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Work and Labour amongst the Informal Zardozi Workers in Uttar Pradesh

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Abstract: This paper explores the rising informalisation of the economy in a semi-urban space in a transitioning nation through a case study of zardozi casual workers. Through fieldwork and personal narratives of precarious zardozi workers, their experiences have been captured to assess their socio-economic conditions, operating at the intersection of the formal and informal economies. Individual stories of 50 respondents from localities, including Rakabganj and Bhiyon, situated in the marketplace of Farrukhabad, were collected using a narrative inquiry approach. This methodology was chosen as the study focuses on the subjective experiences of zardozi workers in their everyday lives.

The paper finds that contractual labour forms the basis of informal zardozi work, where workers are employed either in workshops or at home, depending on the mode of payment. Through descriptive analysis, it reflects on various themes, including the gendered workspace, increased surveillance in informal settings, wage differentiation, the role of contractors and subcontractors in the recruitment process, rising precarity and poverty risk among zardozi workers, increasing horizontal mobility among zardozi workers, and the dual work burden on female workers with the growing feminisation of labour.

This study is significant as it highlights the complex, interwoven nature of the informal economic structure in a semi-urban locality, illustrating the interlinkages between formal and informal economies. It concludes that, rather than leading to formalisation, increasing development in India has resulted in a deeper embeddedness of the informal sector. Adopting a bottom-up approach, this study seeks to understand the everyday lives of poor informal workers, who remain the backbone of the rising global market yet continue to be excluded from the recurring gains of international trade. *Keywords:* semi-urban, contractors, dual work burden, surveillance, informalisation

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1. Introduction

The concept of the informal economy is indeed complex and multifaceted, as various scholars have interpreted it differently in different local contexts. It encompasses a wide range of workers, including self-employed individuals, informal entrepreneurs, casual or contract workers, and more, who operate outside the formal employment arrangements.

Informal work is based upon various relational understandings, according to which multiple forms of work-wage relations exist. On the one hand, the self-employed informal workers face everyday risks and uncertainty and lack a fixed structure, for instance, the vendors or the shoemakers and others. On the other hand, the contractual workers work either in small workshops or sweatshops under the limited division of labour through unregulated modes of production or are employed from home under autonomous ways to produce piece-rated work in sectors like garment, leather and bidi workshops.

The term "informal economy" was introduced by Hart in 1971, which is part of the city economy that remains unenumerated and outside the organised labour market. The informal workers, often migrants from rural areas, lack the skills needed for formal employment and work as self-employed or casual labourers. However, Hart argued that this urban sub-proletariat could generate income for both urban and rural poor, which is critical to the idea that they are simply an exploited reserve army of urban unemployed and underemployed. The informal economy has also been suggested to be associated without any kind of formal employment arrangements (ILO, 1972). This category includes own-account workers, contributory family workers, daily wage workers, and members of informal cooperatives. The informal employment status of the job is often determined by the unorganised nature of the enterprise.

The dualist and structuralist are two broad and contrasting perspectives used to analyse and understand the informal economy and its relationship with the formal economy.

The dualist approach suggests a contrast between the formal and informal economies, with the former being associated with urban capitalist modern economic systems and the latter linked to rural subsistence traditional economic systems. This perspective, put forth by scholars like Boeke (1953), Lewis (1954), and Hart (1971), views the informal sector as temporary, unorganised, and precarious, while the formal sector is characterised by permanent employment, registered workers, organised work, and protection. In agreement with the

dualist perspective, modernisation theorists such as Geertz (1963) and Lewis (1959) proposed that the informal economy, being a relic of pre-capitalist and pre-modern societies, would gradually fade away with economic development, giving way to a modern capitalist economic structure. It suggests a linear transition from informality to formality from the labour-intensive, low-productivity rural economy into a dynamic industrial economy.

In contrast, the structuralist perspective endorsed by scholars like Luxembourg (1951), Granovetter (1985), and others highlighted the embeddedness of the informal economy within the formal sector. Bromley (1979) referred to the subsumption of informal workers into the formal sector as "disguised proletariat". It sees informal workers as a broader category within the larger socio-political context, emphasising the complexity and heterogeneity of informal labour. Structuralists argue that informality is not a rigid, compartmentalised category but vast, heterogeneous and fragmented, which will not disappear with neoliberalisation. The informal economy's fluid nature results in various country-specific conceptualisations and everyday challenges faced by different actors involved in informal work. Informal economies play a significant role in both developed and developing nations, and their forms vary in the third world.

Also, the anticipation of the destruction of the unorganised sector is a European economic history of transition that suffered a drastic shortfall in the economic share of agriculture and the unorganised sector. However, studies conducted in Latin American and African nations suggested that the informal economy remained central for the developed and especially the developing nations, creating heterogeneous forms of informality in the third world (Bromley & Gerry, 1979; Moser, 1978). The imperialist economic structure provided a ground for the intersected role of the modern capitalist mode of production existing in the dominant nations with the traditional pre-capitalist mode of production in the colonies. The newly independent nations of the developing world, much like the imperialist countries, depended upon the social networks that arranged cheap informal contractual labourers.

This paper seeks to explore the rising informalisation of the economy in a semi-urban space in a transitioning nation through the case study of Zardozi casual workers. Through fieldwork and personal narratives of the precarious zardozi workers, the experiences have been captured to assess the socio-economic conditions of the workers operating at the intersection of the formal and informal economy. It deals with multiple forms of dichotomies, including formal-informal work, urban-rural space and developed-undeveloped nations.

2. Methodology

While teaching in Farrukhabad, I had the opportunity to closely observe the work-life struggles of the workers and, therefore, conduct local-level research. The research followed a qualitative approach to explore the rising informalisation of work in a semi-urban space. The methodology chosen for the study focused on the subjective experience of the zardozi workers in their everyday lives.

Individual stories from the localities, including Rakabganj and Bhiyon, situated in the marketplace of Farrukhabad, were collected for the narrative inquiry approach. The data was collected through in-depth interviews conducted in 50 zardozi households and five zardozi workshops. Interviews of 50 female workers, 10 male workers and five commission agents were collected through close interactive sessions. However, when conducted in the household, multiple social actors of various age groups contributed to the holistic understanding of the issue. The interview transcripts in the form of stories recorded over the phone and noted in the diary were used as text in the analysis. This facilitated an in-depth understanding of lived experience in informal economic relations of production while providing flexibility to the interviewer and the respondents. More than half of the interviewees shared long personal stories, lengthy comments and observations. The lived experience of the informal workers engaged in zardozi work was captured through participatory field-based research. An exploratory nature of research was undertaken, and qualitative research was conducted to analyse the subjective experiences of the informal workers.

Through personalised face-to-face interviews, a personal rapport with the workers was established that also helped to capture visuals and generate detailed responses regarding their lived experiences and their life world. The detailed interviews with the participants, their personal life stories and nonparticipant observation provided a holistic picture for the study.

The study employed a random sampling approach to include a diverse range of participants. The majority of the households in the area where the study was conducted were linked with zardozi embroidery. Therefore, a random sampling method was employed to identify the set of respondents. The interview schedule included the open-ended questions prepared beforehand related to the demographic profile, state assistance, leaves, wages, employment, mobility, education, gender disparity, poverty, health concerns and others.

In addition, the non-participation observation and interviews in the workshops enabled the study to identify the working condition variation of a workshop compared to home-based work. Interviews with 10 male informal workers working in 5 different workshops along with five commission agents facilitated the exploration of the experiences of male zardozi workers and the recruitment process.

3. Major Findings

3.1. Workshop and Home-Based Workers

Ahmed, a 54-year-old zardozi workshop owner and commission agent, looked both surprised and offended when I asked if there were any women in the workshop. I felt embarrassed once retorted and silently laughed at by other men engrossed in their works. Gathering some strength, I asked why women did not work in the workshop, to this he replied,

"How can women work with men in the same place? They work in their homes. Men work here at the workshops. There is purdah and shame. We provide work to women, and we go back and collect the piece on the due date. They neither come for work nor to collect their wages. Men work here and collect their wages for daily work."

As the narrative suggests, contractual labour is the base of informal zardozi work, where workers are either employed at workshops or homes depending upon the mode of payment. The workshop and home-based work is a gendered form of work spacing as it divides men and women based on private and public space that also creates gendering of poverty-wage relations. The findings reveal that women are under-represented in the non-zardozi informal work and over-represented in the zardozi informal work. Also, women are overrepresented as home-based zardozi workers, whereas men are majorly employed as workshop casual workers.

Zardozi workers in Farrukhabad working in small workshops are identified as wage-based informal workers who are paid according to the number of hours worked and depend on their employers for wages and assignments related to work. The small workshops where I conducted interviews and engaged in nonparticipant observation were spaces where long tables were vertically placed next to each other, and the workers sat around on carpets working on the craft for long hours (see Image 1). The clothing was tied around the tables, and each worker engaged in specific designs. These were silent zones where the workers did not interact with each other and worked tirelessly and mechanically. The factory labourers work on an hourly basis, which is more reliable, secure and relatively better in terms of income than the home-based work. However, the process is equally draining and alienating.



Image 1: Zardozi workshop Source: Author

The majority of interviews conducted in this study were of the home-based zardozi work dominated by family workers where women and adolescent girls were engaged. In home-based zardozi work, I found that it was difficult to identify the labour-power of an individual worker since multiple women and adolescent girls of the family worked on a single piece of cloth throughout the day, but they received piece-based wages which could not be divided amongst all the workers but remained part of the household economy. Although the work is based upon low capital intensity and requires lower technological support, it demands a highly skilled worker, and the labour input, which determines their labour input in terms of duration and intensity, is provided by multiple family members.

For the piece-rated work, which determined their labour input in terms of duration and working capacity, they were paid poorly for, remained highly insecure and unreliable. In addition, home-based work has led to the flexibilisation of labour and the formalisation of the economy, which fails to take into account the number of hours worked by women. The home-based workers were 'dependent workers', the ones who owned their *adda* but depended upon the orders from the subcontractors (Neve, 2006).

4.2. Surveillance and Governmentality Amongst Zardozi Workers

Naveen, aged 34, father of three, lived with his wife and children along with unmarried sisters who had been working at the workshop along with his father and learned the craft from him. While discussing his experience working at the workshop, he shared,

"Here, we have a fixed time to work. We are supposed to work for 6 hours in the morning shift from 9 in the morning to 2 in the afternoon. We go for lunch at home for an hour. We re-start the work around 3 in the noon till 8 in the evening. And the process is the same for the next day. Even an hour's delay causes a deduction in wages. Small breaks for washroom or bidi are also counted and deducted unless we extend and compensate. We are very careful not to waste our time. Sometimes, we have to work in place of a worker who has to take a break. There are no leaves. No medical assistance. No security. I will work as long as my health permits. I have mouths to feed at home."

Radha, aged 45, a widowed mother of two sons, is a home-based zardozi worker who shared her daily routine,

"We work throughout the day. I do not like to waste my time. The piece needs to be sent as early as possible. I get up around 5 in the morning and sit for work. I work throughout the day. That's what I do once I get free from housework. I do not like to go anywhere or visit anyone in the locality. When I have a task assigned, then I concentrate fully on that."

In this section, Foucault's (1977) conception of surveillance has been applied to understand how zardozi workers are controlled and regulated at the workshops. Instead of physical punishment, the power regimes control the individuals through surveillance, which is a disciplinary technique to order and rank individuals to produce docile bodies. As noted from the narratives, the workers are given strict instructions at work and are perpetually under the panopticon surveillance of the owners, who punish them in the form of wage deduction when norms of routinised guidelines are not followed. In case they are delayed by an hour or even leave the workplace to use the washroom or for any kind of emergency, they are reprimanded. The hierarchical gaze of the owner puts the workers in strict obedience.

In the case of female home-based workers, the concept of self-surveillance has been applied, where the individual engages in the process of self-discipline, subjugating themselves in everyday lives and routines, to understand the mechanisms under which female workers are controlled at home. It operates on their bodies in ways that they control their routines by not 'wasting' their time and working rigorously to complete either the number of hours assigned or the piece given through self-disciplinary measures. Their bodies are regulated throughout the day in the routine of self-conformity in the everyday acts of economic conduct.

This form of voluntary self-control is self-imposed through mechanisms of self-discipline and self-regulation however, structural economic forces have a great role to play in the informal sector. In contrast to the workshop, there is no power in the form of an employer or the owner of the workshop who keeps a close vigil on the performance of the worker; still, the female workers sit around the *adda* throughout the day, and their bodily position has become a site of subjugation in the form of oppressive daily practices of self-control. So, the weavers, even within the confines of their homes, work for longer hours in back-breaking ways, forcing them into self-discipline.

4.3. Wage Rate Differentials and Family Labour

Mukesh, aged 26, who works at the workshop, had come home for lunch on a short break. While his mother was working at the *adda* at home, he sat over a brick slab facing the terrace and looked exhausted while sipping his tea (see Image 2).

When asked about his work and wages, he responded, "I have been working since I was 11 years after my father passed away. Every older member in the family, male or female, works at Adda either at home or at the workshop. I receive ₹300-350 after working 11 hours in a day."

Gulfisha, a 24-year-old artisan and mother of five young girls, complains, "Earlier the work was heavier being made of gold and silver. But these days, the material used weighs less, although the effort required is the same. We are paid much less than earlier times. And on top of that, our wages have not increased much with time."

Danish, a contractor in the zardozi business, shared regional and international linkages of the work, "Zardozi product is a high-end business which gets traded nationally in the metropolitan cities and the international market including Delhi, Mumbai, Saudi Arabia, UK and others. The lehenga is sold in global and national markets at 350,000-1 lakh or even higher. Whereas we get much less, and the workers are paid even less."

It has been suggested that the low wage rates received by the informal workers are due to structural constraints as the informal economy is composed of high surplus labour, and the productivity rate is extremely low and unprofitable. However, an anomaly witnessed in the narratives projects that zardozi garments are luxury products sold at high rates both regionally and in



Image 2: A Zardozi worker

Source: Author

the global market, but the workers both in the sweatshop and at home receive below subsistence wages. The zardozi embroidered lehengas prepared by the precariat working class are sold in metropolitan cities and the global market at extraordinarily high rates. The commission agent revealed that the lehenga prepared for ₹18000 is sold for ₹20000 by him to the various retail shops. This is further sold by the expensive boutiques in metropolitan cities and global markets in ₹90000 to 1 lakhs. Therefore, a detailed analysis of the relative wage differentials must be conducted rather than focusing on the debate of labour efficiency. There is great variation and differentiation in wages depending upon the position of the actors in the zardozi industry.

The huge variation in income depends upon varying dynamics, including the social position of the workers, their social networks, the family dynamics, and their engagement with the type of employment, which makes the estimation of the annual income of workers difficult. Narrative-based study in place of quantitative research has been preferred as the workers do not have a fixed monthly income, and their work gets impacted by both macro and micro factors, including lack of demand during the off-season in the market and breaks at the family level due to family emergencies, weddings, sickness and others. The labour in the zardozi work alternates between work and idleness, and their personal experiences of daily struggle indicate the unpredictability of work, culminating in days with no work and no pay.

The artisans are paid in multiple mechanisms. Few of the workers are paid according to the weight of the work done, which is measured in exclusion to the weight of the clothing piece. One *nafri* is calculated to be equivalent to 15 grams of the material, which includes the lower price imitations of gold and silver used during historical times. So, for every *nafri* work, they are given $\gtrless 50$, and in a day when worked for 8-9 hours, a worker can complete just two *nafris* since it's a time-consuming and tedious work that involves huge concentration and mental work and therefore paid ₹100 for the day. Most of the homebased workers are paid according to piece, which takes a week or more to get completed, and they are paid ₹100-150, and sometimes, when working tediously along with multiple household members, they may get paid ₹200. My interaction with the female workers concluded that they earned ₹1000-1200 in a month. In my study, I found that female zardozi workers exchange their labour power in return for substantially low wages ranging from ₹50-100 per day. On the contrary, the male workers working at the factory are paid ₹300-350 a day for working 11 hours, and their wages are deducted if they reduce time or take longer breaks.

Also, since the labour-power is provided by the entire family members irrespective of age on the same piece-rated work at home, the young girls working throughout the day get no wages. A study conducted by Anker et al. (1998) suggested that in the glass and carpet industry, all the work conducted by children is unskilled, and they are paid less compared to adults for the same work since they are paid piece-rate and work longer hours. However, in zardozi work, since the adolescent children work on the same *adda*, their labour power remains unpaid and unexchanged with wages. When men work at home for several hours (which happens when one has a close social network), their wives work continuously and contribute equally along with the unpaid domestic chores. Women and children are coerced to engage in unpaid labour power both within the household and outside to increase the survival capacity

in the family unit. While the women and adolescent girls work full time along with domestic chores without being paid, children below 14 years of age are used as a reserve army of labour working on menial tasks, including pasting glass pieces, pearls and other decorative items.

The study revealed that the home-based workers received less than the workshop workers, which means women are paid much lesser compared to men. The female workers lack agency and have poor bargaining capacity since they are not directly connected to the employers and interact with various social actors working as subcontractors who forcefully decide marginal wages and discriminate against female workers. Bringing in the Marxist analysis of the industrial reserve army, it becomes important to point out that female workers in the households of Farrukhabad remain the most disadvantaged in the entire zardozi relations of production since, due to poor bargaining capacity, they agree to work for below subsistence wages. This remains much lower than what Marx (1884) had suggested in the concept of a necessary wage rate that provides subsistence to the worker necessary to support the family and for the survival of the labour class. In very few cases, the workers manage to get advance wages when they have close ties with the contractor, and he prefers to have a small core of trusted workers to ensure regular production.

Multiple studies have highlighted that even when male and female informal workers performed the same task, there was huge gendered wage differentiation (Agrawal, 1997; Punalekar, 1988). In piece-rated work, the women are discriminated against with arbitrary deduction in wages on the grounds of 'damage' and 'poor quality embroidery'. Sangeeta, a young zardozi worker aged 17 years, complained, "I have also faced the problem of wage reduction. The wages on the piece rate are already low, and many times, they reduce it further. Once, the contractor told me that the cloth on which the embroidery was done had been dirtied. Once, he told me that the quality of work was poor. And another time, he said that I had delayed in returning the piece."

Marxian's (1884) conception of relative wages holds in zardozi work as the added value is siphoned off at multiple intermediary levels, and thereby, the workers receive abysmally low wages compared to the market rates. This also points out that the zardozi garment industry has a mercantile character with a high degree of exploitation and its resultant unequal distribution.

To survive the market dynamic that provides below subsistence wages, the workers strategise various mechanisms to increase their yield of labour power, including longer working hours, supplementing with secondary sources of income, dependency on labour power of household members, dropping out children from schools or colleges and migrating to bigger cities for alternative sources of income.

4.4. Principles of Contracting and Subcontracting

Rita, aged 26, mother of three children, lived in a semi-structured house at her maternal family. Post-marriage, she faced domestic violence and got separated from her husband at a very early age. After the demise of her parents, she migrated back to her natal household along with her children, looking for basic subsistence and survival. Being away from her natal family for a long period, she lacked a social network with the contractors, which played an essential role in being recruited in the informal sector.

When asked how she manages to get work, she shares,

"I have been facing trouble getting work here. I stay alone, and I do not know many commissiondars in the area who recruit women for work. I learned zardozi embroidery at a very young age, but no one trusts me right now. Sonu, who currently gives me work, offers ₹45 for one nafri, whereas Ahmed gives ₹50 to his workers. I have been asking Ahmed to give me work, but he denies it."

Ahmed is the subcontractor who accompanied me on the first day to meet a few Zardozi workers he had recruited for the traders. He stayed in the market area in a pucca house along with his family and had been working in the field since a young age, along with his father as a subcontractor.

To this, Ahmed replied,

"I give material to Sonu, and he gets work done at a few adds. Since Sonu asks for $\gtrless50$ for every nafri, I give the same to him and my workers. To derive profit from this, he offers his workers less. This further decreases in nearby villages where for every nafri $\gtrless40$ is provided since there are more commissiondars engaged."

The narratives illustrate that contracting is the guiding principle of piecebased work where the labourer is forced to determine their input capacity and intensity of work. The study also revealed that traders are not connected to the workers directly and retain the finished goods after paying the labour charges. The contractor does not have any fixed capital, and the profit he earns is the margin he gets after deducting the wages of the informal labour from the amount the traders pay him. Due to contracting out, the capitalist/trader is free from managing the production process and his responsibility towards the workers. The contractors managing the factories are directly connected to the labourers and are mainly concerned with getting the work done by the due date. It is found that such systems of contracting and piecework provoke alienating tendencies, which also impact primary relationships at the family level.

Since the majority of women are given piece-rate work to be carried out at home, they are contracted by middlemen, and their recruitment depends upon their social ties and social networks. The narrative-based analysis of Rita suggests that the social network and connection with the contractors play a significant role in recruitment and getting work in the zardozi industry. Portes and Haller (2005) in their study pointed out that social ties are essential for the effective functioning of the informal economy.

The market of zardozi work is monopolised by few traders and dominated by contractors. Recruiting workers through sub-contracting is another interesting dimension of my study. During the peak season, when there is a huge demand in the market, there are sub-contractors along with contractors who take orders from contractors and then personally reach out to the local houses and give them the material along with the due date to be completed. The contractors are locally referred to as *commissiondars*. Recruitment of workers depends upon social ties and their proximity with the *commissiondars*. Due to the existence of multiple commission agents and subcontractors in the recruitment process, the workers interact with multiple actors. There is a lack of a definite employer and the invisibility of a singular employer responsible for the workers and their crisis. The contractor may also be a workshop owner, an informal entrepreneur, a fledgling producer or an independent owner who also acts as the middleman between the trader and the informal workers.

4.5. Horizontal Social Mobility

During my interaction with Richa, who was married into a joint family in Rakabganj for two decades, she informed me that her husband had migrated to Delhi to work as a tailor for the survival of the family.

"After COVID-19, my family suffered a huge setback. There was no work. And there was no demand for zardozi garments. When we contacted the contractors, they denied any work. Our address remained empty. We failed to provide adequate food to our children. That's when my husband left for the city to find better opportunities, and since then, he comes back every six months but mostly remains away."

In another interview with Afisha, a home-based zardozi worker in Rakabganj, who stayed with five daughters, one son and a sister-in-law, shared that her husband migrated to Ahmedabad since zardozi paid very poorly for their survival.

"My husband earns around ₹600-700 daily through wooden block making in Ahmedabad, which amounts to ₹ 12-13000 monthly, whereas I earn ₹100-150 daily. He manages to send back ₹10000 monthly after spending on his daily necessities. He comes home twice a year and leaves back when he receives a call from work when the workload increases. My son works here in a refrigerator shop since he is undergoing training but hardly receives anything, maybe around ₹100 weekly."

The study found that several male zardozi workers were disintegrated from their families as they had to migrate to bigger cities in search of alternative informal work for the survival of their families. The male family workers migrated into the city to be submerged in the urban precariat class.

These narratives illustrate that there is a rise in horizontal mobility amongst male zardozi workers who face unemployment and underemployment in the industry. Especially during COVID-19, they were forced to migrate to bigger cities in search of other forms of informal jobs. Increased uncertainty, precarity and joblessness during COVID-19 increased their suffering.

This also suggests that the complex and heterogenous nature of the employed-unemployed duality in the informal setting also acted as agent for horizontal social mobility. The study points out that the discouraged zardozi workers are neither part of the labour force nor outside the labour force. In zardozi work, the casual workers have been disproportionately employed and remain substantially underemployed.

Zardozi's work has high workforce participation rates in the community where the study was conducted, but this cannot be equated with increased employment since it suggests a high rate of informalisation of work that provides marginally low relative wages. The heterogeneous nature of zardozi workers, including contractual workers as piece rate workers and sweatshop workers as hourly based workers, remain at the bottom of the semi-urban economy and are underemployed. Informal zardozi workers overwork during peak season but are underpaid, whereas, during stagnation, they are underemployed. There is an increase in the formalisation of work amongst zardozi workers who witness relative deprivation and marginally low relative wages. In addition, the zardozi workers lacked any kind of social security provisions when norms of social distancing and lockdown were forced by the state; they experienced joblessness and pauperisation.

The study revealed that zardozi work remains highly precarious, which blurs the line between employed-unemployed forcing male workers to migrate. The young men from zardozi working families are unwilling to continue in the industry but are migrating to bigger towns and cities in search of alternative informal works, including dyeing, tailoring, ironing, driving and others.

Substantially, the home-based work dominated by women faced critical conditions during the off-season when there were no weddings. Although for many workers, zardozi remains their primary source of work, due to fluctuations in demand, erratic work supply and lack of social networks with the subcontractors, they did not get work. Under such conditions, they are forced to migrate temporarily when the demand for zardozi garments decreases. In many households, the female members continue working in zardozi while the male members migrate in search of other forms of informal work.

4.6. Gender Inequality and Dual Work Burden

Sita had pulled her *pallu* over her head as she lived in a joint family household along with three elder brothers of her husband. Veiling in a Hindu family is a practice of covering the face and head by the females in front of the male affinal relations elder to her husband. She started working as a zardozi informal worker after marriage, as zardozi embroidery was not indigenous in her natal household. Her elder sisters-in-law also worked on zardozi on different *addas* as individual family units in the same household.

When asked how many hours she manages to work on her adda, she replies,

"Once I get done with preparing food and mopping the floor, I sit around 10:00 in the morning to start my work, which I continue till 01:00 in the afternoon. I take a break in between to prepare lunch for the family. Then I sit back again around 2:00 and work till 7:00. Then, in the night, I give an hour or two again after dinner. But there are days I cannot work when there are guests in the family, and we need to attend to them as well. Or the days when there is an emergency in the family. We work on Sundays as well. There is no break. We don't like to waste our time."

The study found a close resemblance in all the female narratives of zardozi workers. In another narrative, the respondent shared that her day starts working on *adda* at five in the morning, which continues along with household work throughout the day. Through a closer analysis of the everyday lives of female workers, it was found that they worked for more than 10 hours a day, which excluded the mundane, rigorous domestic chores, including cleaning, cooking, caring for children and the elderly and attending guests. The double-day work for the female workers has exhausted and burdened them into lives of everyday labour, which included the low-paid zardozi work and unpaid household work. Although informal economic structures of production exploit

both men and women, however being additionally burdened by traditional gendered roles, they remain most precarious and vulnerable.

The historical study of informal labour suggests that as the workers in the West gained class consciousness and the state interventionist policies provided social security to the workers, there was a demand for cheap and flexible labour from colonised nations, especially for the small-scale produced goods, which eventually gave rise to the work-from-home phenomenon that eventually reduced the costs of production. Zardozi embroidery is witnessing a rise in the feminisation of the informal economy as the majority of the garments are produced by females at home. Home-based work creates a systemic invisibility of the labour, which also erodes the responsibility of the trader or the employer towards their workers. The dichotomous role of male-female relations has been restricted to public-private spaces, which is reflected in the zardozi working spaces since no women were found in the workshops, which singularly remain dominated by men.

It has been suggested in the previous sections that home-based work has led to increased flexibilisation of labour and feminisation of the informal economy. The piece rate work assigned to home-based female workers is both flexible and exhaustive as women work continuously throughout the day to complete the task in a limited time frame. Through a closer observation of the female zardozi worker's routine, I found that during their short breaks from paid informal work, they shifted to unpaid domestic work, whereas for the men working in the workshops, breaks included lunch, *bidi* break or time spent with family after work.

The discriminatory practices present at the family level get reciprocated at the economic level through systemic gendered division of labour. The unpaid care work part of the dual work burden is considered a female responsibility, which includes all the unpaid services provided within the household (Elson, 2008; Stiglitz et al., 2007). Double duty or dual work burden for working women leaves them with no discretionary time, commonly known as 'time poverty', which impacts their economic opportunities and health and leads to their systemic oppression. Informal female workers are the worst sufferers since, due to the poor economic condition of the household, they are forced to work for wages along with the draining domestic chores of the household. Female zardozi workers experience acute mental stress and time pressure. They remain engaged in back-breaking unpaid household work along with the strenuous zardozi work for which they are paid abysmally low wages.

Conclusion

The study provides an analysis of how the life cycle of the zardozi workers positions them into complex relations of production, leading to an exploitative work practice that is difficult to break. Through the narrative approach, the paper assesses the rise in formalisation of zardozi work through an in-depth analysis of their life experiences to capture their precarious socio-economic condition and the structural economic processes of production.

The paper concludes that contractual labour is the base of informal zardozi work, where workers are either employed at workshops or homes depending upon the mode of payment. The gendered workspace is reflected in the overrepresentation of female workers at home and workshops being dominated by male workers. The segment on surveillance applied the Foucauldian conception to understand how zardozi workers are controlled and regulated at the workshops, being perpetually under the panopticon surveillance of the owners. Also, female home-based workers engage in the process of selfdiscipline, subjugating themselves to everyday routines as their bodies are regulated through the norms of self-conformity. In addition, it argues that there is great variation and differentiation in wages depending upon the position of the actors in the zardozi industry. For instance, the home-based workers received less than the workshop workers, which means women are paid much lesser compared to men. It further assesses the role of the contractor and the subcontractors and the assistance of social ties and social networks in the recruitment process. Also, such a system of contracting and piecework provokes alienating tendencies, which also impacts primary relationships at the family level.

It also concludes that the mobility of the informal zardozi workers is horizontal, and they seek refuge in other forms of informal work rather than moving into the formal economy. In contrast to the modernisation and the neoliberal theories of isolated economies, the study exposes the structures and networks that interlink informal economies with formal economies. It also provides a gendered perspective of the zardozi work as women engage in a dual work burden that includes marginally low-paid zardozi work and unpaid domestic work. With increasing home-based work, there is a rise in the flexibilisation of work and feminisation of informal work.

The study is significant since it provides a complex inter-mixed nature of informal economic structure situated in a semi-urban locality to highlight the interlinkages of the formal-informal economies. It concludes that with increasing development in India rather than the process of formalisation, there is a deeper embeddedness of the informal sector. It is a bottom-up approach to understanding the everyday lives of poor informal workers who remain the backbone of the rising global market yet remain excluded from the recurring gains of the product in the international market.

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