job security, tax laws, and labour laws. They fix their own working hours and terms for the workers. The workers are often drawn from among the known circles, kinsmen or from the same locality. They do not need any formal education; they only need the will to learn the skill of making jewellery, using the conventional tools, technology and the art of mixing metals. Sometimes, these relations are life-long but often temporary. After learning the craft and business many *karigars* end up having their own shops in course of time. The life of the *karigars*, until then, is full of hard work, exploitation and poverty; they work with health hazards and after working for years they pick up skin disease, lung disease and lose eyesight at least partially. The wages being low they have a tough time maintaining their own family. The elevation of status from *karigar* to owner meant a lot; elevation of status from an insignificant worker to owner, and an elevation in the quality of life as well. After being used to a decent life for generations and having enjoyed a status in society as *swarnakar*, which had a lot of ramifications for their family and social life, the small *swarnakars* now experience a downward mobility and even a real possibility of extinction as a traditional occupational group.

While the traditional *swarnakars*, especially the small *karigars* are stuck to their conventional business policy, which is unquestionably outdated, the corporate jewellers use the principles of McDonaldization to perfection. They put the principles of predictability, calculability transparency, efficiency, standardization, and control to perfection. They operate as a part of a centralized structure that functions like machine; one can see how perfectly the Weberian rationality has been put to business administration. The rules are centrally decided, the jewellery items are designed and manufactured centrally and then distributed to a wide network of the retail showrooms through perfectly designed distribution channels with highest degree of professionalism, every single transaction is done on in total conformity with the GST regulations, the outlets are run by qualifies and trained managers and sales girls, the showrooms are perfectly designed to attract customers with enough sitting arrangement, free coffee/tea, and the entire showroom is put under strict CCTV surveillance. All worries of the customers are addressed, like purity assurance, fixed price, perfect weighing, transparent exchange of old ornaments, alteration and exchange and so on. Occasional gifts, discounts and monthly EMI schemes – all are designed for customer satisfaction. On top of this, there is policy of giving bonus points are can be redeemed at the time of any fresh purchase. An absolute control over all the staff members and customer attendance make everything move to the complete satisfaction of the management. The focus on efficiency and transparency are used as means to customer satisfaction. They maintain this with customers in their post-sale dealings as well. Complete professional dealings with a bit of personal touch convince the customers to visit their showrooms again and again. With their EMI schemes and bonuses the corporate jewellers can bind the customers with their brand. Since the customers deposit money throughout the years buying of jewellery becomes compulsive.

The use of modern sophisticate machines in production by the corporate jewellers facilitates mass production is a short time thus keeping the production cost to a minimum. With mechanization they can also experiment on wide range of innovative designs with a touch of modernity. They have a team of skilful and well-trained designers to come up with new and changing taste of the customers. The accumulated big data on nationwide and regional sale trends help them continue with some of the

designs while discarding some other designs. The new designs when displayed in showrooms and displayed in attractive advertisements works on the psyche of the potential consumers. The jewellery designs decorated on the body of the beautiful models leave a seduction effect on the young consumers, who then are under some psychological compulsion to buy those jewellery items. The corporate with their jewellery items thus can create a world of fantasy, which has an alienating impact on the young and well-off consumers. Those of the lower classes are not free of the impact of this world of fantasy; they, however, do not have the money to realise their dream of having those coveted commodities, thus, they perhaps live with some frustrations.

The traditional *swarnakars*, who work with traditional tools and go by small-scale production (based on orders from the limited customers, often from the known circles) cannot match the efficiency of the production units of the corporate jewellers. They work in unhealthy small shops-cum-workshops, working on conventional designs, with small gold-stock and capital, without much innovation. Their customers mostly belong to lower-middleclass and middleclass, who have kept themselves free of the world of fantasy created by the corporate jewellers. They base their business on social network, which has been developed over the years, sometimes, over generations. The trust of the consumers is based on this known relationship. The consumers of the small *karigars* buy jewellery mostly on social occasions, like *annaprasan.*, marriage, and so on, or come for small gifts to be given on social occasions. They also visit small shops for alteration and exchange. Thus, their demands are small and largely need-based and outside the world of fantasy. But the small *karigars* are surely losing a section of their customers, particularly those of younger generation who are well off and informed and fashion-conscious, to middle-level jewellers and the corporate jewellers. The sections on the consumers has confirmed this. The small-scale returns out of their business always keeps them short-of-funds to purchase raw gold or to modernise or mechanize their production. The conventional method is labour intensive and, in essence, generates low profit. Much of the money they earn is spent in sustaining their families, in meeting basic needs. What they can expect is impoverished or lower middle-class living.

The middle-level *swarnakars* have withstood the onslaught of the corporate jewellery houses. They have not only managed to retain but have expanded their business even in recent years. They have modernised their business to some extent, and used their

surplus to replicate some of the business strategies of the corporate jewellery houses. First, they have given their retail showrooms a modern and glamorous look with expensive shining glass fits, CCTV cameras, dressed up salespersons and managers. Secondly, they go for advertisement of their show rooms by putting up hoardings and by displaying attractive advertisements in the newspapers, radio and local television channels. They have gone for outsourcing in production; they now purchase readymade jewellery parts from larger factories, and assemble them in their local workshops. Thirdly, they shrewdly use the space left vacant by the extinct small *karigars*. Since a significant section of the consumers are still not comfortable in visiting the glamorous corporate jewellery outlets (since they feel out of place there) the middle-level jewellers make all efforts to make them comfortable and satisfy their psyche. Fourth, since they are educated and have some management experience, they have acquainted themselves well with the GST regulation and other trade rules enacted by the government in recent times; they know how to up keep their business files and manipulate records when necessary. Finally, like the corporate jewellery houses, they also offer discounts and packages on festivals and social occasions. On the whole, I have found in the present study that the middle-level jewellers with their greater adaptive power have adjusted well with the changing jewellery market in Siliguri.

The most important finding of the present study is that people attach multiple values to gold and gold jewellery since time antiquity and some of these values are like (1) material or rational value, (2) religious value, (3) social value and (4) aesthetic and ornate value. I have elaborated this finding in chapter 7 in details. I would repeat the key observations of how the people in general and the consumers in particular value gold and gold jewellery.

Earlier, when banking system was absent and there was no money market, people in general and the rich people in particular used to invest their surplus money in gold. They took stored jewellery as the saviour at crisis time. They mastered tricks in hiding their store of jewellery in safe places. The exchange of gold ornaments in marriage and gifting of gold ornaments in social functions was at the same time the source of security and status. The tradition is present even today; the amount of exchange of gold ornaments, however, varies depending on class positions and statuses of the people involved in exchange. Even today, one of the reasons for which people buy gold

jewellery is their material value and crisis-time security; they can arrange cash in quick time either by selling or mortgaging a part of their jewellery. Even today, when the share market is down people invest their money in gold with the hope of getting higher returns. This is precisely the reason why gold price goes up when the share market dips.

For the Hindus in particular gold always held religious value. Look at all the Gods and Goddesses, how completely decorated they are. The mythical religious characters have set the standards. The Hindus have a long tradition of decorating the idols with ornaments of all kinds, primarily made of gold or of gold colour metals, when pure gold jewellery cannot be used. The Hindus also have the tradition of buying gold jewellery on the occasions of some special pujas, especially on the days of *Akshay Tithiya*, *Polia Baishak*, Ganesh puja, Kali puja (DHANTERAS), Laxmi puja and on the first day of Bengali year. They widely believe that purchase of gold jewellery on these auspicious days will bring them good fortune. The corporate houses understand these sentiments of the consumers and package their sale according to Hindu festival calendar.

Use of different kinds stones in gold jewellery carries special astrological value. People carrying such values visit the astrologers attached to some of the middle level and big jewellery outlets and use ornaments, especially rings with different kinds of stones, according to prescriptions. The people who are troubled in their personal life are the most likely customers. The jewellery traders and the astrologers combine make good business out of this belief system of the people.

Gold jewellery have not only been the symbol of riches and economic stability, they also have been the symbols of social status and power, since olden times. As Bauman has argued, consumption of valuables endorses social status. Possession of gold ornaments gives a sense of power and status and great psychological satisfaction to the possessors; the ornaments also have big demonstration effect. The women in particular demonstrate their status by wearing heavy and valuable gold jewellery on social occasions. They also are in the habit of talking about their possessions in social interactions in social circles. The husbands demonstrate their masculinity by gifting valuable gold ornaments of corporate brands to their wives on birthdays and marriage anniversaries. The women also reciprocate by demonstrating their femininity by wearing those ornaments on important social functions. Even for the poor and lower

middleclass people, gold ornaments are major consideration in dowry negotiations, both in rural and urban Bengal.

Gold jewellery has always been adored as the artifacts to decorate and beautify the body of the women. This has strong endorsement in the Hindu cultural tradition, everywhere in India. An ideal bride in the upper or middleclass Hindu families is fully decorated with bridal jewellery in her bridal saree. One can see that there is a typical image of an ideal bride in Hindu culture which has to be adhered to because it is there in collective perception and is fully culturally endorsed. Apart from conforming to cultural expectations with her ideal looks, the bride has to look sensuous and sexy, especially for the husband. The gold ornaments have an indispensable function here. The cultural tradition, sexuality, aesthetics – all are juxtaposed in these perceptions and practice. The average Hindu families prepare over a long period for arranging all the ornaments that are needed to decorate a bride and meet the cultural standard. In the lower middleclass families or families ridden with poverty the parents dispose of their landed property or other assets to meet this social expectation.

The modern-day jewellery traders fully understand all these values that people attach to gold and gold jewellery and they package their business to exploit this social-psychological space. The present study has found out that the corporate jewellers put in much research in working out their strategies to exploit this cultural space for promotion of their business. They have all the means to put their strategies to perfection. Since the combination of values attached to gold jewellery is permanent the jewellery traders find a stable and ever-growing space for their business. The corporate jewellers, through attractive advertisements, succeed in provoking the buying spree in the consumers. This applies not only to gold jewellery but also to all modern gadgets and commodities. The modern capitalism, in the neo-liberal order, thrives by sustaining buying mood in the consumers. Much of this buying is in response to the compulsions artificially created by the culture and provoked by the advertisements that work on the psyche of the buyers. The brand names add extra value, which could often be unreal, to the ornaments. In this trajectory of gold-jewellery trade in the modern market the traditional *swarnakars* fail to find a place, hence they perish. The middle level *swarnakars*, however, prepare well to exploit the social and cultural space that gold jewellery holds; they prepare well

to exploit the seasonal hypes in gold jewellery demands along the sentiments of the common people.

V

In the conceptual framework in the introductory chapter, I had proposed to use some concepts in explaining/understanding the problem under study. I had mentioned about the Marxian concepts of primitive accumulation, alienation and commodity fetishism. I have amply demonstrated in the earlier chapters and in conclusion (so far) how valuable these concepts are in understanding the problem of present study. I have explained how the traditional *karigars* and petty *swarnakars* have lost their livelihoods while being unable to compete with the big capital (the corporate jewellers in the present case). However, unlike Marx's prognosis, the *karigars* and the petty jewellery traders are not absorbed in capitalist manufacturing as labourers for extraction of surplus value. Rather, a large section of those who lose their traditional caste occupation mostly find self-employment in the burgeoning informal sector of urban economy, where they do not need much skill, education or capital. Only a few of their younger members, who receive formal education, find entry into the formal economy and elevate the quality of their life substantially. Else, most of them, bereft of formal education, work hard for a living.

The traditional *karigars* and petty jewellery traders who close down their shops and take up paid jobs in the shops of middle level jewellery traders or in the factories of corporate jewellers go through a process of alienation in Marxist sense. They sell their labour power producing services or commodities for their owners, thus producing surplus value. The mechanization of the production units, the complex division of labour that are found in the big shops and production units also lead to alienation. On top of this, the *karigars* and small *swarnakars* have lost their hereditary caste-based occupation for which they nursed a great of pride. Losing their caste occupation and stable income many of the traditional *karigars* now plunge into abject poverty and struggle for a decent life.

The other Marxist concept called commodity fetishism was found even more applicable in the present study. I have shown in chapters 5 and 7 how the corporate jewellers appropriate social, religious, sensuous and psychological values attached to gold and gold jewellery in order to create an aura around the branded jewellery. The social and cultural values and even the astrological beliefs are fully exploited to add an unreal value (fetish) to the gold jewellery. The beliefs like – purchase of gold jewellery on auspicious days will bring good fortune, or wearing stones with gold rings will rid the wearer of the bad things that would otherwise have happened in life sustain jewellery as fetish. The attractive advertisements and promotion of aesthetics of a kind are also a part of the process of commodity fetishism, which, in turn, promote consumerism on which the neo-liberal market thrives.

The Marxist thesis of consumer fetishism finds elaboration in the writings of later Marxists. For example, Morrison (2006) finds a link between consumption and social prestige and Veblen talks about 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 the body. He argued that it is common for people to fetishize object 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). Again, in his essay on *The Sexual Aberrations from Three Essays on Sexuality* Freud defined fetishism as “those in which the normal sexual object is replaced by another which bear some relations to it, but is entirely unsuited to serve the normal sexual aim” (Mayfair 2016).

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).

Zygmunt Bauman (1999, 2007) argues that modern society is fast moving towards a consumer-oriented society, where levels of consumption define the social categories and their relations. In a globalized world production of the corporate world is no more organized at one place, it is rather scattered in different units and therefore invisible. The focus has now shifted to consumption, which is rooted in the neo-liberal order, which thrives by promoting consumption; the society is now stratified in terms of levels of consumption. The consumer market thrives by appropriating cultural values and beliefs and by continually seducing the consumers by creating unreal dreams and fantasies. The world of gold jewellery operated by reproducing new fantasies and dreams. To quote Bauman “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).

The present study finds relevance of all these concepts in order to interpret the modus operandi of the jewellery market in a city like Siliguri and the interrelationship between different categories of players who are involved in the business. The interrelations between different categories of traders are changing with changing rules of market. The three different categories are differentially placed in a hierarchy and engaged in conflicts of interest. The forces that can pull the resources better and can appropriate the cultural or symbolic elements better in their business strategies thrive while those who cannot do that perish.

One can question whether the consumers are bereft of agency and are completely ignorant about the deductive ploys of the shrewd businessmen. The answer to this cannot be a simple “yes” or “no”. There could be consumers’ particular of the lower

and lower middle classes who do not control much surplus to buy gold jewellery unless it is unavoidable do not put much effort to decipher the sophisticated business strategies; their focus is on purity and design that fit their tradition. The enlightened, educated section who have enough resources and reasons for investment in gold jewellery, however, are aware of the business strategies and modus operandi of the commodity market, yet they cannot nullify the seductive power of the commodities and unconsciously or consciously give in to the demands of the modern market.

BIBLIOGRAPHY

- Adhana, D. K. 2015. "An Introduction of Gold Schemes, 2015 in India". *International Journal of Research Granthalaayah*, 3(11), 164-174. Retrieved February 22, 2016 (<http://www.granthaalayah.com>)
- Adorno, Theodor. 1991. *The Culture Industry*. London and New York: Routledge.
- Anon. 2006. *Hallmarking of Gold*. Retrieved March 5, 2016 (www.bis.org.in)
- Anon. 2011. "Gitanjali Gems Limited". *Brand Capital*. Mumbai. Retrieved October 2, 2013
(<https://www.bseindia.com/bseplus/annualreport/532715/5327150311.pdf>)
- Anon. 2012. "Jewellers on 3 days strike to protest Tax Proposals." *NDTV PROFIT*, March 17, Retrieved March 18, 2012
(<https://www.ndtv.com/business/jewellers-on-3-day-strike-to-protest-tax-proposals-299895>)
- Anon. 2012. "Jewellers to End Strike today after Pranab Assures Duty Review." *The Economic Times*, April 7. Retrieved April 7, 2012
(https://www.rsbl.co.in/media-gallery/2012/apr/The_Economic_Times_7Th_April-2012.pdf)
- Anon. 2012. *9th India International Gold convention 2012:Taxation on Gold, Silver and Platinum- India vs Rest of the World*. Retrieved June 6, 2018
(<http://www.goldconvention.in/iigc2012/presentation/Tax%20Presentation%20on%20Bullions%20and%20Jewellery.pdf>)
- Anon. 2012. *GJEPC India*. Retrieved March 19, 2012 (doi:GJEPC/Union Budget/Pol/2012-2013/00117)
- Anon. 2012. *Gold buying weak as jewellers' strike extended*. Retrieved March 28, 2012
(www.ndtv.com/topic/gold_jewellers_strike/news/)
- Anon. 2012. *Jewellers to End Strike today after Pranab Assures Duty Review*. Retrieved April 7, 2012
(https://www.rsbl.co.in/media-gallery/2012/apr/The_Economic_Times_7Th_April-2012.pdf)

- Anon. 2014. “*Indian Economy: World Gold Council.*” Dristi, March 12 Retrieved March 12, 2019 (dristiias.com: <https://www.dristiias.com/daily-updates/daily-news-analysis/world-gold-council>)
- Anon. 2014. “Put Gold to work for economy: World Gold Council.” *Times of India*, October 4, Retrieved March 3, 2016 (<http://timesofindia.indiatimes.com/business/india-business/Put-gold-to-work-for-economy-World-Gold-Council/articleshow/44331521.cms>)
- Anon. 2014. Put Gold to Work for Economy: World Gold Council, Times of India. Oct 4, Retrieved March 3, 2016 (<http://timesofindia.indiatimes.com/business/india-business/Put-gold-to-work-for-economy-World-Gold-Council/articleshow/44331521.cms>)
- Anon. 2016. “Dhanteras Speeds up gold rush.” *Economic Times*. Retrieved October 29, 2016 (<https://economictimes.indiatimes.com/markets/commodities/dhanteras-speeds-up-gold-rush/articleshow/55122692.cms>)
- Anon. 2016. Excise Duty will bring back Inspector Raj:Arvind Kejriwal. *Indo- Asian News Service*. Retrieved April 3, 2016 (www.india.com)
- Anon. 2016. *Jewellers to go on 3-days strike for excise repeal*. March 2. Retrieved June 6, 2018 (www.gjf.in: http://www.gjf.in/domestic_news.html)
- Anon. 2017. *GJF’s Preferred Manufacturers of India (PMI 5) – Regional Networking Meet in Kolkata*, March 27th to 29th. Retrieved June 6, 2018 (http://www.gjf.in/pdf/press_release/GJF-draftPR-PMI-Kolkata-27Mar2017.pdf)
- Anon. 2018. “News and Event.” The *Economic Times*. Retrieved June 6, 2018 (www.gjf.in: http://www.gjf.in/domestic_news.html)
- Anon. 2019. *Assaying & Hallmarking Centres in ERO-159*. Retrieved Jan 7, 2020 (<https://bis.gov.in/wp-content/uploads/2019/07/ERO.pdf>)
- Anon.2017. *Gold in Buddhism*. Retrieved Oct 4, 2017 (https://www.mygoldguide.in/search/apachesolr_search/?key=gold%20in%20buddhism)

- Anon.2018. *BIS List of Licence 2016*. Retrieved Oct 4, 2017 [www.bis.org.in: \(http://164.100.105.199:8080/hocmms/InternetRep/InternetReportView.aspx?strstate=West%20Bengal&strISNO=1417&Report=14&StrProdName=IS%201417%20:%202016&strDistt=Darjeeling&strBrand=\)](http://www.bis.org.in:164.100.105.199:8080/hocmms/InternetRep/InternetReportView.aspx?strstate=West%20Bengal&strISNO=1417&Report=14&StrProdName=IS%201417%20:%202016&strDistt=Darjeeling&strBrand=))
- Anon.2018. *Facilating Growth for Business*. Retrieved June 7, 2018 ([www.gif.in:http://www.gif.in/domestic_news.html](http://www.gif.in:www.gif.in/domestic_news.html))
- Atei, G., Rezaei, F., & Abolfazil, M. K. 2015. "Why is Gold Forbidden for Men in Islam? An Original Study." *Health, Spirituality and Medical Ethics* 2(1), 11-14.
- Bailey, F. 1957. *Caste and the Economic Frontier: A Village in Highland Orissa*. Manchester: Manchester University Press.
- Barthes, Ronald. 2009. *Mythologies*. (A. Lavers, Trans.) London: Vintage Book.
- Barthes, Ronald.1967. *Elements of Semiology*. London: Jonathan Cape.
- Barthes, Ronald.1983. *The Fashion System*. London: Jonathan Cape
- Basmann, Robert L, David J. Molin and Daniel J. Slottje. Aug 1988. A Note on Measuring Veblen's Theory of Consumption. *The Review of Economic and Statistics* 70(3), 531-535.
- Bauman, Zygmunt. 1999, Fall. The Self In Consumer Society. *The HEDGEHOG REVIEW: Critical Reflection on Contemporary Culture*, 1(1). Retrieved October 11, 2017 (www.iasc-culture.org)
- Bauman, Zygmunt. 2001. Consuming Life. *Journal of Consumer Culture*, 1(1), 9-29 Retrieved November 10, 2018 Retrieved November 12, 2017 (<https://doi.org/10.1177/146954050100100102>)
- Bauman, Zygmunt. 2007. *Consuming Life*. UK: Polity Press.
- Baxi, C.V and Ajit Prasad. 2005. Corporate Social Responsibility Concepts and Cases: The Indian Experience. New Delhi: Excel Books.
- Benjamin, Walter. 2008. *The Work of Art in the Age of Mechanical Reproduction*. (J. A. Underwood, Trans.) London: Penguin Book.

- Berger, A. A. 2014. *What Object Means: Introduction to Material Culture*. London and New York: Routledge.
- Bhatt, A. 1975. *Caste, Class and Politics: An Empirical Profile of Social Stratification in Modern India*. New Delhi: Manohar Book Service.
- Bhattacharya, Himadri. 2002, September. *Deregulation of Gold in India: A Case Study in Deregulation of a Gold Market, Research Study Number 27*. World Gold Council. London: Centre for Public Policy Studies. Retrieved October 25, 2012 (www.gold.org)
- Bhattacharya, Ramkrishna. 1983. "The Imaginary and Symbolism of Gold in Literature". PhD, Department of English and Literature, University of Calcutta.
- Blackshaw, Tony. 2015. *Zygmunt Bauman*. London and New York: Routledge.
- Bose, E. 2013. "Sona na Hire Biniogay Kodor Kar?." *Uttar Banga Sambadh*, October 20, 9.
- Castro, J. C. L. De. 2015. *The Consumer as agent in neoliberalism*. Retrieved July 12, 2019 (http://www.jclcastro.com.br/downloads/Julio_Cesar_Lemes_de_Castro_-_The_consumer_as_agent_in_neoliberalism.pdf)
- Census of India 2011, West Bengal. District Census Handbook, series 20, Part XII-A, Darjeeling District.
- Chattopadhyaya, Haraprasad. 1987. *Internal Migration in India : A case study of Bengal*. Calcutta: K P Bagchi & Company.
- Cisek SZ, S. C. 2014. Narcissism and Consumer Behaviour: A Review and Preliminary Findings. *Frontiers in Psychology*. Retrieved November 12, 2018 (doi:10.3389/fpsyg.2014.00232)
- Cohen, & Kennedy. 2007. *Global Sociology*. New York: Palgrave Macmillan.
- Coser, Lewis A. 2007. *Masters in Sociological Thought: Idea in Historical and Social Context*. Jaipur and New Delhi: Rawat Publication.
- Dant, Tim. 1996. Fetishism and the social value of objects. *Sociological Review*, 44(3), 495-516.

- Darbyshire, D.2003. *Culture Industries and Adorno's Theory of Standardization*. Retrieved November 5, 2003 (<https://loudmimedave.wordpress.com/tag/pseudo-individualism/>)
- Das, Samir Kumar. 2016. "A Transit Town in North Bengal: Siliguri at the Time of Globalisation." Pp. 51–54 in *Cities, Rural Migrants and the Urban Poor: Issues of Violence and Social Justice*. Kolkata: Mahanirban Calcutta Research Group. Retrieved October 11, 2017 (http://www.mcrg.ac.in/Rural_Migrants/Final_Research_Briefs.pdf)
- Das, Samir Kumar. Autumn & Winter 2011. "Homeless in Homelands, Theme Articles." *Eastern Quarterly* 7 (III & IV): 80-81
- Dauter, N. F. 2007. "The Sociology of Market." *Annual Review of Sociology*, 6.1-6.24. Retrieved October 11, 2017 (doi:10.1146/annurev.soc.33.040406.131736)
- Debnath, Sailen.2010. *The Dooars in Historical Transition*. Siliguri, West Bengal: N.L. Publishers in association with National Library.
- Desai, A. R.1948. *Social Background of Indian Nationalism*. Mumbai: Popular Prakash.
- Desebrock, N.2002. *An Introduction to the Indian Gold Market*. London: Virtual Metals Research & Consulting Ltd and Grendon International Research Pty Ltd.
- Dhawan, S. 2019. *Different Ways to Buy and Invest in Gold*. Retrieved December 6, 2019, ET Online: (<http://m.economicimes.com/wealth/invest/different-ways-to-buy-and-invest-in-gold/articleshow/64568785.cms>)
- Douglas B. Holt and Kathleen Searls. 1994. "The Impact of Modernity on Consumptions: Simmel's Philosophy of Money." *Advances in Consumer Research*, 21, 65-69 Retrieved March, 15, 2020 (<https://www.acrwebsite.org/volumes/7564/volumes/v21/NA-21>)
- Driver, Edwin. D. 1962. "Caste and occupational Structure in Central India." *Social Force* 41(1):26-31.
- Dube, S. C. 2004. *The Kamar*. New Delhi: Oxford University Press.

- Economy and Political Weekly. 1984. From Gems to Jewellery. *Economy and Political Weekly*, September 22, 19(98). Retrieved March 16, 2020 (<https://www.jstor.org/stable/4373584>)
- Ertimur, B., & Sandikci, O. 2005. "Giving Gold Jewellery and Coins as a Gifts: the Interplay of Utilitarian and Symbolism." *Advanced in Consumer Research*, 32, 322-327. Retrieved December 15, 2020 (<http://www.acrwebsite.org/volumes/8974/volumes/v32/NA-32>)
- Firat, Aytekin (et.al). 2013. "Consumption, Consumer Culture and Consumer Society." *Journal of Community Positive Practices*, 12 (1)182-203. Retrieved June 7, 2018 (https://www.researchgate.net/publication/320929948_Consumption_consumer_culture_and_consumer_society).
- Frank, A. G. 1977. "On So-Called Primitive Accumulation." *Dialectical Anthropology*, 2(2), 87-100.
- Frisby, D., & Featherstone, M. 1997. *Simmel on Culture*. London: Sage Publication.
- Gerth, H. H., & Mills, C. W. 1946. *From Max Weber: Eassay in Sociology*. New York: Oxford University Press.
- Ghosh, A. 2005. "Jewel Journey." *The Telegraph India*. Retrieved October 23, 2005 (www.telegraphindia.com)
- Ghosh, Atig. 2016. *The Importance of Being Siliguri, or the Lack Thereof Border-Effect and the "Untimely" City in North Bengal*. Kolkata: Mahanirban Calcutta Research Group, Retrieved October 11, 2017 (<http://www.mcrg.ac.in/PP83.pdf>).
- Ghosh, Atig. 2017. *Fluid Future: Migrant Labour anf Trafficked Lives in Millennial Siliguri*. Series 3 vols. Patna: Tata Institute of Social Science. Retrieved June 29, 2018 (http://www.tiss.edu/uploads/files/Public_Arguments_Series_3.pdf).
- Ghosh, Biswajit. 2011. Organising Unorganised Workers: The Case of Bindery Workers in Calcutta in "Studies in Indian Sociology", edited by J. J. Kattakayam. New Delhi: Sage Publication.
- Ghurye, G S. 1950. *Caste and Class in India*. Bombay: Popular Book Depot.

- Giddens, Anthony (et al.). 2003. *Introduction to Sociology*. New York: W.W. Norton & Company, Inc.
- Gold Price in India*. (n.d.). Retrieved June 3, 2018 (<https://www.goldpriceindia.com/>)
- Gold Rate Historical data for India*. (n.d.). Retrieved June 3, 2018 (www.bankbazaar.com/gold-rate/gold-rate-trend-in-india.html)
- Gore M.S. 1965. "The Traditional Indian Family." in M. F. Nimkoff (ed.), *Comparative Family Systems*. Boston: Houghton Mifflin.
- Gronow, Jukka. 1993. 'Taste and Fashion: The Social Function of Fashion and Style', *Acta Sociologica*, Vol. 36, No. 2, pp. 89-100.
- Gutting, Gary. 2005. *Foucault: An Very Short Introduction*. New York: Oxford University.
- Hallmarking of Gold*. 2006. Retrieved March 5, 2016 (www.bis.org.in)
- Hancock, P. 2000. *The Body Culture and Society: An Introduction*. Buckingham: Open University Press.
- Harvey, David. 2019. *Marx, Capital and the Madness of Economic Reason*. London: Profile Book Ltd.
- Hass, Jeffrey Kenneth. 2008. *Economic Sociology: An Introduction*. New York: Routledge Publication.
- Holt, D. B., & Searls, K. 1994. "The Impact of Modernity on Consumptions: Simmel's Philosophy of Money." *Advances in Consumer Research*, 21 (6) (<https://doi.org/10.1177/146954050100100102>)
- Jha, D. N. 2004. *Early India: A Concise History*. New Delhi: Manohar Publisher.
- Johnson, Pauline. 2018. *Marxist Aesthetics: The foundation within everyday life for an emancipated consciousness*. London: Routledge.
- Jolly, J. 1889. "The Minor Law-Books." In F. M. Mullar, *The Sacred Book of the East*. London: Clarendon Press.
- Joseph, J. 2005. *Social Theory A Reader*. Edinburg: Edinburg University Press.
- Ketkar, S. V. 1909. *History of Caste in India*. Bangalore: Mythic Society.

- Kolenda, P. 1997. *Caste in Contemporary India: Beyond Organic Solidarity*. New Delhi: Rawat Publication.
- Kotler, P., Keller, K. L., Koshy, A., & Jha, M. 2013. *Marketing Management A South Asian Perspective*. (14th, Ed.) Delhi: Pearson.
- Kumar, A. A. 2012. Revolution of Gold in Indian Economy. *International Journal of Research in Management*, 5(2), 43-48, September, Retrieved December 5, 2018 (http://www.rpublication.com/ijrm/ijrm_index.htm)
- Leslie, J. 1992. *Roles and Rituals for Hindu Women*. Delhi: Motilal Banarsidass Publishers Pvt. Ltd.
- Lingam, R. 2012. *Why is 'Akshaya Tritiya' a day for GOLD?* Retrieved June 15, 2018, (<http://www.indiasutra.co.nz/wp-content/uploads/2012/01/Why-is-Akshaya-Tritiya-a-day-for-GOLD.pdf>)
- MacIver and Page. 2011. *Society: An Introductory Analysis*. Delhi: Surjeet Publication.
- Maira, Arun. 2008. *Transforming Capitalism: Improving the World for Everyone*. New Delhi: Nimby Book.
- Majumdar, R. C. 2004. *The History of Bengal: Hindu Period (vol. 1)*. Delhi: B. R Publication.
- Majumdar, R. C., H. C Raychaudhuri and K Datta. 1990. *An Advanced History of India*. London and Basingstoke: Macmillan and Company Limited.
- Mandel, Earnest. 2002. *An Introduction to Marxist Economic Theory*. Australia: Resistance Books.
- Mandelbaum D.G. 1959. "The Family in India." In R. N. Anshen (ed.), *The Family: Its Function and Destiny*. New York: Harper.
- Marx, Karl. 1887. *Capital* (Vol. 1). London: George Allen & Unwin Ltd.
- Marx, Karl. 2005. From Economic and Philosophical Manuscript. In J. Joshep, *Social Theory A Reader*, 41-49. Edinburg: Edinburg University Press.
- Marx, Karl. 2007. *The Economic and Philosophic Manuscripts of 1844*. (M. Milligan, Ed., & M. Milligan, Trans.) New York: Dover Publication, Inc.
- Marx, Karl. 2018. *Capital (Das Kapital)*. New Delhi: FingerPrint.

- Mayfair, C. 2016. *Marx and Freud on Fetishism*. Retrieved November 4, 2019 (<https://freebooksvctgrub.cf> : [https://freebooksvctgrub.cf/b071k7q751-marx-and-freud-on-fetishism-\(english-edition\).pdf](https://freebooksvctgrub.cf/b071k7q751-marx-and-freud-on-fetishism-(english-edition).pdf))
- Menon, N. 2015. *Going For Gold*. India: Penguin Books India.
- Mills, M. A., Claus, P. J., & Diamond, S. 2003. *South Asian Folklore: An Encyclopaedia*. London: Routledge.
- Mishra, L. 2012. Budget 2012: Jewellers on strike over gold duty hike. *Bussiness Today*, March 20. Retrieved April 16, 2012 (<https://www.businesstoday.in/current/economy-politics/budget-2012-jewellers-on-strike-over-gold-duty-hike/story/23319.html>)
- Moideen, D. A., Khan, R., & Sreeranganadhan, P. 2012. Impact of Marketing Strategies on the Gold Ornament Market in India. *International Journal of Business and Management Tomorrow*, 2(5), 1-9. Retrieved April 16, 2017 (<http://www.ijbmt.com>)
- Moors, A. (Gold 2013). Wearing Gold, Owing Gold: The Multiple Meanings of Gold Jewelry. *Etnofoor*, 25(1), 78-89. Retrieved 16 03, 2020 (<https://www.jstor.org/stable/43264010>)
- Morrison, K. 2006. *Marx, Durkheim, Weber: Formation of Modern Social Thought*. New Delhi: Sage Publication.
- Mukherjee, Dr Nilmony. 1997. *Small Scale Industries-Problems and Prospects in West Bengal with special reference to Darjeeling District (1951-'85)*. Calcutta: Progressive Publisher.
- Mukherjee, R. 1958. *The Rise and Fall of the East India Company: A Sociological Appraisal*. Berlin: VED Deutscher Verlag der Wissennschaften.
- Nanda, Rajni. 1992. *The Early History of Gold in India*. New Delhi: Munshiram Manoharlal Publisher Pvt India.
- Naraizaiah, M L., & Naidu, P S. 2006. *Artisan Industries and Rural Development*. New Delhi: Discovery Publishing House
- Nayar, P. K. 2013. *Contemporary Literary and Cultural Theory: From Structuralism to Ecocriticism*. Delhi: Pearson.

- Nayar, P. K. 2014. *An Introduction to Cultural Industry*. Delhi: Viva Books.
- Parker, S. R (et al). 1981. *The Sociology of Industry*. London: George Allen & Unwin.
- Prasad, V. Vijay Durga. 2010. "Hallmarking in India: A Major Quality Initiatives in the Largest Gold Jewellery Market in the World." *International Journal of Marketing Studies*, 2(1), May, 213-224.
- Press Trust of India. 2012. "Jewellers begins 3 Days Pan-Strike to Protest Excise Duty Levy." *NDTV*, March 2, Retrieved March 18, 2012 (<https://www.ndtv.com/india-news/jewellers-begin-3-day-pan-india-strike-to-protest-excise-duty-levy-1283066>)
- Qureshi, E. A., & Bijlani, S. 2011. Akshaya Tritoia Spreads Good Fortune All Around. *Solitaire International*, June, 46-51. Retrieved May 11, 2012 ([www.solitaireinternational.com:http://solitaireinternational.com/images/2706114707cover_story_binder0.pdf](http://www.solitaireinternational.com:images/2706114707cover_story_binder0.pdf))
- Raja, Dr Thomas Victor & S Gunaseelam. 2015. "Swot Analysis for Small Jewellery Merchants Functioning in Cuddalore District". *Asia Pacific Journal of Research*. 1(31), September.
- Ramachandran, R., 1989. *Urbanization and Urban System in India*. New Delhi: Orient Longman Limited.
- Ray, M. D. 2017. Migration and Rapid Urban Growth: A study in Siliguri City. *Asian Journal of Research in Business Economics and Management*, 7(6), June, 117-126. Retrieved February 15, 2015 (doi:10.5958/2249-7307.2017.00074)
- Reed, Ananya Mukherjee. 2008. *Human Development and Social Power*. London: Routledge
- Reid, Tim. 2016. *The Boomerang Effect*. Australia: Printed in Victoria. Retrieved November 12, 2018 (<https://timreid.com.au/wp-content/uploads/2018/06/The-Boomerang-Effect-Master-Proof.pdf>)
- Renfrew, C. 1986. Varna and the Emergence of Wealth in Prehistoric Europe. In A. Appadurai, *The Social Life of Things: Commodities in Culture Perspective*. New York: Cambridge University Press.

- Ritzer, G. 1983. The McDonaldization of Society. *Journal of American Culture*, 6(1), 100-107. Retrieved Jan 22, 2020 (<http://fasnafan.tripod.com/mcdonaldization>)
- Ritzer, G. 2016. *Classical Sociological Theory* (Sixth ed.). New Delhi: McGraw Hill Education (India) Private Limited.
- Ritzer, G., Goodman, D., & Wiedenhof, W. 2001. "Chapter 31: Theories of Consumption". In G. Ritzer, & B. Smart, *Handbook of Social Theory* (pp. 410-427). London: Sage Publication.
- Ritzer, George. 1993. *The McDonalizing of Society: An Investigation Into the Changing Character of Contemporary Social Life*. Newbury Park: Pine Forge Press.
- Saha, T. B. (2011, November 18). A study on factors related to urban growth of a municipal corporation and emerging challenged: A case of Siliguri Municipal Corporation, West Bengal, India. *Journal of Geography and Regional Planning*, 4(14), 683-694. Retrieved from www.academicjournals.org/JGRP
- Sanyal, Kalyan. 2019. *Rethinking Capitalist Development: Primitive Accumulation, Governmentality & Post-Colonial Capitalism*. New Delhi: Routledge.
- Sarkar, D.2017. "Siliguri Continues to be Golden Route For Gold Traffickers." *ET Bureau*, March 23 Retrieved June 15, 2018 (ET Bureau: <http://economictimes.indiatimes.com>)
- Schneider, Eugene.1957. *Industrial Sociology: The Social Relations of Industry and the Community*. New Delhi: Tata McGraw-Hill Publishing Company Ltd.
- Sen, Amartya. 2001. "Introduction." in *Development as Freedom*. New York: Oxford University Press
- Sennett, R. 2006. *The Culture of New Capital*. Hyderabad: Orient Longman Private Limited.
- Shree Ganesh Jewellery House Limited. 2010. *One of the Largest Gold Jewellery Companies in India*. Annual Report 2009-2010 on Corporate Governance, West Bengal. Retrieved October 02, 2013 (<https://www.reportjunction.com/Preview/Shree-Ganesh-Jewellery-House-Limited-2010-83761.htm>)

- Siliguri City Population Census 2011-2020 | West Bengal.”Retrieved July 20, 2020 (<https://www.census2011.co.in/census/city/192-siliguri.html>).
- Simmel, G. 1957. “Fashion”. *The American Journal of Sociology*, 62(6).
- Singer, M & B. S. Cohn. 2001. *Structure and Change in Indian Society*. Jaipur and New Delhi: Rawat Publisher.
- Singh, Partap. 2013. “Gold Price in India: Study of Trends and Pattern.” *International Journal of Innovation in Engineering and Technology (IJJET)*. 2(4), August 2013.
- Soundararajan, N (ed.). 2014. Why India Needs A Gold Policy: FICCI- World Gold Council Report, Retrieved March 14, 2018 (<http://ficci.in/spdocument/20514/Gold%20Report%20%20final.pdf>)
- Spivak, G. 2010. Can the Subaltern Speak?: Revised edition, from the History chapter of Critique of Postcolonial Reason. In MORRIS R. (Ed.), *Can the Subaltern Speak?: Reflections on the History of an Idea* (pp. 21-78). New York: Columbia University Press. Retrieved February 15, 2015 (doi:10.7312/morr14384.5)
- Storey, John. 2014. *From Popular Culture to Everyday Life*. London and New York: Routledge.
- Sukla, P. 2016. *The Grace of Four Moons: Dress, Adornment and the Art of the Body in Modern India*. Indiana: Indiana University Press.
- Swedberg, R. 1999. *Max Weber: Essay in Economic Sociology*. New Jersey: Princeton University Press.
- Swedberg, R.2005. Markets in Sociology. In N. J. Smelser, & R. Swedberg, *The Handbook of Economic Sociology* (pp. 233-253). Princeton and Oxford: Princeton University Press.
- Swingehood, Alan. 2002. *A Short History of Sociological Thoughts*. New York: Martin’s Press.
- Thompson Kenneth. 1996. *Key Quotations in Sociology*. London and New York: Routledge.
- Turner, B. 1984. *The body and Social Theory*. Thousand Oak, CA: Sage Publication.

- Vani, C. 2010. "Portrayal of Women in the Telegu Mass Media." In K. Prasad, *Women and Media: Challenges Feminist Discourse*. New Delhi: B. R. Publishing Corporation.
- Veblen, T. 2005. *Conspicuous Consumption*. London: Penguin Books.
- Viswanatha, S. V. (1928). *Hindu Culture in Ancient India*. Delhi: Vishal Kaushik Printers.
- Walters, M. 2010. *Globalisation*. London: Routledge.
- Waskul, D., & Riet, P. V. 2011. "The Abject Embodiment of Cancer Patients: Dignity, Selfhood, and the Grotesque Body." *Symbolic Interaction*, 25(4), 487-513. Retrieved September 20, 2018 (doi:<https://doi.org/10.1525/si.2002.25.4.487>)
- Waskul, Dennis. 2006. "Chapter 1: Introduction: The Body a Symbolic Interaction." pp. 1-18 in *Body/Embodiment: Symbolic Interaction and the Sociology of the Body*, edited by Dennis Waskul and Philip Vannini. Ashgate: Hampshire, England.
- Watal, Shri Ratan P. 2018. *Transforming India's Gold Market*. NITI Aayog. Government of India. New Delhi. Retrieved October 6, 2019 (https://niti.gov.in/sites/default/files/2019-06/Report_GoldMarket.pdf)
- Weber, M. 1957. *Economy and Society*. Berkeley: University of California Press.
- Yeganeh, Hamid. 2011. Review of *The McDonalozation of Society* by George Ritzer. Retrieved on November 12, 2017 (<https://www.scribd.com/document/180810761/The-McDonalozation-of-Society-by-George-Ritzer-Reviewer-Hamid-Yeganeh-Winona-State-University-003>)
- Zarembka, P. 2002. March. Primitive Accumulation in Marxian, Historical or Trans-historical Separation from means of Production'. *The Commener*, 1-9. Retrieved March 27, 2018 (<http://citeseerx.ist.psu.edu/viewdoc/download;jsessionid=D4744525BD44C2CDEBC7265B37D3061D?doi=10.1.1.455.5465&rep=rep1&type=pdf>)

APPENDIX

Volume 4

ISSN: 2348-6538
March 2017
UGC Approved

SOCIAL TRENDS

Journal of the Department of Sociology of North Bengal University



1912-2012 • 100th Anniversary

University of North Bengal

Accredited by NAAC with Grade A

SOCIAL TRENDS

Journal of the Department of Sociology of North Bengal University

Volume 4, 31 March 2017

ISSN 2348-6538

Editor

Sanjay K. Roy

Associate Editors

Rajatsubhra Mukhopadhyay, Saswati Biswas,
Mita Bhadra, Swatahsiddha Sarkar

Advisory Committee

Ajit K. Danda (Jhargram), Partha Nath Mukherjee (New Delhi),
Abhijit Mitra (Kolkata), Prasanta Ray (Kolkata),
Virginus Xaxa (Guwahati), Abhijit Dasgupta (Delhi),
Madhu Nagla (Rohtak)

Social Trends is an interdisciplinary UGC approved refereed journal published annually by the Department of Sociology, North Bengal University. All rights reserved. No part of the articles, excepting brief quotations in scholarly works, can be published/ reproduced, without the written permission of the editor.

Communications regarding the journal should be directed to Prof. Sanjay K. Roy, Editor, *Social Trends*, Department of Sociology, North Bengal University, Dist. Darjeeling, West Bengal, Pin 734013, Ph.9434875610; Email: sanroynb@rediffmail.com

SOCIAL TRENDS

Journal of the Department of Sociology of North Bengal University

Volume 4

31 March 2017

CONTENTS

1. Editor's Note
2. Journeys of the Self: Everyday and the Question of Ethics 1
- *Pinaki Roy*
3. Everyday Social Relation: A Feminist Reading 16
- *Jhuma Chakraborty and Sritama Basu*
4. Rabindranath's Idea of Alienation: an Interpretation of *Raktakarabi* 26
- *Sayantana Ghosh*
5. Tuberculosis in India: Is it just a Medical Problem? 43
- *Paramita Barman*
6. Culture Shock at Universities: Suburban Students and their Experience of Marginality 56
- *Arunima Bhowmick*
7. Lepcha Dress: A Marker of Cultural Identity 70
- *D. C. Roy*
8. Lower Caste Movement and the Idea of Social Equality under the Raj: Jyotirao Phule and Maratha Renaissance 83
- *Shilajit Sengupta*
9. A Sociological View of Management of Health of the Migrant Workers in Kolkata 93
- *Nibedita Bayen*
10. Vulnerability of the Aged in India and their Rights 113
- *Sinjini Roy*
11. The Everyday Life of the Jewellery Karigars in Siliguri: A Case Study 146
- *Sylvia Raha*

12. Discourse Formation and Praxis in Everyday
Life 157
- *Sanjay K. Roy*
13. A Tribute to Professor Rajatsubhra Mukho-
padhyay on his Retirement 169
14. Sharit Bhowmik: My Teacher, my Friend 171
- *Sanjay K. Roy*

The Everyday Life of the Jewellery Karigars in Siliguri: A Case Study

Sylvia Raha

The conventional predominance of the Bengali Swarnakars in jewellery making is on the wane as the non-Bengali karigars are taking their place. Making jewellery is no longer a caste occupation in the Hindu social order as non-swarnakars are also finding a place in the craft. Counted in the informal sector the karigars are subjected to the crudest form of exploitation which leads to their alienation at work place. The elements of estrangement pervade their family and social life.

Keywords: Swarnakar, karigars, alienation, jewellery trade, family life.

Introduction

Incidents and changes happening in every micro or macro moment are stitched together to form an individual's life. The routine, habitual and repetitive activities are collaged together to form everyday life which continues in a wave form. In order live a life, an individual has to engage in productive activity, called work. Repetitive works, with least deviation, from an unchanged everyday working life. The everyday working lives of the *karigars* are like the playback singers behind beautiful actresses. A lot of hard work is ignored in the aura of gold jewellery. This paper talks about the "behind the scene" reality of the everyday working life of the *karigars*, their struggles, and sufferings, who work hard to create a beautiful world of art and fashion and fantasy in exchange of the bare minimum that is required for their survival. This paper focuses on the daily routine of the *karigars* who spend a large part of their life in workshops for making jewellery.

Karigars are an important part of jewellery industry. Their art and skills transform the raw gold metal into fashionable gold jewellery which is adorned by both women and men; thus, they are the real goldsmiths (Baxi and Prasad 2005: 223). Their daily life consists of activities at work and family. The day to day activities of the

karigars do not merely alienate them from the products they produce, but also from the working activities, which ultimately bring vulnerability in their family life as well (Bottomore 2000). They generally place themselves under the category of Vaishya caste (trader and merchants) in Hindu caste hierarchy. Jewellery *karigars* in siliguri belong to several sub-castes, namely, Karmakar, Sonar, Vishwakarma, Verma and so on. Despite differences in their caste positions all these castes are clubbed under the Other Backward Caste (OBC) group by the government for the purpose of protective discrimination.

Fieldwork

The present paper is based on the primary data which have been collected applying case study and direct interview methods. A purposive sampling technique was used to select the *karigars*, who are working in workshops for making jewellery, from different parts of Siliguri. I have visited 4 jewellery workshops where the *karigars* are working in a group of 6 on an average and 22 small jewellery shops with attached workshops. For my study, I had selected 8 Karigars from 4 workshops and 8 Karigars from jewellery shops. I have studied their working life in details, interviewing them in person with the help of a prepared interview schedule.

A brief account of the Everyday life of the Jewellery karigars

Karigars of Siliguri constitutes a heterogeneous group as one can find both Biharis and Bengalis among them. Bihari *karigars* have learnt their skill of making and refining gold jewellery after coming to Siligui. They have learnt the skill from the fellow members of their own community, who have their shops on Hill Cart Road and Khudirampally; a few Biharis have learnt the art from Bengali traditional jewellers, who have their shops in Mahabirsthan. Bengali *karigars* have come to Siliguri from Jalpaiguri, Alipurduar, Coochbihar and several districts of Bangladesh. They are the most skilled craftsmen because they have inherited the art of making jewellery from their forefathers. As they had less capital to set up their own shops, they continued their hereditary occupations as *karigars*. Over generations, they have worked under jewellery shop

owners. A few of the Bengali *karigars* have come to Siliguri from Alipurduar and Jalpaiguri after they failed to establish their business in those two places.

In order to know about the daily routine of the *karigars* it is important to know the working environment of the workshops. The daily life of the *karigars* includes various responsibilities which are required to run the workshop. Jewellery workshop is the place or a system where a group of *karigars* interdependently related with each other for making gold jewellery. The relationship among the workers is more or less intimate. They not only work together but also share their food and make fun of each other. There is a kind of division of labour, though not complex, as all the *karigars* are dependent on each other for making one single jewellery product. Working in a team gives a sense of solidarity to the workers. In the following section, I have briefly discussed the important aspects of the everyday life of the workers.

Duration of work. *Karigars* start their day by reaching workshop in the morning around 8:30 am. The workshop is generally opened either by the shop owner or the senior most *karigar*, who is entrusted with the responsibility. If the owner or the senior *karigar* arrives late, the rest of the *karigars* wait in front of the workshop, on the road. On most occasions, they have to wait for 20 to 30 minutes, before the workshop is opened. In the words of one of the respondent Mr. Rajesh Karmakar, who is working under a jewellery shop owner has said: 'I come to the workshop within 8:30 am or else the shop owner gets angry. But when he comes late I have to wait for him outside the shop and this is not fair'. On the contrary, the *karigars* who have their own shop maintain their own schedule of work. Mr. Umesh Prasad, a jewellery shop owner, opens his workshop between 8:00am and 8:30 am during the summer season and after 10:00 am in the winter season. He is punctual about his timing. He thinks every businessman should follow a routine. The customers would know about the timing of the business in order to plan their visits. Now the business is down and the customer flow is less, yet Mr. Prasad is in the habit of maintaining the time. He said: 'it has become a habit for me to open the workshop on time. With the timing, out of customer flow I get enough leisure time; I seat ideal, read a newspaper, wait for the customers/ jewellery shop owners to come. But I am

punctual about the duration of my work.' Thus, the perceptions of a worker can vary depending on whether he is a mere worker or a shop-owner-cum-worker (a petty bourgeois).

The working hour is long and the environment within the workshop is unhygienic, to say the least; the *karigars* get completely exhausted and fatigued by the end of the long working day. In general, they are expected to work for 10-11 hours a day. By the end of the day the *karigars*, in general, lose their energy and concentration. The closing time of the workshop is not fixed; it varies with the varying workload and seasons.

Beginning of the work. After the workshop is opened by the shop owner or the senior *karigar*, all the *karigars* get to their works assigned to them. They start their work after dusting and cleaning the workshop, splashing water on the open space in front of the workshop and lighting incense stick in front of the image of God. Each *karigar* is given a specific duty which he performs before getting to jewellery making. The *karigars*, before starting jewellery making, worship their tools and instruments, which they consider "sacred" (to use Durkheimian term) by praying to the *God Viswakarma*. Mr. Dulal Mondol has said: 'for us, all the works that we do after entering the workshop, are sacred. There are some works, like cleaning and dusting, which the owner would never do. After opening the workshop, he would sit on his chair and command us to do those works for him. We cannot say "no" to the owner because we all do this kind works because he is our *Mallik* (owner/employer).

Work environment. Working environment plays a significant part in the working life of the *karigars*. It is the place where the *karigars* spend their long working hours every day. It is natural that the work environment would have a direct bearing on the life of the *karigars*, their health, and mental condition. I have found that most of the *karigars* confront some form of health-related problems due to an unhealthy work environment. The size of the workshops is generally small and congested. Small jewellery shop owners keep at least one *karigar* in their workshop. For them, the workshop size, on an average, is approximately 5 feet by 5 feet. For the medium sized shops, where 6-7 workers work, the room size is 9 feet by 10 feet. Besides congestion, the work involves burner, flame and high temperature resulting from heating and melting the gold.

Free movement of air inside the workshop is restricted in the absence of windows and ceiling fans. The working environment becomes intolerable due to rising heat, irritating smoke, and smell of the chemical used for melting gold. For cooling down the temperature inside the workshop they use a table fan. While the work is on, the *karigars* are not allowed to use fan as it interferes with the process of making jewellery. Inadequate ventilation and polluted air inside the workshop stress the *karigars* and cause fatigue and drowsiness. The *karigars* are made to inhale toxic particles day after day, thus inviting irreversible ailments. In general terms, this can be termed occupational hazards, but from the perspective of the *karigars*, it is 'taken-for-granted realm of routine' (Storey 2014). I have found that 16 of the *karigars*, whom I have studied, suffer from asthma and spondylitis. Other 3 *karigars* have developed eye problems. Mr. Shubhas Karmakar, of the *karigars* has said: 'few weeks ago, I started feeling a weird sensation in my right-hand finger, which turned worse within a few days as I continued working with my jewellery tools and instruments. My hand started shaking while making jewellery.' The other *karigars* have complained having pain in hand, arms, neck, shoulder, and the back.

Work distribution. Jewellery making involves multiple steps and each step needs specialization on the part of the *karigars* to accomplish the work. These *karigars* with specialised skill are depended on each other in order to complete a single jewellery product. Making of a single item of jewellery involves four kinds of specialist *karigars*, namely, *melting wala*, *patra cum die wala*, *sona/rupa karigar* and *polishing and shining wala*. The *melting wala's* work is to melt the gold bars. *Patra wala cum die wala's* work is to use this gold bar to make wires and smaller sheets of standard size by hammering or using machines. Then the *sona/rupa karigars* take up the gold wire from *Patrawala* for creating designs, moulding of the micro parts of an ornament, soldering various parts of design by heating to form single finished jewellery products. They also give the finishing touches (glowing) to the gold jewellery. The *karigars*, who work in the shops of the traditional *swarnakars*, play a crucial part in making jewellery. They also have their own workshops where they take an order from the local jewellery sellers who do not have any *karigar* of their own. They are the actual goldsmiths or *Sona/Rupa Karigars*.

In the last category of the *karigars*, the polishing and shining *walas*, finally put a shine on the jewellery using indigenous techniques. The process of jewellery making thus follows a standard *division of labour*¹ among the specialist *karigars*, who work in harmony, although they are placed in a hierarchy in terms of payment and status. Several *karigars* who falls under the category *patra wala* and *die wala* say a common word related to their work. Among them, one respondent and a *karigar*, Mr. Jagat Prasad has said: 'now-a-days, it has become difficult to sustain our hereditary business. The machine-made products have captured the market. We have been turning the gold into thin/wide wire for making a gold jewellery design. Now those products are easily available in the markets. Jewellers who used to depend on me for those products are now purchasing the machine-made jewellery from the middle-man who comes from Kolkata to sell the products in Siliguri. We are, as a result, in the process of losing our livelihood.' Another *karigar*, Mr. Pradip Goswami, is a specialist *rupa karigar*; he has inherited this craft from his father. Even his grandfather was in the same profession. Four months back, Mr. Goswami purchased a polishing and shining machine, which has minimised his production cost, as he does not have anything for polishing work. But this mechanisation has led to a loss of job of the polishing *karigars*. This is a typical example of how the mechanization of production, which is unavoidable in order to cut the production cost, leads to loss of job of the traditional craftsmen. In the jewellery trade, the *patrawala-cum-diewala*, and polishing *wala*/shining *wala* are the direct victims of mechanization of the jewellery production. The larger is the trade greater is mechanization; the highest degree of mechanization could be seen in the corporate jewellery trade.

Relationship among the karigars inside the workshop. Relation among the *karigars* is generally cordial as everybody get into much *focused interaction*.² A *karigar* has to deal with his fellow *karigars*, consumers and the owners of the jewellery shop. Although they are dependent on each other for making one single jewellery product, their everyday interactions are primarily work related. While working inside the workshop, they communicate through body gestures and verbally. The working environment often yields informal relation like friendship although an individual worker tries to maintain his own creative form of work through his skills, which he does not want to share with other workers (Simmel

1971); everybody in workplace tries to maintain his unique skills. The relationship between the *karigars* and the owner of the workshop and between the *karigars* and the owner of the jewellery shop is largely formal and hierarchical.

Break time. The gold jewellery making requires a minute and detailed work, which leaves its stress and another negative impact on the body and mind of the worker. The stressful body posture for a long time leaves the worker exhausted. As a way out, the *karigars* take short breaks, 5 to 6 times a day on an average, to relax their eyes and muscles. At the time of the break, they drink tea from the local "chai-wala" for refreshment. In jewellery workshop, the workers are not allowed to take break in a group, excepting the lunch break between 2pm to 2:30pm.

Extra work. Besides jewellery making the workers have to do some additional works every day; such as, bringing jewellery making orders from the known jewellery shops and delivering the finished jewellery to the respective jewellery shops. The small traders without workshops of their own sublet the orders to the relatively bigger traders owing workshops, where the *karigars* work.

Family Life of the Karigars

The thought process and activities of the *karigars in social life* are largely governed by family values. Since, the parents, in general want their children to continue with their gold jewellery making business or craft, they do not give much importance to formal education. The *karigars* in Siliguri are continuing with their family occupation over three generations. They have learnt the skill and techniques of making jewellery from their father and other male relatives. As they have to carry forward their hereditary occupations their family members are least bothered about the formal education. Raju Prasad, one of my informants, has captured the situation like this: 'my father and the family members never motivated me for going to the school. They gave more emphasis on learning the craft of making jewellery. I had least interest in studies and going to school early morning, so, I turned myself towards the family craft. Right from my early childhood, I was moulded to join the family occupation of jewellery-making'. He further said: making jewellery is a part of our socialisation

process; we are trained to carry our family occupation forward; we start learning the craft early at the age of 14. When we settle down with our business, the parents and close relative put pressure for getting married at an early age.' On an average, the *karigars* get married at the age of 20, which is lower than the legal age at marriage.

Out of 16 informants, 5 (31.25 percent) of the *karigars* have studied up to class IV, 8 (50 percent) *karigars* studied till class IX and 3 (18.75 percent) could barely read and write. When formal education is not a cultural priority the *karigars*, in general, get dropout at the junior high school level and that is when they start working. The lack of education shapes their everyday life in many ways; they do not try for an alternative occupation which would have given them a better life; they have no habit of saving and investing money in other enterprises. On the whole, lack of formal education constricts their livelihood opportunities and they end up falling back on their traditional occupation.

Out of 16 *karigars*, 7 have said that they have an affable relation with their family members. Family members understand the ups and down in the business. Wives stand by their husbands when they are financially down, at the time of work crisis. As this is their hereditary occupations they are aware of the lean period in business and they are used to the hardship that falls on them. One informant, Mr. Pallav Dutta, has said: 'my wife supports me all the time. She understands the jewellery business and the crisis that we face every year. She never complains because her father is also a *karigar*. She is well accustomed with the fluctuating fortunes of the business. She tackles the situations very well.' In this case, the husband and wife work in perfect harmony to weather off the crisis. On the contrary, 9 other *karigars* have said that the relations with the family members are good but the relations come under stress at the time of financial crisis. In the words of Mr. Gopal Barman 'during the off seasons, when the jewellery market is down, the work load is considerably low, and so is the income. This is the time my relations with the family members become under stress. With low income, I cannot meet the basic needs of my family members and everybody is unhappy with me. With my limited resources, I cannot do much to take the family out of crisis'.

This is a crisis that is common to most of the *karigars* I have studied. The family life gets disturbed because of the financial crisis and the *karigars* become depressed. The financial crisis compels some of the *karigars* to take a loan from the known and close ones and they try their luck in gambling or by buying lottery tickets. When things do not work out well, the relations in the family worsen; bad economic management deepens the crisis. They cannot pay the school fee of their children and cannot pay for medical treatment which is becoming more and more expensive. They sometimes turn to alcoholism in order to get rid of stress, but this leaves them further impoverished. All this leaves a destabilizing effect on their family life and family relations. They spend some time with their friends till 9:30 - 10:00 pm, after work, and return home late. They return home terribly tired, go off to sleep after having dinner with the family. Things, however, turn normal when the business is back on its track.

There are a few *karigars* who stay away from the family in order to earn their living. These *karigars* have learnt the skill of making jewellery from the local jewellers at places like Ishlampur, Alipurduar, Mainaguri, Bagdogra, Malbazar and Siliguri Khudirampally and Mahabirasthan. They have chosen this occupation because they neither need any formal education nor any capital for getting into this work. As they are barely literate or less educated, for them jewellery making is a relatively easy task from where they can earn a living. Although it requires skill and hard work it is part of their shared culture. The *karigars*, living away from their families, remit most of what they earn, to their respective families. The *karigars* in Siliguri earn Rs. 15000 to Rs. 17000 per month, on an average. They go meet their family members thrice a month on an average.

Conclusion

The life the *karigars* in Siliguri is governed by a process called *habitualization*³, where they are 'expected to follow particular routine' (Storey 2014: 56). This habitualised routine forces the *karigars* into monotonous work every day. Their day begins with a glitter and brings a chance to innovate and create a piece of art which will be held close to someone's heart, and each day ends

with a shadow of crises, like, apathy towards social well-being, physical damage, and psychological wear and tear, an agony that unsettles them emotionally.

The *karigars* work without the job security that their formal sector counterparts enjoy. They live with a sense of "alienation" at work because of the division of labour which results into loss of the individual skill of the craftsmen. The alienation also works in a sense that the impoverished *karigars* do not consume the products they produce. The hard and long working hours involve the extraction of "surplus value" in Marxian sense. The workers also show some signs of a shared "culture of poverty" as they are less educated, take to alcohol, and do not invest money in their children's education, have no knowledge about value of educations. All this restrict their economic and social mobility. The way of life they live is sustained over generations. It demonstrates some features of culture of poverty outlined by Oscar Lewis. The moot point of the concept is 'Once the culture of poverty has come into existence it tends to perpetuate itself' (Lewis 1966). We have noticed that the children are taken out of school early and are engaged in family craft, which kills the possibility of upward social and economic mobility. The collective perception of life is passed on from one generation to the other. In other words, there is a shared sense of surrender to their habitual everyday life and an urge to break free is almost invisible.

Notes

1. Karl Marx defines the term division of labour as 'the totality of heterogeneous forms of useful labour, which differ in order, genus, species and variety' (Capital I, Ch. 1).
2. The term "focused interaction" is derived from the work of Erving Goffman, and the concept has played a crucial role in understanding the interactions among the co-workers. Focused interaction takes place when an individual give direct interaction to what people say or does (Giddens et al. : 2003).
3. Berger and Luckmann have introduced this term in their book *The Social Construction of Reality: A Treatise on the Sociology of Knowledge*, where they have observed: 'all human activities are subjected to habituation (...) , implies that the action in question may be

performed again in the future in the same manner and with the same economical effort.'

References

- Adler, P. A. (et al.), 1987. 'Everyday Life Sociology', *Annual Review of Sociology*, Vol. 13: 217-237.
- Baxi, C .V., and Ajit, Prasad, 2005. *Corporate Social Responsibility: Concepts and Cases: The Indian Experience*. New Delhi: Excel Book.
- Berger, P. L, and Luckmann, T, 1991. *The Social Construction of Reality: A Treatise on the Sociology of Knowledge*. England: Penguin Book.
- Bottomore, Tom, 2000. *A Dictionary of Marxist Thought*. New Delhi: Maya Publisher Pvt. Ltd.
- Fishman, D. K, 2011. *Sociology of Everyday life*. *Sociopedia.isa*, DOI: 10.1177/205684601161.
- Gidden, Anthony (et al.), 2003. *Introduction to Sociology*. New York: W.W. Norton & Company, Inc.
- Lewis, Oscar, 1966. 'The Culture of Poverty', *American*. Vol. 215, No. 4. Retrieved November 31,2016, from http://lchc.ucsd.edu/MCA/Mail/xmcamail.2010_11.dir/pdfKPNFlustp6.pdf
- Marx, Karl, 1956. *Capital Vol. 1*. Moscow: Progressive Publisher.
- Milligan, Martine, 2007. *Karl Marx Economic and Political Manuscripts of 1844*. New York: Dover Publications.
- Storey, John, 2014. *From Popular Culture to Everyday Life*. London and New York: Routledge.