Impact of the Economic Crisis on Workers in the Unorganised Sector in Rajasthan

S Mohanakumar, Surjit Singh

This article analyses the impact of the 2008-09 global economic meltdown on workers in the unorganised sector of the gem polishing and construction industries in Rajasthan. Based on a primary survey, it was found that in the initial phase of the crisis, workers trimmed their spending on their social life. This was followed by a reduction in expenditure on health and education. As the crisis persisted, they were left with little alternative but to cut down expenditure even on essentials like food, shelter, clothing, etc. Further, distress caused by unemployment and a drastic reduction of incomes exacerbated domestic conflict, violence and depression, the brunt of which was experienced by women and children. The study finds that the impact of the crisis varied between gem polishing and construction industries and it was more severe for workers in the lowest income group in both industries.

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in the absolute standards of living of workers, as against the mas-ive state-funded stimulus packages handed out by governments the world over to inject liquidity into the financial market (Patnaik 2009; Vakulabharanam 2009). The deterioration of living standards of workers during the crisis calls for a political solution to avert it in the long run and it rests on the mobilisation of work-ers and peasants to wrest control from the state (Vakulabha-ranam 2009). Contrary to the often suggested remedial measures of increased government spending and regulatory measures, Beams (2008) argued that state mediation to improve the living standards by augmenting government spending would only ex-acerbate the crisis because improving the living conditions of workers would further squeeze the profit of finance capital. This view stems from the fact that the crisis has originated from the overaccumulation of fictitious capital in relation to the surplus extracted. Rescue packages for the financial intermediaries by governments around the world would further drive down the living standard of the wage-earners (ibid).

In the discussion on capitalist crises, Marx restricts his re-marks to the impact of the crisis on workers in terms of wage cuts and massive unemployment. The consequences of unemployment, wage cuts and other measures adopted to exploit the vulnerable in the labour market are discussed in greater detail in Capital Vol 1. As in the fledgling phase of capitalist growth, the income and assets of the rich grow much faster, relegating constantly the standard living of the working class even during a crisis. The absolute decline in the average standard of life of workers takes place during a crisis due to unemployment, cuts in wages and other benefits to workers. The standard of living comprises: (i) a physical component; and (ii) a historically evolved and socially determined cultural content (Marx 1984: 165).

As employment and wage income fall during a crisis, workers tend to curtail first the expenditure on their social cost of repro-duction or the social component of the wage. In the initial phase of an income fall, the worker tends to cut the expenditure on health and education. As the crisis gets aggravated, workers are forced to compromise on wages and other allowances to remain in their vocation, which in turn makes them cut their spending on necessaries indispensable for perpetuation – in other words on the quality of food, clothing, shelter and other basic necessities of life. Alongside, the State too would also be cutting down its spending on the social sector as the apparatus faces a credit crunch due to the crisis. The impact of the crisis on workers in the unorganised sector in particular is multidimensional. However, on theorising the impact of economic crisis, Marx perceived labour as a homogeneous and composite entity, implying that a crisis has an impact on labourers uniformly across different social groups, sectors and gender. In the setting of the recent crisis, the study hypothesises that the crisis has worsened the relative and abso-lute life standard of workers and further the extent of deteriora-tion was more severe for workers of vulnerable social groups.

Sample Size and Study Area

The sample size for the study comprises 350 labour households in the unorganised segment, evenly distributed between the gem polishing and construction industries in Rajasthan. The selection of the gem polishing and construction industries for the study was guided by following factors: (i) gem polishing is a traditional industry with high labour intensity while the construction sector exhibits the characteristics, to some extent, of modern industrial activity, (ii) the construction industry is highly sensitive to income change whereas the demand for gem and jewellery is less income elastic, and (iii) the construction industry engages a sizeable number of female workers, while gem polishing is primarily a male-dominated activity.

Although a systematic stratified random sampling could have been more appropriate for the study, data constraints for stratifi-cation compelled us to go for simple random sampling. The sam-ples for the gem polishing industry were selected from Jaipur city, historically known as the centre of jewel and diamond processing in India. Considering the spread out nature of the con-struction industry, the samples in this case were drawn from four adjacent districts, viz, Jaipur, Tonk, Udaipur and Dungapur. Quantitative data on family income and living standard of workers, especially in the unorganised sector during a crisis period, is likely to be less reliable. Crisis-affected households naturally tend to exaggerate their hardships and therefore, information from the household survey was verified with employers. Focus group discussions (FGDs) were also held in many places. The qualitative and categorical expression of the impact of the crisis could, to a certain extent, help improve data quality. In this study, the crisis period covered six months from November 2008 to May 2009. Household information was elicited on changes in employ-ment, income and living standards during the six months after November 2008, as compared to the preceding six months, the post- and pre-crisis periods, respectively. The primary survey commenced in June 2009 and was completed within 30 days.

2 Industry Profiles

Gem Polishing Industry in Jaipur

Gem polishing is the name given to a set of activities ranging from sorting of gem stones to its marking, cutting and polishing. The gems and jewellery business is a $45 billion industry in India. Jaipur† in Rajasthan and Surat in Gujarat are the two major hubs of gem stone manufacture and exports in India. Although the domestic market for gems is fairly large, it is primarily an export-oriented industry depending heavily on external markets as more than 60% of the products find its customers abroad. Important items of exports from India include diamonds (64%), jewellery (34%), coloured gemstones and pearls (1.30%) (Economic Intelli-gence Service 2009). The major markets for Indian gems before the onset of the recession were: the United States (us) (30%), Hong Kong (22%) and the United Arab Emirates (uAE) (21%) in 2007-08 (Economic Intelligence Service 2009). Other export destinations of less importance include Belgium, Israel, Japan and Britain.

Exports of gems and jewellery from India were valued at $27,749 million, which accounted for 15% of the total value of Indian exports in 2008-09. Even before the crisis in 2008, the relative share of the us in exports of Indian gems and jewels had started falling. In absolute terms, exports of gems and jewellery...
to the us fell by 10% in the recession year of 2008-09 as compared to 2007-08. On the contrary, the import price of gem stones from Belgium (56%), Britain (24%), Israel, Hong Kong and the UAE (18%) remained stable. The domestic production of rough diamonds and gems stones in India is negligible. Exporters and traders meet more than 95% of their raw gem stones requirement through imports (Burr 1988). For marking and cutting jobs, skilled workers with amassing agility acquired through long years of service are essential. Skilled workers in the gem polishing industry in Jaipur are known the world over for their dexterity and nimbleness. Like any other traditional industry, most of the gem polishing work is performed manually with traditional artisan tools. For the artisans, raw gem stones are available on credit from brokers and traders, who buy back the finished product at a pre-fixed price. Production is organised mostly in small units and 60% of such units function with family labour. Small-scale and household production units sell their products mostly to local traders.

The global economic meltdown had an impact on the gem polishing industry in myriad ways. The primary information elicited from 40 gem polishing units of different size and scale revealed that the volume of sales had declined for more than 80%, while 20% of them could retain sales volume by cutting down prices. Manufacturers in the gem polishing industry are of different sizes – 67% of the units employ less than 10 workers and 58% of the total units have less than five workers. As the crisis worsened, manufacturers of different scale and type kept their units running only to retain the workplace, brand name and a few skilled workers, hoping that production could be resumed within a short while. Only a little more than 5% of the units of small size are reported to have pulled down their shutters as they found their job earnings too small to survive, while 55% of the units retained their workers to ensure that skilled workers like markers and cutters continued to work with them and these employers expected a recovery soon.

The response of the gem polishing industry to the crisis varied by the type of their activities as well. As the demand for gem stones fell, family labour-based gem polishing units withdrew from their traditional occupation (gem polishing) and engaged in other avenues of livelihood. The small-scale units which clubbed family labour with hired labour replaced their hired labour with family members or downsized their scale of operations to save on wages. The daily wage rate in the gem polishing industry varied from Rs 100 to Rs 300 per worker depending on the type of work performed. As the crisis continued, the relative share of gem polishing units with less than five skilled workers increased from 58% to 79% in the total sample units, while the share of large units employing more than 10 skilled workers registered a fall from 40% to 10% during the crisis period as compared to pre-crisis period.

**Construction Industry**

The construction industry has three important characteristics: (i) women workers are not allowed by tradition to assume the status of a main mason and they therefore remain mason’s helpers, irrespective of their experience and physical capability, (ii) male workers in the industry graduate to a mason’s status within 12-24 months of continuous work and to a main mason’s status after a few years, and (iii) for carpentry, entry is, to a great extent, restricted by caste, while women are forbidden from undertaking carpentry work. The labour market for construction workers, especially for masons and their helpers, functions differently as compared to the market for gem polishing workers. The workers in urban localities assemble at particular places in the town between 6 and 6.30 am. The master mason selects his team of junior masons and mason’s helpers, before proceeding to the work site. Little regional difference, therefore, could be observed in the daily wage rate for construction workers within a district in the urban areas, as the workers meet and discuss their work site issues during their brief interaction at the common place in the morning.

The daily wage rate of a mason and carpenter in Jaipur city was Rs 250, while a mason’s male helper received Rs 150 and his female counterpart had to be content withRs 130 (June 2009). As construction activity slowed down, master male helpers were preferred to female workers as the daily wage rate for males fell to Rs 130. Often builders and contractors, irrespective of their scale of operation, contract out plumbing, electrical work, flooring and carpentry to the subcontractors to get rid of managerial issues pertaining to labour. Subcontractors keep a pool of reserve workers of different types in the construction sector to ensure uninterrupted labour supply to the work site. About 5 to 10% of the wage is deducted from workers and distributed to the array of middle men from subcontractors to master masons. When the labour market is dull, the commission rate too goes up. Even a mild change in the domestic economy has an immediate impact on the construction industry because the dependence of the construction sector on financial capital is highly pronounced. There exists another set of masons and carpenters too who take orders from individuals and carry out the work without agents’ help. They often do not get continuous work and the daily wage rate for them is 10% to 20% less than wage rates offered by builders. However, the wage rate for masons and carpenters are set and revised from time to time by those working with large builders under the contractors (they need to complete the work on time) and the masons and carpenters in villages usually follow the wage set in urban centres, but with a time lag of six to nine months depending on labour market conditions.

**Workforce Composition**

As mentioned elsewhere, the impact of the economic crisis was not uniform across social groups. A social group-wise composition of workers in gem polishing and construction industries revealed that dalits (3.80%) and adivasis (6.67%) in the total workforce of the gem polishing industry were relatively fewer in number than in the construction industry – where 28.70% were dalits and 23.70% were adivasis. Family size and earning strength of the labour households are positively correlated (Mohanakumar 2007). The average family size of a labour household in the Muslim community was 6.78 and it was 4.39 for Hindu labour households. Drawing on the Durkheim theory, studies on agrarian crisis-related farmer suicides have highlighted the importance of joint
families and social relations in mitigating the hardships of the affected during the crisis period (Mohanty 2001). It is found that more than 50% of labour households of the Muslim community in the gem polishing industry live in joint families, while the corresponding proportion among Hindus is 31.42%. Further, single-member labour households in gem polishing constituted 14% of the total and they were mostly migrants from other districts. The proportion of nuclear families in construction sector is high as compared to gem polishing, which is partly attributed to a relatively larger proportion of migration workers in the industry. Education and acquired skill enable workers to switch to alternative employment during a crisis period. The proportion of workers reported to have not attended schools was as high as 73% in gem polishing and 64% in the construction industry. It is worth mentioning that not even 2% of the labour households possessed employable qualifications of any type or skill to get re-employed in other industries during the crisis.

**Impact on Employment and Income**

It is a widely accepted practice for employers to lock out their production units during any crisis so as to push the burden of the economic turmoil onto the workers. In a fragile labour market, workers have little option but to be subservient to employers’ conditional ties. The impact of the crisis on the labour market could be captured by comparing the days employed, type of work, working hours and the allowances paid to workers during the pre-crisis period (before November 2008) in relation to the crisis period (after November 2008). Table 1 compares the response of employers in gem polishing and construction industries to the crisis situation. The important observations from Table 1 are: (i) workers were not thrown out of employment from medium and large units of gem polishing and construction on any significant scale. On the contrary, workers were subjected to different forms of intensification as evident from the fact that 16% of workers in the gem polishing and 2.30% of workers in the construction sector reported that they were forced to put in more hours of work. Further, compromising on the terms and conditions, 9% in the gem polishing and 14% of workers in the construction sector could remain in their previous jobs. Other measures resorted to by employers included delayed as well as part payment of wage; (ii) 34% of workers in the gem polishing industry and 70% in the construction sector reported a decline in the number of days of employment.

Table 2 supplements the qualitative response presented in Table 1. The average number of workers employed in gem polishing units was reduced by 61.01% and by 9.28% in the construction industries in May 2009 compared to October 2008. The fall in employment was more or less the same for both industries as it is not feasible to extend working hours beyond its physical limit. The daily wage rates of workers in the gem polishing industry were reduced by 35.57% during the six-month period between December 2008 and May 2009. To an extent, wage reduction was effected by degrading the workers’ status by substituting semi-skilled workers with skilled workers, and unskilled workers with semi-skilled workers. While the nature of work is kept unchanged, the status change is manifested mainly in the wage rate. The wage rate of female workers in the construction industry was 20% to 30% less than that of their male counterparts. It is rather common that the less able-bodied lose their jobs first in a fragile labour market. In the construction industry, as male helpers were available in plenty at a reduced wage rate, female workers were pushed out.

**Table 1: Crisis Impact on Workers (% Distribution within each industry, N = 350)**

<table>
<thead>
<tr>
<th>Impact Index</th>
<th>Gem Polishing</th>
<th>Construction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lost job but not re-employed</td>
<td>1.70</td>
<td>0.60</td>
</tr>
<tr>
<td>Job is the same but conditions/terms have changed</td>
<td>9.10</td>
<td>14.30</td>
</tr>
<tr>
<td>Working hours extended*</td>
<td>16.00</td>
<td>2.30</td>
</tr>
<tr>
<td>Employment days reduced**</td>
<td>33.71</td>
<td>69.50</td>
</tr>
<tr>
<td>Other impacts***</td>
<td>13.79</td>
<td>1.10</td>
</tr>
<tr>
<td>Workers not affected</td>
<td>25.70</td>
<td>12.20</td>
</tr>
<tr>
<td>Total</td>
<td>100.00</td>
<td>100.00</td>
</tr>
</tbody>
</table>

*During the crisis period the working hours of unskilled and semi-skilled workers hired on time wage basis in the gem polishing industry were extended. It may be noted that working hours in the construction industry could not be extended further to any significant scale because mason’s helpers and mason’s assistants work with the main mason in the construction site. The main mason often takes the work on a piece rate and employs helpers and mason assistants. The tradition in the industry is that the assistants should stop working only after the main mason puts down his tools. Extension of daily working hours is practised when the labour market is dull.

**Working days were cut down by declining holidays on less important festival days and on Saturdays and Sundays or in certain cases not opening shops in time. In the construction sector, the main mason either abstained from the local spot market or took a smaller number of workers to the site. Although it may appear that extension of working hours and reduction in employment days could take place simultaneously, its implications are different in the sense that the former extracts more from time wage workers.

***Other impacts included the lukewarm attitude of the employer to the worker. Even if a worker of more than five years of experience in production unit did not turn up for a few days, the employer did not enquire but replaced him with another one. This was never the case in the past.

**Table 2: Impact of Economic Crisis on Workers (N=350)**

<table>
<thead>
<tr>
<th>Impact Index</th>
<th>Gem Polishing</th>
<th>Construction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average size of unit</td>
<td>7.97</td>
<td>4.95</td>
</tr>
<tr>
<td>Working hours</td>
<td>8.36</td>
<td>8.67</td>
</tr>
<tr>
<td>Monthly working days</td>
<td>26</td>
<td>24</td>
</tr>
<tr>
<td>Average monthly earning per labour household (Rs)</td>
<td>5,801</td>
<td>4,118</td>
</tr>
</tbody>
</table>

1 Average unit size in construction sector refers to the number of workers employed per day on an average in a construction site.

The average monthly earning per labour household in both gem polishing and construction sector recorded a fall of 40.87% and 25% during the crisis period. The average household income refers to the total income of all working members engaged in both primary and secondary occupations. No social protection exists for workers in the gem polishing industry while an abysmally small proportion of workers in the construction sector employed with large builders avail of certain benefits, but they constituted only 2% of the total workers in the industry in the study area.

**Table 3: Average Monthly Earnings of Labour Households during the Pre-Crisis and Crisis Period (Size class distribution in %)**

<table>
<thead>
<tr>
<th>Income (Rs)</th>
<th>Pre-crisis LHH</th>
<th>Crisis LHH</th>
<th>% Change</th>
<th>Pre-crisis LHH</th>
<th>Crisis LHH</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 3,000</td>
<td>18.30</td>
<td>28.00</td>
<td>17.2</td>
<td>32.43</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3,000-6,000</td>
<td>29.10</td>
<td>33.10</td>
<td>42.0</td>
<td>38.15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6,000-9,000</td>
<td>20.00</td>
<td>16.60</td>
<td>18.4</td>
<td>15.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9,000-12,000</td>
<td>7.40</td>
<td>6.90</td>
<td>6.3</td>
<td>7.51</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12,000-15,000</td>
<td>8.00</td>
<td>4.60</td>
<td>5.2</td>
<td>3.47</td>
<td></td>
<td></td>
</tr>
<tr>
<td>&gt;15,000</td>
<td>17.20</td>
<td>10.80</td>
<td>10.90</td>
<td>6.36</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Family income rather than the individual income of households is a better index of income as the joint family constituted a higher proportion of households, particularly in the gem polishing industry. Table 3 (p 69) compares the distribution of households by average monthly family income in the crisis period with the pre-crisis period. A significant proportion of labour households in gem polishing industry was pushed down in income terms, within a short span of six months during the crisis period. For instance, the proportion of labour households in gem polishing industry in the lower family income strata of below Rs 3,000 per month increased from 18.3% to 28% during the period. In the construction industry, labour households in the lowest income strata swelled from 17.20% to 32.43% between the pre-crisis and crisis periods. A proportionate fall could be observed in the relative share of households in the higher income groups in both industries. The observation is in conformity with the postulate that the crisis either widens differences in income distribution or it causes a relative deterioration in the living standards of workers.

3 Impact on Living Standards

In this section, the impacts of the economic crisis on the living standards of workers in gem polishing and construction industry are discussed. Table 4 summarises the workers’ response to the income fall and its effect on their living standards during the crisis phase.

More than half of the labour households in the gem polishing and the construction sectors reported that they reduced their food expenditure in the following ways: (a) they stopped/reduced eating non-vegetarian food and eating out, (b) skipped breakfast, and (c) stopped/reduced eating vegetables/milk.

Other measures they had to resort to in order to adjust to the fall in income included: (i) shifting to a lower cost residence (6.28% in gem polishing; 8.6% in construction), (ii) stopping treatment of prolonged illness like diabetes, blood sugar and arthritis (46% in gem polishing, 63.80% in construction), reducing health expenditure by shifting treatment from private to government hospitals, ignoring pains and other diseases in the initial phase, stopped consultations at doctors’ residence and shifted to low cost medicines (28% in gem polishing and 66.8% in construction sectors), and (iii) pushing women and children into the labour market to compensate for the fall in family income (6.28% in gem polishing and 25.90% in construction).

Regarding expenditure reduction on education, labour households resorted to dropping out of school/college or shifting from private to government schools. In the gem polishing industry, 15.40% of labour households reported that they reduced expenditure on education, the corresponding proportion in construction sector was 26%. It is important to note that expenditure reduction on girl children was more pronounced.

There is yet another sociological dimension to the crisis. More than 40% of the labour households in gem polishing and 64.40% in the construction industry reported having undergone/undergoing economic stress-driven psychological disorders, and turned to excessive drinking and smoking. Further, 26.28% of the labour households in gem polishing and 55% in the construction sector reported an escalation of domestic violence during the crisis period, the brunt of which fell mostly on women and children.

The impact of the crisis appear to be more severe in the construction sector, which is attributable mainly to two factors: (i) a higher share of socially vulnerable groups (dalits and adivasis) in the workforce; and (ii) compared to gem polishing workers, construction workers live in nuclear or single member households.

The impact of the economic crisis by income group in gem polishing and construction industry is reported in Tables 5 and 6.
respectively. The important observations emerging from Table 5 are: (i) about half of the labour households reported cutting their spending on food during the crisis, of which 65.51% belonged to the lowest two income groups, and (ii) 17.71% of labour households, reported reducing expenditure on health, of which more than 60% were from lowest three income strata. Table 6 shows that the proportion of labour households which had reduced expenditure on food and health in construction industries was higher than in gem polishing industry and further the low income groups were found to be the worst-hit victims in both the construction and gem polishing industries.

The unexpected and continuous fall in wage income forced workers in the gem polishing and construction industries to pledge or sell whatever few assets they possessed. More than 20% of labour households reported that they had either pledged or sold part of their meagre assets within a short span of less than six months following the onset of the global crisis. Besides, 48% of labour households had borrowed to meet expenditure on health, marriage and education before the crisis set in. During the recessionary phase, borrowing was primarily for consumption (54.21%) and for festivals and other social functions (21.26%). Borrowing for education and health-related needs did fall to 6.38% of total borrowing. The informal sector was the major source of lending to workers during the crisis period, as compared to the pre-crisis period. However, the average amount of debt per indebted household declined during the crisis period, because the purpose of borrowing was mainly to meet consumption expenditure and other social functions like marriages. Moreover, even moneylenders showed a reluctance to lend to workers during the crisis as the workers’ repaying capacity had greatly come down.

4 Conclusions

The analysis of the impact of economic crisis in the Indian context has hitherto been largely confined to its causes and likely macroeconomic consequences. This study analysed the impact of the crisis, based on household level data, on labour households in the gem polishing and construction industries in Rajasthan. During the crisis, workers in general tried to adjust to the wage loss and consequent income fall by spending less on their physical as well as social life. In the initial phase, workers trimmed spending on their social life, followed by a reduction in expenditure on health and education. When the crisis persisted, the workers were left with little alternative other than to cut back expenditure on even the absolute necessities (food, shelter, clothing, etc). As the crisis continued, they were compelled to reduce even the quantity of food intake. On top of all this there was the economic distress-driven domestic conflict, violence and depression, the brunt of which fell mostly on women and children. This study found that expenditure reduction on food, education and health and sale of assets was mostly done by workers in the lower income strata in both industries.

The only viable solution to thwart the deterioration in the living standards of workers is their political mobilisation to exert pressure on the State to increase budgetary allocation for social services and for relief package, at least in the short run.

NOTES

1. The monarch Jai Singh invited a number of jewelers from Delhi, Agra and Benaras to start the gem polishing and jewellery industry in Jaipur. An estimate way back in the late 1980s showed that 60,000 workers were engaged in the industry. The very structure and production mode in the industry give ample scope for the employment of child labour and it has been estimated that least 10,000 children were employed in the gem polishing industry in 1979 and yet another estimate in the late 1980s showed that 13,000 children below the age of 14 (or over 20% of workers) were engaged in the industry (Mathur 1991). If those children between the ages of 15 and 18 are also included among the total workers engaged in the industry, the percentage share of children would add up to 40%. Child workers in the industry are often engaged in making holes in beads and women workers perform bindai work on precious stone. The demand for workers specialised in the manufacture of a particular product is influenced by its demand in the international market. The great influx of child labour into the industry is a relatively recent phenomenon for the international demand for gems has risen sharply. (For a detailed account of origin and development of gem polishing industry in Rajasthan, see Burra 1988).

2. The estimates on the trend, export and import of gem and jewellery are based on the statistics from Centre for Monitoring Indian Economy.

REFERENCES


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