A Study on

SOCIO-ECONOMIC AND WORKING CONDITIONS of workers in INDIAN GOLD INDUSTRY

National Institute of Labour Economics Research and Development (NILERD)
(An Autonomous Institute under NITI Aayog, Government of India)

August 2020

A STUDY ON

SOCIO-ECONOMIC AND WORKING CONDITIONS OF WORKERS IN INDIAN GOLD INDUSTRY

Submitted to

NITI AAYOG

Government of India

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Foreword

Indian gold industry plays an important role in the economic development of the country contributing to 1.3% of the national gross domestic product and employs approximately 6 million workers. A study by NITI Aayog (2018) on gems and jewellery industry estimated that the industry may generate a whopping 10 million employment opportunities by 2022. Gold has been a way of life for Indians, who have a culturally diverse heritage. Moreover, India imports a mammoth 800–900 tonnes of gold annually for consumption. Considering the contribution of the industry to the national economic development, many policies have been initiated to improve the domestic production capacity, exports, revenue generation, gold monetisation, investment, and employment generation. However, the social and economic problems of labourers in the industry have been inadequately addressed. Suitability of the working environment; provision of necessary facilities to workers at their living as well as working place; wages, social security, and other benefits and suitable training programmes to improve skills and knowledge are the critical issues requiring immediate attention to ensure high productivity of workers and to achieve sustainable growth of the industry. In this context, NITI Aayog has entrusted the National Institute of Labour Economics Research and Development (NILERD) tasks of examining the socio-economic and working conditions of the workers in the gold industry and examining the views of the industry with regards to growth prospects of the sector.

The study used data from both secondary and primary sources. Secondary data, which were accessed from National Sample Survey Organisation, Prowess, Annual Survey of Industries, and the Ministry of Commerce, were used to analyse the overall trend in jewellery industry. However, a detailed analysis focusing only on the gold industry was conducted using primary survey data. Primary information of both employees and employers from different segments were collected using a structured questionnaire by

means of personal interviews and group discussions. Several gold jewellery units in retail trade and manufacturing segments are operating informally. The present study used a purposive sampling method to choose units from various segments of the gold industry. In total, 552 gold units from seven states, namely Delhi, Karnataka, Kerala, Maharashtra, Rajasthan, Tamil Nadu and West Bengal, were covered.

The study shows that the living and working conditions of workers are challenging. Furthermore, lack of social safety net, medical facilities, and minimum wages despite long working hours aggravate their problems which result in continued marginalization of the industry. Therefore, improving the conditions of working places and the physical and mental health of workers are paramount to ensure high labour productivity for the overall development of the industry.

The survey was conducted in 2019, however, since the late 2019 and early 2020, the whole world has been hit by the Covid-19 pandemic leading to health and economic crisis all over the world. Though the impact of the corona virus on gold industry is not reflected in the Report, however, the situation is likely to be worse.

I wish to express my gratitude to NITI Aayog especially Dr. Rajiv Kumar, Vice Chairman and Shri Amitabh Kant, CEO for entrusting the study to NILERD. I duly acknowledge the owners and workers of the sampled industries for providing insights into the issues and extending required support to the NILERD team in completing the assigned task of presenting this study. This study is an outcome of hard work and collective effort of a dedicated team of researchers led by Dr. Pitam Singh, Director (Administration) and Dr. P.C. Parida, Director comprising faculty members Dr. Tapas Sarangi, Assistant Director and Ms. Sharmistha Sinha, Deputy Director besides other technical and editorial staff of the Institute. I wish to place on record my sincere appreciation to the entire team.

I am pleased to present this report for consideration by NITI Aayog. I hope that findings of this study would be useful for policy planners and other professionals associated with employment generation and skill development in India.

Dr. Yogesh Suri,
Director General, NITI Aayog
NILERD

Place : New Delhi
Dated : August 17th, 2020

Acknowledgement

The NILERD team expresses its gratitude to NITI Aayog for entrusting the study and Dr. Yogesh Suri, DG NILERD for his constant support and guidance. We thank Gems and Jewellery industry, All India Gems and Jewellery Trade Federation (GJF), Gem and Jewellery Export Promotion Council (GJEPC), Jaipur Jewellers Association Jaipur (JAJ) and SEEPZ Gems & Jewellery Manufacturers Association (SGJMA) for their support. We also thank all the 552 participant's jewellery manufacturing and retailing companies/establishment/units that have either provided access to their units for surveyor allowed their artisans and staff who have participated in the survey.

Lastly, this study would not have been possible to complete without the cooperation of thousands of respondents and officials from the gold industry. The study team is immensely grateful to all of them.

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LIST OF ABBREVIATIONS

List of Abbreviations

BIS	: Bureau of Indian Standards
CAD	: Current Account Deficit
CGAR	: Compound Annual Growth Rate
DIPP	: Department of Industrial Policy and Promotion
DTA	: Domestic Tariff Area
DTA	: Domestic Tariff Area
EPF	: Employees' Provident Fund
ETFs	: Exchange Traded Funds
EXIM	: Export-Import
FEE	: Foreign Exchange Earnings
FICCI	: Federation of Indian Chambers of Commerce and Industry
FTP	: Foreign Trade Policy
FY	: Financial year
GDP	: Gross Domestic Product
GDS	: Gold Deposit Scheme
GJEPC	: Gem and Jewellery Export Promotion Council
GJTCI	: Gem & Jewellery Trade Council of India
GML	: Gold Metal Loan
GMS	: Gold Monitoring Scheme
GPF	: General Provident Fund
GST	: Goods and Service Tax
IDI	: Indian Diamond Institute
IGC	: Indian Gold Coin
ITC	: Input Tax Credit
LOC	: Lines of Credit
MoU	: Memorandum of Understanding
MSME	: Micro, Small and Medium Enterprises
NIC	: National Industrial Classification
NILERD	: National Institute of Labour Economics Research and Development
NITI	: National Institution for Transforming India
RBI	: Reserve Bank of India
SEZs	: Special Economic Zones
SGB	: Sovereign Gold Bond
UAE	: United Arab Emirates
USD	: United States Dollar

Executive Summary

India is a major global player in the gold industry, being one of the world's largest importers and consumers of gold. The country imports 800–900 tonnes of gold annually for consumption. Being a populous and culturally diverse country, the demand for gold in India is embedded into its culture and society. According to a NITI Aayog study (2018), the gold industry contributes to 1.3% of the national gross domestic product, which is expected to double by 2022. Apart from its contribution to growth, the gems & jewellery industry as a whole employs approximately 6.10 million skilled and semi-skilled workers, which may reach up to 10 million by 2022. Given the substantial contribution of the industry to India's growth, many policies have been envisaged to improve the domestic production capacity, exports, revenue generation, gold monetisation, investment, and employment generation. However, in the process, limited attention has been paid towards the social and economic issues of labourers working in the industry. Improving labour productivity is equally important as other factors for improving the overall productivity, which requires a holistic approach to address the basic issues faced by labourers, particularly in the manufacturing and mining segments of the industry.

Indian gold industry is quite fragmented, unorganised and dominated by a large number of micro, small, and medium enterprises (90%–95% share). These units mostly operate as standalone retailers, small manufacturers, and family-run jewellers. Labourers engaged in these units often face many social and economic challenges. Therefore, understanding whether working environment of the industry is suitable for workers; whether they receive all necessary facilities at their living and working places; whether they receive reasonable wages, social security, and other benefits; whether they receive suitable training to improve their skills and knowledge; and whether the industry discriminates workers based on gender are imperative. It is also necessary from the industry perspective about the challenges faced in the units, growth prospects, awareness and way forward. An urgent attention of these critical issues is important to achieve a sustainable growth for the industry.

In this context, the present study was conducted with the following objectives: (i) to assess the socio-economic condition of workers at their living place, (ii) to assess the condition at workplace and availability of basic amenities, (iii) to assess the workers' health and social security benefits, (iv) to understand the growth prospects and challenges faced by the industry, and (v) to recommend policies for improving working conditions of workers in the gold industry.

This Survey was conducted in the year 2019. Meanwhile, since early 2020 the whole world has been affected by the COVID-19 pandemic leading to health crisis and lockdowns globally. Though the impact of corona virus on the gold industry is not reflected in this report, it is most likely that situation would have turned worse. As per the data from GJEPC, imports of gold have declined by 90% from US$ 210 million in Apr-Jun 2019 to US$ 20 million during Apr-Jun 2020. Exports of gold jewellery has declined by 80 per cent from US$ 1536.5 million in the quarter Apr-Jun 2019 to US$ 321.2 million in the same quarter in 2020. Gold prices have surged to an unprecedented high, which is likely to impact the demand for the yellow metal.

This report is based on Field survey- data in 2019 covering 552 gold units from seven states, namely Delhi, Karnataka, Kerala, Maharashtra, Rajasthan, Tamil Nadu and West Bengal were analysed. The states were selected based on the number of gold units operating therein. Furthermore, one unit – one worker method was followed to collate the information due to difficulties in interviewing many workers during working hours. For security reasons, investigators were not allowed by owners to conduct interviews of workers during working hours. To overcome these problems, the investigators conducted interviews during the lunch hour or after the working hours.

A comprehensive research was conducted covering the mining, manufacturing, and retailing segments of the industry to ascertain socio-economic conditions of the workers employed in these units, their working and living conditions, social security benefits and medical facilities and identified the challenges faced by the workers in the industry.

The following findings emerged from the study:

Socio-economic profile and living conditions

- The job structure in the industry is primarily male-centric with a 99:1 ratio of male and female workers, particularly in the manufacturing sector. A better representation of female workers was observed in the retail services sector with male and female ratio of 85:15. About 73.3% of the workers belonged to the young age bracket (25–44 years) and 18.3% belonged to the immediate next age bracket (45–54 years).

- Regarding their education level, approximately 50% of workers had studied up to class 12th (intermediate) or above and 9% were illiterate. In the retail sector, about 40 percent of the workers possessed education of graduation-level or above. In the manufacturing sector, a significant section (28.4%) of workers had only an intermediate-level qualification.

- The study found that there is a 25-40% shortage of skilled labour, depending on the segment. While this has benefitted the existing skilled workforce, their workload has increased significantly.

- The shortage is more acute for the highly skilled artisans, who have previously been trained by their forefathers, but are rapidly eroding community because of lack of promise of future for their children.

- Attracting entry level workers is a key challenge for the industry today. While the need for training is evident in all areas of manufacturing and processing, the emphasis is shifting towards machine-trained workers. This would require a certain minimum level of reading and writing skills as well as machine maintenance and quality orientation.

- The workers hail mostly from closed groups from low-income families, trained by either an elder in the family or by a co-worker. It was observed that in certain cases, like for a goldsmith, it is being replaced by line worker and there is a little scope for learning all aspects of jewellery manufacturing.

- There are only a handful of recognised training institutes catering to providing training in the industry today. Their reach is limited to main cities of the country, whereas the workforce is predominantly rural. Hence, it is imperative not only that more training institutions are set up, but also that they are brought closer to the potential supply areas with certification. These will increase awareness and attract the youth to the sector setting a platform for career progression opportunities.

- Workers in the gold sector are either on payroll or contract basis. Survey results show that the maximum percentage of payroll workers (approximately 35%) possess a qualification of diploma/graduation or above, whereas most of the contractual workers (approximately 48%) possess qualification up to 8^{th} class.

- The average monthly income of workers in the industry is Rs.15,952. At the occupational level, manager receives the highest monthly income (Rs.30,119) followed by artisans (Rs.17,961), designers (Rs.17,674), goldsmiths (Rs.13,229), and others (Rs.12,012). However, about 47% of the workers in the industry have expressed dissatisfaction regarding their monthly salary, suggesting that it is inadequate for their respective work.

- Wages in retail sector are higher than those in the manufacturing. However, the average wage of most workers, except those at the managerial level, is less than the minimum wage level. Wages are not decided on a fixed-rate basis or paid in a timely manner by manufacturers.

Improving the quality of life of industrial workers is the topmost priority of the Government. Therefore, ensuring the availability of basic facilities like water, sanitation, and hygiene at workplace as well as at living place holds utmost importance.

- Findings of the study show that the maximum percentage of workers' households in Delhi and Karnataka (more than 68%) use bottled water for drinking purpose. In Maharashtra, maximum number of workers' households use piped water, whereas for Kerala, workers take drinking water mostly from wells, in Tamil Nadu, it is public tap / standpipe.

- Regarding accessibility to bathroom facility, more than 93% of workers' household in Kerala had access to bathroom for exclusive use, whereas rest of the workers' household had a common bathroom in building premises. In contrast, approximately 44% of workers' household in West Bengal had no access to bathroom facilities.

- Regarding the type of bathroom used by the workers' household, more than 62% households in Kerala and 60% in Maharashtra have a bathroom attached to their dwelling unit. Approximately 59% of workers in Delhi stated that a bathroom is not attached to their dwelling unit but located within the household premises.

- Access to latrine by the workers' households also varied across the sample states. Kerala was shown to be the best in terms of access to latrine facility because 93.3% workers reported to have latrine facility for exclusive use of their household. In Tamil Nadu, 32.8% of workers' households reported to have no latrine facility.

- Regarding the drainage system facility, 54.9% of workers' households in Maharashtra have an underground drainage system and 57.8% of households in Delhi have a covered pukka type of drainage, whereas 50.9% of the households in West Bengal had no drainage system facility.

- Findings on the type of kitchen used by workers' households at overall sampled states level suggest that approximately 60.3% of the households use kitchen with water tap, whereas the maximum percentage of households (45.6%) in West Bengal do not have water tap in their kitchens. Maximum percentages of workers from Maharashtra (49.9%) and West Bengal (44.2%) reported to have no separate kitchen in their dwelling unit.

- Almost every household (100%) in Delhi and above 95% of the households in Karnataka and Tamil Nadu use liquid petroleum gas for cooking purpose. In West Bengal, however, 43.8% use LPG and 48.6% of workers' households use firewood, chips, and crop residue for cooking.

Conditions at Workplace

- Several workers expressed dissatisfaction regarding their wages for difficult work and long working hours particularly in the manufacturing segment. The average working

hours of a worker in the industry was 9.30 hours per day, which is higher than the stipulated 8 hours. Average working hours in the manufacturing and services sectors are 9.5 and 9.2 hours, respectively.

- Continuous work without a break was very strenuous for the workers. Majority of them expressed their concern regarding mental and physical stress due to lack of a changeover system of workers from one shift to another. As very few labourers work in most of the household manufacturing units, they are bound to work continuously without a break.
- A major issue that emerged from the study is that about 42% of the units do not have fire extinguisher facilities. Along with that, working space in the units is a serious challenge among the workers. Approximately 23% of workers reported that the working space provided to them is insufficient. With lack of fire extinguisher and small working space, it can be threatening in case of any fire mishap. It was also found that 56% of the units do not have any first aid box.
- Regarding other facilities available at workplace, it is observed that more than 90% of the sampled units lack separate shelter and washing facilities for women
- Provision of uniform for workers and separate toilet facility for women were lacking in 89% and 86.9% of the sampled units, respectively
- Essential facility like drinking water was available in almost all sampled units except a few (1.5%).

- Basic facilities like toilet was lacking in some of the units. Approximately 27% and 23% of workers reported lack of toilet facility and washing facility, respectively at their workplace.
- Overall, the study findings clearly highlight significant need to improve working conditions of workers at their workplaces.

Social security and medical facility

- Regarding social security, which is an integral part of Labour Welfare and State Insurance Act, only 29% of the sampled units provide social security benefits in terms of Employees Provident Fund, General Provident Fund, group insurance, and health insurance to their workers. Rest 71% of the units do not provide any social security. For units in 'both manufacturing and retail trade'93% of the units do not provide any social security benefit.
- Situations were worse for contractual workers than payroll workers. Even among payroll workers, it was observed that only about 18% of the workers had life insurance and health insurance. Accident insurance was availed by a mere 15% of the workers. Workers enrolled for provident fund/National Pension System were only 27%.
- In case of contractual workers less than 1% of the workers had life insurance. 2.6% had health insurance, 8% had accident insurance and 10% were covered under provident fund / NPS. Thus, about 78% of the workers are left out of the purview of these securities.
- Furthermore, more than 88% of the units do not provide cover under Employees' State Insurance Scheme (ESIS) to workers.
- More than 50% of the workers reported lack of medical facilities. None of the units (barring 1%) had their own dispensary and most of the units depend on the private doctor-on-call arrangement for emergency. Maternity leave, an integral part of the labour law, was not available in a whopping 90% of units. Likewise, there were no crèche facilities in the units.

Growth prospects of the industry and challenges

- Although the gold industry is relatively less labour intensive than textile, leather, food processing, and other industries, but it absorbs a large chunk of labour force in services segments. Therefore, improving business is paramount for creating employment opportunities. The survey results show that more than 74% of units viewed that business in the sector has slowed down during the last couple of years.

- Many units have reported that sluggish external demand; liquidity crunch, and tepid credit flow from the banking sector are the contributing factors impeding business in the gold industry.

- On challenges faced by the industry to expand the businesses, majority of the units reported that cumbersome trade procedures, complying with Goods and Services tax, multiple regulations, lack of marketing facilities, exchange rate volatility, and lack of research and development are key factors impeding the growth prospects of the industry.

POLICY SUGGESTIONS

Overall, it has been observed that the living and working conditions of workers in the gold industry result in continued marginalisation of the working class in the industry. Both home and workplace conditions are challenging for workers. Despite long working hours, many of them lack social safety net and medical facilities and are deprived of minimum wages, which altogether sum up problems faced by workers in the industry. Therefore, improving the conditions of working places and maintaining physical and mental health of workers are paramount to ensure high labour productivity and overall development of the industry. In this regard, the study recommends the following policy suggestions:

- The gold industry in India is quite fragmented and dispersed. Unorganised units dominate economic activities of the manufacturing segment and generally do not follow the industrial and labour regulations. Steps maybe initiated to identify these units and integrate them with the mainstream system.

- Efforts to establish gold clusters in different parts of the country, like the manufacturing clusters of electronics and information technology goods should be made. Establishment of an organised market will help the Government to easily monitor the working conditions of workers in the gold industry and curb the exploitation of workers.

- There are only a handful of recognised training institutes catering to providing training in the industry today. Their reach is limited to main cities of the country, whereas the workforce is predominantly rural. Therefore, it is imperative not only that more training institutions are set up, but also that they are brought closer to the potential supply areas. The traditional mode of classroom training may have to be supplemented by mobile centres or kiosks that provide on job training at the village or district level.

- The industry must adhere to the Minimum Wages Act enforced by the Central and State Governments from time to time.

- Violation of safety rules by many industrial units results in several accidents, causing loss of thousands of lives every year. Gold units across the states are like other manufacturing units. For example, the workplace of gold units in Chandni Chowk, Delhi, is as dangerous as mining units. Hence, the concerned authorities may formulate a plan to shift these units to a safer place. Availability of fire extinguishers and emergency safety nets need to be ensured in every unit.

- Issuing of safety kits to workers with daily-use equipment such as goggles, gas masks, gloves, lab coats, etc. should be made mandatory by regulatory agencies such as directorate of inspector of factories and office of labour commissioner. Incorporating safety measures on the shop floor, imparting knowledge and training in safe workplace practices will reduce negative impact on health and help in retaining current workforce as well as attracting new youth.

- Most of the units in the industry recruit people through contact and relatives instead of following a proper recruitment process. This practice allows the owner to gain authoritarian bargaining power to negotiate wages and social security benefits. There is a need towards more formal structures in the recruitment processes in collaboration with the training institutes.

- The study revealed that only limited units in the manufacturing segments of gold industry have availed the services of ESIS. Hence, the study advocates of extending ESIS to all workers in the unorganised sector in a phased manner and effective implementation of the said policy. In this regard, the steps taken by the Ministry of Labour by bringing reforms in labour laws in the form of social security Code is quite encouraging. The Central government may continue to formulate and notify from time to time suitable welfare schemes (i.e., life and disability cover, health and maternity benefits, old age protection, education, housing etc.), while the State governments may unveil schemes related to provident fund, employment injury benefit, housing, educational scheme for children, skill upgradation etc. Extending social security to unorganised sector would require large scale capital and infrastructure. Therefore, an alternative model of social insurance to finance pension, unemployment and sickness benefits may be considered in which all stakeholders such as workers, employers and the Governments would jointly contribute to the fund and make it viable and sustainable for the long-term.

Even though the survey was conducted during 2019, the current COVID crisis has accentuated the need for augmenting social security benefits to the workers including in this sector. Government of India and State Governments have put in place a number of schemes for social security of workers. In the wake of COVID crisis, many more schemes have been announced including Pradhan Mantri Garib Kalyan Yojana and Atmanirbhar Bharat package. Most of the

schemes benefit the poor section of the society including unorganized workers, the benefit of which also accrues to the workers in the gold sector. However, since many of the workers in this sector are migrant workers, it is possible that they are not able to get access to Public Distribution System. This leads to further vulnerability of the workers in the gold sector. A lot of labourers are outside the formal labour force to begin with and therefore, are not being extended the benefits under the EPF Act. Therefore, extension of the benefits already in place for the workers is an essential prerequisite.

There is a need for a medium to long term solution for the workers in the gold sector since their contribution to employment generation, GDP and exports is significant. Many of the workers in this sector are migrants, and many of the schemes do not recognize migrant labourers as beneficiaries. As observed in the study that there is lack of awareness among the workers about the various government schemes. All these would require concerted efforts by stakeholders including Central and State Governments, industry associations, training institutes, academia, civil society and above all the units themselves.

Introduction

'Transform India's Gold Market by creating additional Jobs, increasing Value Addition of Exports and promoting Social and Financial Inclusion that shall make India the Global Destination for Gold'—NITI Aayog (2018)

1.1 Background of the Study

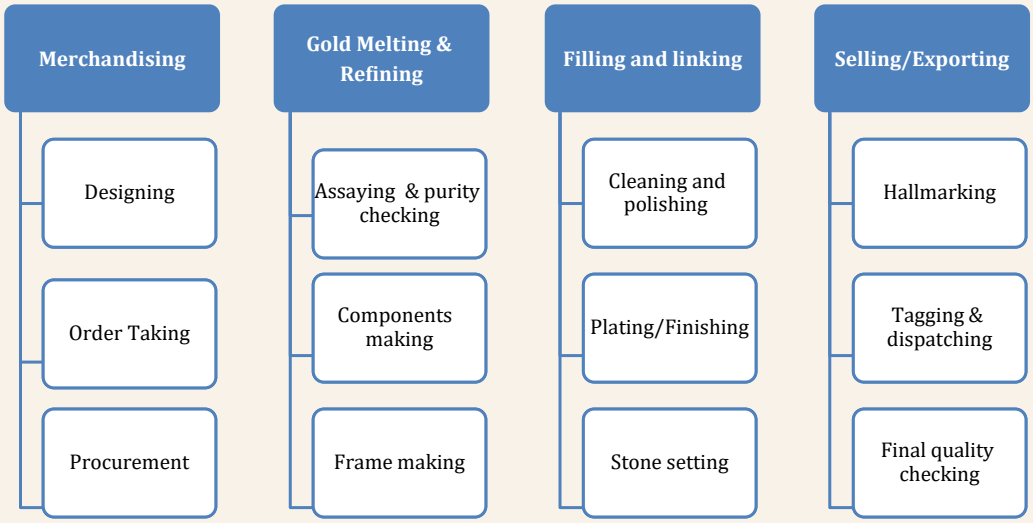
Indians being culturally diverse consider gold an integral part of their way of life. This truly reflects from the fact that, along with China, the import and consumption of gold in India is highest in the world. Approximately 20%-25% of the globally produced gold is consumed in India. A NITI Aayog study (2018) reported that the current size of gems and jewellery industry (including gold) in India is approximately Rs.6, 50,000 crores. The sector employs approximately 6.10 million skilled and semi-skilled workers and contributes to 6%–7% of the Gross Domestic Product (GDP) of the country. The employment opportunities in this sector as expected to increase, employing more than 9.30 million persons, by the year 2022. The industry is expected to grow fast due to rising per capita income and domestic demand. Increasing middle class population, which is expected to rise from the current 200–250 million to more than 500 million by 2025, is also a contributing factor to the fast growth of the industry. Additionally, the sector is an important source of foreign exchange reserves.

Despite being a key driver of economic growth, the gems and jewellery sector faces challenges from various fronts. Furthermore, the fragmented market structure makes the monitoring and assessment of the functioning of the sector difficult. It comprises 90%–95% micro, small, and medium enterprises. The industry is dominated by small, standalone retailers and often family jewellers. Although the global gold mining industry employs more than 4 million people and indirectly and contributes to 75% of gold supply annually, India's share in the global gold production is minuscule (i.e., less than 0.05%). Indian gold refinery sector consists of approximately 32 refineries with a combined capacity of refining approximately 1300–1400 tons of gold; however, the average utilisation capacity of these refinery sectors is only 20%–30% (NITI Aayog, 2018). The manufacturing and trade sector of the jewellery industry is primarily composed of the karigars, manufacturers, wholesalers, commission agents, and

retailers. Karigars usually work independently from their homes or in small 'home grown units'. Manufacturing units in India generally hire karigars on regular payroll or contractual basis. Most of the manufacturing units are unorganised due to low capital requirements. Wholesalers and retailers play an equally important role in value chain process as other players in the gold market. While wholesalers deal with Business to Business (B2B) model, retailers focus on Business to Consumer (B2C) model.

Most of the gold enterprises are in unorganised sector. A large number of jewellers procure order from manufacturers as retailers and hire goldsmiths on contract for job work who work from their home or in clusters. The jeweller provides the gold and other raw materials such as gemstones to the job worker who turns them into jewellery as per the designs given. The jeweller may hire a few jewellery designers who may work with computer aided designing (CAD) software. Often, the job worker himself creates designs by hand. Broadly, Indian gold industry consists of five segments, namely gold mining, gold refinery, jewellery manufacturing, jewellery wholesaling/retailing, and exports and imports (IMaCS, 2014). The processes involved in handmade and gems-set jewellery manufacturing is depicted below.

Key processes in handmade and gems-set jewellery manufacturing



Jewellery retailing is mainly under local single-shop jewellers who had dedicated customers with their specific preferences and loyalties. However, there are also different types of retail formats such as single-store, chain of stores, shop-in-shop, duty free, souks or theme malls, etc. Many large franchised stores operate with dedicated contractors who provide variety according to market demand and their speciality. For example, Tanishq and Reliance stores may buy from manufacturers across the country to provide variety across their stores as per customer's profile. They also help develop markets for new products through large scale advertising and jewellery fares.

1.2 Employment in Gems and Jewellery Industry

The gold and gold jewellery industries create value addition and employment at different stages of production and sales. It not only directly affects job creation at each stage but also strongly indirectly affects employment at various stages, such as mining, refinery, and manufacturing. The data from Gem and Jewellery Skill Council of India (GJSCI) suggest that direct jobs generated in jewellery (including gold) industry will be about 9.30 million by 2022-23, (IMaCS Analysis, 2014). The highest demand growth is expected to come from the cast and machined jewellery manufacturing segment and the lowest from the hand-made segment. All segments except the handmade are expected to increase productivity. This means that the fall in employment demand because of higher productivity is likely to be compensated by the expected 18-20 per cent average market growth. Jewellery retailing segment is expected to continue to contribute significantly to employment growth and be that largest employment segment. The gemstone processing segment is likely to turn to greater mechanisation in the coming years, thereby increasing productivity and hence lower employment creation, although in the immediate future the employment demand remains high. The diamond processing is already mechanised and hence employment generation will come from market growth.

Although, gold and jewellery sector employ approximately 6.10 million workers, however, there is a growing shortage of skilled workers in almost all segments for several reasons. Most of workers are hired through references from existing employees, mainly, because of assurance reliability required for handling high-value materials and guarantee of low labour unrest. The workers hail from closed groups from low-income families, trained by either an elder in the family or by a co-worker. In present scenario, goldsmith is being replaced by line worker and there is a little scope for learning all aspects of jewellery manufacturing. Weaker eyesight is usually a deterrent for jewellery workers. Many are forced to retire after reaching their 40s because of weak eyesight or back related ailments from years of working in sitting positions, (IMaCS, 2014). While employers in the organised sector offer benefits such as provident fund, medical insurance and funeral allowance, the large unorganised sector has traditionally refrained from providing any such benefits.

There is a 25-40% shortage of skilled labour, depending on the segment. While this has benefitted the existing skilled workforce, their workload has increased significantly. The shortage of skilled labour has not only prompted employers to look at machine-made jewellery option, which requires capital investment, but also to review their employee policies on better work conditions, re-training, provision of employment benefits, and salary increments. Employers who operate in the special economic zones are able to attract employees away from the others because of the statutory requirement to provide them with benefits and better work conditions

The shortage is more acute for the highly skilled artisans, who have previously been trained by their forefathers, but are rapidly eroding community because of lack of promise of future for their children. The retail and design-trained workforce finds employment more easily in the industry, although their share of employment in a company is much lower than the bench-workers. Also, a majority of designers tend to be self-employed rather than seeking employment elsewhere. Attracting entry level workers is a key challenge for the industry today. In the coming decade, the industry would have to improve work conditions, move to the interiors of the country to set up training centres there and create pools of trained workers. While the need for training is evident in all areas of manufacturing and processing, the emphasis is shifting towards machine-trained workers. This would require a certain minimum level of reading and writing skills as well as machine maintenance and quality orientation.

In the handmade jewellery segment, skilled artisans are reluctant to adopt new methods of manufacturing or even designing jewellery. Process orientation, high productivity and low absenteeism are some of the commercial aspects of training required. Master craftsmen or goldsmiths have traditionally been reluctant to share their skills beyond their closed communities. Gradually, in the new market order, it is important to create a mechanism to tap their expertise and share it with the wider workforce so that the crafting activities can be enhanced. Otherwise, most of them are likely to become mere labour contractors for the big market players.

There are only a handful of recognised training institutes catering to providing training in the industry today. Their reach is limited to main cities of the country, whereas the workforce is predominantly rural. Hence, it is imperative not only that more training institutions are set up, but also that they are brought closer to the potential supply areas. The traditional mode of classroom training may have to be supplemented by mobile centres or kiosks that provide on job training at the village or district level. Also, given the negative bias prevailing towards seeking employment in the industry it may have to be overcome by demonstrating the value of certification in terms of income growth, career stability and progression. The few existing machine-trained or new-skill trained workers, today, are benefitting from short supply of trained workforce. They may be useful in training the trainers as well as acting as ambassadors for attracting more workers into the sector, (IMaCS, 2014).

Echoing in the similar line, NITI Aayog's study (2018)reported that the gems and jewellery industry in the country is expected to create around 9.3 million skilled and semi-skilled jobs by 2022 and sector specific skill development is essential in transforming the industry. It was felt that most of industry skills and training have been on the job and little is available in terms of formal training and most of the learning is through mentoring. Thus, the study has advocated of strengthening skill development in four key areas such as mining/refinery, manufacturing, standardisation (Assaying/Hallmarking) and sales. The study also stated that there is a need

to upgrade skills that can develop products to cater to the foreign customer based on their jewellery preferences. In addition, constant design innovation and keeping abreast of trends should be inculcated in the core curriculum at schools.

The substantial literature available on gems and jewellery industry have covered issues related output, production, consumption and exports segments, and less has been spoken on employment, quality of jobs, and working conditions of workers specific to the gold industry in India. Only a few studies in the past have discussed the socio-economic conditions of workers in gold and jewellery industry, but studies exclusive to the gold industry are lacking.

Sumeetha (2019) analysed the labour process in the gold jewellery making industry in Kerala and examined the skill requirements and the position of local workers, women workers, and migrant workers in the industry. Gold jewellery-making industry in Kerala was found to be organised based on caste since the 1960s dominated by the Viswakarma caste. Work was carried out in accordance with local orders by a single craftsman assisted by an apprentice. The burgeoning market economy and enforcement of deregulation had profound effects on the production relations, hierarchy, and organisation in the industry. Gold jewellery-making industries were found to operate in small workshops, access to which is often difficult. The industry demands services of migrant workers for stone setting, designing, carat testing, soldering, polishing, cutting, etc. Some of the migrants are appointed as managers of small units, while others are appointed as helpers to perform the work refused by local workers.

A study by FICCI (2014) suggests that a welfare scheme for artisans or karigars involved in jewellery-making in India would make them a part of the official market of the country, which will increase standardisation and transparency, exports, and contributions to the exchequer. Gunaseelan and Raja (2015) envisaged the problems of the small jewellery merchants in the Cuddalore district, which included issues such as raw material purchase, cost of production and competition, changing fashion and traditional way of grafting, lack of training facilities for labourers, existence of castes and unsatisfactory working conditions, and pricing. The study shows that working conditions are largely unsatisfactory in gold jewellery industry, and 50% of the respondents expressed their dissatisfaction. Furthermore, the study suggests that the labour-oriented gold industry needs appropriate training facilities, which is possible through workshops conducted for fresher and new entrepreneurs. Moreover, the study shows that unsatisfactory working conditions cannot be rectified by small jewellery merchants.

India is continuously leading in the gems and jewellery sector. However, working conditions for labourers are harsh. Traders, depending on their requirements, assign work to labourer. Labourers are supposed to work for more than 12 hours a day if the work is urgent, whereas labourers are left helpless in case there is no work. These working conditions discourage and demoralise labourers. Moreover, in most cases wages are not decided on a fixed-rate basis

or paid in a timely manner by manufacturers. The industry has no organisational set up, and therefore, advertisements for vacancies are not published in newspapers or magazines.

Discrimination by traders is another problem. In many cases, traders do not provide clean water, proper shed, light, and other facilities to labourers. Artisans work in an unhealthy environment without sufficient light. In most of the gems and jewellery manufacturing units, workers are forced to work with artificial light in remote, dark, and dingy rooms. Persons possessing artistic approach and aptitude do not prefer working in any of the jewellery processing units because of the fear of facing the problem of weak eyesight in future.

In the present study, the primary survey-based information was analysed on key parameters to examine the working conditions of gold industry workers, social benefits availed by them, challenges faced by the industry, and the growth prospects of industry.

1.3 Key Parameters Assessed

- Type of workers, occupational choices, education level, gender parity in wages and income, working hours, etc.
- Condition of the workplace and availability of amenities, such- as drinking water, washing and toilet facility, first aid box, fire extinguisher, uniform to work, and canteen.
- Availability of medical facility to workers, type of medical facility, maternity benefits, crèche facility, etc.
- Social security benefits, including provident fund, group insurance, health insurance, and accident benefits, and on-the-job skill training, if any, provided by the employers.
- Grievance redressal mechanisms, suggestions for improving working conditions, and expectation from the owner and the government.
- Challenges faced by the industry in operation, regulations, taxation and external fronts, and technological upgradation.
- Policy suggestions to and expectation from the government for the overall development of the gold industry.

Gems and Jewellery Sector in India

2.1 Introduction

The Indian gems and jewellery sector can be broadly divided in two segments: the jewellery and gemstones. There is the traditional handmade jewellery and machine-made jewellery; these can be either plain or set in diamonds or coloured gemstones or enamelled and plated. The handmade jewellery has been the best-seller since the times of kings and kingdoms. Gold smithy artisans or "Karigars" used mainly hand tools that they themselves made to create designs and make the entire jewellery right from melting to frame making to gems-setting and polishing (IMaCS, 2014).

Domestic precious metal jewellery industry

Indian jewellery is as diverse as its regional cultures. Kolkata is a major handmade jewellery manufacturing centre, mainly, of the Filigree fame. Mumbai is a key centre for cast and diamonds-set jewellery as well as Bombay Fancy. Thrissur is a hub for plain gold Kerala-style jewellery which is traditionally associated with lightweight. Coimbatore is home to the largest electroforming jewellery manufacturer. Hyderabad is known for its gems-set jewellery. Bikaner, Jaipur, and Amritsar are known for Kundan-Jadau jewellery with Minakari (Enamel), while Delhi-NCR is a hub for silver jewellery. Surat is an obvious centre for diamond jewellery, given that 11 out of world's 12 diamonds are processed in Surat and surrounding areas. Ahmedabad, Rajkot and Junagadh are known for their unique jewellery styles. Karaikudi near Madurai is known for extra-heavy jewellery which is sold for the purpose of investment or wearing on very special occasions. Karwar is another traditional jewellery manufacturing centre. Hosur and Bengaluru have also emerged as precious-metal jewellery centres in recent years, mainly,

for handmade. Temple jewellery is a traditional style of South India, particularly, Tamil Nadu and Karnataka. In addition, cottage-goldsmiths can be found all over India including the North Eastern States.

Key Manufacturing Centres of Gems &Jewellery in India

Jaipur is also among the largest coloured-gemstones processing centres in the world. Besides, villages surrounding Jaipur have a thriving cottage industry for gemstone processing. Bikaner and surrounding areas polish flat diamonds used in Kundan-Jadau jewellery. Surat is the main hub for diamond processing, followed by Mumbai. Other than Surat, there are several cities in Gujarat that have diamond processing centres, both, cottage, and micro-small medium enterprise (MSME) units. Tiruchirappalli emerged as a major centre for polishing synthetic gemstones, particularly, Cubic Zirconia or CZ diamonds, for which India was among the largest suppliers, globally. While Trichy continues to be the country's CZ hub, competition from other countries has hit this industry adversely, (IMaCS). In handmade jewellery manufacturing segment, there are only a handful of large scale manufacturers. Many are job workers or contract manufacturers for aggregators who themselves may have a small group of goldsmiths employed directly.

Karigars/Artisans/Workers

Jewellery making has been a traditional vocation of certain families who belonged to clans recognised by their names as artisans, goldsmiths, or jewellers. Until recently, it was a 100 per cent unorganised-sector profession with family or community members working together in the cottage industry. Although, there is small organised sector in gold industry but it is much more diverse in terms of employees. Because of being a craft belonging to certain communities, artisans from specific regions are preferred for employment, particularly in the hand-made job roles. Most artisans in the jewellery and gemstone industry have poor education and economic background. Since they start working at home from an early age, it makes them vulnerable to exploitation because of lack of education and formal training. The industry is highly cyclical, which means that job losses are not uncommon. Good eyesight is an important asset for artisans who work in sitting position for long hours, working on fine components and stones. By the time they reach middle-age, many have weak eyesight and are unable to continue to work. If an interim income is not available, the artisan is forced to seek jobs in another industry leading to complete loss of the craft to the industry. The handmade gold and gems-set manufacturing industry represents the traditional segment of this industry whereby goldsmiths design their jewels and create them using mainly hand tools and basic machines. Depending on the design, once the jewellery frame is ready it may be embellished with gemstones including diamonds, or enamel paint (minakari) or plating. Melting, alloying, and refining of gold to achieve the required purity (karat) or hue is an essential part of jewellery manufacturing process. The entire process of jewellery making has been shown below.

Macro-Level Analysis

As India changes, so does its gold industry. Approximately 90% of India's gold retailers were 'unorganised' in the year 2000. The industry was dominated by small, standalone retailers, often family jewellers, with limited marketing and advertising capacity. Even today, unorganised retailers are dominating; however, organised retailers have occupied a greater share of the market. In 2015, national chains, including Tanishq and Malabar Gold and Diamonds, occupied approximately 7% of the market, while regional chains occupied approximately 23%. These organised retailers have raised their standards within the industry by introducing sophisticated advertising and sales campaigns, effective inventory management systems, and domestic and international brands. This strategy will help them to gain momentum and market share. By 2020, the share of organised retailers in the market is estimated to go up by 35%–40%[1].

1 https://economictimes.indiatimes.com/industry/cons-products/fashion-/-cosmetics-/-jewellery/organised-jewellers-will-enjoy-35-40-of-domestic-gold-market-by-2020/articleshow/56753989.cms?from=mdr

India is one of the major exporters of gems and jewellery commodities in the world. The United Nations Comtrade data for the year 2018 suggests that India (with gems and jewellery exports of USD 40 billion) occupies approximately 6.2% share in the global gems and jewellery exports (USD 652 billion) and is the sixth leading exporter in the world[2]. According to the International Trade Centre, India has a huge potential of increasing exports of gems and jewellery to approximately USD 75 billion from the present level of USD 40 billion. Therefore, exploring new ways to realise untapped export potential and expand businesses across the world seems pertinent for Indian traders. Making its presence felt in the global market by setting up offices in the overseas market can be a positive way to increase exports/supplies of varied gems and jewellery products. This would enable Indian traders to establish not only a direct connection with the Indian diaspora but also connect with the local people to establish their brand and presence in different foreign markets.

Gems and jewellery market in the country is also expected to expand by opening exclusive showrooms, ensuring the availability of jewellery through online retail space, and tie-ups of jewellery providers with online vendors to facilitate easy sale and supply of gems and jewellery to end customers. Increasing urbanisation and development, changing consumer lifestyle, and growing launches of innovative and premium products are some of the other factors expected to positively impact the gems and jewellery market during the forecast period.

Based on the type of gems and jewellery, the Indian market has been categorised as gold, diamond in gold, gemstone, diamond, silver, and others. Of these, gold jewellery accounted for the highest revenue share in India's gems and jewellery market in the year 2018. Moreover, this category is anticipated to continue occupying a significant market share during the forecast period because all leading market players are offering jewellery keeping in mind the altering consumer preferences, latest fashion trends, and growing interest of youth in exclusive jewellery designs.

Demand for gems and jewellery in India is predominantly concentrated in the southern region. Southern Indian market is likely to register a growth over the course of next 5 years, primarily owing to the presence of many market players and aggressive marketing strategies adopted by the companies. Moreover, increasing brand consciousness along with increasing middle-class population in the region is expected to aid the gems and jewellery market in the region.

Major players operating in India's gems and jewellery market are expanding their product portfolio and customising jewellery as per consumer demand. Malabar Gold Private Limited, Titan Company Limited, Kalyan Jewellers India Private Limited, PC Jewellers Limited, and Gitanjali Gems Limited are among the few leading market players.

2 See https://comtrade.un.org/

India's gems and jewellery sector is one of the largest sectors in the world, contributing to 29% of the global consumption. The market size of the sector is approximately Rs.5,24,175 crores (USD 75 billion) as of 2018 and is estimated to reach Rs.6,98,900 crore (USD 100 billion) by 2025. The sector is home to more than 3,00,000 gems and jewellery players, contributing to approximately 7% of India's GDP and employing more than 4.64 million workers.

The Indian gems and jewellery sector contribute to approximately 16% of the total merchandise exports of the country. The overall net exports of gems and jewellery stood at USD 30.96 billion in the year 2018–19, registering a compound annual growth rate (CAGR) of 4.99% from 2005-06, whereas the overall imports of gems and jewellery in 2018-19 was approximately 3% [in terms of value Rs.2,29,239.2 crore (USD 32.8 billion)] and it increased at a CAGR of 6.07% [from Rs.81,282.07 crore (USD 11.63 billion) in 2005-06 to Rs.2,29,239.2 crore (USD 32.8 billion) in 2018-19].

India is the largest centre for cut and polished diamonds in the world and exports 75% of the world's polished diamonds. Today, 14 out of 15 diamonds sold in the world are either polished or cut in India. India exported USD 39.67 billion and USD 13.41 billion worth of cut and polished diamonds during 2018–19 and in the FY 2020P, respectively. It contributes to 76.96% of the total gems and jewellery exports.

India is the largest consumer of gold in the world. The increasing middle-class population and their increasing income are the key drivers for the demand of gold and other jewellery in India. The demand for gold jewellery in India reached 372 tonnes in 2019. The exports and imports of gold jewellery in India stood at USD 8.52 billion and USD 175.93 million, respectively, in FY 2020 (Prov.). The demand for gold in India was 760.4 tonnes in 2018 and 372 tonnes in the first half of 2019. Moreover, the Government of India has permitted 100% foreign direct investment (FDI) in the sector under the automatic route. The government's decision regarding FDI in retail is expected to lift the household jewellery industry worth Rs.2,50,000 crores (USD 35.77 billion). As of January 2018, the Reserve Bank of India (RBI) has increased the scope of the Gold Monetisation Scheme (GMS) by allowing charitable institutions and government entities to deposit gold, which is expected to boost deposits over the coming months.

2.2 Role of Gems and Jewellery Sector in Indian Economy

Gems and jewellery sector play a significant role in the Indian economy, contributing to approximately 7% of the country's GDP and 16% of the total merchandise exports. Moreover, it employs more than 6 million workers and is expected to employ 9.3 million workers by the year 2022, (NITI Aayog, 2018). Apart from being one of the fastest growing sectors, it is a major export-oriented and labour-intensive sector. Based on its potential for growth and value addition, the Government of India has declared this sector as a focus area for promoting

exports. The government has recently undertaken various measures to promote investments and to upgrade technology and skills for promoting 'Brand India' in the international market.

India is deemed a hub of global jewellery market because of low costs and easy availability of high-skilled labours. India is the world's largest cutting and polishing centre for diamonds and is well supported by government policies. Moreover, India exports 75% of the world's polished diamonds. As per Gem and Jewellery Export Promotion Council (GJEPC), India's gems and jewellery sector has been contributing largely to the country's foreign exchange earnings (FEEs). The Government of India has viewed the sector as a thrust area for promoting export. The Indian government presently allows 100% FDI in the sector through the automatic route.

Investments/Developments

Gems and jewellery sectors are witnessing changes in consumer preferences due to the influence of Western lifestyle. Consumers are demanding new designs and varieties in jewellery, and branded jewellers are fulfilling the changing demands better than local unorganised players. Moreover, the increase in per capita income has led to an increase in sales of jewellery because jewellery has always been considered a status symbol in India.

According to the Department for Promotion of Industry and Internal Trade, the cumulative FDI inflow in diamond and gold ornaments during the period April 2000 to June 2019 was USD 1.16 billion.

Some of the key investments in this industry are as follows:

- Deals worth Rs.8000 crore (USD 1.19 billion) were made at the Indian International Jewellery Show held in August 2018.
- Companies such as PC Jewellers, PNG Jewellers, and Popley and Sons are planning to introduce a virtual-reality (VR) experience for their customers. A VR headset will enable customers to view the jewellery from different angles and zoom in to view intricate designs, thus aiding them to select appropriate jewellery.

Government Initiatives

- As per Union Budget 2019–20, the GST rate has been reduced from 18% to 5% for services by way of job work in relation to gems and jewellery, leather goods, textiles, etc.
- The BIS has revised the gold hallmarking standard in India with effect from January 2018. The gold jewellery hallmark will now carry a BIS mark, purity in carat, and fitness as well as the unit's identification and the jeweller's identification mark. The move is aimed to ensure quality standards of gold jewelleries.

- The GJEPC signed a memorandum of understanding (MoU) with Maharashtra Industrial Development Corporation to build India's largest jewellery park at Ghansoli in Navi Mumbai on a 25-acre land with more than 5000 jewellery units of various sizes ranging from 500–10,000 square feet and a total investment of Rs.13,500 crore (USD 2.09 billion).
- GMS has enabled individuals, trusts, and mutual funds to deposit gold with banks and earn interest on the same in return.

Importance of Gems and Jewellery Sector in India

Jewellery has been an essential part of the Indian culture and civilisation since ancient days. Gems and jewelleries play a significant role in the Indian customs and traditions. It was in fashion since the time of ancient civilisations of Harappa and Mohenjo-Daro. The word 'jewel' is a French word coined in the 13th century, which further transformed to the word 'jewellery' (Kumar, 2013)[3]. Jewellery has since long been used in India for investment as well as trading purposes. Human beings belonging to diverse culture and geographical and social strata have realised the inherent value of gems and jewellery over the ages (Kumar, 2012)[4]. Earlier, jewelleries were made using natural materials, such as bone, animal teeth, shell, wood, and carved stone, which has presently been replaced by precious materials such as gold, silver, diamond, platinum, and others (Jewellery history). India's gems and jewellery market with high-skilled labour, knowledgeable workforce, and low-cost production coupled with a strong government support is globally competitive. Accounting for 14.98% of the country's export valued at USD 2,62,290.13 million, gems and jewellery export sector became the leading FEE industry in 2015–16[5]. In India, gems and jewellery industry is primarily a family-owned business with more than 96% of the industries running in the same fashion, making it highly unorganised (Jain, 2011)[6]. Diamond jewellery industries in India are mainly clustered in Rajasthan, Gujarat, Maharashtra, Uttar Pradesh, Tamil Nadu, and West Bengal.

Gems and jewellery in India are exported mainly from the Mumbai port. In 2015–16, the port accounted for more than a half (72.29%) of the country's gems and jewellery exports. Moreover, majority of the country's gold and rough diamonds are imported through the Mumbai port, despite the clustering of diamond processing industries largely in Surat, Bhavnagar, Ahmadabad, Bhuj, and Jaipur (Das and Borthakur, 2013)[7]. The Government of

3 Kumar, N. (2013), "Indian Gems and Jewellery Industry: Problems and Future Prospects", Indian Journal of Applied Research, 2(10), pp. 1-4.

4 Kumar, N. (2012), Problems and prospects of India's exports of gems and jewellery, Ph.D Thesis, University of Kurukshetra, India.

5 GJEPC Annual Repot (2015-16), Retrieved from: https://gjepc.org/emailer_gjepc/mailer/agm/ar.pdf

6 Jain, N. (2011), "Consumer Buying Behaviour with regard to Branded and Traditional Jewellery with Special Reference to Jaipur Jewellery Market", Ph. D thesis, The IIS university, Jaipur.

7 Das, P. & Borthakur, S. (2013), "Export of Gems and Jewellery: The Indian Perspective", Indian journal of applied research, 3(4), pp. 211-213.

India has undertaken various initiatives to provide a fillip to this sector, such as setting up of special economic zones (SEZs), upgrading skills and technology, and promoting Brand India in the international markets. Presently, SEZs are operational in Mumbai (Maharashtra), Mani Kanchan (West Bengal), Hyderabad (Telangana), and Jaipur (Rajasthan). The Government of India has approved setting up of 13 more SEZs (Dun & Bradstreet report). Globally, gold market accounts for 3300 tonnes. South Africa tops the list in gold production closely followed by USA and Australia. Together, these countries account for 45% of the world's total gold production (Davos, 2006)[8].

Significance of Value Addition

Value addition is a critical parameter for evaluating the importance of an industry to a country's economy. As it is the difference between output and raw material input values, it effectively denotes the contribution of the industry in value creation along with corresponding benefits in terms of profits, salaries, and inputs to other ancillary industries. Through cutting and polishing, diamonds contributed Rs.99,000 crore as significant value addition to the economy (IMRB report, 2014)[9]. Jewellery retail accounted for the highest value addition (Rs.51,000 crore), followed by cutting and polishing (Rs.27,000 crore value addition). Value addition by an industry has multiple effects on the economy, such as the creation and sustenance of ancillary industries along with employment creation in those industries (FICCI report, 2013)[10].

2.3 Gems and Jewellery Sector Policies in India

Gems and jewellery export form a major portion of India's exports. It is an employment-oriented sector. Export in this sector was adversely affected on account of the global economic slowdown. The leading consumer markets of the world are yet to recover from the impact of the financial crisis in 2008, which also affected the gems and jewellery industry throughout the world. Policies made by the DIPP, Ministry of Commerce and Industry, and Government of India are notified by the RBI. Policies and schemes directly affect exporters and exports. Some policies and schemes are as follows:

Highlights of Foreign Trade Policy 2009–14

Under the Replenishment Scheme, theimporting 8 or more carats of gold was allowed provided it was accompanied by an assay certificate specifying purity, weight, and alloy content. Duty-free import entitlement of consumables and tools for jewellery made of precious metals (other than gold and platinum) was 2%, gold and platinum was 1%, rhodium-finished silver was 3%,

8 Davos report (2006), Retrieved from: https://smallb.sidbi.in/sites/default/files/knowledge_base/reports/ReportonGemsandJewellery.pdf

9 IMRB report (2014), Retrieved from: http://tourism.gov.in/sites/default/files/Other/Fi%20nal%20Report-MOT-IMRBTaxes%20on%20Tourism%20Sector-C6.pdf

10 FICCI report (2013), Retrieved from: https://www.atkearney.com/documents/10192/4693824/All+That+Glitters+Is+Gold.pdf/3539ab47-8fab4a98-84be-90a39dca5dad

and cut and polished diamonds was 1%. Duty-free import entitlement of commercial samples was Rs.3,00,000. Duty-free re-import entitlement of rejected jewellery was 2% of free-on-board value of exports. Permission was granted to import diamonds on consignment basis for certification/grading and re-export by the authorised offices/agencies of Gemmological Institute of America in India or other approved agencies. Value limit of personal carriage was increased from USD 1 million to USD 5 million for participating or holding an overseas exhibition. Moreover, personal carriage limit was increased from USD 0.1 million to USD 1 million for export promotion tours. For participating in an exhibition in the USA, the number of days for re-import of unsold items was increased to 90 days.

Diamond bourses will be organised in India to make India an international hub for diamond trading. Subject to fulfilment of positive net foreign exchange, 10% of free-on-board value of exports of the preceding year in Domestic Tariff Area (DTA) may be sold by gems and jewellery units (Foreign Trade Policy, 2009–14)[11].

Foreign Trade Policy 2015–20 (Schemes for Exporters of Gems and Jewellery)

For manufacturing export products, exporters of gems and jewellery could import/procure duty-free input raw materials. The items like jewellery of gold, silver, and platinum, including partly processed jewellery or medallions and coins containing more than 50% silver and platinum by weight and gold of 8 carat or more, if exported were eligible for duty free import. Under a scheme such as Advance Procurement and Replenishment of Precious Metals through Nominated Agencies, an exporter of gold/silver/platinum jewellery is allowed to obtain the same as inputs for their export product from certain nominated agencies, such as Metals and Minerals Trading Corporation Limited, The Handicraft and Handlooms Exports Corporation of India Limited, The State Trading Corporation of India Limited, Project and Equipment Corporation Limited, MSTC Limited, and Diamond India Limited. Banks authorised by the RBI as well as four-star export house from gems and jewellery sector and five-star export house from any sector were deemed to be recognised as a nominated agency.

Gold Monetisation Scheme

Gold holds unique significance in India. For thousands of years, the preference for gold has been influenced by many social, religious, economic, and cultural factors. In India, gold is transferred inter-generationally because it is considered the most efficient and secure store of value. As the demand for gold in the country is substantial and domestic sources are insufficient, India depends heavily on imports. Import of gold was considered the prime contributing factor in widening the current account deficit (CAD). The restrictive gold import policies in India have had limited effect on demand; however, they triggered recourse to unauthorised channels like smuggling of gold, which is estimated to be more than 20,000 tonnes, causing loss of customs

11 Foreign trade policy (2009-14),Retrieved from:http://dgftcom.nic.in/exim/2000/policy/ftpplcontent0910.pdf

duty to the government. In view of high demand and social value attached with gold in India, the government monetised gold stocks held within the country. The proposal was announced in the Union Budget of 2015–16 through three schemes: Gold Monetisation Scheme (GMS), Sovereign Gold Bond (SGB), and Indian Gold Coin (IGC). IGC would involve developing a coin with the Ashok Chakra on its face to reduce the demand for coins minted outside India and recycling the gold available within the country. The minting of IGC, mostly used for investment purposes, would also contribute to generating employment and aid in the retention of related profits within India (Singh and Shimpi, 2015)[12].

The GMS, including Gold Deposit Scheme (GDS) and Gold Metal Loan (GML), launched in November 2015, allows individuals, trusts, and mutual funds to deposit gold in banks and earn interest in return. This scheme has reduced the dependence on gold imports and the pressure on trade balance. Schemes by which banks accept gold deposit are short term (1–3 years), medium term (5–7 years), and long term (12–15 years). Another scheme launched by the government is SGB Scheme, under which gold bonds denominated in grams of gold are issued to individuals by the RBI in consultation with the Ministry of Finance (DIPP report, 2017)[13].

Gold Deposit Scheme

Under this scheme, a person can deposit a minimum of 200 gm gold with no upper limit in exchange for gold bonds, with a tax-free interest of 3%–4% depending on the bond tenure ranging from 3 to 7 years. These bonds are free from wealth tax and capital gains tax. The principal is returned in the form of gold or cash depending on the preference of investors.

Gold Exchange Traded Funds

Gold Exchange Traded Funds (ETFs) has become considerably popular. ETFs are mutual funds that stock up gold and then issue units of the same value to investors for trading. Under ETFs, normal investors can possess gold electronically in a paperless form. According to the World Gold Council estimates, ETF demand for gold in the first half of 2009 was more than 500 tonnes, which was thrice their annual value 5 years ago. In September 2015, the Government of India approved the gold monetisation plan in the form of revamped GDS and the GML scheme to mobilise tonnes of gold stored in households and temples across the country. The Union Cabinet also approved the introduction of SGB Scheme under which gold bonds denominated in grams of gold are issued to individuals by the RBI in consultation with the Ministry of Finance (Singaravelu & Subhashini, 2016)[14].

12 Singh, C. & Shimpi, S. (2015), "Monetization of gold in India", Bullion Bulletin, 30 July, pp. 7-9.

13 DIPP report (2017), Retrieved from: http://dipp.nic.in/English/Investor/Make_in_India/sector_achievement/GemsJewellery_AchievementReport_18January2017.pdf

14 Singaravelu, K. & Subhashini, K. (2016), "Economic analysis of Indian gems and jewellery industry without shopping experience of consumers", International Journal of Business and Administration Research Review, 2(16), pp. 103- 107.

SEZ Policy

With the introduction of SEZ policy under the EXIM policy in April 2000, foreign trade and investment were expected to get a boost. Under the policy, companies could set up units in SEZ to manufacture goods or provide services that would facilitate a hassle-free environment for exports. However, the SEZ Act 2005 passed in February 2006 laid down regulatory frameworks and rules for setting up SEZs and their operations. By extending tax holidays from 10 to 15 years, the SEZ Act managed to generate a considerable level of interest, due to which a sharp rise was witnessed in the number of SEZs within a matter of few years. The Act was predicted to promote exports of goods and services and FDI, create employment, generate economic activities, and most importantly, develop infrastructure. To promote the exports of gems and jewellery, the government has set up various SEZs with specific incentives (SEZ, www.sezindia.nic.in). Some important government policies relating to SEZs in the gems and jewellery sector are as follows:

- Import or export of rough diamonds without a Kimberley Process Certificate issued by the Development Commissioner accompanying the shipment parcel will not be permitted.
- Cut and polished diamonds and precious and semiprecious stones (except rough diamonds and precious or semiprecious stones having zero-duty) shall not be allowed to be taken outside the SEZ for sub-contracting.
- A gems and jewellery unit can get plain gold, silver, or platinum jewellery from the DTA, Export Oriented Unit, or from a unit in the same or another SEZ in exchange of an equivalent amount of gold, silver, or platinum after adjusting permissible wastage or manufacturing loss allowed under the provisions of the Foreign Trade Policy provided in the handbook of procedures.
- The DTA unit undertaking sub-contracting or supplying jewellery against the exchange of gold, silver, or platinum shall not be entitled to be exported.

The SEZs, allocated as duty-free enclaves, have a business-friendly policy regime and aim to promote rapid industrial development and employment generation. The approved policy regime includes the following:

- Exemption of all taxes (state/local) for transactions within the SEZ and for domestic tariff in case of supply to the SEZ.
- Exemption from registration fees and stamp duty.
- Setting up of a dedicated single window mechanism for labour grants and environment-related permits.

- Permission to generate electricity for their own consumption.
- Speedy process for land acquisition to set up SEZs (IBEF report, 2006)[15].

Regulating Bodies

(A) Gem and Jewellery Export Promotion Council

GJEPC, set up in 1966 for the promotion of gems and jewellery exports, is an apex body of the gems and jewellery trade in India having 6500 members in the country. The council is primarily involved in introducing Indian gems and jewellery products to the international market and promoting their exports. The council provides vital market information to the members regarding rates of import duties, trade and tariff regulation, foreign trade inquiries, and other information regarding timely jewellery fairs and exhibitions. Roles played by GJPEC are as follows:

(i) Trade Facilitator

The council promotes the Indian gems and jewellery industry in the international market. It organises international jewellery shows and undertakes image-building exercises through advertisements, publications, and audio-visual clips.

(ii) Advisory Role

The council also aids better interaction and understanding between traders and the government. It solves relevant issues of the government and agencies connected with exports and submit documents for consideration and inclusion in the EXIM policy (Pandiyaraj, 2012)[16].

(iii) Nodal Agency for Kimberley Process Certification Scheme

GJEPC and the Indian government work closely to implement and oversee Kimberley Process Certification Scheme. Under this scheme, the council has been appointed as a nodal agency in India.

(iv) Training and Research

GJEPC runs several institutes, which provide training to the gold industry workers in all aspects of manufacturing and jewellery designing, located in cities such as Mumbai, Delhi, Surat, and Jaipur. Training programmes are conducted to ensure the highest level of technical excellence in Indian industries.

15 IBEF report (2006), Retrieved from: https://www.ibef.org/download/rajasthan_feb06.pdf

16 Pandiyaraj P. (2012), "A study on consumer behaviour towards purchase of gems and jewellery in Virudhunagar district", PhD Thesis, V.H.N. Senthikumara Nadar college, Tamil Nadu.

(v) Varied Interests

The council publishes many brochures, statistical booklets, trade directories, and a bimonthly magazine, *Solitaire International*, which is distributed internationally as well as to its members.

(B) Gem & Jewellery Trade Council of India

Gem & Jewellery Trade Council of India (GJTCI) helps to showcase Indian gems and jewellery to the worldwide market and to promote gems and jewellery trade worldwide. The council was formed to enhance the jewellery trade of India by resolving various trade disputes. GJTCI makes latest information available to its members through a monthly newsletter and various educative and trade-motivational events, such as workshops, seminars, exhibitions, and festivals (Jain, 2011).

Role of EXIM Bank in Supporting the Indian Gems and Jewellery Industry

EXIM Bank of India seeks to create an enabling environment to promote a two-way transfer of technology, trade, and investments and operates a wide range of lending, service, and support programmes. The bank offers various loans to cater the financial requirements of various enterprises. Credit facilities are available for financing at all stages of export cycle of Indian firms. The Lines of Credit (LOC) of the bank, extended to commercial banks, financial institutions, regional development banks, and overseas entities, serves as a market entry mechanism to Indian exporters and provides a safe mode of non-recourse financing option to them. Apart from the LOC, the bank offers buyers and supplier's credit for exports on deferred payment terms. These facilities help companies, especially small and medium enterprises, to offer competitive credit terms to buyers and to explore new geographical markets. EXIM Bank has extended supplier's credit, pre-shipment credit, post-shipment credit, and Foreign Currency Packing Credit to the gems and jewellery sector. The bank has signed a MoU with the Indian Diamond Institute (IDI), which envisages the development of human resources through professional training and thereby supports efforts of the industry in promoting exports. For an in-depth detail of all types of gems, EXIM Bank has provided grant to IDI for upgrading the Laser Raman Spectroscopy equipment. The MoU will enable the exchange of literature, data, information, and research output on the gems and jewellery industry and also the exchange of foreign experts between two institutions to organise their respective training programmes (Pandiyaraj, 2012).

Summing Up

Jewellery industries are located globally. Gems and jewellery sector are the leading foreign exchange earner for the country and provides employment to more than 6.1 million people. It is a labour-intensive industry. The love and inclination of Indians towards jewelleries, especially

gold, makes the industry an integral part of Indian society and the foundation of wealth and savings in India. The industry also contributes 16% of India's merchandise exports. However, the sector is unorganised, and roughly 80% of the business is run by family jewellers. To keep up with the new trends in the global market, product planning and development are highly recommended. A new foreign trade policy, aimed at improving India's exports by providing ample working space to exporters through easing norms and doing away with dismissed policies, is a move to boost the 'make in India' vision of the government. Unveiling trade facilitation measures, simplifying procedures, and reducing interface between authorities and industries will motivate exporters to do their business with more vigour and transparency. The new policy also encourages the exploration of new markets and diversification of products and is designed to complement the long-term vision of the government to prioritise the importance of trade for growth of the Indian economy. Progress of the nation in the era of globalisation depends on its growth achieved in commerce and business, which will lead to prosperity of its people. For fast and stable development of the country, commercial relations of the country with other countries of the world are important. This is possible when there is free movement of commodities across borders. Trade transactions should be monitored for which framing of foreign trade policies is extremely essential. The policy works as a regulator, keeping an eye on all activities undertaken by commercial houses at the international level. The framed policy should be neither too liberal nor too stringent; it should be such that it helps the country to grow and become independent. People of the country also become wealthier with generation of employment opportunities. India's New Foreign Trade Policy 2015–20 is unveiled with the objective of bringing stability and ease of doing business in the country. Various initiatives undertaken are envisaged towards promoting exports, increasing technology use, enhancing manual compliances, and reducing the transaction cost. The New trade Policy 2015–20 is a move to achieve the government's 'Make in India' mission, which will double the percentage share of global merchandise trade within next 5 years.

Road Ahead

In the coming years, growth in gems and jewellery sector would be largely contributed by the development of large retailers/brands. Established brands are guiding the organised market and opening growth opportunities. Moreover, increased penetration of organised players is providing variety in terms of product and design. Online sales are expected to account for 1%–2% of the fine jewellery segment by 2021–22. Furthermore, relaxation in the restriction of gold import is likely to provide a fillip to the industry. Improvement in the availability of gold along with the reintroduction of low-cost GMLs and likely stabilisation of gold prices at lower levels are expected to drive the volume of growth for jewellers over short to medium term. Recent developments in the industry are expected to significantly support the demand for jewellery[17].

17 Media Reports, Press Releases, DIPP, RBI, GJEPC

The NITI Aayog's Report on Gold Market provides detailed recommendations for Transforming India's Gold Market; creating additional jobs, increasing exports and the value addition thereof, promoting an organized market, greater social and financial inclusion and making India the global destination for gold. The Report recognizes that it is essential to integrate the gold industry ecosystem into the mainstream financial system, thereby allowing gold to serve as a legitimate asset class and play a dynamic role in accelerating employment, exports and economic growth in the economy. The recommendations of this Report contribute to fulfilling the transformational vision for India's gold market seeking to double its contribution in GDP and more than double the exports of gold by 2022; enhance employment opportunities, increase FDI inflow and increase the gold market size, without negatively impacting upon India's Current Account Deficit (CAD). The Report also provides a robust foundation for fulfilling the policy intent stated in the Union Budget (2018-19) of developing a comprehensive Gold Policy to develop gold as an asset class.

Methodology of the Study

The objective of the present study is to analyse the various socio-economic aspects such as family size, education, wages, income, housing etc. of workers in the gold industry in India. Data from both secondary and primary sources were used in the study. Secondary data accessed from National Sample Survey Organisation, Prowess, Annual Survey of Industries, the various reports of Gem and Jewellery Skill Council of India and the Ministry of Commerce were used to analyse the overall trend of jewellery industry. However, the key issues related to socio-economic conditions of workers in gold industry was analysed in detail by using the primary survey data. The primary information of both employees and employers in different segments of the gold industry was collected using two structured questionnaires namely "Establishment level Questionnaire" and "Worker level Questionnaire" (see Annexures I and II) by means of personal interviews and group discussions.

In the establishment questionnaire, the information on employment, recruitment, employment status, wage rates and earnings, labour welfare and social security, trade unionism, etc., was collected separately for men and women workers. In this case, the personal interview was held with the owner/manager of the establishment. In case of worker's questionnaire, information related to age, marital status, length of service, working conditions, welfare amenities, etc., was collected holding personal interview with both men and women workers. The worker level questionnaire was canvassed only for sample workers selected in each sample establishment in mining, manufacturing, and retailing segments.

Date of visit to the unit by the study team was taken as the reference period for the collection of data on employment, employment status and length of service, age, and marital status of workers, working conditions and welfare amenities, trade unionism etc. However, data related to wage rates and earnings were collected for one complete pay period immediately preceding the date of visit; employment data related to one complete month immediately preceding the date of visit were also collected.

As a large chunk of gold jewellery units in retail trade and manufacturing segments are operating informally and information on the accurate number of such units is unavailable,

a purposive sampling method was used in the present study to select units from various segments of the gold industry. As mentioned earlier, Indian gold industry broadly consists of five segments, namely (1) gold mining, (2) gold refinery, (3) gold jewellery manufacturing, (4) gold jewellery wholesaling/retailing, and (5) exports and imports.

Methodology and sample design

In the present study, three segments of the gold industry have been covered, which includes gold mining, gold jewellery manufacturing, and gold jewellery wholesaling/retailing (The list is placed at Annexure III). The states covered under the primary survey were Delhi, Karnataka, Kerala, Maharashtra, Rajasthan, Tamil Nadu, and West Bengal. These states were selected because they have large number of operational gold units. Furthermore, the objective was to select at least one state from a geographical region.

In the preliminary stages, the state authorities namely; Chief Inspector of Factories, Labour Commissioners and Directorate of Industries were requested to supply the list of registered units working in gold industry in three segments mentioned above. From some states, list of units was collected by personal visits by the officers/officials of NILERD and researchers. A comprehensive list of 552 Gold units was prepared which constituted the frame and was taken as sample size. This total sample size was distributed randomly in each industry as per its share of units in the frame. State wise allocation in each industry was also done randomly with at least one unit from all the states reporting active units.

Since the aim of the study was to ascertain socio-economic conditions of the workers employed in these units, managements were contacted and data relating to employment of workers, description of occupations of workers and other welfare aspects as provided under various labour laws was collected.

The state-wise sample size of gold units covered under the study is depicted in **Table 3.1**.The highest number of sample units was from Delhi and Maharashtra, whereas the lowest number was from Kerala and Tamil Nadu. Notably, one unit–one worker method was used to collate information about workers. This method was preferred because interviewing many workers is not feasible during working hours. Furthermore, investigators were not allowed by owners to conduct interviews during working hours due to security reasons. To overcome these problems, investigators were asked to interview workers during their lunch hours or after their working hours. Therefore, 552 gold workers from both manufacturing and services sectors were included in this study.

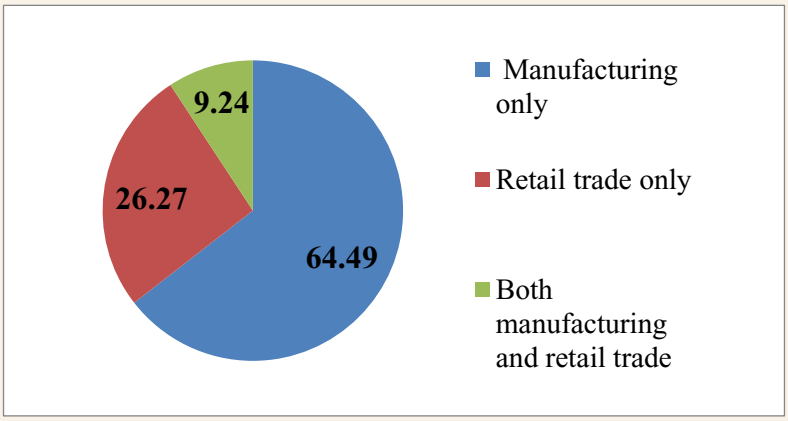
Table 3.1: State-wise sample size of firm units (%)

State	Numbers	Percentage
Delhi	101	18.3
Karnataka	58	10.5
Kerala	50	9.1
Maharashtra	100	18.1
Rajasthan	97	17.6
Tamil Nadu	50	9.1
West Bengal	96	17.4
Total	552	100.0

Note: Cities/places covered under the survey in each state are:(1)Delhi: Karol Bagh, Chandni Chowk, Laxmi Nagar, and Uttam Nagar; (2)Karnataka: Bengaluru; (3)Kerala: Kochi; (4) Maharashtra: Mumbai; (5)Rajasthan: Jaipur; (6)Tamil Nadu: Coimbatore; and (7)West Bengal: Kolkata

Figure 3.1 shows the sector-wise distribution of the sampled units. It shows that approximately 64.5% of units were from the manufacturing sector followed by 26.3% from the retail sector, and the rest of the units were involved in both manufacturing and retail trading activities of the gold business.

Figure 3.1: Sector-wise distribution of the sampled units



Source: Field Survey Data

Table 3.2 shows the distribution of gold units based on ownership type across the seven states. Data show that the maximum number of units (66.5%) from each state fell under the sole proprietorship[18] category. Only 14% and 19.40% of the units belonged to partnership and private limited categories, respectively. In Delhi, the share of sole proprietorship units is comparatively higher at 99%. Overall, the data show that sole proprietorship gold units constitute a lion's share in the Indian gold market as far as ownership is concerned.

18 Sole proprietorship implies a business that legally has no separate existence from its owner. Income and losses are taxed on the individual's personal income tax return.

Table 3.2: Ownership of establishment (%)

State	Sole Proprietorship	Partnership	Private Limited	Total
Delhi	99.0	0.0	1.0	100.0
Karnataka	86.8	3.8	9.4	100.0
Kerala	54.2	18.8	27.1	100.0
Maharashtra	39.0	7.0	54.0	100.0
Rajasthan	75.3	11.3	13.4	100.0
Tamil Nadu	55.1	26.5	18.4	100.0
West Bengal	53.2	36.2	10.6	100.0
Total	66.5	14.0	19.4	100.0

Source: Survey Data

In the next chapter, the issues pertaining to the working condition of gold workers in different types of units and challenges faced by them with respect to social and health benefits, training needs, facilities at workplace, grievance redressal, etc. have been discussed. In addition, information related to the key challenges of growth and future skill requirements for the industry have also been discussed.

Chapter-4

Analysis of Socio-economic and Working Conditions of Workers

4.1 Introduction

A large proportion of the Indian workforce is engaged in the unorganised or informal sector (93%) compared with the fraction engaged in the organised sector (7%) (NCEUS, 2007)[19]. Labourers in the organised sectors are protected by various labour legislations in terms of working conditions, wages, and social securities compared with those engaged in unorganised sectors. Moreover, several labour rights, benefits, and practices, which were already provided in the organised sectors, are still lacking in unorganised sectors. The gold sector is no exception, with the manufacturing segment containing 90%–95% unorganised micro, small, and medium enterprises (NITI Aayog, 2018). These MSMEs are largely household units owned by karigars (artisans) scattered across the country. Karigars working in these units usually take up work on the job-basis of the order received from manufacturers or wholesalers. These workers perform their duty at the risk of compromising their health and safety. To protect the welfare and rights of labourers engaged in factories and establishments, the Government of India enacts various laws periodically. In 2019, the Government of India enacted a central legislation in the form of a code, namely the Occupational Safety, Health, and Working Conditions Code, which provides a broader legislative framework to secure justice and ensure humane and flexible working conditions[20].

Nevertheless, the poor living conditions of labourers, particularly in the unorganised sector, are evident from unsuitable working conditions and lack of social security net. Furthermore, labourers are expected to work beyond their stipulated working hours if the work is urgent; conversely, when no work is available, they are left without any earning. These working conditions are discouraging and demoralising for workers. Moreover, wages are not decided on a fixed basis and sometimes not even paid on time by manufacturers. Furthermore, workers in the unorganised sector receive low wages and there are no provisions for over time, paid leave, holidays, sick leave, etc.

19 See "Report on Conditions of Work and Promotion of Livelihoods in the Unorganised Sector", National Commission for Enterprises in the Unorganised Sector, August 2007, Government of India.

20 The Ministry of Labour, Government of India had introduced the Bill in the Lok Sabha in July 2019. However, Bill has been modified subsequently upon receiving suggestions from the Prime Minister Office and the revised Bill will be placed in the Parliament for approval.

In the present chapter, various issues pertaining to workers in Indian gold industry based on primary information collected from stakeholders have been discussed. The survey was carried out in seven states. Although the sample size of the study does not represent the entire population, the result is expected to provide a glimpse of the ground reality of the social and economic conditions of workers and the challenges faced by the industry. The present study is the first of its kind to try to highlight the issues of workers exclusively in the gold industry by using primary data.

4.2 Findings and Discussion

The key findings of the study have been categorised into five parts, namely; (1) general information of the employed workers based on gender, occupation, education, and wage earnings, (2) socio-economic profile of workers, (3) working conditions of workers, including work duration, working space, and the availability of basic facilities at the workplace, (4) medical facilities at the workplace, and (5) social security.

4.2.1 Profile of workers

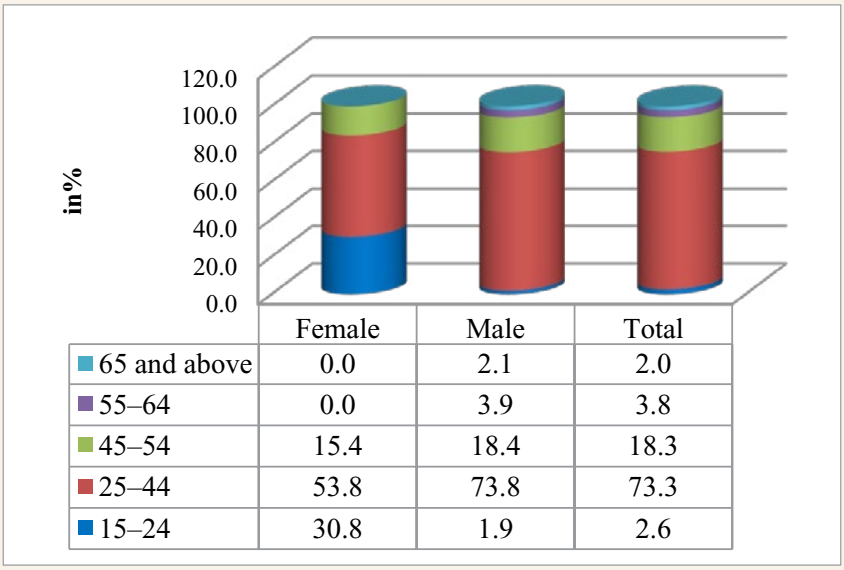
Table 4.1 provides information on the age structure of gold industry workers. Of 547 workers, 73.30% belonged to the young age bracket (25–44 years), and 18.30% belonged to the immediate next age bracket (45–54 years). Approximately 2% of gold workers belonged to the old age bracket (65 years or more). Overall, data stratified based on age suggest that the maximum number of gold workers are young, which is a good sign for the industry.

Table 4.1: Age-wise distribution of workers (%)

Age Group	Number of workers surveyed	Percentage
(i) 15–24	14	2.6
(ii) 25–44	401	73.3
(iii) 45–54	100	18.3
(iv) 55–64	21	3.8
(v) 65 and above	11	2.0
Total	547	100.0

A further analysis of age classifications of gold workers based on gender indicates that the highest percentage of female workers (53.80%) belongs to the young age bracket (25–44 years), and 30.80% belong to the age group of 15–24 years (**Figure 4.1**). Data indicate that female workers in the gold industry are relatively younger than male workers.

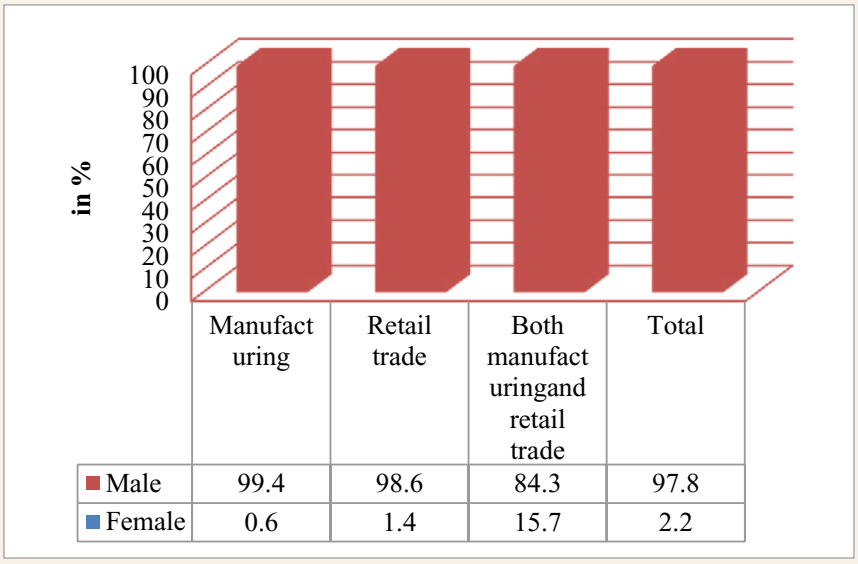
Figure 4.1:Distribution of workers based on sex in different age groups (%)



	Female	Male	Total
65 and above	0.0	2.1	2.0
55–64	0.0	3.9	3.8
45–54	15.4	18.4	18.3
25–44	53.8	73.8	73.3
15–24	30.8	1.9	2.6

Figure 4.2 presents a sex-wise breakup of the total sampled units' workers surveyed. Of the total (552), approximately 98% were male workers and only 2% were female workers. However, the percentage of female workers was higher in units carrying out both manufacturing and services compared with that of the independent units of manufacturing and retail trade. The figure also indicates that female workers prefer retail outlets to the manufacturing units.

Figure 4.2: Sex-wise distribution of workers in sampled units (%)



	Manufacturing	Retail trade	Both manufacturingand retail trade	Total
Male	99.4	98.6	84.3	97.8
Female	0.6	1.4	15.7	2.2

Workers[21] of the gold industry can be classified as highly skilled, skilled and unskilled workers.

21 Accountant, Artisan, Casting, Chilai Polish Wala, Computer Aided Designer, Computer Operator, Designer, Die Cutter, Die Fitter, Die Maker, Finisher, Fitter, Floor Supervisor, Gold worker, Helper, Kundan Worker, Machine Cutter, Machine Operator, Manager, Marketing Manager, Master Maker, Mould Maker, Network Engineer, Peon, Polisher, Receptionist, Sales Executive, Salesperson, Setter etc.

The education level of workers varies widely across occupations. **Figure 4.3** shows that 50% of the workers possessed at least an intermediate-level qualification. Approximately 9% of the workers were illiterate. Occupation data indicates that workers belonging to the illiterate category are mostly engaged in low-skilled jobs, such as peon or helper.

Figure 4.3: Education-wise distribution of respondents (%)

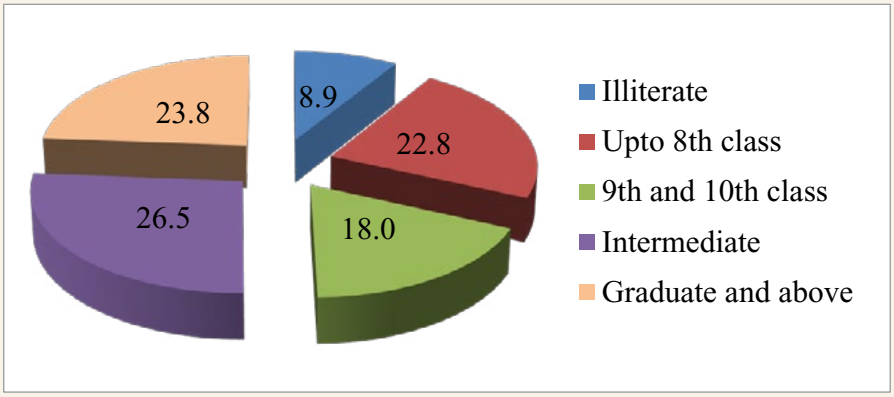


Table 4.2 presents the distribution of respondents based on education level and type of firms. In the 'both' category (manufacturing and retailing), maximum respondents (51.0%) possessed at least a graduation-level, qualification and 19.60% possessed at least an intermediate-level qualification. In the retail category, approximately 40% respondents possessed at least a graduation-level qualification, and 24.50% had at least an intermediate-level qualification. The manufacturing category gives a different picture in terms of education levels. Majority of the sampled units (28.40%) workers had a qualification of either intermediate level or up to class 8th. Across all categories, the percentage of illiterate workers was the highest in the manufacturing category.

Table 4.2: Distribution of respondents based on education in type of firm (%)

Type of Units	Manufacturing	Retailer	Both	Total
Illiterate	12.3	2.9	2.0	8.9
Up to class 8th class	26.9	15.8	13.7	22.8
9th and 10th class	18.9	17.3	13.7	18.0
Intermediate	28.4	24.5	19.6	26.5
Graduate and above	13.5	39.6	51.0	23.8
Total	100.0	100.0	100.0	100.0

Workers in the gold sector are either payroll or contractual workers. Payroll workers get a basic pay that includes allowances and social benefits, whereas contractual workers receive a consolidated amount. Furthermore, payroll workers are mostly engaged in the retail sector, whereas contractual workers are engaged in both manufacturing and services sectors. Highly qualified workers usually prefer working on payroll basis and especially in the retail services

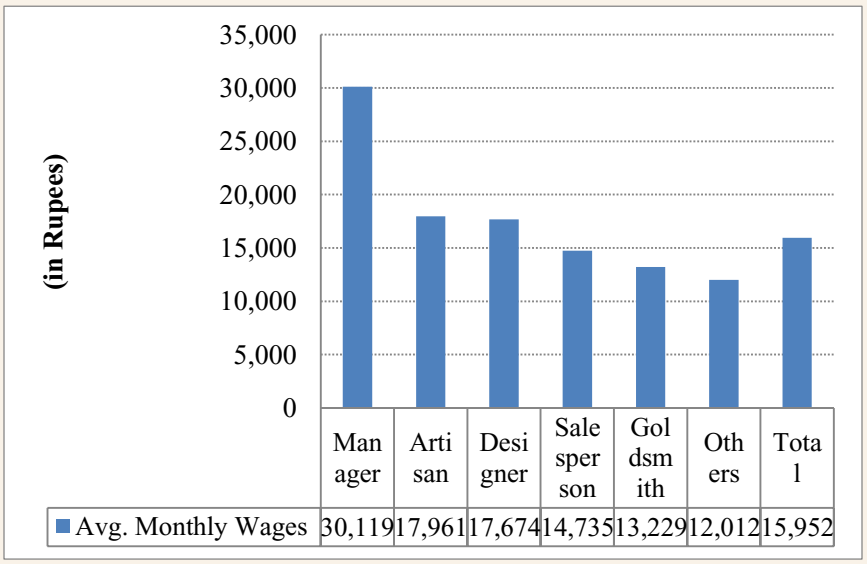
sector. **Table 4.3** shows that most of the employees on pay roll possess at least a diploma/ certification and graduation or above level qualification (34.9%). Conversely, it was observed that most of the contractual workers studied upto 8th class only.

Table 4.3: Distribution of workers based on education in each category (%)

Education	Employees on Payroll	Employees on Contract
Illiterate	0.0	14.4
Up to class 8th	32.0	47.7
Class 9th to 12th	33.2	29.8
Diploma/certification	4.8	1.4
Graduate and above	30.1	6.7
Total	100.0	100.0

Income of workers across different types of jobs varies in the market. The salary structure of white-collar or high-skilled jobs is comparatively superior to blue-collar jobs. As gold industry employs both low and high-skilled workers, understanding the salary structure of workers is interesting because such information is not readily available in the public domain. Other than certain jobs such as peon, helper, or clerk, most of the professions in the gold industry require skilled workers. The average monthly income of workers in this sector is Rs.15,952 (**Figure 4.4**). However, data of the occupation-wise average monthly income suggest that managers receive the highest monthly income (Rs.30,119) followed by artisans (Rs.17,961), designers (Rs.17,674), goldsmiths (Rs.13,229), and others (Rs.12,012). Others include workers such as peon, helper, and cashier. Results indicate that sometimes even a skilled worker is deprived of the minimum wages in the gold industry.

Figure 4.4: Occupation-wise monthly income of workers



During the survey, a qualitative question on the satisfaction level of workers regarding their current wages was asked. The responses have been shown in **Figure 4.5**. The figure reveals that approximately half of the respondents in all types of units (46.7%) are dissatisfied with their current wages. The perception of workers across different units slightly varied. More than half (53.5%) of the workers from both manufacturing and retail trade units expressed dissatisfaction over their current wages, whereas approximately 43% and 47% of workers from the individual manufacturing and retail trade units, respectively, reported dissatisfaction.

Figure 4.5: Did workers get enough wages against their work? (%)

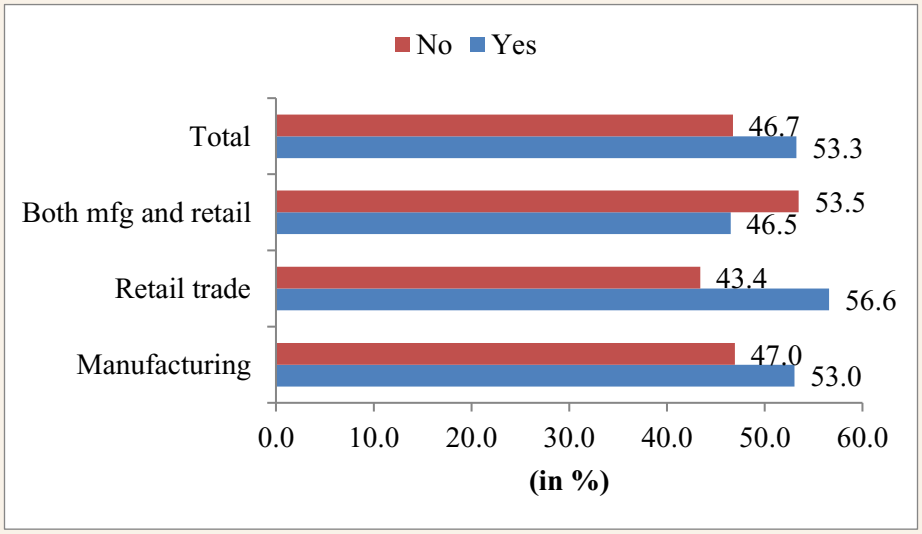
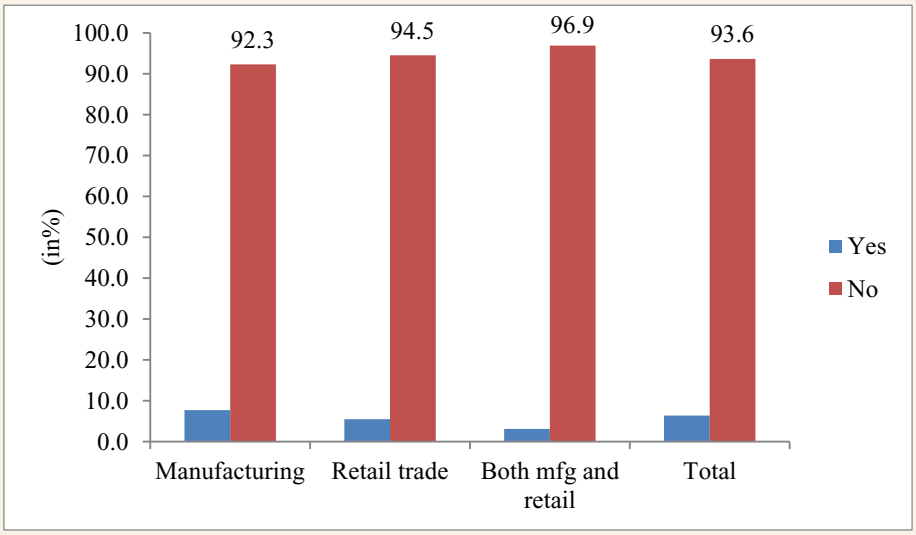


Figure 4.6: Responses on wage discrimination between male and female workers for the same/similar jobs (%)



A question was asked whether there is any gender-based difference in wages for same type of work and their responses were recorded. **Figure 4.6** indicates that cases related to discrimination between men and women in terms of wages for similar type of work are

very few. More than 90% of the respondents across the sampled units reported that there is negligible or no discrimination between male and female workers in terms of wages for the same type of work, which is quite encouraging.

4.2.2 Socio-economic conditions of workers at living place

In the present section, the socio-economic condition of workers at their living place including availability of drinking water, sanitation and hygiene, etc. have been analysed

Table 4.4: Principal sources of drinking water for precision metal workers (%)

State	01	02	03	04	05	06	07	08	09	10	Total
Delhi	68.1	31.8	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	100.0
Karnataka	69.9	8.1	9.6	2.5	7.3	0.0	0.0	0.0	2.6	0.0	100.0
Kerala	0.0	24.3	3.9	0.0	5.7	0.0	0.0	9.9	56.2	0.0	100.0
Maharashtra	3.9	30.1	51.0	0.0	11.6	0.0	1.5	0.0	0.0	1.9	100.0
Rajasthan	1.9	26.8	28.3	1.4	10.4	5.7	8.1	0.2	0.0	17.3	100.0
Tamil Nadu	11.4	26.9	13.5	0.0	39.3	5.3	0.0	0.0	0.0	3.7	100.0
West Bengal	0.0	8.8	14.9	1.2	25.6	10.3	39.2	0.0	0.0	0.0	100.0

Note: Principal source of drinking water: 01—Bottled water; 02—Piped water into dwelling; 03—Piped water to yard/plot; 04—Piped water from neighbour; 05—Public tap/standpipe; 06—Tube well; 07—Hand pump; 08—Well (protected); 09—Well (unprotected); 10—others

Source: NSS 76th Round

Table 4.4 above shows the principal sources of drinking water for precision metal workers. Across the sampled states, the principal sources of drinking water vary widely. For example, majority of the workers in Delhi (68.10%) and Karnataka (69.90%) depend on bottled water for drinking purpose. On the other hand, 51% precision metal workers in Maharashtra depend on piped water to yard/plot. In a developed state like Kerala, 56.20% workers depend on an unprotected source. In Rajasthan, Tamil Nadu, and West Bengal workers depend on mixed sources of water.

Figure 4.7: Response of workers towards the sufficiency of drinking water (%)

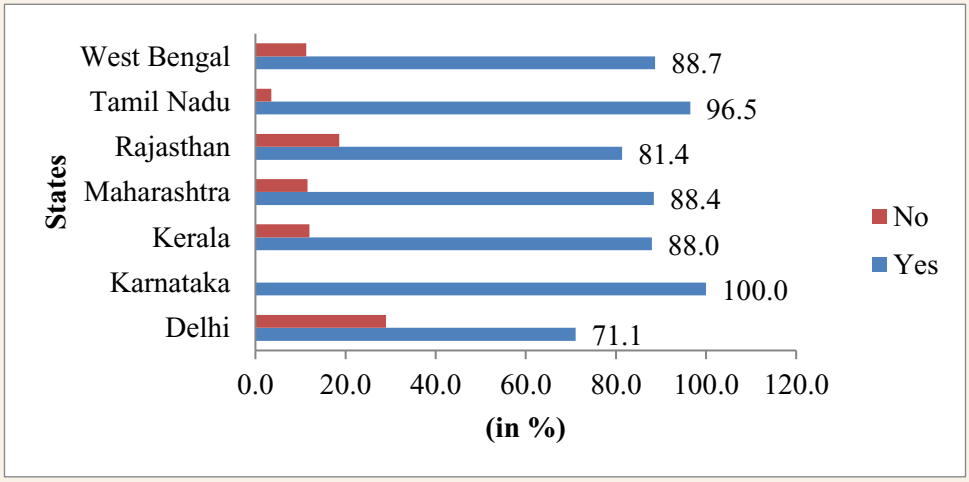


Figure 4.7 shows the response of workers for sufficiency of drinking water. Except in Delhi, where 29% workers responded that drinking water is not sufficient, majority of the workers in rest of the states felt that drinking water is sufficient. In Karnataka, 100% workers mentioned that drinking water is sufficient whereas in Kerala 88%, Maharashtra 88.40%, Rajasthan 81.40%, Tamil Nadu 96.50%, and West Bengal 88.70% workers reported water sufficiency.

Table 4.5: Access to bathroom facility for workers' household (%)

State	1	2	3	4	Total
Delhi	39.2	60.8	0.0	0.0	100.0
Karnataka	48.0	40.9	11.1	0.0	100.0
Kerala	93.3	6.7	0.0	0.0	100.0
Maharashtra	59.6	15.9	24.6	0.0	100.0
Rajasthan	61.9	24.9	13.1	0.0	100.0
Tamil Nadu	73.6	11.9	14.5	0.0	100.0
West Bengal	34.0	18.5	43.9	3.6	100.0

Note: 1—Exclusive use for household; 2—Common use for households in the building.3—No bathroom; 4—others

Table 4.5 shows data on bathroom facility accessible to workers' household. West Bengal provided an interesting picture because 43.90% workers' household had bathroom facility inside their home, 34% had the facility for exclusive use, and 18.50% had a common facility for their building. However, exclusive use bathroom facility was accessible to 93.30% workers' household in Kerala. In Delhi, maximum workers' household (60.80%) had common use facility in the building followed by 39.20% with an exclusive use facility.

Table 4.6: Type of bathroom facility available to workers' household (%)

State	1	2	3	9	Total
Delhi	41.0	59.0	0.0	0.0	100.0
Karnataka	54.0	46.0	0.0	0.0	100.0
Kerala	62.5	37.5	0.0	0.0	100.0
Maharashtra	59.8	40.2	0.0	0.0	100.0
Rajasthan	54.2	38.9	6.9	0.0	100.0
Tamil Nadu	52.0	48.1	0.0	0.0	100.0
West Bengal	48.2	50.5	1.3	0.0	100.0

Note: 1—Attached to the dwelling unit;2—Detached from the dwelling unit but within the household premises; 3—Not used; 9—Others

Table 4.6 shows the type of bathroom facility available to workers' household. Data clearly indicate that households in the sampled states had bathroom either attached to their dwelling unit or detached from the dwelling unit but within the household premises. The percentage of workers having bathroom attached to the dwelling unit was the highest in Kerala followed by Karnataka, Maharashtra, Rajasthan, and Tamil Nadu, where more than 50% workers reported to have the facility. However, in Delhi and West Bengal, to less than 50% workers had bathroom facility.

Table 4.7: Access to latrine facility to workers' household (%)

State	1	2	3	4	5	9	Total
Delhi	42.2	57.8	0.0	0.0	0.0	0.0	100.0
Karnataka	48.6	40.9	0.0	0.0	8.1	2.5	100.0
Kerala	93.3	6.7	0.0	0.0	0.0	0.0	100.0
Maharashtra	63.3	16.5	1.6	18.6	0.0	0.0	100.0
Rajasthan	68.0	22.3	0.0	0.0	9.7	0.0	100.0
Tamil Nadu	60.1	7.1	0.0	0.0	32.8	0.0	100.0
West Bengal	59.8	29.4	0.8	0.0	4.7	5.3	100.0

Note: 1—Exclusive use facility; 2—Common use facility in the building; 3—Public/community facility without payment; 4—Public/community facility with payment; 5—No facility; 9—others

Table 4.7 shows data on latrine facility accessible to workers' household. Kerala was found to have the best latrine facility because 93.30% workers reported to have an exclusive use facility and only 6.30%reported to have a common use facility inside the building. The exclusive use facility was reported by 68%, 63.30%, and 60.10% workers in Rajasthan, Maharashtra, and Tamil Nadu, respectively. A large number of workers' household in Delhi (57.80%) and Karnataka (40.90%) had a common use facility in the building. Surprisingly, 32.80% workers' households in Tamil Nadu had no facility.

Table 4.8: Type of latrine facility available to workers' household (%)

State	1	2	3	4	5	6	7	8	9	Total
Delhi	91.7	8.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Karnataka	36.1	21.5	0.0	35.3	0.0	0.0	7.1	0.0	0.0	100.0
Kerala	0.0	16.3	0.0	68.5	0.0	0.0	15.2	0.0	0.0	100.0
Maharashtra	49.4	41.7	1.7	0.0	0.0	0.0	7.2	0.0	0.0	100.0
Rajasthan	30.9	38.1	0.0	21.1	3.4	0.0	0.0	0.0	6.6	100.0
Tamil Nadu	15.7	49.6	2.6	0.0	11.9	0.0	20.2	0.0	0.0	100.0
West Bengal	8.1	31.3	3.5	30.7	0.0	4.1	17.3	3.4	1.6	100.0

Note: Flush/pour-flush to: 1—Piped sewer system; 2—Septic tank; 3—Twin leach pit; 4—Single pit; 5—Elsewhere (open drain, open pit, open field, etc.); 6—Ventilated improved pit latrine; 7—Pit latrine with slab; 8—Pit latrine without slab/ open pit; 9—Not available

Table 4.8 depicts the type of latrine available to workers' household. Latrine was categorised on the basis of the flush/pour-flush to different systems, such as piped sewer, twin leach pit, single-pit, or elsewhere. Approximately 91.70% households in Delhi had the piped sewer system, whereas 68.50% households in Kerala had the single-pit system. In Karnataka, approximately 35%, 36.10%, and 21.50% households had the single-pit system, piped sewer system, and septic tank, respectively. In Maharashtra, maximum households (49.40%) had the piped sewer system followed by 41.70% having the septic tank system. In Tamil Nadu, 49.60% households had a septic tank system followed by 15.70% with the piped sewer system and 11.90% with other types such as open drain, open pit, or open field.

Table 4.9: Conditions of house structure (%)

State	Good	Satisfactory	Bad	Total
Delhi	37.8	62.2	0.0	100.0
Karnataka	34.8	54.7	10.6	100.0
Kerala	59.3	22.7	17.9	100.0
Maharashtra	19.5	62.1	18.4	100.0
Rajasthan	34.6	59.5	5.9	100.0
Tamil Nadu	68.8	23.0	8.2	100.0
West Bengal	49.1	43.2	7.7	100.0

Table 4.9 shows the conditions of house structure of workers. Majority of the workers in Tamil Nadu (68.80%), Kerala (59.30%), and West Bengal (49.10%) rated the condition of their house as 'Good'. In Delhi (62.20%), Maharashtra (62.10%), Rajasthan (59.50%), and Karnataka (54.70%) regarded their house structure as 'Satisfactory'. The highest number of workers (18.40%) those rated their house condition as 'Bad' were in Maharashtra.

Figure 4.8: Availability of electricity for domestic use to workers' household (%)

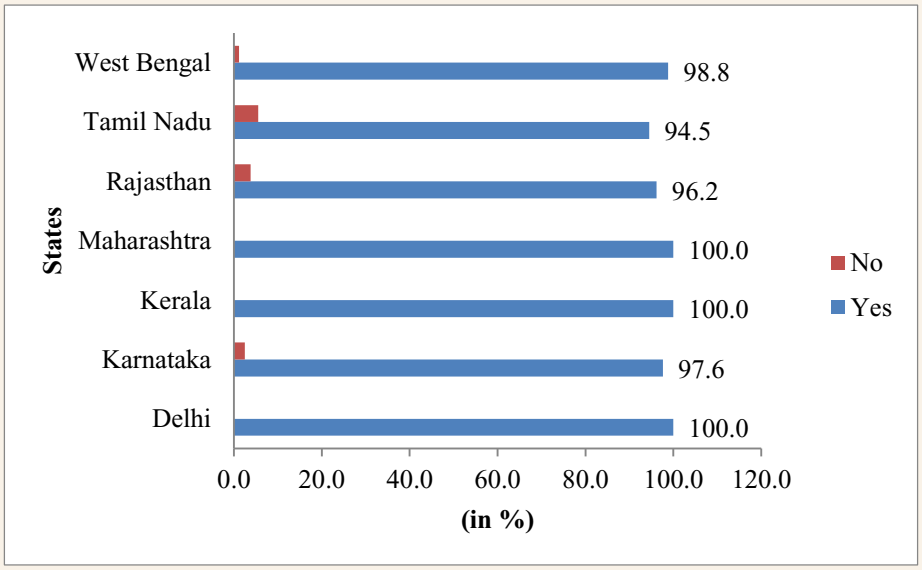


Figure 4.8 shows the response of workers for availability of electricity to their household for domestic use. Data show that the electricity facility is available to 100% workers' households in Delhi, Kerala, and Maharashtra, and more than 95-98%, which is very close to 100%, in other sampled states.

Table 4.10: Type of drainage system of workers' household (%)

State	1	2	3	4	5	Total
Delhi	39.3	57.8	3.0	0.0	0.0	100.0
Karnataka	36.7	4.8	48.0	0.0	10.6	100.0
Kerala	35.0	19.7	2.1	5.4	37.9	100.0
Maharashtra	54.9	9.9	20.7	5.7	8.8	100.0
Rajasthan	46.2	5.0	25.9	7.8	15.3	100.0
Tamil Nadu	14.8	14.5	42.0	6.3	22.5	100.0
West Bengal	8.1	7.2	18.7	15.2	50.9	100.0

Note: 1—Underground; 2—Covered pukka;3—Open pukka;4—Open kutcha; 5—No drainage facility

The drainage system of the workers' household was found to vary across the sampled states (**Table 4.10**). Underground type of drainage system was reported to be the highest in the households of Maharashtra (54.90%) followed by Rajasthan (46.20%), Delhi (39.30%), Karnataka (36.70%), and Kerala (35%). The lowest rate of underground drainage facility was reported in Tamil Nadu (14.80%) and West Bengal (8.10%). In Delhi, maximum households (57.80%) had covered pukka type of drainage, whereas maximum households in Karnataka (48%) and Tamil Nadu (42%) had open pukka type of drainage. Surprisingly, 37.90% households in Kerala had no drainage system and the situation in West Bengal was even worse as 50.90% households had no drainage facility.

Table 4.11: Type of the dwelling unit (%)

State	1	2	3	Total
Delhi	20.9	79.1	0.0	100.0
Karnataka	26.7	58.7	14.6	100.0
Kerala	91.2	0.0	8.8	100.0
Maharashtra	40.1	26.9	33.1	100.0
Rajasthan	74.2	6.7	19.1	100.0
Tamil Nadu	72.3	27.7	0.0	100.0
West Bengal	64.6	14.5	20.9	100.0

Note: 1—Notified slum; 2—Non-notified slum; 3—other areas

The type of dwelling was categorised into three types, namely notified slum, non-notified slum, and other areas (**Table 4.11**).The percentage of workers living in the notified slum was the highest in Kerala (91.20%) followed by Rajasthan (74.20%), Tamil Nadu (72.30%), West Bengal (64.60%), Maharashtra (40.10%), Karnataka (26.70%), and Delhi (20.90%). The workers living in the non-notified slum was the highest in Delhi (79.10%) followed by Karnataka (58.70%), Tamil Nadu (27.70%), and Maharashtra (26.90%). Dwelling unit of workers' household in other areas was the maximum in Maharashtra (33.1%).

Table 4.12: Ventilation of the dwelling unit (%)

State	Good	Satisfactory	Bad	Total
Delhi	11.5	75.7	12.8	100.0
Karnataka	38.9	50.6	10.6	100.0
Kerala	71.8	28.2	0.0	100.0
Maharashtra	20.3	41.8	37.9	100.0
Rajasthan	34.5	51.3	14.3	100.0
Tamil Nadu	60.0	33.1	6.9	100.0
West Bengal	48.0	36.8	15.2	100.0

Ventilation facility is another important indicator to determine the quality of a dwelling unit. The ventilation type was classified as good, satisfactory, and bad (**Table 4.12**). The highest percentage (71.80%) of workers' household with good ventilation was in Kerala followed by Tamil Nadu (60%), West Bengal (48%), Karnataka (38.90%), Rajasthan (34.50%), Maharashtra (20.30%), and Delhi (11.50%). The highest percentage (37.90%)of household with bad ventilation was in Maharashtra.

Table 4.13: Kitchen type available to workers' household (%)

State	1	2	3	Total
Delhi	37.5	24.2	38.3	100.0
Karnataka	39.6	22.6	37.8	100.0
Kerala	60.3	39.7	0.0	100.0
Maharashtra	21.4	28.7	49.9	100.0
Rajasthan	31.0	34.0	35.0	100.0
Tamil Nadu	37.5	32.8	29.7	100.0
West Bengal	10.1	45.6	44.2	100.0

Note: 1—with water tap; 2—without water tap; 3—No separate kitchen

Type of kitchen is another important socio-economic indicator to measure the quality of life. **Table 4.13** shows the type of kitchen for workers' households in the sampled states. The highest percentage (60.30%) of households' kitchen with water tap facility was in Kerala followed by Karnataka (39.60%), Delhi (37.50%), Tamil Nadu (37.50%), Rajasthan (31%), and Maharashtra (21.40%). Similarly, the percentage of household kitchens without water tap facility was the highest in West Bengal (45.6%) followed by Kerala (39.7%), Rajasthan (34%), Tamil Nadu (32.8%), Maharashtra (28.70%), Delhi (24.20%), and Karnataka (22.60%). Regarding households with no separate kitchen, the highest percentage was in Maharashtra (50%) followed by West Bengal (44.20%) and Delhi (38.30%).

Table 4.14: Type of fuel used by workers' households for cooking (%)

State	1	2	3	4	5	Total
Delhi	0.0	100.0	0.0	0.0	0.0	100.0
Karnataka	2.4	97.6	0.0	0.0	0.0	100.0
Kerala	43.9	56.1	0.0	0.0	0.0	100.0
Maharashtra	27.7	66.9	1.5	0.0	3.9	100.0
Rajasthan	38.7	61.3	0.0	0.0	0.0	100.0
Tamil Nadu	7.5	89.0	0.0	0.0	3.5	100.0
West Bengal	48.6	43.8	0.0	1.6	5.1	100.0

Note: 1-Firewood, chips, and crop residue; 2-Liquefied petroleum gas; 3-other natural gas;4-Dung cake; 5-Kerosene

Table 4.14 shows the type of fuel used by households for cooking. It has been observed that the highest percentage (100%) of households in Delhi was using Liquefied Petroleum Gas for cooking followed by Karnataka (97.60%) and Tamil Nadu (89%). The use of firewood, chips, and crop residue for cooking was reported to be the highest among households in West Bengal (48.60%) followed by Kerala (43.90%), Rajasthan (38.70%), and Maharashtra (27.70%). Very few households use other mode of fuels like coal, charcoal, and gober gas, etc. for cooking.

4.2.3 Working environment at workplace

General

Good working environment is a fundamental requirement for best performance of an employee. The level of satisfaction of employees about their working atmosphere has direct impact on the productivity. Studies (Vischer, 2008; Davis, 2011) have considered working conditions of an organisation to be equivalent to its infrastructure and equipment, such as heating and cooling, ventilation systems, controlled noise levels, office furnishings, and safety and security[22]. The working condition can either contribute to the work performance of employees or distract them from the work.

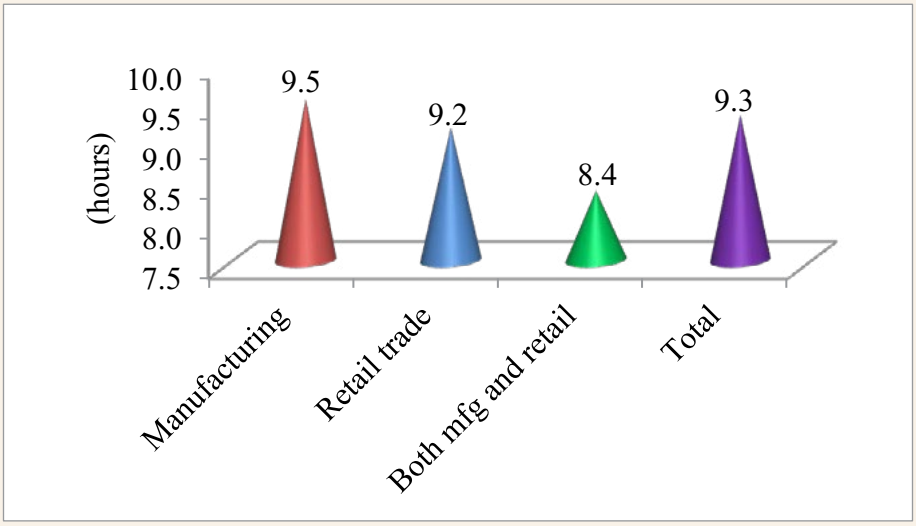
Labour legislations and the rules have made certain norms of working conditions and welfare measures for workers to be complied by industrial establishments. The standard of facilities available to workers differs not only from industry to industry but also from segment to segment within the same industry. Adequate and satisfactory working conditions are needed to maintain the health, safety, and welfare of the workers and to increase their productivity. Moreover, favourable working conditions are instrumental in maintaining healthy industrial relations. Women workers normally require special treatment because they need more protection than men in their working environment because of their tenderness and sensitiveness. Details of working conditions and welfare facilities found available to them in the sample units were collected during survey. Realizing the importance of congenial environment of their working conditions, an attempt has been made in the following paragraphs to estimate the characteristics of working conditions of workers engaged in the gold and jewellery.

In India, long working hours is a usual phenomenon largely due to low wages, which forces labourers to opt for overtime to earn more. As per the Factories Act 1948, adult employees are allowed to work for 8 hours per day, and working further is considered overtime. However, long working hours without rest/break could negatively impact the health and safety of workers.

Average income of workers across different sectors is shown in **Figure 4.9**. Data suggest that workers in the services sector receive higher wages than those in the manufacturing. Furthermore, the average wage of many workers, except those at the managerial level, is less than the minimum wage level. Despite low wages, the average working hours of workers in all units was 9.30 hours, which is higher than the stipulated time (8 hours). However, study observed that the average working hours in the manufacturing sector was longer (9.50 hours) than in services sector (9.20 hours).

22 Davis, N. M. (2011), 'Attitudes at work,' British Journal of Psychology, 38(3), pp. 107-134 Vischer, J. C. (2008), 'Towards an environmental psychology of workspace: How people are affected by environments for work,' Architectural Science Review, 51(2), pp. 97-108

Figure 4.9: Average working hours of workers based on the type of firm



It was investigated that whether the workers in gold industry get breaks other than lunchbreak? It was also examined if units have any changeover system for workers or shift of work. **Table 4.15** shows the responses and it was observed that majority of the workers (50.80%) reported that the changeover system is often not available in the unit; more than half of the workers in the manufacturing sector (52.10%) and services sector (50.30%) reported the lack of such changeover facilities. The study results suggest that workers in the gold sector have to deal with hardships while performing their duty on workplace. Therefore, suitable changes in labour laws are urgently needed to make the working environment flexible and labour-friendly.

Table 4.15: Response of workers on the existence of a changeover system (%)

Type of Units	Yes	No	Not Applicable	Total
1.Manufacturing	15.2	52.1	32.7	100.0
2. Retail trade	0.0	50.3	49.7	100.0
3. Both manufacturing and retail trade	2.0	43.1	54.9	100.0
Total	9.9	50.8	39.2	100.0

Welfare facilities and social security

General

The concept of welfare and social security is flexible and differs widely with time, region, industry, country, degree of industrialisation and social values, etc. It is inclusive of anything done for the betterment of workers whether by the employer or Government or by any other agencies over and above as laid down under the law or what is expected on the part of the employer for the workers such as medical facilities, compensation for accident, provisions of

provident fund, pension and gratuity, etc. The facilities which are provided to the workers inside the factory premises create a feeling among the workers that they have a stake in the industry and they become more contented and committed mentally and morally which ultimately leads to higher productivity and maintenance of healthy industrial relations. The provisions of social security in the form of provident fund, pension, gratuity, etc. are some of the prominent measures under the various labour laws to promote the welfare of the workers.

Welfare amenities

Provisions for making various facilities available to the workers at the workplace have been enlisted in the Factories Act, 1948. These provisions relate to providing various welfare amenities like drinking water, washing facilities, conservancy, rest shelter, canteen, recreation, crèche, etc. During the survey, attempts were made to collect the information to the extent these facilities were provided to the workers by the employers. The units providing such welfare amenities have been shown in Table 4.16 and the ensuing sub paragraphs throw the light on these facilities.

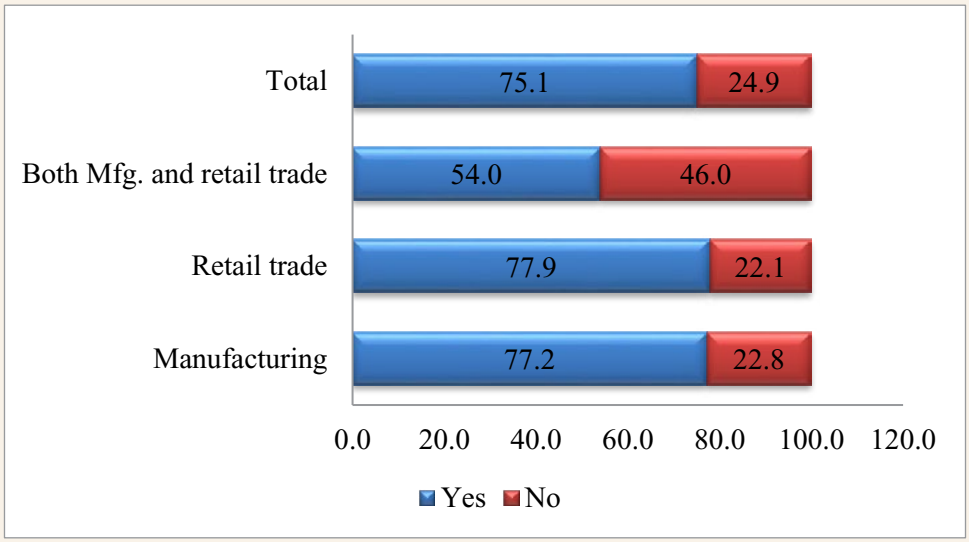
To further understand the working conditions of workers at their workplace, the information were collected on some of the key facilities/amenities provided to workers at their workplace. Results shown in **Table 4.16** reveal that majority of the facilities are not available at the workplace. More than 90% of the sampled units reported non-availability of separate shelter and washing facilities for women. Furthermore, 89% and 86.9% of the sampled units reported non-provision of 'uniform to workers' and 'separate toilet facility for women', respectively. Drinking water, which comes under essential facility, the survey results show that the management of almost all the units except a few (1%–2%) was providing drinking water to their workers whether it is tap water or portable water. Some of the units also reported separate drinking water facilities to the woman workers. Approximately 27% and 23% workers reported the non-availability of toilet and washing facilities, respectively, at the workplace. Overall, the data indicate poor working conditions of workers at their workplaces. Additionally, the same trend was noted across different sectors of the sampled units.

Table 4.16: Response of workers regarding non-availability of facilities at workplace (%)

S. No.	Facilities	Manufac-turing	Retail trade	Both manufacturing and retail trade	Total
1	Drinking water	2.0	1.0	1.5	1.5
2	Washing facility	14.6	42.0	35.4	23.1
3	Toilet facility	18.8	48.1	31.3	27.1
4	Unit is having first aid box	37.0	60.0	56.9	44.8
5	Unit is having fire extinguisher facility	55.9	63.0	60.8	58.2
6	Rest shelter	56.5	80.6	85.4	65.0
7	Housing facility provided by the unit	61.2	81.3	97.9	69.7
8	Separate toilet facility for women	87.1	82.2	97.9	86.9
9	Uniform provided to worker	95.1	81.5	64.6	89.0
10	Separate shelter facility for women	92.0	89.1	97.9	91.8
11	Separate washing facility for women	92.9	87.5	97.9	92.0
12	Canteen facility	95.2	90.8	100.0	94.5

In addition to infrastructure facilities, a question regarding the availability of working space was asked. **Figure 4.10** shows that more than 77% workers from manufacturing and retail sectors reported that the working space is sufficient. However, the response of workers from 'both' type of units differed; the working space was reported to be sufficient by approximately 54.1% workers and insufficient by approximately 46%.

Figure 4.10: Response of workers on sufficiency of the working space (%)

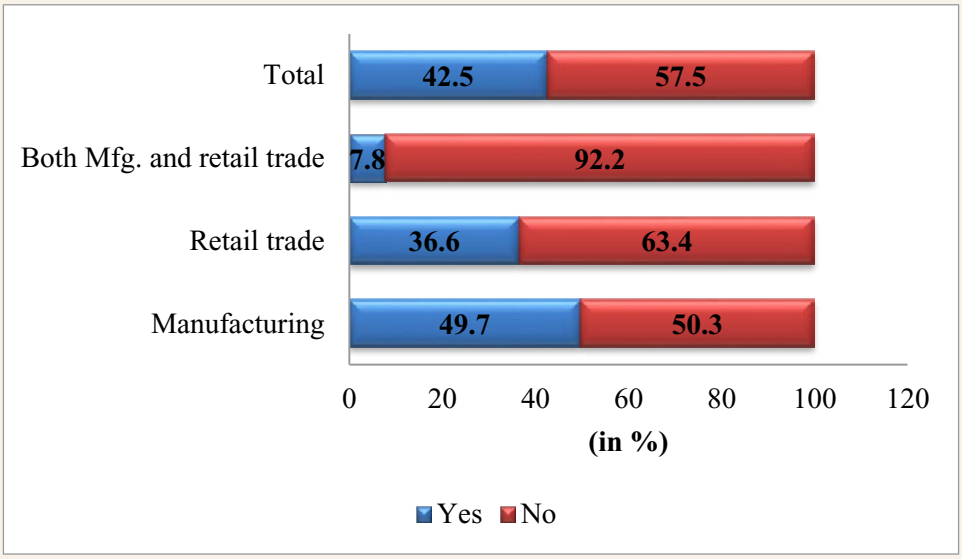


4.2.4 Medical and crèche facility

Healthy workforce is of strategic importance for any organisation. To facilitate health services to workers and their families, the Government of India enacted the Employees' State Insurance (ESI) Act, 1948. Under the scheme, medical facilities were provided to the legal dependents of the insured person. Medical facility for retired insured persons and permanently disabled workers and their spouses has also been introduced at a nominal contribution.

The information was collected in survey on some key health parameters. Approximately 50% of workers reported to have medical facilities and another 50% reported the lack of it (**Figure 4.11**). Among the retail trade units, 63.40% reported no provision for medical facility. The situation was worst in the 'both' type of units, where only 7.80% of the sampled units have a provision for medical facility, whereas the rest has no such provision. Overall, the results indicate that a majority of the units do not provide medical facilities to their workers.

Figure 4.11: Responses of workers on medical facilities provided by units (%)



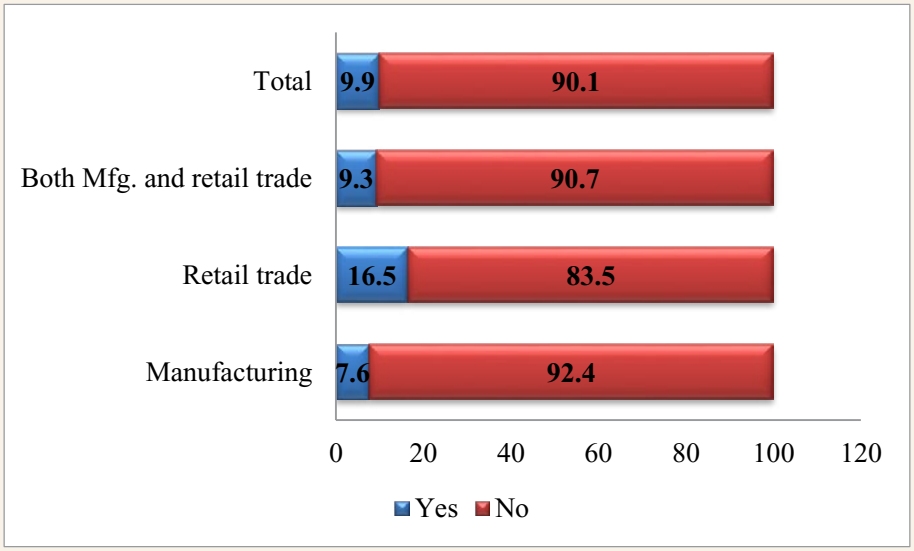
As some of the units have been providing medical facilities to workers, it was tried in survey to ascertain what kind of facilities is available in units during the emergency need. **Table 4.17** shows that all units lack of own dispensary and mostly depend on tie-ups with private hospitals or doctor-on-call arrangements. Overall, more than 55% units depend on the doctor-on-call type of arrangement followed by ESI hospital (18.25%) and private hospital (14.45%).

Table 4.17: Type of medical facilities arranged by units in emergency (%)

Type of units	Own dispensary	Tie-up with Private hospital	Through ESI hospital	Doctor-on-call	Other	Total
1.Manufacturing	0.97	15.46	10.14	58.94	14.49	100.00
2. Retail trade	0.00	9.80	49.02	41.18	0.00	100.00
3. Manufacturing and retail trade	0.00	20.00	40.00	40.00	0.00	100.00
Total	0.76	14.45	18.25	55.13	11.41	100.00

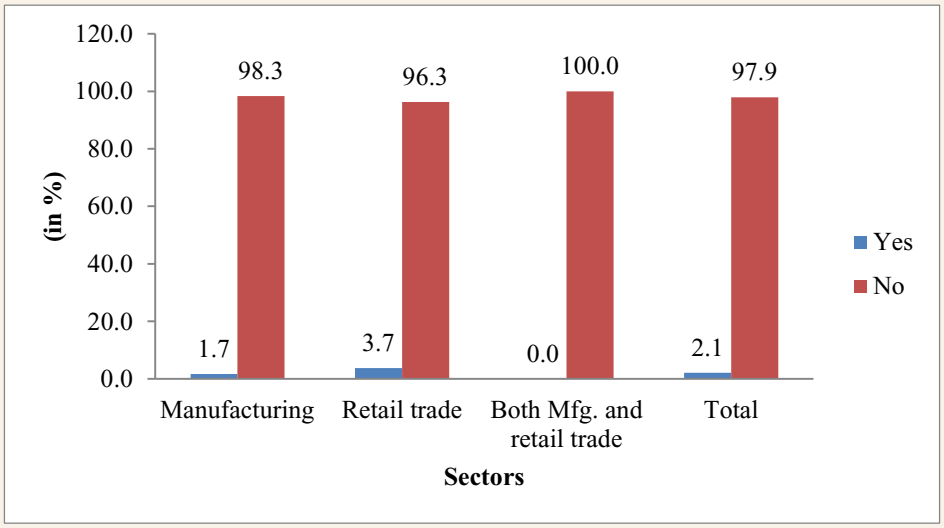
Maternity benefit is an important health facility for female workers. **Figure 4.12** shows the percentage of maternity benefits provided by employers in different units. Surprisingly, 90.10% units lack of provision of maternity leave and the trend is same across different units. However, few retailer trade units (16.5%) provide maternity benefits. The reason for this could be that female workers in retail trade sectors are on payroll.

Figure 4.12: Maternity benefits provided by employers (%)



The survey found situation worse in all the units in terms of crèche facility, (**Figure 4.13**), as there are only 2% units have crèche facility and the rest do not have the same.

Figure 4.13: Crèche facility provided by units (%)

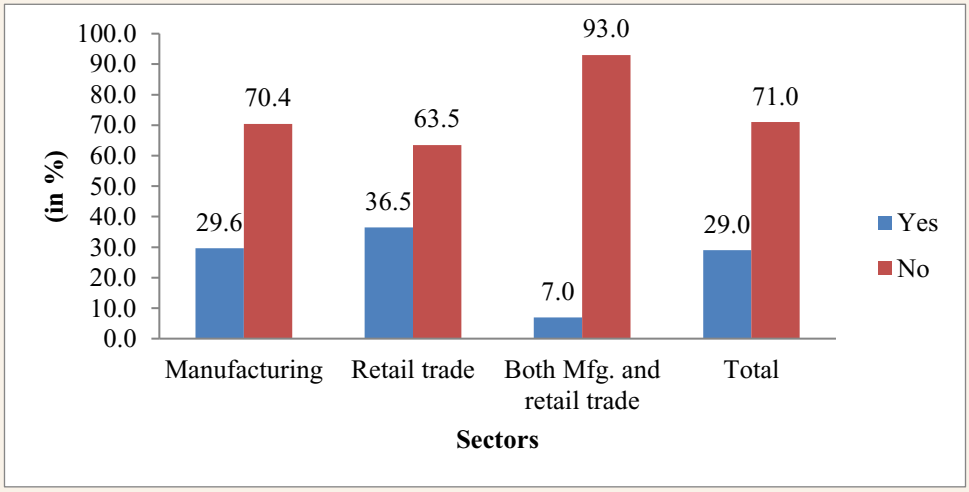


4.2.5 Social security benefits

Social security of workers is an integral part of labour welfare. The Central Government enacted the State Insurance Act in 1948 to provide certain benefits in the events of sickness, maternity, and injury in workplace to the workmen employed in or in connection with work in factories other than seasonal factories. Another significant legislation relating to social security has been the Employees' Provident Fund Act (1952), which provides security to workers after the retirement age and security to the dependents in case of their early death. Provisions for the act are applicable to employees completing 1 year of continuous service and at least 240 days of working during 365 days of a year.

To determine the social benefits received by workers in the gold industry, information was collected from workers in different units. **Figure 4.14** shows the percentage of units that provide social security benefits, such as Employees' Provident Fund (EPF), General Provident Fund (GPF), group insurance, and health insurance. Overall, only 29% units provide such benefits. Only 7% of employees belonging to 'both manufacturing and services' unit reported to receive the benefit, and the rest (93%) did not. In retail trade and manufacturing units, such benefits were received by 36.50% and 29.60% employees, respectively.

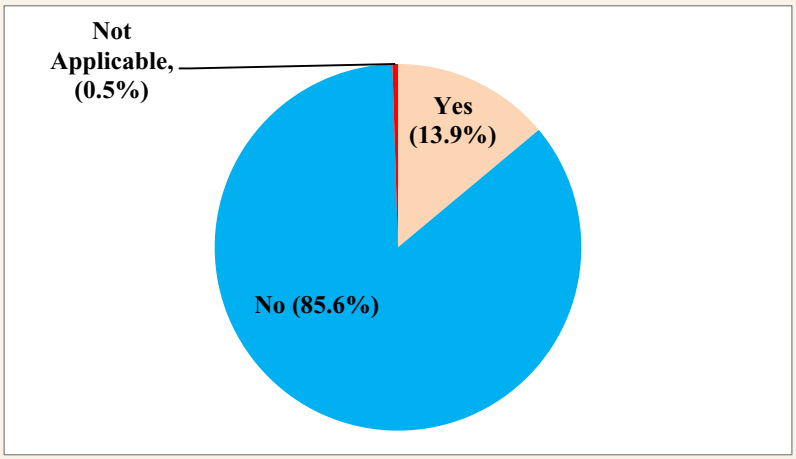
Figure 4.14: Units providing social security benefits (%)



Note: Benefits such as EPF, GPF, group insurance, and health insurance.

Figure 4.15shows the percentage of units providing cover under ESI Scheme to workers. Data show that a low percentage of all type of units provides the cover, and majority of the employees have not been covered under ESI scheme (85.6%). It is found that a substantial number of services units (27.5%) are providing ESI coverage to their employees.

Figure 4.15: Units providing cover under the ESI Scheme to workers (%)



As most of the unregistered units have been operating in the manufacturing sector, workers in these units face serious challenges in terms of getting social security and other benefits. Responses received from owners regarding the social security status of workers suggest that a very low percentage of workers receive social security benefits. The percentage of payroll workers receiving insurance (life, health, and accidental)on an average was 18.50% and provident fund benefits 26.90%, (**Table 4.18**). The social benefits status of contractual workers was the worst because more than 78% of owners reported that they do not provide social benefits to them (**Table 4.19**).

Table 4.18: Response of owners on social security measures available to payroll workers (%)

Types of Social Securities	Percentage
Number of workers having life insurance	18.8
Number of workers having health insurance	18.0
Number of workers having accident insurance	15.9
Number of workers having provident fund/National Pension System	26.9

Table 4.19: Response of owners regarding social security measures available to contractual workers (%)

Types of Social Securities	Percentage
Number of workers having life insurance	0.9
Number of workers having health insurance	2.6
Number of workers having accident insurance	7.8
Number of workers having provident fund/ National Pension System	10.4
Number of workers without the above benefits	78.3

4.2.6 Grievance redressal machinery

During the field survey, questions were asked regarding grievance redressal mechanism for workers. Data show that only 12.75% of the units had the facility of grievance redressal system, and the rest (87.3%) units have lack of the same(**Figures 4.16 and 4.17**). The average number of days taken to resolve the grievance ranged from 5 to 6 days across all the units.

Figure 4.16: Units providing the facility of grievances redressal of workers (%)

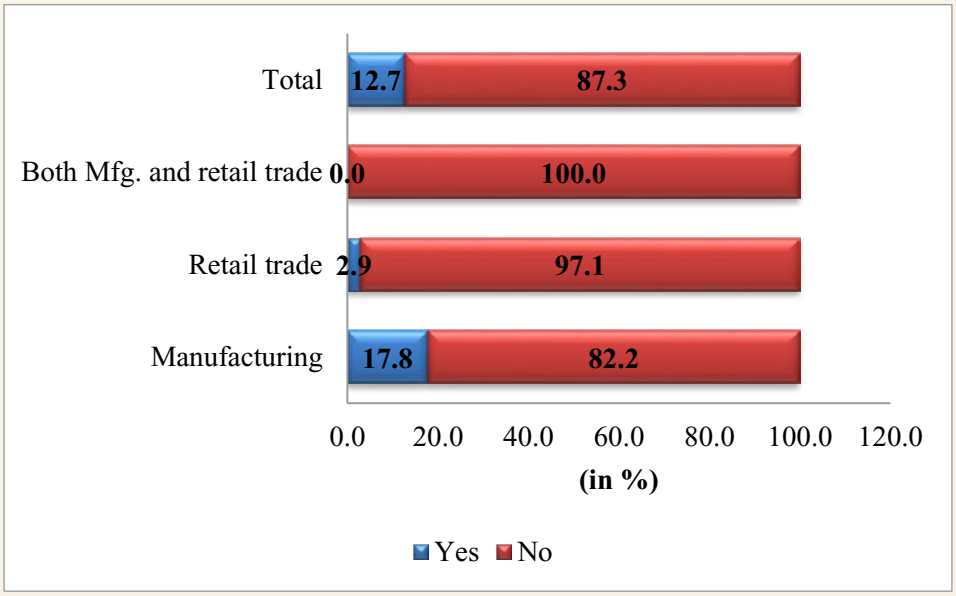


Figure 4.17: Average number of days taken for grievance redressal of workers

4.2.7 Growth prospects and challenges

Unlike labour-intensive manufacturing sectors, such as textile, leather, furniture, and food processing sectors, gold manufacturing sector is relatively capital-intensive with a high manpower. Additionally, the retail segment of the gold industry absorbs a substantial portion of labour force. Therefore, a healthy growth of the sector is paramount for creating large employment opportunities. Recently, concerns have been raised regarding slowing down of business in the sector causing a negative impact on employment opportunities. More than 74% of gold owners in the survey reported that business in the sector during last five years has declined, and only 20% reported the business to be stagnant during the period (**Table 4.20**).

Table 4.20: Status of business in gold sector in past 5 years (%)

Type of Establishment	Increasing	Decreasing	Stagnant	Total
Sole proprietorship	3.9	78.9	17.1	100.0
Partnership	8.1	73.0	18.9	100.0
Private limited	12.5	56.8	30.7	100.0
Total	5.8	74.4	19.8	100.0

Table 4.21: Factors Contributed to slump in demand (%)

Factors	Not at all affected	Somewhat affected	Affected	Strongly affected
Sluggish global demand	5.4	33.9	20.5	19.9
Roll-out of GST	4.9	32.7	21.6	16.9
Demonetisation	3.4	28.3	32.0	29.2
Lack of adequate finance	4.0	31.1	35.3	23.8
Rising competition in global market	4.2	32.8	20.1	29.0

To determine factors that contributed to slowing down of business in the gold industry, the views of gold owners were collated, and it was found that both domestic and external factors negatively affected business in the industry. Data suggest that sluggishness in external demand was one of the prime impediments of gold business in the economy (**Table 4.21**). Other important factor that contributed to slowing down of demand was tepid credit flow from the banking sector liquidity crunch, complying with goods and services tax, lack of marketing facilities and multiple regulatory authorities and rising competition in the global market.

Table 4.22: Challenges faced by gold units (%)

Factors	No effect	Affected	Strong Effect
Cumbersome trade procedures	2.3	46.8	8.9
Multiple regulatory authorities	1.8	46.2	10.6
Lack of marketing facilities	0.9	45.2	9.9
Exchange rate volatility	4.7	42.6	13.3
Lack of R&D/innovation	6.5	41.1	10.6
Unawareness about the government policy	1.3	36.8	21.4
Lack of adequate finance at low rate of interest	1.1	35.9	12.1
Lack of government support	0.8	35.7	19.9
Unfavourable tax system	1.1	32.0	23.4
Storage problems	5.5	31.9	9.9
Unavailability of skilled manpower	1.0	31.3	14.5
Transportation problems	2.6	30.7	10.1
Rising competition in the global market	4.2	30.3	27.2
Inverted duty structure due to trade agreements, Free trade agreement/preferential trade agreement etc.	8.5	29.7	15.1
Congestion at ports	7.5	29.0	10.2
High import duties on raw materials	12.0	22.9	11.5

Other than the factors affecting the demand for gold, the industry also faces several challenges such as cumbersome trade procedures, multiple regulators procedures, and lack of marketing facilities. **Table 4.22**shows that factors such as cumbersome trade procedures, multiple regulations, lack of marketing facilities, exchange rate volatility, and lack of research and development were perceived as the key factors impeding the growth prospects of the gold industry by more than 40% owners. Factors perceived to have a strong effect on gold units were the rising competition in the global market, unfavourable tax system, and unawareness of the government policy.

Conclusions

The gems and jewellery sector, particularly the gold industry in India, plays an important role in the economic development of the country. India is deemed the global hub of the gold jewellery market because of low-cost, high quality gold jewellery and easy availability of highly skilled labourers. The current study attempts to reveal a comprehensive picture of the gold industry in India, with special emphasis on the socio-economic and working conditions of workers therein. Furthermore, the present study identifies several problems and prospects related to gold industry workers. The study was undertaken through extensive field surveys covering workers, owners, and associations of the industry; collection of secondary data from authentic sources; and data analysis using suitable statistical techniques. The findings of the study would help policy makers and planners to envisage suitable policy strategies for improving the condition of workers and their overall development.

The findings of the study reveal that the socio-economic conditions of workers of the gold industry need substantial improvement. Lack of basic services and amenities was a major problem for workers. In many cases the workers are deprived of basic amenities/ infrastructural facilities and there are intra-regional disparities. The study throws light on various hurdles those workers in the gold industry face for improving their socio-economic conditions. Improved services, amenities and other essential facilities will create a conducive environment for the new generation to reside at these places and feel encouraged to continue their ancestral activities. In this connection, the Government of India should take action to eliminate these deficiencies to improve the conditions of workers in the gold industry.

The gold industry's job structure is male-centric, particularly in manufacturing units where the ratio of male and female workers is 99:1. In the services sector, female workers have a better representation, with a male to female ratio of 85:15. Furthermore, regarding the education level, approximately 50% of the workers hold at least an intermediate-level qualification. Approximately 9% of the workers are illiterate. At the sectoral level, while the services sector has the highest percentage (39.60%) of workers with at least a graduate-level qualification, the manufacturing sector has relatively lower percentage of workers (28.40%) with at least an intermediate-level qualification.

Workers in the gold sector are of two types: payroll workers and contractual workers. The survey results show that while maximum percentage of payroll workers (approximately 35%) have at least diploma/graduation-level qualification, maximum percentage (approximately 48%) of contractual workers studied up to 8th class. The industry has both low-and high-skilled workers. Apart from job profiles of peon, helper, clerk, etc., most of the job positions in the gold industry require skilled workers. The average monthly income of workers in the industry is Rs.15,952. Among other positions, managers receive the highest monthly income (i.e. Rs.30,119) followed by artisans (Rs.17,961), designers (Rs.17,674), goldsmiths (Rs.13,229), and others (Rs.12,012), including peon, helper, and cashier. Apparently, the monthly income of workers is insufficient in relation to their work, as approximately 47% of the workers have expressed dissatisfaction about their monthly salary.

Improving the quality of life of industrial workers is the top priority of the Government. In this regard, basic facilities like water, sanitation, and hygiene at workplace as well as at living place holds utmost importance. The findings reveal that the maximum percentage of workers' households in Delhi and Karnataka (more than 68%) use bottled water for drinking purpose. Conversely, maximum number of workers' households use piped water in Maharashtra, and mixed source facilities are noted in Rajasthan, Tamil Nadu, and West Bengal. Regarding accessibility of households to bathroom facility, the study found that more than 93% workers in Kerala have an exclusive bathroom per household, and the rest of the workers' household use a common bathroom in the building. By contrast, approximately 44% of workers' households in West Bengal do not have access to separate bathroom facility.

In the case of bathroom type used by workers' household, more than 62% in Kerala and 48% in West Bengal reported to have bathroom attached to the dwelling. Approximately 51% workers in West Bengal stated their bathroom is not attached to the dwelling but located within the household premises. Access to latrine by households varies from state to state. Across the sample states, Kerala appears to have the best latrine facility as 93.30% workers reported having latrine facility for exclusive use of their household. In Tamil Nadu, 32.80% households do not have latrine facility. Regarding the drainage system, 54.90% of the workers' households in Maharashtra have underground drainage system. In Delhi, 57.8% households have covered pukka drainage, whereas 50.90% households in West Bengal do not have a drainage system.

Regarding the kitchen type used by workers' households, approximately 60.30% households in Kerala have kitchens with water taps, whereas maximum percentage of households (45.60%) in West Bengal has kitchens without water taps. Maximum workers from Maharashtra (49.90%) and West Bengal (44.20%) do not have a separate kitchen. Regarding fuel type used by workers' households, liquefied petroleum gas is used for cooking purpose in all households (100%) in Delhi and in 43.80% households in West Bengal. Maximum households (48.60%) of West Bengal use firewood, chips, and crop residue for cooking.

The study also analysed the workplace conditions of workers. The primarily concern that emerged from our analysis is the low wage of workers. Numerous workers have expressed their displeasure regarding low wages against the difficult work they perform and long working hours every day, particularly in the manufacturing segments. The average working hours of a worker in the industry is 9.3 hours per day, which is higher than the stipulated 8 hours' working time. In the manufacturing unit, average working hours is 9.5 hours, whereas it is 9.2 hours in the services sector.

In addition to long working hours, majority of the workers have expressed their concern regarding mental and physical stress due to non-existence of changeover system of workers from one shift to another. As most of the household manufacturing units work with a few labourers, they are bound to work continuously without a break. As regards facilities available at workplace, more than 90% sample units reported non-availability of facility such as separate shelter and washing facilities for women. Moreover, provision of uniform to workers and separate toilet facility for women are lacking in 89% and 86.90% of the units, respectively.

Other essential facilities like drinking water are available in almost all sample units, except very few. The percentage of units with drinking water facility ranges between 1% and 2% across all the units. Approximately 27% and 23% workers reported non-availability of toilet and washing facilities, respectively, in the workplace. Approximately 23% workers reported that the space provided to them for work is insufficient. Overall, the above results clearly indicate the suboptimal working conditions of workers at their respective workplaces.

Another important indicator to measure the socio-economic and working conditions of workers is the social security and medical facilities given to them at their workplace. The study findings provide an interesting picture in this regard. In the case of social security, which is an integral part of Labour Welfare and State Insurance Act, it was observed that only 29% units provide social security benefits in terms of Employees' Provident Fund, General Provident Fund, group insurance, and health insurance to their workers. More than 88% workers reported that they are not covered under Employees' State Insurance Scheme. There is a need to significantly expand this coverage for the gold sector workers.

Direct interview with owners also suggested that majority of the workers do not get social security benefits. Only 19% workers received life insurance benefit. Similarly, 18%, 15.90%, and 26.90% workers received health insurance, accidental insurance, and provident fund benefits, respectively. Access to social benefits is worse for contractual workers compared with workers on payroll. More than 78% owners reported that they do not provide social benefits to contractual workers. Approximately 50% workers reported a lack of medical facilities. Only 1% units have their own dispensary. Majority of the units depend on doctor-on-call for any emergency. Maternity leave, which is an integral part of labour law, is absent at a whopping 90% of units.

Finally, considering growth prospects of and challenges faced by the gold industry, although this industry is relatively less labour intensive than textile, leather, and food processing industries, it absorbs a large chunk of the labour force in services segments. Therefore, improving this sector is paramount for creating employment opportunities. The results of the study show that more than 74% of units viewed that business in the sector has slowed down during the past couple of years. They have reported that factors like sluggish external demand, structural reforms like demonetisation and Goods and Services Tax, and tepid credit flow from the banking sector have contributed to it. Regarding challenges faced by the industry in expanding the businesses, majority of the units have reported factors like cumbersome trade procedures, multiple regulations, lack of marketing facilities, exchange rate volatility, and lack of research and development as the key factors that impede the growth prospects of the gold industry.

The gold jewellery industry, although a leading export promoting sector, has difficult working conditions. Workplace arrangements are similar throughout gold jewellery units. All the units have young male workers predominantly in the age group of 25–44 years. They work in congested spaces with poor lighting. Working hours are long; average working hours extend to 12 hours or more. In this predominantly unorganised sector, there is little or no emphasis on health and hygiene factors and these workers are often exposed to harmful chemicals, and other injurious elements in their working environment, potentially causing hard to detect medical afflictions such as lung tissue damage, kidney damage, lung cancer, prostate cancer among other diseases.

Issuing of safety kits to workers with daily-use equipment such as goggles, gas masks, gloves, lab coats, etc. should be made mandatory by regulatory agencies such as directorate of inspector of factories and office of labour commissioner. Incorporating safety measures on the shop floor, imparting knowledge and training in safe workplace practices will reduce negative impact on health and help in retaining current workforce as well as attracting new youths.

Since the majority of gold workers especially in the manufacturing segments of the gold industry belong to unorganised sector and these workers are quite prone to several health risk considering the nature of work, it is critical from the social welfare point of view to provide social safety net to these workers, which is otherwise readily available for workers in the organised sectors in India. Unlike the European and other Developed nations, developing countries including India witnessed limited social security measures for workers in the unorganised sector. Suggestions were being made to extend the Employee Provident Fund Act to unorganised sector workers such as bidi workers; the Employee State Insurance Scheme to contract workers and workers in small factories. The ESIS, which provides cash and health benefits is meant only for organised workers. However, recently, it has taken the initiatives

to provide health benefits to unorganised workers. Our study also reveals that only limited units in the manufacturing segments of gold industry have availed the services of ESIS. Hence, the study advocates of extending ESIS to all workers in the unorganised sector in a phased manner and effective implementation of the said policy. In this regard, the steps taken by the Ministry of Labour by bringing reforms in labour laws in the form of social security Code is quite encouraging. The Code has clearly demarcated the roles to be played by the Central and State Governments in implementing social security measures in the unorganised sector. The Central government may continue to formulate and notify from time to time suitable welfare schemes (i.e., life and disability cover, health and maternity benefits, old age protection, education, housing etc.), while the State governments may unveil schemes related to provident fund, employment injury benefit, housing, educational scheme for children, skill upgradation etc. Extending social security to unorganised sector would require huge capital and infrastructure for which the study envisages of choosing social insurance model to finance pension, unemployment and sickness benefits rather using the tax revenue to finance the scheme as did by Australia and New Zealand. Under the social insurance model, all stakeholders such as workers, employers and the Governments would jointly contribute to the fund and make it viable and sustainable for the long-term.

Government of India and State Governments have put in place a number of schemes for social security of workers. In the wake of COVID crisis, many more schemes have been announced including Pradhan Mantri Garib Kalyan Yojana and Atmanirbhar Bharat package. Most of the schemes benefit the poor section of the society including unorganized workers, the benefit of which also accrues to the workers the gold sector. However, there is a need for a medium to long term solution for the workers in the gold sector since their contribution to employment generation, GDP and exports is significant. This would require concerted efforts by all the stakeholders including Central and State Governments, industry associations, training institutes, academia, civil society and above all the units themselves.

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Annexure – I

Socio-economic and Working Conditions of Workers in Indian Gold Industry
(A study sponsored by the NITI Aayog, India)

(Questionnaire for Workers at Retail shops/ Manufacturing units)

Declaration

The information requested in this questionnaire is strictly confidential and would be used in aggregated form for the purpose of the above study. Individual level information would not be revealed to any person or organization whosoever.

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(*Formerly Institute of Applied Manpower Research*),
A-7, Narela Institutional Area, Delhi-110 040, INDIA
Website: www.iamrindia.gov.in

Interview Number

1. General Information

1.1	Name of the Establishment/ Unit	
1.2	Address of the Establishment	
1.3	Type of Units	Manufacturing -1 Retail -2
1.4	Starting Year of Establishment	
1.5	Name of the Respondent	
	Designation	
	Age	
	Sex	
	Contact (Email/Tel. No.)	
1.6	Education *	

Note: * Illiterate –1, Up to Class 8th– 2, 10th – 3, 10+2 – 4, Graduate & above – 5

2. Working Hours and Rest Interval:

Sl. No.	Shift time		Rest time	
	From	To	From	To
1				
2				
3				
4				
5				
6				

3. Whether there is any system for changeover of workers from one shift to another.

(Yes-1, No-2, N/A-3)

4. If yes, periodicity of changeover of shift Daily=1, Weekly=2,

Fortnightly=3, Monthly=4, Not fixed=5

5. Do you think that available space is good enough for workers to work?

(Yes-1, No-2)

6. Did the workers get enough wages against their work.

(Yes-1, No-2)

7. Wages and Earnings of Workers:

Occupation	Pay Period*	Basic Wages	Dearness Allowances	Travelling Allowances	Overtime Allowances	Benefits in Kind (Money Value)	Total Earnings
E.G. Driver	5	12000	Nil	Nil	1400	Nil	13400

Pay Period: Daily-1, Weekly-2, 10 days-3, Fortnightly-4, Monthly-5, Not Fixed-6

8. Whether there is any discrimination in wage rates of men and women workers for the same/Similar jobs.

(Yes-1, No-2, No Women Worker is employed-3)

9. If yes, reasons thereof

_____

10. Bonus and other facility:

Whether the Unit is covered under the payment of Bonus Act, 1965. (Yes–1, No–2)	
If Yes, then, Whether the Bonus is paid or not? (Yes–1, No–2)	
Type of Bonus Paid: (Annual–1, Festival–2, Productivity–3, Others–4, NA–9)	
If paid, Category of workers Paid Bonus (Permanent–1, Contractual–2)	
Whether both male & female workers are paid bonus equally or not? (Yes–1, No–2)	
If No in above column, mention the reason for difference: Output–1, Difference in skill–2, Difference in Occupation–3, Others (Specify)_____	
Average rate of Bonus paid per employee for the year 2018 (in %)	
Whether the unit is allowing leave/ Holidays? (Yes–1, No–2)	
If Yes , With Wages–1, Without Wages–2, Mix–3, NA–9	
Is weekly off given to the workers? (Yes–1, No–2)	
If yes, With Wages – 1, Without Wages – 2, Mix – 3, NA–9	

11. Medical and Crèche Facility:

Whether Medical Facilities are provided by the Unit? (Yes–1, No–2)	
If yes, what type of arrangement is made by unit? Own dispensary-1, Tie-up with Pvt hospital-2, through ESI hospital-3, Doctor on call-4,other(Specify)_____, NA-9	
What are the common diseases found in your industry workers?	
Whether the Unit is having first aid box? (Yes-1, No-2)	
Whether Maternity benefits are provided by the employer? : (Yes- 1, No-2)	
Did the unit have fire extinguisher facility (Yes-1, No-2)	
If yes, number of days of maternity leave allowed	
Is maternity leave is paid or unpaid. (Paid-1, Unpaid-2)	
Whether Medical Facilities Provided to the workers and their family members are free of costs? (Yes-1, No-2)	
Whether Crèche Facility is provided by the unit? (Yes-1, No-2)	
No of rooms provided for the use of children	

12. Welfare facilities/amenities provided to workers:

S. No.	Facility	Whether Provided (Yes - 1, No -2)	Quality Standard of the facility (Good-1, Satisfactory-2, Not Satisfactory-3)
1	Whether Housing Facility is provided by the Unit?: (Yes-1, No-2)		
2	If yes: (Within Unit – 1, Out Side Unit – 2)		
3	Housing Facilities provided: (Free of cost – 1, On Rent -2, N.A – 9)		
4	Did you provide any uniform to worker		
5	Drinking Water		
6	Washing Facility		
7	Separate washing facility for women		
8	Canteen Facility		
9	Rest Shelter		
10	Separate shelter facility for women		
11	Toilets facility		
12	Separate toilet facility for women		

13. Social Security benefits:

Whether the Unit is providing Social Security Benefits? (Yes-1, No-2)	
If yes, which of the benefit? EPF-1, GPF-2, Group Insurance-3, Health Insurance-4, All-5, Some benefits-6, NA-9	
If yes, category of workers eligible All-1, Some-2, NA-9	
Whether workers are covered under the Employees State Insurance Scheme. (Yes-1, No-2)	
If not, whether any compensation is paid to them in case of accidents. (Yes-1, No-2)	

14. Fine and deduction:

Does the Unit imposing fine on workers? (Yes-1, No-2)	
If yes, mention the reason (Late coming-1 Wastage of Production-2, Damage or loss of Tools-3, Others (Specify) _____)-4, NA-9	
How the Funds are utilized?: For the Welfare of Workers-1, Other Purposes-2, NA-9	
Whether deductions are made from the wages of workers? (Yes-1, No-2)	

15. Trade Union / Employer's Association:

Whether the Unit is member of any Employer's Association. (Yes-1, No-2)	
If yes, Name of the Association	
Whether the workers are members of any Trade union. (Yes-1, No-2)	
If yes, number of male workers member of the trade union	
If yes, number of Female workers member of the trade union	

16. GRIEVANCE REDRESSAL MACHINERY:

Whether there is any machinery for redressal of grievances of workers. (Yes-1, No-2)	
If Yes, Who initially receive the complaints	
Who redress the grievances	
Who hears the appeals	
Time limit for disposal of the Complaints at various stages	

17. Whether following records are maintained by the unit?

Muster Roll /Attendance Register. (Yes-1, No-2)	
Register of Wages. (Yes-1, No-2)	
Register of Complaints (Yes-1, No-2)	
Register of Accidents (Yes-1, No-2)	
Register of Overtime (Yes-1, No-2)	

18. Investigator's Observations. (Rank the unit on the scale of 1 to 5 where 1 is Excellent and 5 is poor) and reason for giving the rank.

_____

_____

_____

Annexure – II

Socio-economic and Working Conditions of Workers in Indian Gold Industry
(A study sponsored by the NITI Aayog, India)

Owner's Questionnaire – Mining/Refinery/Manufacturing/Retail units

Declaration

(The information requested in this questionnaire is strictly confidential and would be used in aggregated form for the purpose of the above study. Individual level information would not be revealed to any person or organization whosoever.)

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(*Formerly Institute of Applied Manpower Research*),
A-7, Narela Institutional Area, Delhi-110 040, INDIA
Website: www.iamrindia.gov.in

Interview Number

Q 1: Identification of sample place

Sl. No.	Particulars	Response
1.1	State	
1.2	District	
1.3	City	
1.4	Address	
1.5	Pin code	

Q 2: Unit identification and basic information

Sl. No.	Particulars	Response								
2.1	Name of the respondent									
2.2	Name of the owner **(If same as respondent put Self)**									
2.3	Designation of the respondent									
2.4	Email ID of the respondent									
2.5	Contact number of the respondent									
2.6	Name of the unit									
2.7	Year of establishment									
2.8	Type of the establishment Codes: 1 - Sole proprietorship; 2 - Partnership; 3 - Private Limited; 4 - Joint Venture; 5 – Other (Specify)									
2.9	Floor area of the unit in square feet (include all floors if the unit has more than one floor)									
2.10	How many premises of the unit? (In number)	Owned		Rented		Other				

Q 3: Registrations

Sl. No.	Details	Response Code (Yes-1, No-2)
3.1	Is the unit registered?	
3.2	Is the unit carrying trade licence?	
3.3	Is the unit covered under shops and establishment act?	
3.4	Does the unit have GST number?	
3.5	Does the unit have Corporate identification number (CIN)?	
3.6	Does the unit have BIS number?	

Q 4: Type of Activity (Please √)

Sl. No.	Activity	√
4.1	Mining & refinery of Gold	
4.2	Manufacturing of Gold	
4.3	Retailing of Gold	

Q 5: No. of employees (includes owner/Manager) currently working in the units by the level of Education and Gender.

Sl. No	Education	Employees on payroll		Employees on contractual basis		Total Employees	
		male	female	male	female	male	female
5.1	Illiterate						
5.2	Up to class 8th						
5.3	Class 9th to 12th						
5.4	Diploma / Certification						
5.5	Graduate and Above						

Q 6: No. of employees (includes owner) currently working in the units by Internal and external categories

Sl. No	Education	Within the family		Outside the family		Total workers	
		male	female	male	female	male	female
6.1	Illiterate						
6.2	Up to class 8th						
6.3	Class 9th to 12th						
6.4	Diploma / Certification						
6.5	Graduate and Above						

Q 7: Details of Social Security measures available for the workers

Sl. No	Variables	Total workers	
		Employees on payroll	Employees on contractual basis
7.1	No. of workers having life insurance		
7.2.	No. of workers having health insurance		
7.3.	No. of workers having accident insurance		
7.4	No. of workers having provident fund/NPS		
7.5	No. of workers without of above benefits		

Q8: Size of Enterprise (Please√)

Sl. No	Particulars	Category	√
8.1	Investment in plant & machinery / Equipment	1) <25 lakh	
		2) 25 lakh to 5 crore	
		3) 5 crore to 10 crore	
		4) >10 crore	
8.2	Annual turnover	1) < 5 crore	
		2) 5 crore to 75 crore	
		3) 75 crore to 250 crore	
		4) > 250 crore	

Q 9: Expenses details (in Rs.) of the enterprise

Sl. No	Variables	2018-19	2017-18	2016-17
9.1	Raw materials			
9.2	Rental expenditure			
9.3	Repair and maintenance of old machinery			
9.4	Total Expenses on salary/wages			
9.5	Interest on loans			
9.6	Other expenditures			
9.7	**Total expenses**			

Q 10: Evaluation of recent government policies (Please√)

Sl. No.	Comment on Policy	1= Strongly Agree	2=Agree	3= Neu-tral	4= Dis-agree	5 = Strongly Dis-agree
10.1	Export promotion activities are helpful					
10.2	Taxes and levies are reasonable					
10.3	Export credit policy is reasonable					
10.4	GST rates are reasonable					

Section 11: Status of business in Gold sector in last year's i.e. 2014 to 2019?

Increasing	Decreasing	Stagnant

Q 12: Factors affecting business

Factors affecting rise in demand	Codes*	Factors affecting decline in demand	Codes*
1. Recovery in developed nations		1. sluggish global demand	
2. Government Support		2. Roll out of GST	
3. High domestic demand		3. Demonetization	
4. Participation in domestic exhibition organized by GJEPC		4. Lack of adequate finance	
5. Participation in international exhibition organized by GJEPC		5. Stringent banking norms	
6. Participation in exhibition organized by any other group/org		6. Rising competition in global market	
7. Any other (please specify)		7. Any other (please specify)	

Codes: Not at all affected-1, Not Much affected-2, somewhat affected-3, affected-4, strongly affected-5

Q 13: Challenges faced by units (Please√)

Sl. No.	Reasons	1. Not at all affected	2. Not much affected	3. Somewhat affected	4. Affected	5. Strongly affected
13.1	High import duties on raw materials					
13.2	Lack of Marketing Efforts					
13.3	Lack of adequate finance at low rate of interest					
13.4	Cumbersome trade procedures					
13.5	Multiple regulatory authorities					
13.6	Unavailability of skilled manpower					
13.7	Transportation problems					
13.8	Congestion at ports					
13.9	Storage problems					
13.10	Lack of R&D/innovation					
13.11	Lack of Government Support					
13.12	Unawareness about the Govt. Policy					

Sl. No.	Reasons	1. Not at all affected	2. Not much affected	3. Somewhat affected	4. Affected	5. Strongly affected
13.13	Unfavourable Taxation system					
13.14	Inverted duty structure due to trade agreements – FTA/ PTA etc.					
13.15	Exchange rate volatility					
13.16	Rising competition in the global market					
13.17	Any other please specify					

Q 14: Recruitment process

Means of recruitment process	Workers who got their job through a labour contractor / recruiting agency	Workers who got their job through a walk-in application	Workers who got their job through a personal connection	Workers who got their job through direct company recruitment
Numbers				

Q 15: Skills required in the Gold sector

Sl. No.	Category of issues	Please √
15.1	Diploma or Graduations in casting, stone setting, model making, or engraving	
15.2	Be patient, accurate and able to concentrate	
15.3	Have artistic ability	
15.4	Have technical and practical aptitude	
15.5	Have excellent eyesight	
15.6	Have hand and finger dexterity	
15.7	Have hand-eye co-ordination	
15.8	Have mechanical skill	
15.9	Proficient in computer-aided design (CAD).	

Q 16: Details of training programs organized during 2018-19.

Sly No.		Level No. of training programmes organised	In-house training programmes		Trainees sent to other training institutes	
			Number of trainees attended	No. of training programmes organised	Number of trainees attended	
16.1		Male				
16.2		Female				
16.3	Total					

Q 17: Problems faced by workers in Gold sector

Sl. No.	Category of issues	Please √
1	Low wage levels	
2	No social security benefits from the Government	
3	No health benefits from the Government	
4	Impact on eyesight	
5	Long hours of working	
6	Any Other (please specify)	

Q 18: Suggestions to the government to improve the social and economic conditions workers

Q 19: Suggestions to government to improve the growth prospects of the gold sector in future.

Q 20. Details of Interviewer

Name of the Interviewer_____

Contact number of the Interviewer_____

Date of interview_____

Annexure – III

List of selected sample gold units

Sl. No	State	City	Name of the unit	Year of establish-ment	Type of the establishment	Is the unit regis-tered?
1	Delhi	Delhi	M/s YW jewellers	1991	Manufacturing unit	Yes
2	Delhi	Delhi	M/s Anees Jewellery	2010	Manufacturing unit	No
3	Delhi	Delhi	M/s Haji Jewellers	1990	Manufacturing unit	No
4	Delhi	Delhi	M/s G.D Sons jewellers	2008	Manufacturing unit	Yes
5	Delhi	Delhi	M/s Girdharilal Sarej	1998	Manufacturing unit	Yes
6	Delhi	Delhi	M/s Gair Serdun	2000	Manufacturing unit	No
7	Delhi	Delhi	M/s KD Jewellers	2010	Manufacturing unit	No
8	Delhi	Delhi	M/s H.K. Jewellers	2018	Manufacturing unit	Yes
9	Delhi	Delhi	M/s Ram gold works	2010	Manufacturing unit	No
10	Delhi	Delhi	M/s Vinayak Jewellers	2009	Manufacturing unit	No
11	Delhi	Delhi	M/s Badu gold works	2000	Manufacturing unit	No
12	Delhi	Delhi	M/s Amil Gold	2009	Manufacturing unit	No
13	Delhi	Delhi	M/s Dev Jewellers	2006	Manufacturing unit	No
14	Delhi	Delhi	M/s Ranjit Gold works	2000	Manufacturing unit	No
15	Delhi	Delhi	M/s Ram Machine work	2018	Manufacturing unit	No
16	Delhi	Delhi	M/s Padam Jewellers	2000	Manufacturing unit	Yes
17	Delhi	Delhi	M/s Rathore Jewellers	2005	Manufacturing unit	Yes
18	Delhi	Delhi	M/s Krishna Sons Jewellers	1935	Manufacturing unit	Yes
19	Delhi	Delhi	M/s Rajput Jewellers	2001	Manufacturing unit	Yes
20	Delhi	Delhi	M/s Mahalaxmi Jewellers	1997	Manufacturing unit	Yes
21	Delhi	Delhi	M/s Dinesh Jewellers	2000	Manufacturing unit	Yes
22	Delhi	Delhi	M/s Jamna Das Jewellers	1998	Manufacturing unit	Yes
23	Delhi	Delhi	M/s Pamni Jewellers	2004	Manufacturing unit	Yes
24	Delhi	Delhi	M/s New Balaji Jewellers	2002	Manufacturing unit	Yes
25	Delhi	Delhi	M/s Ratanpriya Jewellers	2013	Manufacturing unit	Yes
26	Delhi	Delhi	M/s Swaraj Jewellers	2013	Manufacturing unit	Yes
27	Delhi	Delhi	M/s Aanchal Jewellers	2018	Manufacturing unit	No
28	Delhi	Delhi	M/s Jai Jagdamba Jewellers	2009	Manufacturing unit	Yes

29	Delhi	Delhi	M/s Shri Krishna Casting	1992	Manufacturing unit	No
30	Delhi	Delhi	M/s Mahalaxmi Casting	1998	Manufacturing unit	No
31	Delhi	Delhi	M/s R.K. Casting	2003	Both mfg. and services unit	No
32	Delhi	Delhi	M/s Shakti Mondal	1998	Manufacturing unit	No
33	Delhi	Delhi	M/s Prashanth Mondal	2004	Manufacturing unit	No
34	Delhi	Delhi	M/s Chandan Mondal	1997	Manufacturing unit	No
35	Delhi	Delhi	M/s Shiba Khan	2010	Manufacturing unit	No
36	Delhi	Delhi	M/s Maity Jewellers	1992	Manufacturing unit	Yes
37	Delhi	Delhi	M/s K.K. Sana Jewellers	1998	Manufacturing unit	Yes
38	Delhi	Delhi	M/s Bombay carting	1998	Manufacturing unit	No
39	Delhi	Delhi	M/s Mahamaya Jewellers	2002	Manufacturing unit	Yes
40	Delhi	Delhi	M/s Bharat Verma jewellers	1987	Manufacturing unit	Yes
41	Delhi	Delhi	M/s Shilpa Jewellers	1993	Manufacturing unit	Yes
42	Delhi	Delhi	M/s Ganesh Jeweller	1997	Manufacturing unit	Yes
43	Delhi	Delhi	M/s Nirmala Jewellers	1985	Manufacturing unit	Yes
44	Delhi	Delhi	M/s Maa Manasa Jewellers	1990	Manufacturing unit	Yes
45	Karnataka	Bangalore	M/s Olety Aswathanaranaiah & Son	1905	Manufacturing unit	Yes
46	Karnataka	Bangalore	M/s KCR Jewellers	1995	Manufacturing unit	Yes
47	Karnataka	Bangalore	M/s Kalyan Jewellers	2011	Both mfg. and services unit	Yes
48	Karnataka	Bangalore	M/s Babu Gold	1999	Manufacturing unit	No
49	Karnataka	Bangalore	M/s DR Golds	2005	Manufacturing unit	No
50	Karnataka	Bangalore	M/s P. Dhanraj Golds	1992	Manufacturing unit	No
51	Karnataka	Bangalore	M/s Pramodachari T.K.	1999	Manufacturing unit	No
52	Karnataka	Bangalore	M/s Chandrashekhara	1998	Manufacturing unit	No
53	Karnataka	Bangalore	M/s Gopal Raju	2011	Manufacturing unit	No
54	Karnataka	Bangalore	M/s Raju Golds	2009	Manufacturing unit	No
55	Karnataka	Bangalore	M/s Manjunath Jewellers	1998	Manufacturing unit	No
56	Karnataka	Bangalore	M/s HR Gioldsmiths	2010	Manufacturing unit	No
57	Karnataka	Bangalore	M/s Jagadeesh Jewellers	2014	Manufacturing unit	No
58	Karnataka	Bangalore	M/s Janardhan Raju	1993	Manufacturing unit	No
59	Karnataka	Bangalore	M/s Harish Jewels	2004	Manufacturing unit	No
60	Karnataka	Bangalore	M/s SM Gold Works	2008	Manufacturing unit	No
61	Karnataka	Bangalore	M/s Raju Works	2009	Manufacturing unit	No
62	Karnataka	Bangalore	M/s Mallik Gold Works	2013	Manufacturing unit	No
63	Karnataka	Bangalore	M/s Ganesh Jewels	2011	Manufacturing unit	No
64	Karnataka	Bangalore	M/s Muniraju Gold Works	2004	Manufacturing unit	No
65	Karnataka	Bangalore	M/s Gopal Works	1995	Manufacturing unit	No
66	Karnataka	Bangalore	M/s Chandra Gold Jewellery	2016	Manufacturing unit	No

67	Karnataka	Bangalore	M/s Kumar Gold Works	2004	Manufacturing unit	No
68	Karnataka	Bangalore	M/s R. Vokaua	2007	Manufacturing unit	No
69	Karnataka	Bangalore	M/s Dhannjaya Goldsmith	2004	Manufacturing unit	No
70	Karnataka	Bangalore	M/s B.C. Gold Works	2011	Manufacturing unit	No
71	Karnataka	Bangalore	M/s Dheeraj A Ravankar	2010	Manufacturing unit	No
72	Karnataka	Bangalore	M/s Raju Goldsmith Works	2004	Manufacturing unit	No
73	Karnataka	Bangalore	M/s Malabar Gold Diamonds	1993	Both mfg. and services unit	Yes
74	Karnataka	Bangalore	M/s Anil Jewellers	2004	Manufacturing unit	No
75	Karnataka	Bangalore	M/s Hari Jewellers	2004	Manufacturing unit	No
76	Karnataka	Bangalore	M/s Shankara Works	1999	Manufacturing unit	No
77	Karnataka	Bangalore	M/s Chandrashekhara Raju	2003	Manufacturing unit	No
78	Karnataka	Bangalore	M/s Tyagaraj Jewellers	1999	Manufacturing unit	No
79	Karnataka	Bangalore	M/s Shiva Jewels	2004	Manufacturing unit	No
80	Karnataka	Bangalore	M/s G. Venkatesh	2006	Manufacturing unit	No
81	Karnataka	Bangalore	M/s Joso Jewellers	2010	Manufacturing unit	Yes
82	Karnataka	Bangalore	M/s Serco Gold & Diamonds	1994	Services unit	Yes
83	Karnataka	Bangalore	M/s Thanganelu Goldworks	2009	Manufacturing unit	No
84	Karnataka	Bangalore	M/s Devanam Jewellers	2005	Both mfg. and services unit	Yes
85	Karnataka	Bangalore	M/s Aabhushan Jewellery	1985	Both mfg. and services unit	Yes
86	Karnataka	Bangalore	M/s Bhaskar Jewellers	2009	Manufacturing unit	No
87	Karnataka	Bangalore	M/s Shri Bhajrangi Astro Genes	2004	Manufacturing unit	Yes
88	Karnataka	Bangalore	M/s Hivaan Fine Jewels	2000	Manufacturing unit	Yes
89	Kerala	Ernakulum	CGR Metalloys Pvt. Ltd.	1994	Both mfg. and services unit	Yes
90	Kerala	Thrissur	Kerala Manufacturers Jewellery	2017	Both mfg. and services unit	Yes
91	Kerala	Ernakulum	Alapatt Jewellers	1963	Both mfg. and services unit	Yes
92	Kerala	Ernakulum	M/s Tanishq	1998	Both mfg. and services unit	Yes
93	Kerala	Ernakulum	Tribovan Das Bhimji Sever Jewellers	1864	Both mfg. and services unit	Yes
94	Kerala	Ernakulum	Malabar Gold and Diamonds		Both mfg. and services unit	Yes
95	Kerala	Ernakulum	Kavitha Jewellery	1980	Manufacturing unit	Yes
96	Kerala	Ernakulum	Anupama Jewellery	1990	Both mfg. and services unit	Yes
97	Kerala	Ernakulum	Jayalakshmi Gold Works	1999	Manufacturing unit	Yes
98	Kerala	Ernakulum	TCS Jewellers	1995	Services unit	Yes

99	Kerala	Ernakulum	Ross Jewellers	2008	Manufacturing unit	Yes
100	Kerala	Ernakulum	Arackal Jewellers	1998	Manufacturing unit	Yes
101	Kerala	Thrissur	M/s Bju KT	1983	Manufacturing unit	Yes
102	Kerala	Thrissur	M/s Joy NK	1998	Manufacturing unit	Yes
103	Kerala	Ernakulum	Prince Jewellery	1993	Both mfg. and services unit	Yes
104	Kerala	Ernakulum	Virtilals Jewellery	1941	Both mfg. and services unit	Yes
105	Kerala	Thrissur	Brahmakulam Jewellers	2000	Services unit	Yes
106	Kerala	Ernakulum	Chungath Jewellery	1998	Both mfg. and services unit	Yes
107	Kerala	Thrissur	Ambili Jewellers	1980	Services unit	Yes
108	Kerala	Ernakulum	Pallan's Jewellery		Services unit	Yes
109	Kerala	Ernakulum	Alice Jewellers		Services unit	Yes
110	Kerala	Ernakulum	Geetham Fashion Jewellery	2006	Services unit	Yes
111	Kerala	Ernakulum	Vidhuma Jewellery Works	2005	Manufacturing unit	Yes
112	Kerala	Ernakulum	Kandathil Jewellers	1995	Services unit	Yes
113	Kerala	Thrissur	Mahila Jewellers	1998	Services unit	Yes
114	Kerala	Thrissur	Tartsah Jewellers	1995	Manufacturing unit	Yes
115	Kerala	Thrissur	Nilayattingal Jewellery	1987	Manufacturing unit	Yes
116	Kerala	Thrissur	M/s Ini's V. Maliakkal	2004	Manufacturing unit	Yes
117	Kerala	Thrissur	M/s Auto CA	1987	Manufacturing unit	Yes
118	Kerala	Thrissur	M/s Ninon K. Paul	2007	Manufacturing unit	Yes
119	Kerala	Thrissur	M/s Binoy	2000	Manufacturing unit	Yes
120	Kerala	Thrissur	M/s Jojo Paul Manjila	1995	Manufacturing unit	Yes
121	Kerala	Thrissur	M/s Meluin Antony	1985	Manufacturing unit	Yes
122	Kerala	Thrissur	M/s Sanju CT	1997	Manufacturing unit	Yes
123	Kerala	Thrissur	Abhilash Jewellery	1988	Services unit	Yes
124	Kerala	Thrissur	M/s Rapheal Golds	2001	Manufacturing unit	Yes
125	Kerala	Thrissur	Mr. Biju CA	2003	Manufacturing unit	Yes
126	Kerala	Thrissur	TT Davassy Jewellery	1941	Manufacturing unit	Yes
127	Kerala	Thrissur	Pasuthala Jewellery	1990	Manufacturing unit	Yes
128	Kerala	Thrissur	Rajapani Jewellers	2009	Manufacturing unit	Yes
129	Kerala	Ernakulum	Josco Jewellers		Both mfg. and services unit	Yes
130	Kerala	Thrissur	MS Joy Jewellers	1985	Manufacturing unit	Yes
131	Kerala	Thrissur	M/s Satyan KU	1993	Manufacturing unit	Yes
132	Kerala	Thrissur	M/s V.V. Sajeevan	1988	Manufacturing unit	Yes
133	Kerala	Ernakulum	Vee Vees Gold	2006	Manufacturing unit	Yes
134	Kerala	Ernakulum	Navratan Jewellers	1990	Both mfg. and services unit	Yes
135	Maharashtra	Mumbai	Shanti Jewellers	1985	Manufacturing unit	Yes

136	Maharashtra	Mumbai	Mateshwari Jewellers	1986	Both mfg. and services unit	Yes
137	Maharashtra	Mumbai	Abhushan Jewellers	1987	Both mfg. and services unit	Yes
138	Maharashtra	Mumbai	TikamdasHiranand Jewellers	1949	Both mfg. and services unit	Yes
139	Maharashtra	Mumbai	Dalichand Kapurchand Jewellers	1935	Services unit	Yes
140	Maharashtra	Mumbai	Raju Jewellers	1996	Manufacturing unit	Yes
141	Maharashtra	Mumbai	Sagar Jewellers	1950	Manufacturing unit	Yes
142	Maharashtra	Mumbai	Ratmala Keweers	1960	Manufacturing unit	Yes
143	Maharashtra	Mumbai	Maniratna Jewellers	1992	Both mfg. and services unit	Yes
144	Maharashtra	Mumbai	Ruchira Jewellers	1968	Both mfg. and services unit	Yes
145	Maharashtra	Mumbai	Ganesh Jeweller	1987	Manufacturing unit	Yes
146	Maharashtra	Mumbai	Tagwa Jewellers	1985	Manufacturing unit	Yes
147	Maharashtra	Mumbai	Chirag Jewellers	1996	Manufacturing unit	Yes
148	Maharashtra	Mumbai	Samrat Jewellers	2001	Manufacturing unit	Yes
149	Maharashtra	Mumbai	National Jewellers	1996	Manufacturing unit	Yes
150	Maharashtra	Mumbai	Rajlaxmi Jewellers	1999	Manufacturing unit	Yes
151	Maharashtra	Mumbai	Ambika Jewellers	2002	Manufacturing unit	Yes
152	Maharashtra	Mumbai	Jamshedji Jivanji Jewellery	1960	Both mfg. and services unit	Yes
153	Maharashtra	Mumbai	Jayesh Art Jewellers	1976	Manufacturing unit	Yes
154	Maharashtra	Mumbai	Mauli Jewellers	1989	Manufacturing unit	Yes
155	Maharashtra	Mumbai	Parmar Jewellers	1982	Both mfg. and services unit	Yes
156	Maharashtra	Mumbai	Rigem Jewellery	1984	Services unit	No
157	Maharashtra	Mumbai	Alankar Jewellers	1981	Manufacturing unit	Yes
158	Maharashtra	Mumbai	Kacha Jewellers	1988	Both mfg. and services unit	Yes
159	Maharashtra	Mumbai	Mayuri Gems	1996	Manufacturing unit	No
160	Maharashtra	Mumbai	Alex Jewellery	1970	Manufacturing unit	Yes
161	Maharashtra	Mumbai	BS fashion Jewellers	1950	Manufacturing unit	No
162	Maharashtra	Mumbai	Glory Jewellers	1963	Manufacturing unit	Yes
163	Maharashtra	Mumbai	Tiptop Fashion Pvt. Ltd.	1975	Both mfg. and services unit	No
164	Maharashtra	Mumbai	Nakoda Art jewellery	1985	Services unit	No
165	Maharashtra	Mumbai	Vijay Jewellers	1986	Manufacturing unit	No
166	Maharashtra	Mumbai	Silver art jewellery	1985	Manufacturing unit	Yes
167	Maharashtra	Mumbai	Rachna Jewellers	1976	Services unit	No
168	Maharashtra	Mumbai	Bholenath Jewellers	1985	Manufacturing unit	Yes
169	Maharashtra	Mumbai	Rushabh Jewellers	1976	Services unit	Yes

170	Maharashtra	Mumbai	JB Solanki Jewellers	1970	Both mfg. and services unit	Yes
171	Maharashtra	Mumbai	Mehta Jewellers	1981	Both mfg. and services unit	Yes
172	Maharashtra	Mumbai	Nakoda Jewellers	1980	Services unit	No
173	Maharashtra	Mumbai	Bhavesh Jewellers	1975	Services unit	Yes
174	Maharashtra	Mumbai	Shweta Art jewellers	2006	Both mfg. and services unit	Yes
175	Maharashtra	Mumbai	Dipak jewellers Pvt. Ltd.	1988	Both mfg. and services unit	No
176	Maharashtra	Mumbai	Mehta Jewellers	1983	Manufacturing unit	Yes
177	Maharashtra	Mumbai	Pratap Jewellers	1986	Manufacturing unit	Yes
178	Maharashtra	Mumbai	Bherumal Jewellers	1983	Both mfg. and services unit	Yes
179	Maharashtra	Mumbai	Kaka Gold	2003	Both mfg. and services unit	Yes
180	Maharashtra	Mumbai	Padmavati Jewellers	1993	Both mfg. and services unit	Yes
181	Maharashtra	Mumbai	Pooja Jewellers	1975	Both mfg. and services unit	Yes
182	Maharashtra	Mumbai	Mahalaxmi Jewellers	1986	Both mfg. and services unit	Yes
183	Maharashtra	Mumbai	Rajmani Jewellers	1960	Both mfg. and services unit	Yes
184	Maharashtra	Mumbai	Tribhvandas Zaveri Ltd	1864	Both mfg. and services unit	Yes
185	Maharashtra	Mumbai	Ritesh Jewellers	1965	Both mfg. and services unit	Yes
186	Maharashtra	Mumbai	Kulin Jewellers	1969	Both mfg. and services unit	Yes
187	Maharashtra	Mumbai	Nakoda Jewellers	1982	Manufacturing unit	Yes
188	Maharashtra	Mumbai	PS Jewellers	1990	Manufacturing unit	Yes
189	Maharashtra	Mumbai	Kiran Jewellers	1990	Both mfg. and services unit	Yes
190	Maharashtra	Mumbai	Shraddha Jewellers	1988	Manufacturing unit	Yes
191	Maharashtra	Mumbai	Mahavir Jewellers	1990	Manufacturing unit	Yes
192	Maharashtra	Mumbai	Choudhari Jewellers	1995	Manufacturing unit	Yes
193	Maharashtra	Mumbai	Pushpam Jewellers	1994	Manufacturing unit	Yes
194	Maharashtra	Mumbai	Nishi Fashion Jewellery	1980	Both mfg. and services unit	Yes
195	Maharashtra	Mumbai	Mangalshree Jewellers	1982	Both mfg. and services unit	Yes
196	Maharashtra	Mumbai	Vaishali Jewellers	1991	Both mfg. and services unit	Yes
197	Maharashtra	Mumbai	Fashion Jewellery	1980	Manufacturing unit	Yes

198	Maharashtra	Mumbai	Bhadekar Bandhu Saraf	1975	Both mfg. and services unit	Yes
199	Maharashtra	Mumbai	Ajit Jewellers	1980	Manufacturing unit	Yes
200	Maharashtra	Mumbai	Nishant Art Jewellers	1967	Both mfg. and services unit	Yes
201	Maharashtra	Mumbai	JM Jewellers	1968	Both mfg. and services unit	Yes
202	Maharashtra	Mumbai	Shingar Jewellers	1980	Manufacturing unit	Yes
203	Maharashtra	Mumbai	Shah Jewellers	1971	Both mfg. and services unit	Yes
204	Maharashtra	Mumbai	Palak Jewellers	1978	Both mfg. and services unit	Yes
205	Maharashtra	Mumbai	Kundan Jewellers	1970	Both mfg. and services unit	Yes
206	Maharashtra	Mumbai	Yash Gold	1970	Manufacturing unit	Yes
207	Maharashtra	Mumbai	Palak Jewellers	1965	Both mfg. and services unit	Yes
208	Maharashtra	Mumbai	Vidhata Jewellers	1990	Manufacturing unit	Yes
209	Maharashtra	Mumbai	Upkar jewellers	1978	Both mfg. and services unit	Yes
210	Maharashtra	Mumbai	Sanjay Jewellers	2000	Both mfg. and services unit	Yes
211	Maharashtra	Mumbai	Vipul Jewellers	1996	Manufacturing unit	Yes
212	Maharashtra	Mumbai	Manoj Jewellrs	1985	Manufacturing unit	Yes
213	Maharashtra	Mumbai	Rathod Jewellers	1960	Both mfg. and services unit	Yes
214	Maharashtra	Mumbai	Joganiya Gems and Jewellery	1980	Manufacturing unit	Yes
215	Maharashtra	Mumbai	Amit Diamond	1991	Both mfg. and services unit	Yes
216	Maharashtra	Mumbai	Om jai mataji Jewellers	1985	Both mfg. and services unit	Yes
217	Maharashtra	Mumbai	Rajhem Jewellers	1985	Both mfg. and services unit	Yes
218	Maharashtra	Mumbai	Raj Jewellers	1980	Both mfg. and services unit	Yes
219	Maharashtra	Mumbai	Vaman Shankar Marathe Jewellers	2001	Both mfg. and services unit	Yes
220	Maharashtra	Mumbai	Om Suvarnakar Jewellers	1989	Manufacturing unit	Yes
221	Maharashtra	Mumbai	Alankar Jewellers	1986	Both mfg. and services unit	Yes
222	Maharashtra	Mumbai	Kaj Jems and jewellers	1981	Both mfg. and services unit	Yes
223	Maharashtra	Mumbai	Srinath Creation	1980	Manufacturing unit	Yes
224	Maharashtra	Mumbai	Sonam Jewellers	1975	Both mfg. and services unit	Yes

225	Maharashtra	Mumbai	Shrikrishna Jewellers	1985	Both mfg. and services unit	Yes
226	Maharashtra	Mumbai	Santosh Jewellers	1986	Both mfg. and services unit	Yes
227	Maharashtra	Mumbai	Kundal Jewellers India Pvt. Ltd.	1981	Both mfg. and services unit	Yes
228	Maharashtra	Mumbai	Tiaraa Jewels	1982	Both mfg. and services unit	Yes
229	Maharashtra	Mumbai	The Diamond factory	1970	Both mfg. and services unit	Yes
230	Maharashtra	Mumbai	Popley and sons' jewellers pvt. Ltd.	2014	Both mfg. and services unit	Yes
231	Maharashtra	Mumbai	Pramod Arts	1970	Both mfg. and services unit	Yes
232	Maharashtra	Mumbai	S.P. Gold	1985	Both mfg. and services unit	Yes
233	Maharashtra	Mumbai	Carat Lane jewellers	1996	Both mfg. and services unit	Yes
234	Maharashtra	Mumbai	Sonal Jewellers	1985	Both mfg. and services unit	Yes
235	Rajasthan	Jaipur	Gini Gems & Jewellery	2014	Manufacturing unit	No
236	Rajasthan	Jaipur	Aashirwad Jewellers	2003	Manufacturing unit	No
237	Rajasthan	Jaipur	Shri Shyam Baba Jewellers	1988	Manufacturing unit	No
238	Rajasthan	Jaipur	JMJ Jewellers	2004	Manufacturing unit	No
239	Rajasthan	Jaipur	Khandelwal Jewellers	1997	Manufacturing unit	No
240	Rajasthan	Jaipur	Poonam Jewellers	1996	Manufacturing unit	No
241	Rajasthan	Jaipur	K.K. Jewellers	1992	Both mfg. and services unit	No
242	Rajasthan	Jaipur	RPK GEM & Jewellers	1998	Both mfg. and services unit	No
243	Rajasthan	Jaipur	Shri Hari Jewellers	2003	Both mfg. and services unit	No
244	Rajasthan	Jaipur	Sitaram & Sons Jewellers	2001	Services unit	No
245	Rajasthan	Jaipur	Raj Gold Jewellers	2000	Manufacturing unit	No
246	Rajasthan	Jaipur	Diksha Jewellers	2008	Manufacturing unit	No
247	Rajasthan	Jaipur	Sitamani Jewellers	2007	Manufacturing unit	No
248	Rajasthan	Jaipur	Sia Jewellers	2016	Manufacturing unit	No
249	Rajasthan	Jaipur	Dev Nandini Jewellers	2001	Services unit	No
250	Rajasthan	Jaipur	Mahaveer Jewellers	2006	Manufacturing unit	No
251	Rajasthan	Jaipur	Prakash Jewellers	1986	Manufacturing unit	No
252	Rajasthan	Jaipur	Mittal Jewellers		Services unit	No
253	Rajasthan	Jaipur	Kanji Jewellers	2004	Manufacturing unit	No
254	Rajasthan	Jaipur	Amarapali Jewels (P) Ltd.	1978	Both mfg. and services unit	Yes

255	Rajasthan	Jaipur	Schuermatt Jewellery (P) Ltd.,	2007	Both mfg. and services unit	Yes
256	Rajasthan	Jaipur	Amrapali Design Studio	2008	Services unit	Yes
257	Rajasthan	Jaipur	Gemco International	1974	Both mfg. and services unit	Yes
258	Rajasthan	Jaipur	RGN Global Enterprises (P) Ltd.	2006	Both mfg. and services unit	Yes
259	Rajasthan	Jaipur	Amrapali Exports	2008	Both mfg. and services unit	Yes
260	Rajasthan	Jaipur	Om Shree Gems	2001	Both mfg. and services unit	No
261	Rajasthan	Jaipur	Gosil Exports Pvt. Ltd.	1996	4	Yes
262	Rajasthan	Jaipur	Hemgxt Electro	2006	Manufacturing unit	No
263	Rajasthan	Jaipur	B.N.L. Jewellery	1995	Manufacturing unit	No
264	Rajasthan	Jaipur	Silver Mountain Inc	2007	Services unit	Yes
265	Rajasthan	Jaipur	Vaibhav Global Ltd.	2015	Services unit	No
266	Rajasthan	Jaipur	Dreams Jewellery	2009	Manufacturing unit	No
267	Rajasthan	Jaipur	Madhwi Jewellery	1995	Manufacturing unit	Yes
268	Rajasthan	Jaipur	Shiv Manak Handicraft	2000	Manufacturing unit	No
269	Rajasthan	Jaipur	Om Shiv Jewellers	1996	Manufacturing unit	No
270	Rajasthan	Jaipur	Shri Shyam Polish Centre	2013	Manufacturing unit	No
271	Rajasthan	Jaipur	Shri Laxminath Jewellers	2002	Manufacturing unit	No
272	Rajasthan	Jaipur	Shri Radha Krishnana Gems and Jewellers	1997	Manufacturing unit	No
273	Rajasthan	Jaipur	Shri Meenakshi Jewellery	2001	Manufacturing unit	No
274	Rajasthan	Jaipur	Niharika Die Cutters	2000	Manufacturing unit	No
275	Rajasthan	Jaipur	Shri Radha Govindam Jewellery		Manufacturing unit	No
276	Rajasthan	Jaipur	MataraniVzai/Chilai polish		Manufacturing unit	No
277	Rajasthan	Jaipur	Kala Ratan Jewellery	1997	Manufacturing unit	No
278	Rajasthan	Jaipur	Jagdambha Jewellers	1994	Manufacturing unit	No
279	Rajasthan	Jaipur	Ramashvaram Jewellers	1999	Services unit	No
280	Rajasthan	Jaipur	DullichandKavel& Sons	2018	Manufacturing unit	Yes
281	Rajasthan	Jaipur	Shivani Jewellers	1999	Manufacturing unit	No
282	Rajasthan	Jaipur	Om Matheswari Jewellers	2002	Manufacturing unit	No
283	Rajasthan	Jaipur	Madan Lal Ram Lal Prajapat Jewellery	2004	Manufacturing unit	No
284	Rajasthan	Jaipur	Bhagwas Sanjay Goverdhan Lal Prajapat		Manufacturing unit	No
285	Rajasthan	Jaipur	Harendra Art Jewellery	2000	Manufacturing unit	No
286	Rajasthan	Jaipur	Shyam Gopal Tarwala	1997	Manufacturing unit	No
287	Rajasthan	Jaipur	Sidharath Jewels & Manufacturers	1994	Manufacturing unit	No
288	Rajasthan	Jaipur	Toshwad Jewellers	2001	Manufacturing unit	No

289	Rajasthan	Jaipur	Shri Ganesh Jewellery	2004	Manufacturing unit	No
290	Rajasthan	Jaipur	Shree Mahalaxmi Jewellers	2002	Manufacturing unit	No
291	Rajasthan	Jaipur	Shri Darshan Jewellers	2016	Manufacturing unit	No
292	Rajasthan	Jaipur	Kapish Jewels	1990	Services unit	No
293	Rajasthan	Jaipur	Om Sai Nath Jewellery	2007	Manufacturing unit	No
294	Rajasthan	Jaipur	Rama Jewellers	2002	Manufacturing unit	No
295	Rajasthan	Jaipur	R.S. Jewellers	2007	Manufacturing unit	No
296	Rajasthan	Jaipur	JV Jewellers	1996	Manufacturing unit	No
297	Rajasthan	Jaipur	Gemstone Jewellery Manufacturers		Manufacturing unit	No
298	Rajasthan	Jaipur	Shri Laxmi Jewellers	2009	Manufacturing unit	No
299	Rajasthan	Jaipur	APS Jeweller	2004	Both mfg. and services unit	No
300	Rajasthan	Jaipur	Babu Bhai Jewellery Wala	2009	Manufacturing unit	No
301	Rajasthan	Jaipur	T.P. & Brothers Jewellers	2007	Services unit	No
302	Rajasthan	Jaipur	Dilip Soni	2004	Manufacturing unit	No
303	Rajasthan	Jaipur	Jaipur Jewellers	1992	Services unit	No
304	Rajasthan	Jaipur	Indra Bhawani Jewellers	2003	Manufacturing unit	No
305	Rajasthan	Jaipur	Rakesh Abhushan Bhandar	2000		No
306	Rajasthan	Jaipur	Bheem Jewellers	2001	Manufacturing unit	No
307	Rajasthan	Jaipur	Jai Hanuman Tarwala	2012	Manufacturing unit	No
308	Rajasthan	Jaipur	Maa Savitri Jewellers	2001	Manufacturing unit	Yes
309	Rajasthan	Jaipur	Kananiya Lal Soni	2009	Manufacturing unit	No
310	Rajasthan	Jaipur	Ganesh Jewellers	2007	Manufacturing unit	No
311	Rajasthan	Jaipur	Chaku Jewellers	2000	Manufacturing unit	No
312	Rajasthan	Jaipur	Pradeep Jewellers	1989		No
313	Rajasthan	Jaipur	Kiran Mahaveer Jewellers	2001	Manufacturing unit	No
314	Rajasthan	Jaipur	Banwari Lal Kumawat Jewellers	1999	Manufacturing unit	No
315	Rajasthan	Jaipur	Bhanuka Jewellers	1998	Manufacturing unit	No
316	Rajasthan	Jaipur	Saroj Jewellers	2000	Manufacturing unit	No
317	Rajasthan	Jaipur	Ram Jewellers	2007	Both mfg. and services unit	No
318	Rajasthan	Jaipur	Vikas Jewellers	1998	Manufacturing unit	No
319	Rajasthan	Jaipur	Krishna Jewellery Manufacturers	2004		No
320	Rajasthan	Jaipur	Khandaka Jain Jewellers	1996	Services unit	No
321	Rajasthan	Jaipur	Kaneez Gems	2002	Both mfg. and services unit	No
322	Rajasthan	Jaipur	Om Jewellers	1998	Manufacturing unit	No
323	Rajasthan	Jaipur	Dibyaendu Works		Manufacturing unit	No
324	Rajasthan	Jaipur	Jambu Shakri Rhodium	1999	Manufacturing unit	No
325	Rajasthan	Jaipur	Shri Vinayak Rhodiom	2001	Manufacturing unit	No

326	Rajasthan	Jaipur	Jai Jagjiven Prodium	1999	Manufacturing unit	No
327	Rajasthan	Jaipur	Star Rhodium Cating Polish	2002	Manufacturing unit	No
328	Rajasthan	Jaipur	Harish Chand Soni	2006	Manufacturing unit	No
329	Rajasthan	Jaipur	M/s Gems Jewellery	2001	Both mfg. and services unit	No
330	Rajasthan	Jaipur	Shri Meenakshi Jewellers	2009	Manufacturing unit	No
331	Rajasthan	Jaipur	Mamta Art Jewellery	2004	Manufacturing unit	No
332	Rajasthan	Jaipur	Shri Krishna Jewellers	2001	Manufacturing unit	Yes
333	Rajasthan	Jaipur	Bihari Lal Raj Kumar Dawal	2004	Manufacturing unit	No
334	Tamil Nadu	Coimbatore	M/s DS Jewellers	2004	Manufacturing unit	Yes
335	Tamil Nadu	Coimbatore	Malabar Gold ^ Diamonds	2009	Both mfg. and services unit	Yes
336	Tamil Nadu	Coimbatore	Sumangate Jewellers	1979	Services unit	Yes
337	Tamil Nadu	Coimbatore	Joyalukk as India Pvt. Ltd.	2004	Both mfg. and services unit	Yes
338	Tamil Nadu	Coimbatore	M/s Babu Pattari	2002	Manufacturing unit	Yes
339	Tamil Nadu	Coimbatore	M/s S.M. Jewellers	2006	Manufacturing unit	Yes
340	Tamil Nadu	Coimbatore	M/s Selvi Jewellers	2001	Manufacturing unit	Yes
341	Tamil Nadu	Coimbatore	M/s MD Gold Jewellery Manufactures	2003	Manufacturing unit	Yes
342	Tamil Nadu	Coimbatore	M/s Sathish Letter Engrane	2005	Manufacturing unit	Yes
343	Tamil Nadu	Coimbatore	M/s Best Gold Refiners	2011	Manufacturing unit	Yes
344	Tamil Nadu	Coimbatore	M/s BGN Jewels Manufacturers	2009	Manufacturing unit	Yes
345	Tamil Nadu	Coimbatore	Sakthi Gold	1995	Manufacturing unit	Yes
346	Tamil Nadu	Coimbatore	M/s Nirmala Jewellers	2009	Manufacturing unit	Yes
347	Tamil Nadu	Coimbatore	M/s Vinayaga Jewel Cartings		Manufacturing unit	Yes
348	Tamil Nadu	Coimbatore	M/s AAG Silvers	1992	Manufacturing unit	Yes
349	Tamil Nadu	Coimbatore	M/s Vignesh Jewel Manufacturers	1990	Manufacturing unit	Yes
350	Tamil Nadu	Coimbatore	M/s PKS Jewel Crafts	2003	Manufacturing unit	Yes
351	Tamil Nadu	Coimbatore	M/s Kishore & Company	2000	Manufacturing unit	Yes
352	Tamil Nadu	Coimbatore	M/s LVS Jewels	1995	Manufacturing unit	Yes
353	Tamil Nadu	Coimbatore	M/s Rekha Jewellers	1986	Manufacturing unit	Yes
354	Tamil Nadu	Coimbatore	M/s S.K. Jewellers	1990	Manufacturing unit	Yes
355	Tamil Nadu	Coimbatore	M/s Thiru Aala Chain Designer	1985	Manufacturing unit	Yes
356	Tamil Nadu	Coimbatore	M/s SRI Raganedra Machine Cutting Works	1995	Manufacturing unit	Yes
357	Tamil Nadu	Coimbatore	M/s SSVV Jewel Works	1994	Manufacturing unit	Yes
358	Tamil Nadu	Coimbatore	GRT Jewellers	1964	Both mfg. and services unit	Yes

359	Tamil Nadu	Coimbatore	Khazana Jewellery Pvt. Ltd.	1992	Both mfg. and services unit	Yes
360	Tamil Nadu	Coimbatore	M/s Kamal & Co.	2018	Manufacturing unit	Yes
361	Tamil Nadu	Coimbatore	M/s SRI Anjali Chanin Cutting Works	2001	Manufacturing unit	Yes
362	Tamil Nadu	Coimbatore	M/s Sri Venkadeswara DTE Works	2002	Manufacturing unit	Yes
363	Tamil Nadu	Coimbatore	Attica Gold Company	2013	Both mfg. and services unit	Yes
364	Tamil Nadu	Coimbatore	Ramajayam Jewellers	2017	Services unit	Yes
365	Tamil Nadu	Coimbatore	M/s KMJ Jewellers	2004	Manufacturing unit	Yes
366	Tamil Nadu	Coimbatore	M/s Yoga Shri Ornaments	1995	Manufacturing unit	Yes
367	Tamil Nadu	Coimbatore	RKR Gold Pvt. Ltd.	2006	Both mfg. and services unit	Yes
368	Tamil Nadu	Coimbatore	Emerald Jewel Industry India Ltd.	2004	Both mfg. and services unit	Yes
369	Tamil Nadu	Coimbatore	Abirami Jewellery	2013	Both mfg. and services unit	Yes
370	Tamil Nadu	Coimbatore	Subasree Jewellers	1985	Services unit	Yes
371	Tamil Nadu	Coimbatore	M/s Mithran Jewel Manufactures		Manufacturing unit	Yes
372	Tamil Nadu	Coimbatore	M/s MPS Jewel Makers		Manufacturing unit	Yes
373	Tamil Nadu	Coimbatore	M/s Vicky Chains	1982	Manufacturing unit	Yes
374	Tamil Nadu	Coimbatore	M/s MR &Brothers	2004	Manufacturing unit	Yes
375	Tamil Nadu	Coimbatore	M/s PN Jeweller		Manufacturing unit	Yes
376	Tamil Nadu	Coimbatore	Tanishq	1999	Both mfg. and services unit	Yes
377	Tamil Nadu	Coimbatore	M/s Maharajan & Co.	1985	Manufacturing unit	Yes
378	Tamil Nadu	Coimbatore	M/s SVS Jewel Tech	1992	Manufacturing unit	Yes
379	Tamil Nadu	Coimbatore	Pavizham Jewellers	1992	Both mfg. and services unit	Yes
380	Tamil Nadu	Coimbatore	M/s SMM Jewellers	2002	Manufacturing unit	Yes
381	Tamil Nadu	Coimbatore	M/s SR Letter Designer		Manufacturing unit	Yes
382	Tamil Nadu	Coimbatore	M/s KM Bombay Dull	2002	Manufacturing unit	Yes
383	Tamil Nadu	Coimbatore	M/s Hari Shree Jewellers	2005	Manufacturing unit	Yes
384	West Bengal	Kolkata	Malakar Jewellers	1967	Manufacturing unit	Yes
385	West Bengal	Kolkata	New Sreedhar Jewellers	1986	Manufacturing unit	Yes
386	West Bengal	Kolkata	Swarna Mandir	1999	Manufacturing unit	Yes
387	West Bengal	Kolkata	N. P. Jewellers	1995	Services unit	Yes
388	West Bengal	Kolkata	Shilpa Bharati	2003	Manufacturing unit	Yes
389	West Bengal	Kolkata	Chowdhury Gold Palace	1991	Manufacturing unit	Yes
390	West Bengal	Kolkata	Rupasree Jewellers	1970	Services unit	Yes
391	West Bengal	Kolkata	Tirupati Gold House	1997	Manufacturing unit	Yes

392	West Bengal	Kolkata	Shyam Sundar Co. Jewellers Pvt. Ltd.	2000	Both mfg. and services unit	Yes
393	West Bengal	Kolkata	Anjali Jewellers	1995	Both mfg. and services unit	Yes
394	West Bengal	Kolkata	Tanishq	2001	Both mfg. and services unit	Yes
395	West Bengal	Kolkata	H.K. Dutta & Co. Jewellers	1950	Services unit	Yes
396	West Bengal	Kolkata	Senco Gold & Diamon	1953	Both mfg. and services unit	Yes
397	West Bengal	Kolkata	Rakshakali Gold Palace	1973	Manufacturing unit	Yes
398	West Bengal	Kolkata	Dey Gunie House	1993	Services unit	Yes
399	West Bengal	Kolkata	Kali Mate Jewellers	1990	Manufacturing unit	Yes
400	West Bengal	Kolkata	Rabindranath Satish Chand (P)Ltd.	1951		Yes
401	West Bengal	Kolkata	D.K. Dutta Jewellers	1972	Manufacturing unit	Yes
402	West Bengal	Kolkata	New Sadhana Jewellery	1965	Manufacturing unit	Yes
403	West Bengal	Kolkata	Monihar Jewellers	2005	Services unit	Yes
404	West Bengal	Kolkata	Jay Kali Swarna Mandir	1972	Manufacturing unit	Yes
405	West Bengal	Kolkata	Maa Tara Jewellers	1998	Manufacturing unit	Yes
406	West Bengal	Kolkata	Padma Jewellers	1965	Manufacturing unit	Yes
407	West Bengal	Kolkata	Adya maa Jewellery	1996	Manufacturing unit	Yes
408	West Bengal	Kolkata	Kali Ganga Jewellers	1984	Services unit	Yes
409	West Bengal	Kolkata	Dutta Gunie Palace	1990	Manufacturing unit	Yes
410	West Bengal	Kolkata	Banik Guinea Mansion	2000	Manufacturing unit	Yes
411	West Bengal	Kolkata	RD Jewellers	2000	Services unit	Yes
412	West Bengal	Kolkata	Addya Ma Jewellers	2003	Manufacturing unit	Yes
413	West Bengal	Kolkata	Swarna Mandir	1999	Manufacturing unit	Yes
414	West Bengal	Kolkata	Gobinda Jewellers		Manufacturing unit	Yes
415	West Bengal	Kolkata	Agomoni Jewellers	1995	Manufacturing unit	Yes
416	West Bengal	Kolkata	Swarna Bitan	2005	Manufacturing unit	Yes
417	West Bengal	Kolkata	A Sirkar Jewellers	1969	Services unit	Yes
418	West Bengal	Kolkata	DK Basak Jewellers	1962	Services unit	Yes
419	West Bengal	Kolkata	Rajlaxmi Gold Palace	1980	Services unit	Yes
420	West Bengal	Kolkata	Ratnadeep Swarna Mandir	1976	Services unit	Yes
421	West Bengal	Kolkata	Jewellery Mansion	1970	Manufacturing unit	Yes
422	West Bengal	Kolkata	Rajlaxmi Jewellery	1985	Services unit	Yes
423	West Bengal	Kolkata	Kanakanjali Jewellers	2011	Manufacturing unit	Yes
424	West Bengal	Kolkata	Moni Kanchan Jewellers	2007	Manufacturing unit	Yes
425	West Bengal	Kolkata	Laxmi Nooyan Jeweller		Manufacturing unit	Yes
426	West Bengal	Kolkata	Sarkar Swarna mandir	1994	Manufacturing unit	Yes
427	West Bengal	Kolkata	The Kundu sons Jewellers	1970	Manufacturing unit	Yes
428	West Bengal	Kolkata	Anupama Jewellers	2001	Manufacturing unit	Yes
429	West Bengal	Kolkata	Chandimata Jewellers	1995	Manufacturing unit	Yes

430	West Bengal	Kolkata	Adi Kundu Jewellers	2014	Manufacturing unit	Yes
431	West Bengal	Kolkata	Rajendrani Jewellers	2017	Manufacturing unit	Yes
432	West Bengal	Kolkata	New kundu jewellers	2011	Manufacturing unit	Yes
433	West Bengal	Kolkata	Laxmi Jewellers	1995	Manufacturing unit	Yes
434	West Bengal	Kolkata	Protima Jewellers	2000	Manufacturing unit	Yes
435	West Bengal	Kolkata	Dhake Jeweliery	1960	Manufacturing unit	Yes
436	West Bengal	Kolkata	Joy Gugu jewel palace	1987	Manufacturing unit	Yes
437	West Bengal	Kolkata	Maa Sarada Jewellers	1998	Manufacturing unit	Yes
438	West Bengal	Kolkata	Parasmoni Jewellers	2000	Manufacturing unit	Yes
439	West Bengal	Kolkata	Saha Jewellers	1994	Manufacturing unit	Yes
440	West Bengal	Kolkata	Chittaranjan Jewellers	1950	Manufacturing unit	Yes
441	West Bengal	Kolkata	Kalpana Jewellers	1998	Manufacturing unit	Yes
442	West Bengal	Kolkata	Sagarika Jewellers	2001	Manufacturing unit	Yes
443	West Bengal	Kolkata	Abala Jewellers	1967	Services unit	Yes
444	West Bengal	Kolkata	Jay Ram Jewellers	2019	Manufacturing unit	Yes
445	West Bengal	Kolkata	P.R. Jewellers	2011	Manufacturing unit	Yes
446	West Bengal	Kolkata	Sree Maa Jewellers	2008	Manufacturing unit	Yes
447	West Bengal	Kolkata	Santi Priyo Jewellers	1999	Manufacturing unit	Yes
448	West Bengal	Kolkata	TaraknathAlankarAlaya	1978	Manufacturing unit	Yes
449	West Bengal	Kolkata	Chitra rupa Guinia house	98	Services unit	Yes
450	West Bengal	Kolkata	Kundu Mansion Jewellers	2016	Manufacturing unit	No
451	West Bengal	Kolkata	Bokul Jewellers	1972	Services unit	Yes
452	West Bengal	Kolkata	Mousumi Jewellers	2001	Manufacturing unit	Yes
453	West Bengal	Kolkata	M/s Dey Alankar	2011	Manufacturing unit	Yes
454	West Bengal	Kolkata	Arati Alankar	1989	Manufacturing unit	Yes
455	West Bengal	Kolkata	Roy Jewellers	1965	Manufacturing unit	Yes
456	West Bengal	Kolkata	Parvati Jewellers	2003	Manufacturing unit	Yes
457	West Bengal	Kolkata	Adi Ramkrishna Jewellers	1990	Manufacturing unit	Yes
458	West Bengal	Kolkata	Pratima Jewellers	2016	Manufacturing unit	Yes
459	West Bengal	Kolkata	Pinki Jewellers	1990	Manufacturing unit	Yes
460	West Bengal	Kolkata	Suchitra Jewellers	2016	Manufacturing unit	Yes
461	West Bengal	Kolkata	Tarakeswar Jewellery	1953	Manufacturing unit	Yes
462	West Bengal	Kolkata	Sornakar Jewellers	1992	Manufacturing unit	Yes
463	West Bengal	Kolkata	Maamon Jewellers	1990	Manufacturing unit	Yes
464	West Bengal	Kolkata	New Ghosh Jewellery	2012	Manufacturing unit	Yes
465	West Bengal	Kolkata	Deys Guniue Palace	1968	Manufacturing unit	Yes
466	West Bengal	Kolkata	Karmakar Jewellery work	1976	Manufacturing unit	Yes
Mining gold unit						
1	Karnataka	Bangalore	Deccan Gold Mines Ltd.	2001	Mining unit	Yes

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