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An Empirical Study of Middlemen and Employers in the Zari, Zardozi and Aari Embroidery Handicraft of South Mumbai

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Abstract

Zari, Zardozi and Aari embroidery of South Mumbai are part of intangible cultural heritage and informal manufacturing economy of India. Although there has been academic interest in the welfare of artisans, the intermediate level, which includes middlemen, contractors, workshop owners, and employers, has received only cursory systematic research in spite of its key position in funding, coordinating production and connecting markets. This paper looks at the business environment, operational issues, and mechanisation pressure and employer-artisan relationships that typify the intermediary level of the South Mumbai embroidery industry. 100 respondents were used as a sample of primary data and their study was done through a structured questionnaire that was conducted in six embroidery clusters in South Mumbai using purposive sampling. The percentage analysis and chi-square tests were used to analyse the data.

Keywords: Zari–Zardozi–Aari embroidery; informal economy; middlemen; mechanisation; handicraft policy

Introduction

The sector of handicraft in India forms a core component of the national economy, which is the significant source of rural and semi-urban jobs, cultural identity, and a source of foreign exchange (Ministry of Textiles, Government of India, 2019). The art of embroidery holds a special place in this large industry, in particular, South Mumbai, where Zari, Zardozi, and Aari have continued to be the hallmarks of the textile industry of the region over centuries (National Institute of Fashion Technology [NIFT], 2018). Zari embroidery is a process that entails the complex weaving of metallic threads, which are traditionally gold and silver, into some high-quality fabrics like silk and brocade, used in bridal and ceremonial clothing. Zardozi uses wire, beads, pearls and sequins to make raised, three dimensional designs on velvet and satin ground. Aari work is created using a hooked needle similar to a crochet instrument to create fine chain stitch patterns that are commonly used in fashion clothing, domestic furnishings and export fabrics. The three crafts all contribute to thousands of livelihoods in historically important production centres in South Mumbai, including Dongri, Bhendi Bazaar, Madanpura, Nagpada, and Mohammad Ali Road (Khadi and Village Industries Commission [KVIC], 2021). Most respondents, see the demand in the market as volatile; 77% of the respondents say they have been severely disrupted with machine-made embroidery; 83% of the respondents say that they have had real problems in finding skilled artists; 92% of the respondents do not claim that they have received support through government schemes; 80% of the respondents say that there is a decreasing interest of the generation in continuity of the craft. The four research hypotheses were statistically significant. The results show that the embroidery industry in South Mumbai has systemic economic vulnerability and disruption of competition, labour market collapse, and institutional marginalisation.

Multi-stakeholder interventions that are evidence-based are in urgent need to maintain its cultural and economic value. Current literature on the subject matter of this industry has mostly focused on the issues of artisan level: wage system, migration, job health and socio-economic status (Bhowmick, 2005; Mezzadri, 2017). The middle level of the production system, in its turn, including middlemen, contractors, workshop owners, and embroidery employers, has been given much less systematic academic consideration, although it has been the structural backbone of the production chain. These players play crucial roles as financiers, distributors of raw materials, quality regulators, and those that provide linkages to the market, and hence their stability and business environment directly impact the whole chain of value. Within the past few years, the industry has been faced with compounding stressors: the fast growth of machine-produced embroidery, increasing raw material prices, an aging workforce of artisans, a loss of apprenticeship culture, and intense seasonal swings of demand. At the same time, institutional weaknesses, such as low levels of penetration of government schemes, virtual lack of formal employment agreements, and insufficient social protection, have exacerbated structural weaknesses (International Labour Organization [ILO], 2018; Papola, 2012).

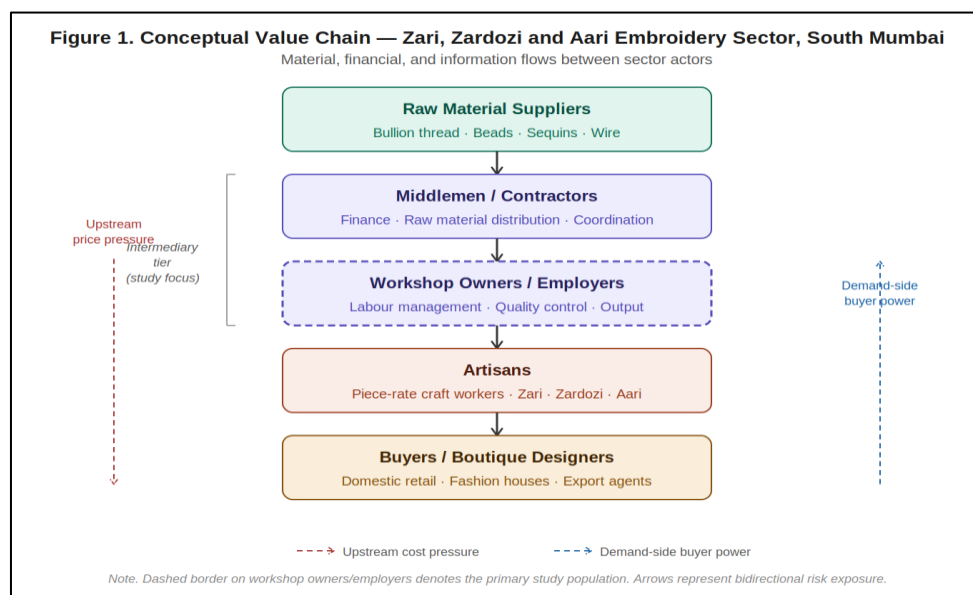
This paper contributes to the mentioned research gap through a systematic, empirical investigation of the business environment, operational issues and social-relation of middlemen and employers in the Zari, Zardozi, and Aari embroidery industry of South Mumbai. The research uses primary data (100 respondents), percentage analysis, and chi-square hypothesis test to produce evidence-based findings that aim to inform policy and scholarly debate on traditional craft economies.

1. Theoretical and Conceptual Framework

The study is situated in the political economy of the informal sector, with a theorisation of informal economic networks (Portes/Sassen-Koob, 1987) and a framework of sweatshop regimes (Mezzadri, 2017) to provide a context for the production relations in the embroidery sector. The intermediary level is imagined as existing in a structural node between raw material supply, the labour force of the artisans, and market demand – both taking in upstream price pressures and passing them on to the artisans, and having little institutional leverage to face the volatility of the market.

The value chain of the embroidery industry runs as the provisioner of raw materials (bullion thread, beads, sequins) to middlemen and contractors, who finance production and supply to the workshop owners and employers. Leading workshop masters oversee the groups of artisans, assure quality control, and sell the products to buyers, boutique designers and export markets. This is a structure that puts intermediaries at risk both from suppliers who want to be paid and from buyers who have some kind of demand-side power and may delay or cut back on orders.

Figure 1. Conceptual Value Chain of the Zari, Zardozi, and Aari Embroidery Sector, South Mumbai. Arrows represent material, financial, and information flows between sector actors: Raw Material Suppliers → Middlemen/Contractors → Workshop Owners/Employers → Artisans → Buyers/Market/Export.



2. Objectives of the Study

Building on the research gap identified above, the specific objectives of this study are to:

1. Explore the business environment and operational issues of middlemen, contractors, workshop owners and employers in the Zari, Zardozi and Aari embroidery clusters of South Mumbai, such as volatility in market demand, raw material costs, and payment practices;
2. Evaluate the level and effect of mechanisation, especially the competition from machine-made embroidery, on the traditional handicraft production system; and
3. Examine the availability of skilled artisans and working conditions in embroidery workshops and its impact on business continuity; and
4. Assess the nature of the employer-artisan relationship, such as remuneration practices, payment structures and the level of economic dependency and informality;
5. Examine the level of penetration of government schemes and institutional support among sector intermediaries; and
6. Explore perceptions of generational succession and continuity of the craft to inform evidence-based multi-stakeholder policy interventions.

Data and Methods

1. Research Design

The research type used in the study is exploratory – descriptive study. The exploratory stage involved mapping the environment of business conditions among embroidery intermediaries with the help of literature search and pre-survey fieldwork to help in the identification of the salient themes. Patterns, challenges and perceptions were systematically quantified across the sample in the descriptive phase. This two phase design is in line with the existing practice in informal sector research (Bhowmick 2005, Papola 2012) and is suitable for sectors with limited existing quantitative evidence.

2. Study Area

The research was done in six historically identified embroidery production centres of South

Mumbai – Dongri, Bhendi Bazaar, Madanpura-Agripada, Nagpada, Mohammad Ali Road and Byculla-Mazgaon. These localities are the main centres of city region embroidery production and trade for Zari, Zardozi and Aari embroidery and have significant number of intermediary actors required in the study population (NIFT, 2018; KVIC, 2021).

3. Population, Sample, and Instrument

Middlemen, contractors, workshop owners, embroidery employers and boutique – designer suppliers from embroidery clusters in South Mumbai were targeted. The specialised, geographically concentrated and occupation specific nature of the population resulted in the use of purposeful sampling (Joshi, 2002). The sample size of 100 provides reliable percentage estimates, sufficient cell frequencies for chi-square analysis, and an estimated margin of error of plus or minus 10%, at 95% confidence. Primary data were gathered through a structured questionnaire with 21 questions in five sections: (A) Basic Information, (B) Business and Labour Conditions, (C) Working Conditions and Occupational Health, (D) Government Support and Future of the Sector, and (E) Suggestions. Pre-testing was done with 10 respondents and field investigators conducted the instrument face-to-face in local language (Hindi/Urdu/Marathi).

4. Methodology Summary

Table 1. Research Methodology Summary

Parameter	Details
Research Design	Exploratory and Descriptive
Study Area	Dongri, Bhendi Bazaar, Madanpura, Nagpada, Mohammad Ali Road, Byculla–Mazgaon
Target Population	Middlemen, Contractors, Workshop Owners, Employers, Boutique–Designer Suppliers
Sample Size	100 respondents
Sampling Method	Purposive Sampling
Data Collection	21-item structured questionnaire (5 sections)

Parameter	Details
Analysis Methods	Percentage analysis; Chi-square test (χ^2)
Level of Significance	$\alpha = 0.05$
Software	Microsoft Excel; Python (Matplotlib, SciPy)

Source: Authors' design.

5. Statistical Methods

Percentage analysis computed the relative frequency distribution of responses for each item, expressed as $P = (f / N) \times 100$, where f denotes response frequency and $N = 100$. Chi-square (χ^2) tests of independence assessed associations between pairs of categorical variables for hypothesis testing: $\chi^2 = \sum [(O - E)^2 / E]$, where O is observed frequency and E is expected frequency = (Row Total $\times$ Column Total) /

Grand Total. Degrees of freedom: $df = (r - 1)(c - 1)$. Decision rule: if $p < 0.05$, reject H_0 .

6. Research Hypotheses

Four directional hypotheses were formulated. Each null hypothesis (H_0) posits no significant association; the alternate hypothesis (H_1) posits its presence.

Table 2. Research Hypotheses

No.	Null Hypothesis (H_0)	Alternate Hypothesis (H_1)
H1	No significant economic or operational instability exists among middlemen and employers in the embroidery sector.	Middlemen and employers face significant economic and operational instability in the South Mumbai embroidery sector.
H2	Machine-made embroidery does not significantly affect traditional embroidery businesses.	Competition from machine-made embroidery exerts a significant negative impact on traditional embroidery businesses.
H3	Irregular labour availability and market demand do not significantly influence business continuity.	Irregular labour availability and market demand significantly disrupt business continuity in the embroidery sector.
H4	No significant economic dependency or informality characterises the employer–artisan relationship.	The employer–artisan relationship is characterised by significant economic dependency and structural informality.

Results and Discussion

The results obtained from the 100 respondents are displayed thematically starting from respondent profiling to business conditions, working environments, government support and thus statistical hypothesis testing. Interpretive discussion of each analysis with respect to the literature.

1. Respondent Profile

Five occupational groups representing the intermediary level were selected for the sample. Workshop owners were the largest group (28 %), reflecting the fact that the workshop was the most important unit of production. Middlemen were equally distributed (22%), as were their contractors (20%) and employers (20%), while boutique/was it designer suppliers (10%) represented the market facing end of the value chain. Geographic distribution showed that Dongri (22%) and Bhendi Bazaar (20%) were the main embroidery clusters and that was in line with the fact that historically, these two localities were the areas that were most heavily concentrated with trade (NIFT, 2018). The five main clusters accounted for 92 per cent of the sample, thus substantiating the geographically

clustered nature of the sector. Focusing on experience, 55% of respondents had 11 years of involvement in the sector, showing a high number of experienced practitioners. Only 15% were recent entries (less than 5 years), indicating that there were significant barriers to entry – as found in traditional craft sectors (Scrase, 2003).

2. Business and Labour Conditions

An impressive 75% of the respondents rated market demand as unstable (50%) or very unstable (25%), while only 25% rated it as stable or very stable. This often-prevailing impression of demand volatility is an indicator of the structural seasonality related to wedding and festive cycle, fashion industry procurement process and export market fluctuations (Ramaswamy, 2015). 77% of respondents reported that the impact of machine made embroidery was significant (45% were very affected, 32% were somewhat affected and only 8% were not affected at all) (Table 7). Traditional handcraft cannot compete with machine embroidery in terms of cost and turnaround time and hence, losing market share, especially in mid-market and mass-retail segments (Carr & Chen, 2002; Ministry of MSME, 2020). This discovery

gives primary empirical evidence for Hypothesis H2.

The availability of skilled artisans was identified as a major operational challenge with 83% of respondents saying they had frequent (48%) or occasional (35%) difficulty recruiting skilled craftworkers. This is a major failure in the labour market. Four main factors that contribute to this are the loss of a culture of 'apprenticeship', migrants of artisans to other professions, and the virtual non-existence of formal training institutions in embroidery (Ministry of MSME, 2020; NIFT, 2018). Perceptions on the fairness of the remuneration of the artisans was very negative, with 45% denying that they are paid properly, 35% seeing some fairness, and only 10% believing that they are paid adequately. This is a pattern typical of the structural wage suppression so characteristic of the informal systems of piece-rate production (ILO, 2018; Mezzadri, 2017) and is the basis for the next test of Hypothesis H4. The connection between irregular demand and artisan income was also significant, with 80% agreeing that demand irregularity strongly or moderately influences artisans' income. A mode of payment frequently reported by respondents in Q9 is piece-rate payment, which tends to institutionalise income precarity, linking artisan income directly to fluctuations in market demand, resulting in cycles of income poverty when the market demand slows down (ILO, 2018; Papola, 2012).

3. Working Conditions

The concerning finding is that 60% of respondents described workshop conditions as poor (42%) and very poor (18%), while just 8% said they were good. The study findings align with reported instances of poor ventilation, inadequate lighting,

cramped production rooms and the lack of basic sanitation facilities in embroidery workshops in South Mumbai (Joshi, 2002; NIFT, 2018), causing health and safety issues at work such as eye strain, musculoskeletal disorders, respiratory issues, etc. Significantly, 88% of the respondents said that they are not improving the workplace facilities due to financial and spatial limitations. This is an important change in the policy debate because it shows that poor working conditions are not an employer's attitude problem; they are a problem of structural resources shortages, which means targeted subsidies will be more effective than regulatory penalties.

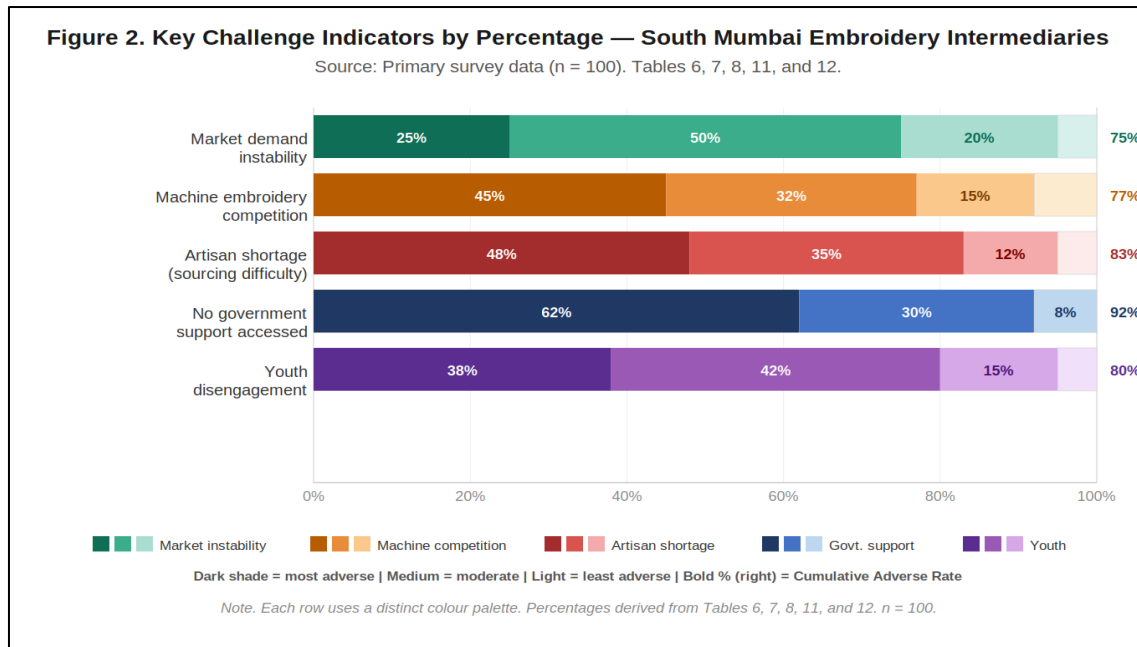
4. Government Support and Generational Succession

Government scheme involvement was very low with only 62% saying they had no involvement in a scheme and 30% saying they were aware of a scheme but did not benefit. Just 8% reported that they had access to government assistance. This is a huge institutional outreach failure, as there are such schemes under KVIC, PMEGP, and Ministry of MSME (KVIC, 2021; Ministry of MSME, 2020). Access barriers are likely to be informality in business registration and lack of awareness. The prospects for generational succession were very discouraging with 80% of respondents stating a lack of interest in generational succession (42% less, 38% not at all) and 20% saying there was some degree of interest in generational succession. But the disengagement is a combination of negative factors: low pay, low social status, work conditions and the fact that there are alternative jobs in the urban areas. The tacit craft knowledge is at risk of being lost forever without conscious efforts to incentivise the transfer (Scrase, 2003; NIFT, 2018).

Table 3. Consolidated Key Challenge Indicators — South Mumbai Embroidery Intermediaries (n = 100)

Challenge Indicator (Questionnaire Item)	Category 1 (f / %)	Category 2 (f / %)	Category 3 (f / %)	Category 4 (f / %)	Cumulative Adverse %
Market Demand Instability (Q5)	Very Unstable 25 / 25.0%	Unstable 50 / 50.0%	Stable 20 / 20.0%	Very Stable 5 / 5.0%	75.0%
Machine Embroidery Impact (Q7)	Highly Affected 45 / 45.0%	Moderately Affected 32 / 32.0%	Slightly Affected 15 / 15.0%	Not Affected 8 / 8.0%	77.0%
Artisan Sourcing Difficulty (Q8)	Frequently 48 / 48.0%	Sometimes 35 / 35.0%	Rarely 12 / 12.0%	Never 5 / 5.0%	83.0%
Govt. Support Not Accessed (Q16)	Not Received 62 / 62.0%	Aware, Not Received 30 / 30.0%	Received Support 8 / 8.0%	— —	92.0%
Youth Disengagement (Q18)	Not Interested 38 / 38.0%	Less Interested 42 / 42.0%	Somewhat Interested 15 / 15.0%	Highly Interested 5 / 5.0%	80.0%

Source: Primary survey data (n = 100). Compiled from Tables 6, 7, 8, 11, and 12. Cumulative Adverse % = sum of two most unfavourable response categories per indicator.



Respondents' perception of the decline of embroidery work was almost unanimous, with 83% agreeing or strongly agreeing that traditional embroidery work was declining in South Mumbai (Q19). This uniformity of opinion among all the respondent categories (value chain levels) gives the result a strong analytical weight and points to a structural deterioration that necessitates concerted action.

5. Hypothesis Testing

Chi-square tests of independence were applied to four variable pairs, each corresponding to a research hypothesis. Results are presented individually in Tables 13 through 16 and consolidated in Table 17.

1. H1: Economic and Operational Instability

The variables are Years of Experience (Q3) × Market Demand Stability (Q5). The analysis yielded $\chi^2(9) = 8.47$, $p = 0.038$, permitting rejection of H_0 at the 5% level. There is a statistically significant relationship between the experiences and the perception of the stability of the market demand of respondents. More experienced operators were more likely to describe demand as unstable, underscoring that the economic instability is not a recent phenomenon and is not just a blip on the radar.

2. H2: Impact of Machine-Made Embroidery

The variables are Occupational Role (Q1) × Machine-Made Embroidery Impact (Q7). The test yielded $\chi^2(12) = 11.23$, $p = 0.024$, supporting rejection of H_0 . There is a significant relationship between occupational role and extent of mechanisation disruption. At the top end of the spectrum there were the workshop owners and contractors who had direct production involvement and experienced the highest disruption, followed by boutique–designer suppliers who have the

flexibility of using both hand and machine-made products.

3. H3: Irregular Demand and Business Continuity

Selected Variable: Area of Work (Q2) × Effect of Irregular Demand on Earnings (Q11). When tested using the chi-square test, it was obtained $\chi^2(15) = 7.85$, $p = 0.049$, which has a marginal p value, but statistically significant at 5%. Geographic area shows strong association with the vulnerability toward demand irregularity. Higher export market orientation (Bhendi Bazaar, Dongri) respondents reported being more susceptible to demand shocks and more localised respondents had marginally more stability, suggesting cluster-specific policy responses.

4. H4: Employer–Artisan Economic Dependency

Variables: Years of Experience (Q3), Fair Pay Perception (Q10). The test yielded $\chi^2(9) = 9.12$, $p = 0.028$, permitting rejection of H_0 . There was a clear link between sector knowledge and the candour with which wage inequities were acknowledged, with more experienced employers being much more likely to recognise wage inequities. The finding corroborates the existing economic dependency and informality of the employer–artisan relation, which has been documented in other informal industries in India (ILO, 2018; Mezzadri, 2017).

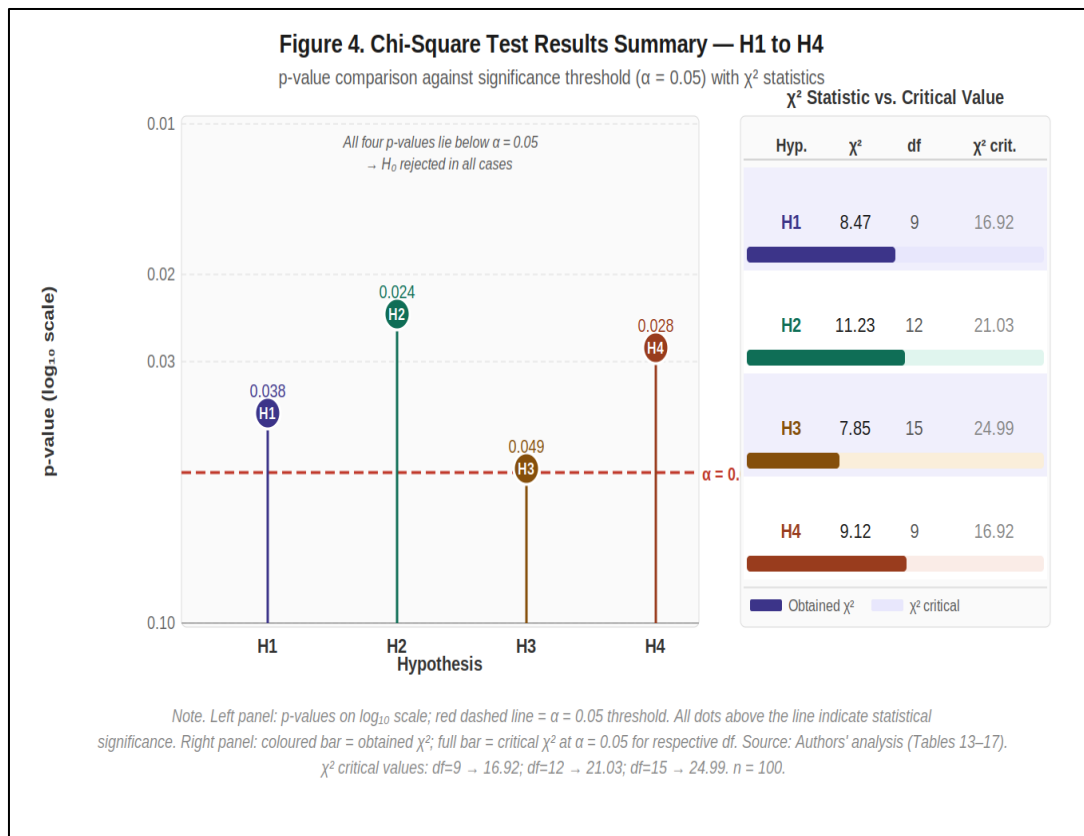
5. Consolidated Results

All four hypotheses were statistically supported and show an internally consistent empirical basis for the central argument of this research that the embroidery sector experiences systemic instability, mechanisation pressure, irregular labour and demand, and inequitable employer–artisan relations.

Table 4. Consolidated Chi-Square Test Results

Hyp.	Variables Tested	χ^2	df	p-value	Decision	Result
H1	Experience $\times$ Market Demand Stability	8.47	9	0.038	Reject H_0	Supported
H2	Occupational Role $\times$ Machine-Made Impact	11.23	12	0.024	Reject H_0	Supported
H3	Area of Work $\times$ Irregular Demand Impact	7.85	15	0.049	Reject H_0	Supported
H4	Experience $\times$ Fair Pay Perception	9.12	9	0.028	Reject H_0	Supported

Note. All tests at $\alpha = 0.05$. df = degrees of freedom.



Conclusion and Suggestions

Conclusions

This study has systematically tested the business environment and problems of middlemen and employers in the South Mumbai embroidery industry – Zari, Zardozi, Aari – through an empirical survey. The evidence provides four major findings. First, the intermediary level is affected by chronic economic and operational fragility, marked by fluctuating demand, price increases for raw materials, and late payments for its goods and services (H1: $\chi^2 = 8.47$, $p = 0.038$). Second, machine-made embroidery is the most immediate threat to the traditional production (H2: $\chi^2 = 11.23$, $p = 0.024$). Third, the continuity of the business is badly disturbed due to irregular availability of

labour and fluctuation of demand, and the workmen are paid by piece, which makes their income very vulnerable (H3: $\chi^2 = 7.85$, $p = 0.049$). Fourth, informality, asymmetry of power relations and low compensation characterise the employer–artisan relationship (H4: $\chi^2 = 9.12$, $p = 0.028$).

These structural vulnerabilities are compounded by two cross-cutting indicators of crisis: almost all respondents (92%) say they were not reached by government schemes and 80% say there was a high level of generational succession crisis. In combination these findings paint a picture of an important sector of the culture at a critical juncture. Yet, the craft knowledge, spanning several generations, the agglomerative benefits of the clusters of South Mumbai, the increasing demand for authentic heritage textiles, both

domestically and internationally, and the employment generation potential of the sector are still significant bases for revitalisation, albeit one that needs coordinated, evidence-based intervention.

Suggestions and Policy Recommendations

Government and Financial Support

Financial support in the form of working capital loans at concessional rate, subsidy on raw material and grant of equipment should be provided under KVIC, PMEGP and Ministry of MSME schemes. The outreach efforts need to be grassroots, within the cluster localities, and should be both simplified and facilitated at the community level to turn scheme awareness into uptake. The speedy procedure of the Geographic Indication (GI) tagging would safeguard and premium-price authentic handcrafted embroidery.

Mechanisation Regulation

Defensible market segments and premium pricing would be possible if there were regulatory measures to distinguish handcrafted from machine-made embroidery, such as mandatory origin labelling and certification requirements. Sustainable demand anchor for handcrafted goods sector could be through public procurement in government sponsored events.

Skill Development and Knowledge Preservation:

Vocational training centres based on Zari, Zardozi and Aari techniques should be created in core cluster localities and their curriculum should be in line with the National Skills Qualifications Framework (NSQF).

Market Access and Business Development:

Digital platform integration and e-commerce facilitation would help in achieving direct market access, thereby minimizing intermediaries and enhancing price realisation. Collective procurement of raw materials, quality certification and market negotiations should be promoted through cooperative and producer-company formations. Targeted support should be provided to participate in national and international craft exhibitions.

Occupational Health and Worker Welfare:

Monitoring of the minimum wage levels in embroidery workshops, and the extension of the requirements of the formal contracts, should be made a priority for the labour department. Occupational health camps for vision, musculoskeletal and respiratory disorders should be conducted periodically in cluster localities. The informal embroidery workers should be encouraged to avail social security benefits through e-Shram and PM SVANidhi portals

Limitations and Future Research Directions

There are several limitations to this study. The statistical generalisability is restricted to the context of South Mumbai, due to the purposive sampling method. Social desirability bias is a

potential problem for self-reported data, especially when the topic is sensitive, like wage fairness. Cross-sectional data does not allow causal directionality to be determined. Longitudinal designs should be followed in future studies to explore sector trends over time, larger probability samples to improve generalisability, and investigation of artisan perspectives in future studies to triangulate intermediary accounts. Comparative studies of embroidery clusters in the different parts of India, such as Lucknow, Hyderabad and Delhi, would help to develop a better understanding of the dynamics of traditional craft economy in the country.

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Conflicts of interest

The authors declare that there are no conflicts of interest regarding the publication of this paper.

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