

GARMENT WORKER DIARIES

INDIA

A THOUSAND CUTS:

LIFE AS A GARMENT WORKER IN BANGALORE



GARMENT WORKER DIARIES
A STUDY OF GARMENT WORKERS'
LIVES AND WAGES IN BANGLADESH,
CAMBODIA, AND INDIA.

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MFO would also like to extend our sincere thanks to the 180 garment workers in Bangalore, India who have volunteered to participate in this study. In spite of their busy schedules and many obligations, they continue to meet with our researchers every week to share the intimate details of their lives with the hope that their stories will improve the lives of garment workers throughout their city.

Introduction

It is easy to think that many of the garment factories standing on the edges of Mysore Road, which runs northeast and southwest to and from the city of Bangalore in the Indian state of Karnataka, are home to millennials working at one of the city's technology companies rather than thousands of sewing machines.

Many of the buildings are office-drab—several stories tall with muted glass, sometimes with colorful accents marking the signs that bear unfamiliar company names. They look decidedly unlike manufacturing warehouses.

This façade gives way as soon as the factory gates open to release workers for the evening. Depending on the factory, anywhere from hundreds to thousands of female garment workers—dressed in ornate saris, accessorized with colorful bangles, and accented by lanyards dangling their employment identification cards—make their way down the road to awaiting auto-rickshaws, vans, and trucks. The women's clothing becomes a kaleidoscope of color as they gather in the transports, waiting for their drivers to whisk them back to their villages.

Among the masses in the commute is Usha—a 32 year-old mother and nine-year veteran of the garment industry. Her van will drop her off in her village on the outskirts of the small town of Bidadi. She will make her way on the unpaved road to her home—an apartment building a few hundred yards off the main road—where she will make food for her husband and children before settling in for a restful night of sleep. In the morning, the transports will come back to the villages to collect her and the other women and return them to the factories for another day of cutting and sewing clothes for some of the world's largest clothing companies.

Usha is one of 180 women in Bangalore participating in the Garment Worker Diaries, a yearlong project collecting data on the lives of garment workers. As part of the project, a team of field researchers visits Usha, and the other participants, each week to ask detailed questions about her earnings and expenditures, working conditions, daily schedule, physical well-being, and major events that happened in her life. Unlike one-off surveys that capture a picture at one point in Usha's life, weekly data collection captures the story like a movie—it allows for the connection of seemingly disparate events to become the narrative of her life.

AN INTRODUCTION TO THE GARMENT WORKER DIARIES

The Garment Worker Diaries is a yearlong research project led by Microfinance Opportunities in collaboration with Fashion Revolution and supported by C&A Foundation. We are collecting data on the lives of approximately 540 garment workers, evenly divided between Bangladesh, Cambodia, and India. The project utilizes the Financial Diaries methodology, a panel survey methodology that collects data on respondents' economic activity on a weekly basis.

To recruit garment workers, MFO and its partners identified major administrative units within these countries—like cities, districts, and provinces—that had high concentrations of garment factories and randomly selected garment workers from within those units. MFO applied screening criteria in order to increase the likelihood of having a stable sample for the yearlong project. This included excluding workers younger than 18, part-time workers, and women who expressed interest in moving locations or factories.

Usha's story, which includes data from the first week in July 2016 to the second week in November 2016, is relevant for two reasons. First, the data so far suggest that her behavior is similar to the experience of our sample of garment workers generally. Second, Usha has shared a number of experiences that demonstrate one of the early, prevailing themes from our interviews: while the living and working conditions of a garment worker in our sample in Bangalore are better than the conditions of our respondents in Bangladesh or Cambodia, the workers still face daily injustices. It is as if they are facing the idiomatic "death by a thousand cuts."

A NOTE ON CURRENCY CONVERSION

On April 18th, 2017, one U.S. dollar equated to about 65 Indian rupees; one British Pound equated to about 80 rupees; and one Euro equated to about 68 rupees.

Who Is Usha?

Usha lives at home with her husband Raj and their two daughters and son.

Raj is 34 years old and works at a Coca-Cola factory nearby. The daughters are 14 and 12 years old while the son is 8 years old. While Usha and Raj are at work, the children attend a local private school where they learn English in addition to their other studies.

DATA INSIGHTS: SAMPLE DEMOGRAPHICS

Usha is in the middle of the age distribution of the sample which mostly reported being between 20 and 40 years old. Eighty-seven (87) percent of the garment workers are married, like Usha, but most have received more education. Usha only finished seventh grade, but most garment workers completed secondary school. Usha's household, which consist of five members, is larger than the average for our sample; the average household has four members.

Figure 1: Respondents' Marital Status

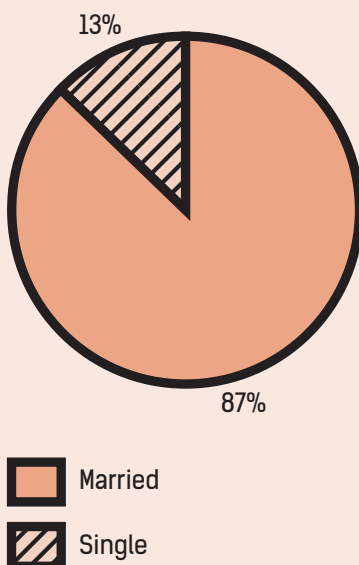
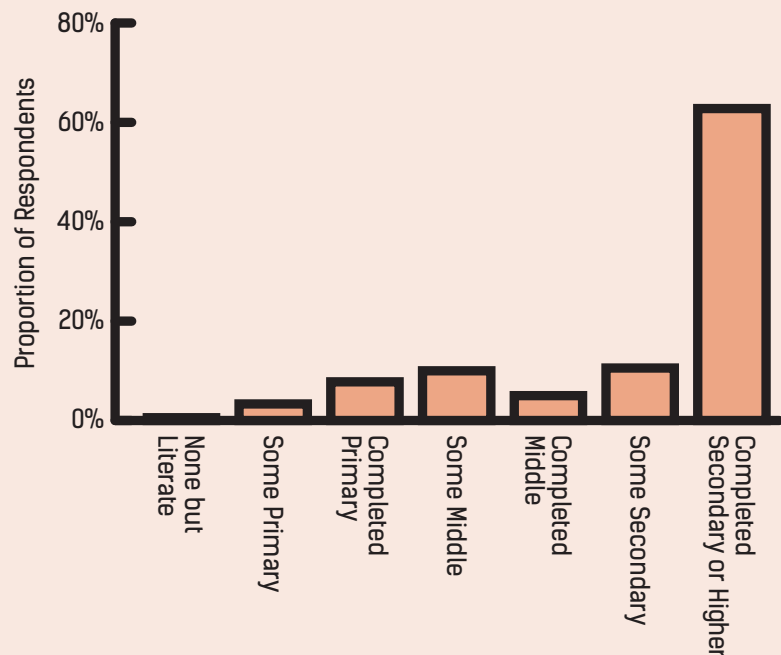


Figure 2: Respondents' Education



The family lives together in a lovely apartment. It has five rooms—a main living area, a bedroom, a separate kitchen and bathroom, and a room devoted to Hindu worship—that total to about 40 square meters. Her floors are covered in immaculately clean, tope colored tiles, and the walls are the color of lavender. Her kitchen is stacked with pots and pans, and a gas line snakes its way from the LPG cylinder under the kitchen counter to the gas stove they use to do their cooking. Just outside the front door, Raj has installed a chalkboard where his children can practice their studies.

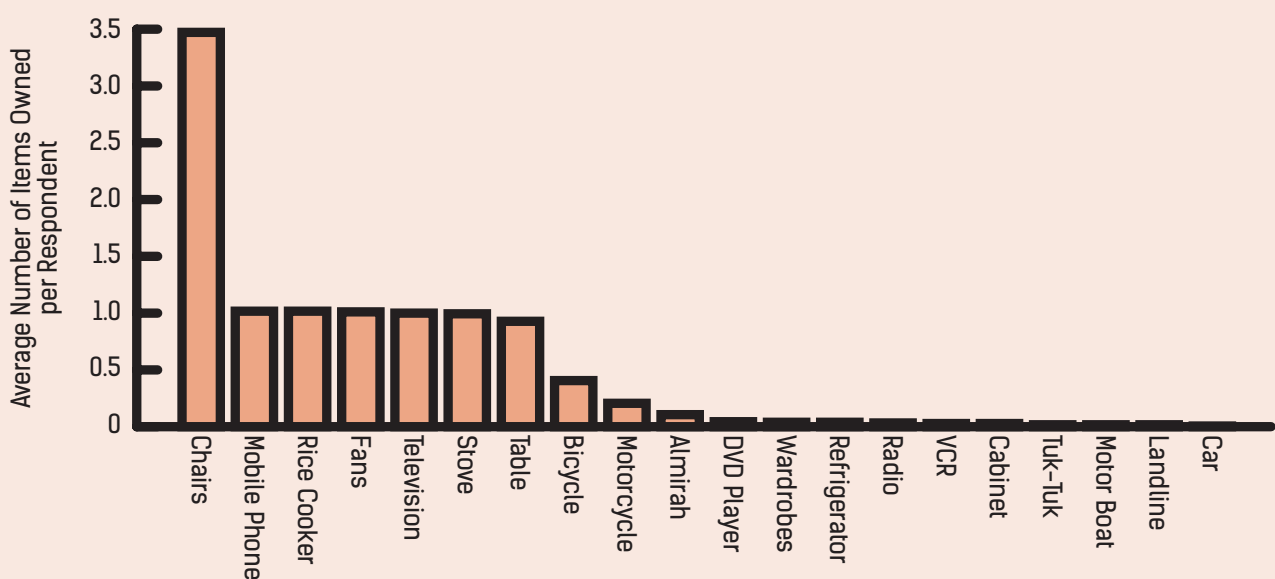
DATA INSIGHTS: HOUSING CONDITIONS

The garment workers in our sample live in a variety of types of housing, so the description of Usha's home is not generally representative of the construction, quality, or style of other homes. Dormitories and freestanding homes are the most common types of housing, but there are women who also live in apartment buildings, like Usha. Most of the dwellings are built with sturdy materials like brick or cement, and roofs are made of tiles or concrete. Private kitchens and bathrooms are the norm, but the quality of these varies with the formality of the homes.

Karnataka has high rates of electrification, so our sample reports having power an average of 21 hours per day. Most respondents also have access to indoor plumbing, but the water is often not drinkable.

An individual visiting another of our respondents' homes would find many assets similar to Usha's. Every household owns at least one television, fan, rice cooker, and mobile phone. They also tend to have some furniture, most often a table and a few chairs. Gas stoves are also common. The fact that Usha's family owns a refrigerator and a motorcycle puts her in the minority of respondent—these items are luxuries.

Figure 3: Respondents' Assets



Usha's village is electrified, so incandescent bulbs burn overhead in the evenings, and she has a ceiling fan that will hum through the night, keeping Usha cool and the mosquitos at bay. Their home is well apporportioned. They own a TV (and pay the periodic monthly fee for cable), which they purchased second hand, and have a standing fan, which they bought using a loan. They have a refrigerator too, a luxury for many families. The family owns a motorbike, but Raj is the only one who drives it.

The family moved here from another village three years ago, and Usha says that it is an improvement over their last home in some ways. Their current unit is a bit larger than the last one, and Usha feels like it is much safer for her daughters. She was concerned that the boys in their previous neighborhood were a risk to her girls' "character," although she declined to elaborate on what that meant. She says that while she is glad she has running water in this apartment, the quality is worse than her old apartment. This unit is also farther away from the market.

During 2016, Usha and Raj paid 4,500 rupees per month for their apartment. Additionally, the family pays their electric bill (anywhere from 200 to 500 rupees per month) and they have to pay their landlord a fee for the water bill, which amounts to another 500 rupees, every few months.

Life in the Factory

Usha leaves her home around 8:00am each day to begin her commute to the garment factory, which is several kilometers away.

She has to wake-up early—in addition to needing to prepare herself up for the day, she is responsible for making sure the kids are ready to go to school. She rides in the factory van for 30 minutes in the morning. She will work 8 hours, and have a 30 minute lunch break, before taking the van back home.

Usha began a version of this routine nine years ago when she became a garment worker. Entering the garment sector made sense to Usha. She recognized that a second income would benefit her family, but without the capital to start her own business, the only way to contribute meaningful sums of cash was to find employment. Being a woman without much formal education, though, Usha thought her employment opportunities would be limited. The two most realistic routes were to work as a house cleaner, which paid poorly, or to work in the garment sector. She had numerous friends that worked in garment factories, and they introduced her to factory managers that initially gave her a part-time job.

Usha turned that part-time opportunity into a full-time position, and her supervisors now consider her one of the more experienced workers in her factory, not that this comes with many benefits. The biggest difference, she notes, is that her work varies more than the less experienced women's work varies. Rather than make just one part of a piece of clothing—collars, cuffs, or sewing on buttons—everyday, her work varies based on the order. She had hopes of improving her station when she started working, pressing her supervisors for a promotion, but each time they told her that despite her good work, they simply could not promote a woman with so little education.

DATA INSIGHTS: WORKING CONDITIONS

The 180 workers participating in the project work in one of 23 factories. One hundred and thirty (130) respondents work in one of five very large export factories. There are nine factories in each of which an average of 4.6 respondents work and another nine factories in each of which only one respondent works.

Respondents' opinion of their working conditions is mixed. Discrimination in hiring and firing based on things like gender, skin color, caste, political orientation, and age are rare, although 6 percent of respondents noted that discrimination based on whether a woman was pregnant or not occurred.

There are adequate toilet facilities, and respondents report being satisfied, or indifferent, to their condition. There are medical facilities on site, which Usha appreciates, but the quality of care varies with 18 percent of the sample calling the quality of care only "fair."

Respondents report that the factories have middling air quality. About 56 percent of the sample complains about dust in the air, and about 40 percent complain of chemical smells in the air. The factories all have well-marked emergency exits, and the vast majority have some type of fire detection system in place, both of which are important given that just over 10 percent of the respondents have seen fires breakout in their factories. However, 23 percent of the sample reports that the factory managers sometimes lock the emergency exits. Despite this, almost all respondents are extremely or very confident that they could exit the building in a timely manner in the event of an emergency.

Figure 4: Respondents' Concerns about Airborne Pollutants and Smells

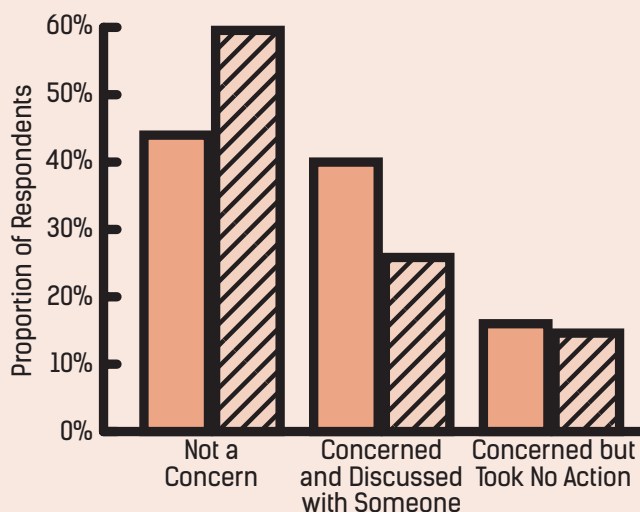
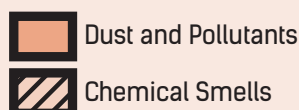
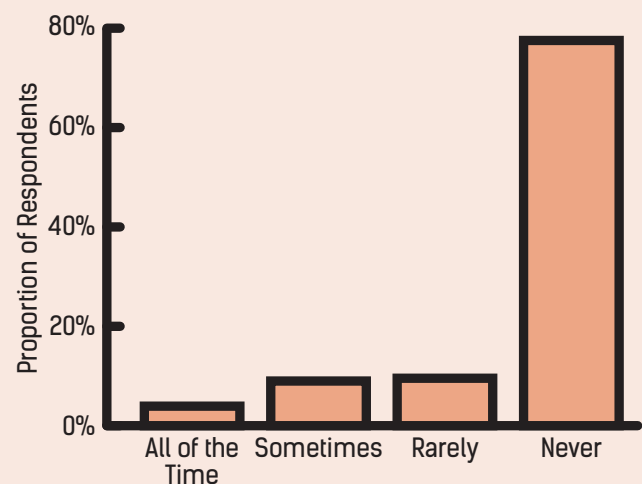


Figure 5: Frequency of Emergency Exits being Locked in Respondents' Factories



Maybe most concerning is respondents' interactions with supervisors. On average, workers reported being directly harassed or observing harassment of a co-worker by their supervisors about once every two weeks. Most often, this harassment came in the form of yelling and insults or forcing workers to do something outside their job description, like increasing their production quota. There were also numerous cases where respondents saw an interaction between a colleague and supervisor that made them uncomfortable, and there were 13 instances where a male supervisor touched a worker in a way she thought was inappropriate.

Despite not having an opportunity to advance, Usha plans to remain in her position, primarily because the conditions that led her to the garment sector have not changed. She has mixed feelings about this. The factory job is reasonably stable, and her work hours are predictable—she rarely works more than 48 hours per week. The factory is also reasonably safe—there is a clinic on site, exits are well marked and easily accessible, and toilet facilities are adequate. However, supervisors yell at her on a reasonably frequent basis, and they periodically force her to work beyond her quota in response to minor infractions. In addition, she has been doing the job so long now that the repetitive motions performed while hunched over her sewing machine have resulted in moderate but chronic back pain. A union could help advocate on her behalf to address these latter issues, but Usha does not belong to one nor do they have a strong presence in this area.

For her work, Usha receives the legal minimum wage of 7,000 rupees per month, assuming she works 48 hours a week each week during the month. She has two automatic deductions from her salary. The first deduction is 932 rupees, which her employer puts in her Provident Fund (PF), a national retirement plan for salaried workers. The second is 132 rupees for Employees' State Insurance (ESI), a national health insurance scheme. Between the two deductions, her take-home pay is just under 6,000 rupees.

DATA INSIGHTS: WORKING HOURS, SALARIES, AND DEDUCTIONS

All respondents receive paystubs from their employer detailing their gross and net pay as well as any deductions, but not everyone receives detailed information on their regular or overtime hours. The data show, though, that respondents rarely work overtime. Respondents worked 48 hours or less in 89 percent of the weeks we conducted interviews. The data suggests a high degree of compliance with minimum wage standards—94 percent of respondents report earning the minimum wage. Many receive a wage higher than the minimum—the average salary payment so far is just shy of 8,000 rupees. The deductions for the ESI and PF vary slightly but Usha is close to the average for each. The average PF deduction is 870 rupees, and the average ESI deduction is 132 rupees.

Figure 6: Length of Workweeks

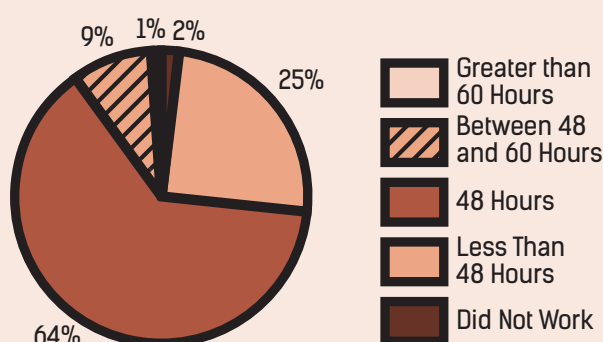
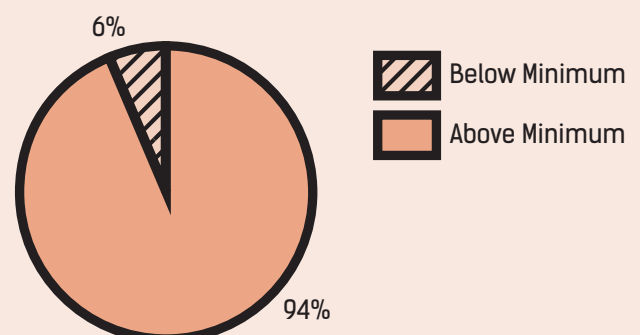


Figure 7: Workers Receiving Minimum Wage



While Usha is aware that she contributes to both plans, she perceives little benefit from either of them. She will not be able to access the PF for many years and has little understanding about how to go about doing so, and ESI is very complicated. She can only use it at particular clinics, and if she wanted to receive reimbursement for care at an unapproved clinic, she would have to go through a painfully bureaucratic process that she has little chance of navigating. As far as she is concerned, the deductions are money lost.

Managing Money

Usha's employer electronically deposits her net wages into an account at the Punjab National Bank.

While this may seem normal, even convenient, to the portion of the global population that lives within a robust financial infrastructure, it is an unmitigated pain for Usha. All of the transactions that she performs are in cash, including paying her rent, so having an account linked to a debit card is more trouble than it is worth. Each payday, she must traipse down to the closest ATM and wait in long queues to withdraw her money, but sometimes the ATM does not work, and she must try again another day. Thus, it is no surprise that she withdraws her entire salary if she can rather than leave a balance in her account.

Usha has another good reason for withdrawing all the money out of her account: she needs all the cash, and then some, to meet her expenses over the course of the month. Consider the period starting the second week of July and ending after the first week in August. Usha received her salary, after deductions, of about 6,000 rupees but immediately had to pay 4,500 rupees in rent, leaving her with 1,500 rupees for the month.

Usha had another major expense during the same week: she had to pay her children's 5,000-rupee tuition for private school. The expense was significant but very important to Usha and Raj—they view education as the only way their children can lift themselves out of poverty, a belief informed by Usha's experience trying to advance in her factory. Usha did not have enough money to pay the fee, so she turned to Raj for cash. He gave her 8,000 rupees—his entire salary from working at a Coca-Cola factory. To make matters more complicated, this week was also their young son's birthday, and they planned a celebration. The festivities meant that their grocery bill was 4,000 rupees, a large expense given that they typically spent about 3,000 rupees per month on food items.

LOOKING AHEAD: DEMONETIZATION AND MONEY LAUNDERING

Usha would rather receive her salary in cash from the factory, which would save her trips to the ATM, but the factory is so reticent to do this that they charge workers 500 rupees for receiving their salaries in cash. They made one exception to this rule late in November—they paid a plethora of workers in cash, but it was not some benevolent act.

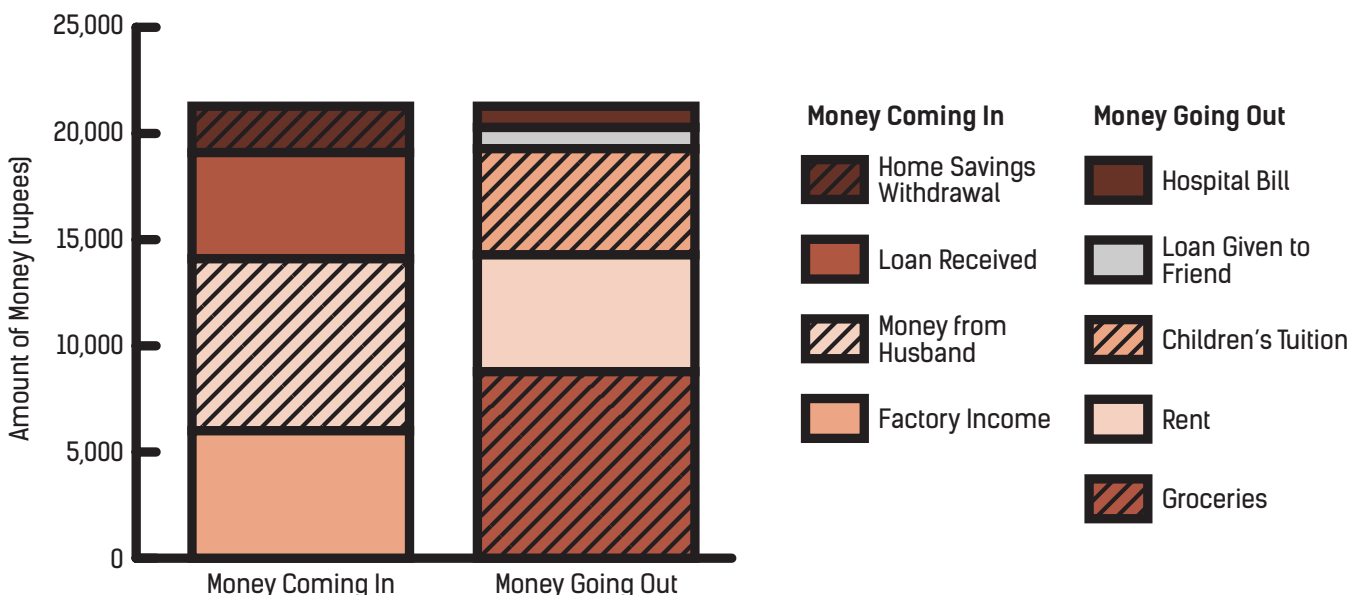
On November 8, 2016, the Government of India announced a demonetization policy that stated, effective immediately, they would no longer consider the current 500 and 1,000-rupee notes legal tender. Individuals with these notes would have to bring them to the closest bank to exchange them for newly pressed 500-rupee notes and newly introduced 2,000-rupee notes. Prime Minister Narendra Modi’s stated goal was to deal a blow to the black-market economy and tax evaders who hoarded the notes, but regular Indians were seriously affected. In the aftermath, cash shortages were rampant and people across the country had to stand in hours-long queues to exchange their bills.

Shortly after the announcement, the factory notified Usha and her colleagues that they would not receive their salaries via direct deposit. Rather, the factory would pay them in cash. What they did not mention was that they would be paying the workers in the old, and now useless, notes, shifting the burden of exchanging the bills from the factory owners to the factory workers.

Usha’s brief foray as an unwitting money launderer was unpleasant. It forced her to stand in an hours-long line at the bank, along with tens of millions of fellow Indians across the country. She could not pay her rent on time, which upset her landlord, and she struggled to purchase the basic necessities for her home.

The rent, school fees, and grocery bill used almost all of the 14,000 rupees that the couple had earned, and there were expenses on the horizon. To provide themselves with a cushion, Usha and Raj went to a friend in the neighborhood and took out a 5,000-rupee loan. They also made a small withdrawal from what little home savings they had.

Figure 8: Usha’s July Summary



DATA INSIGHTS: FINANCIAL TOOLS AND NETWORKS

Usha’s use of financial tools is similar in many ways to the rest of the sample. Most respondents have their salary deposited directly into their bank accounts, and they tend to withdraw the entire balance once they receive it. Rather than save in a bank account, respondents tend to save in a safe place at home or with informal self-help savings groups, although the former was much more common than the latter.

Respondents used loans, albeit rather infrequently—they received loans at a rate of one or two per year. They reached out to friends, their employers, and informal providers like moneylenders or savings groups with about equal frequency. The loans were rather large—an average value of about 6,200 rupees and a median value of 4,000, similar to the sizes of loans that Usha received.

Usha received money from Raj to help cover household expenses, and this practice—called intra-household transfers (IHTs) where spouses transfer money back and forth to each other within the household—happens about once per month. Generally, our female respondents receive money from their husbands and give money to parents and children, although they give money back to their husbands too.

Figure 9: Average Number of Financial Transactions per Week

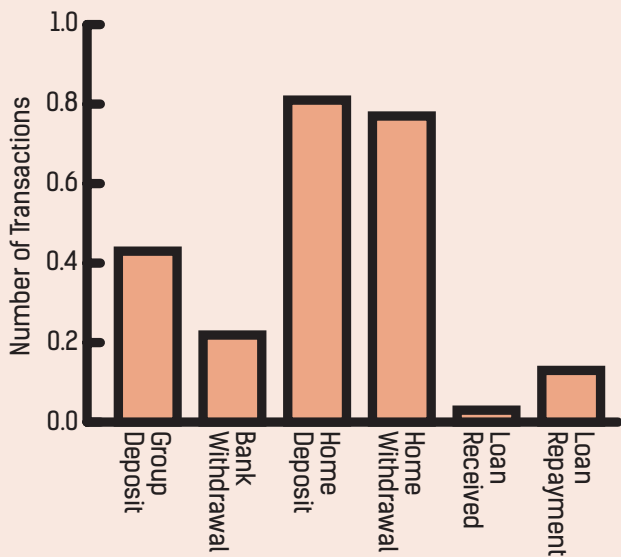


Figure 10: Average Size of Financial Transactions

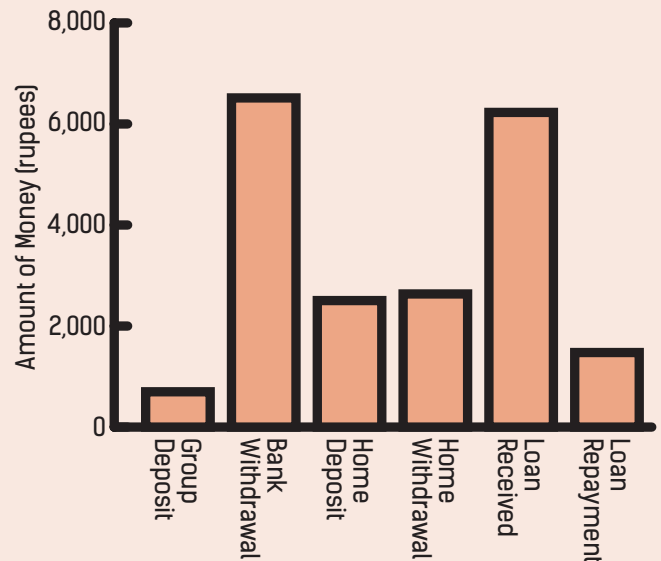


Figure 11: Proportion of Intra-Household Transfers Received and Given

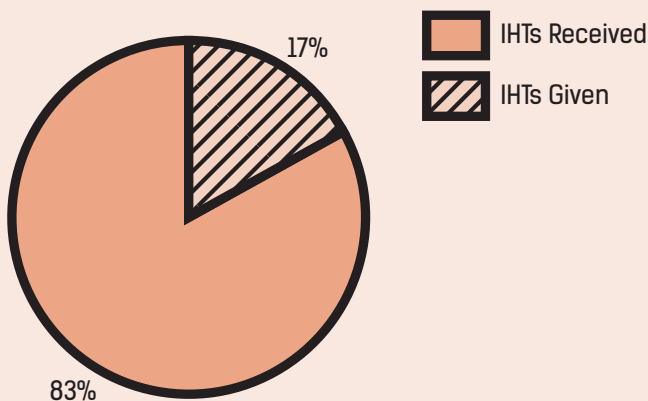
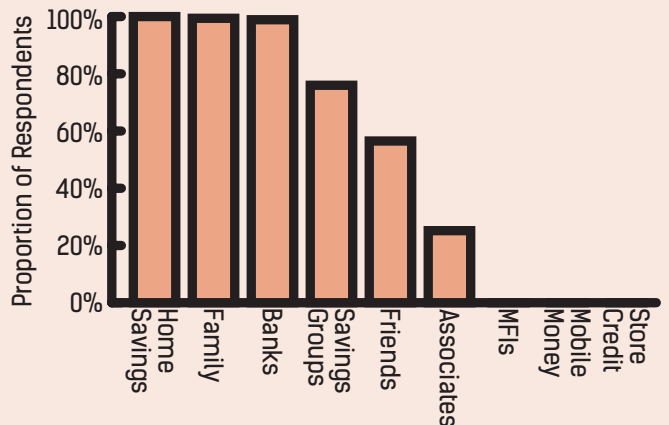


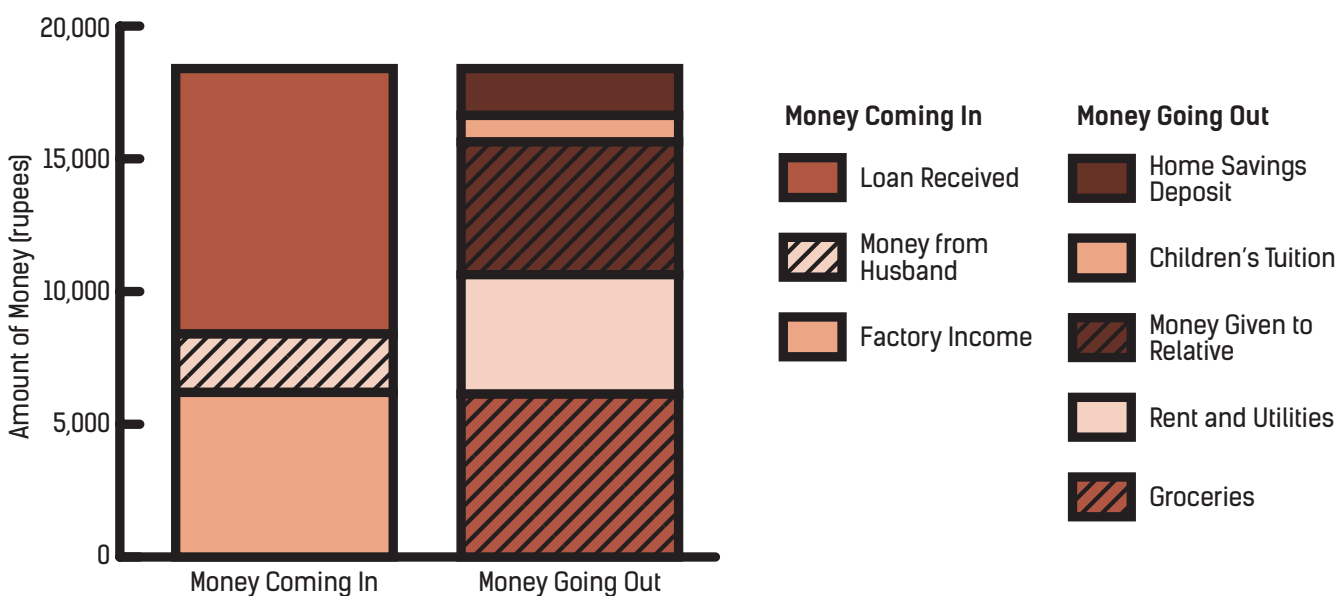
Figure 12: Respondents’ Use of Financial Networks



Usha used the money from the loan and savings to pay for basic household items like vegetables, cooking oil, and drinking water for the rest of the month. She also used some of it to make another 1,000-rupee rent payment that she owed to her landlord from the previous month, and she loaned another 1,000 rupees to her friend. It was good that they sought out other sources of cash before receiving their next salary payments: one of their children fell ill requiring a trip to a private clinic that charged a fee of 1,000 rupees.

The following period—beginning the second week in August and ending after the first week in September—was no better for the couple. Usha received her salary, paid rent, and then bought about 1,200 rupees worth of groceries and household items, again leaving her with only a couple thousand rupees for the month. There were no school fees to pay this week, but Usha had to send 5,000 rupees home to a family member. Raj did not transfer money to Usha this month either—he had household expenses that he was responsible for—so she needed to find another source of cash again. She turned to another friend for a 10,000-rupee loan. After sending the cash to her relative, she put the remaining balance of the loan in safe space at home and pulled from it to pay her expenses for the rest of the month, including another round of school fees (1,000 rupees) and a bulk purchase of rice (1,350 rupees).

Figure 13: Usha's August Summary



The next few months were comparatively calm. Usha did not have to take any more loans; in fact, there is some evidence that the loans that Usha did take helped her weather a very difficult economic period. From the second week in September to the last week in November, Usha was able to manage using her salary, a small amount of

savings that she and Raj had accumulated, and transfers of cash from Raj. That does not mean that things were easy for Usha—she was never able to afford more than the basics for her household and she reported that she often had to make choices about foregoing certain foods. In that context, her perceived lack of value of the PF and ESI deductions is especially galling as the additional 1,000 rupees would have been very helpful.

DATA INSIGHTS: HOUSEHOLD PURCHASES

On a per transaction basis, housing expenses are the largest expenses that the respondents face, but respondents spend the most money per week on food. Basic household items, like washing soap, featured prominently, and households spent small amounts on basic services like transportation and talk time for their mobile phones. Expenses on education were rather low as most households with children send their children to public school, which is much cheaper than the private schools to which Usha sends her children.

Figure 14: Average Household Spending per Week

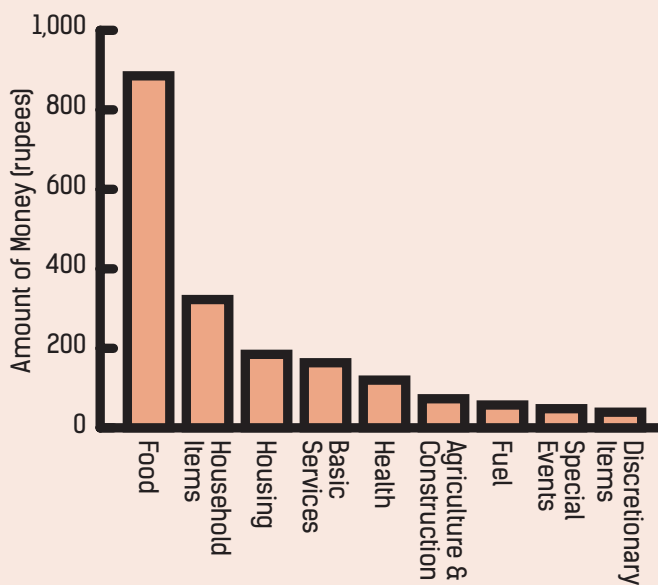


Figure 15: Average Household Spending per Transaction

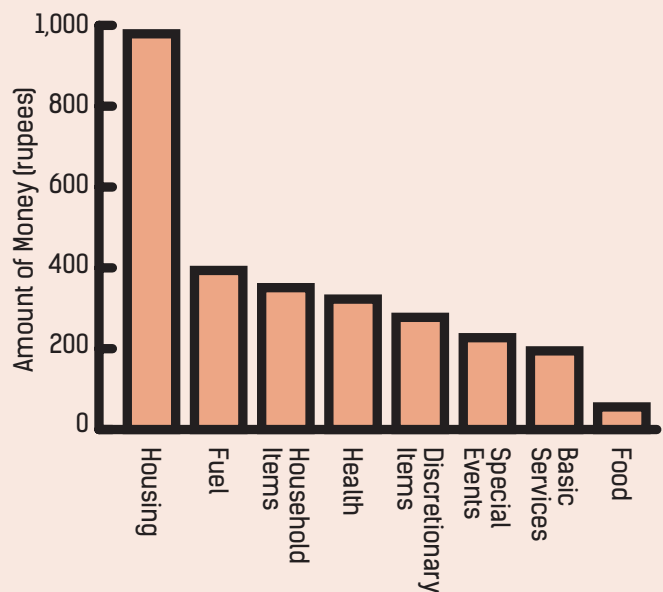


Figure 14 shows that workers spent an average of 200 rupees per week on “Housing,” which includes rent and utility bills. Figure 15 shows that the average “Housing” transaction was close to 1,000 rupees. Both figures understate the significant expense that housing can represent.

The bias results from the fact that most respondents do not pay rent and most housing-related payments are for utilities, which tend to be much smaller than rent payments. In fact, only two-fifths of the sample has paid rent so far while the remainder live in homes they own or they are not responsible for rent payments. For the two-fifths that do pay rent, the average rent payment is 2,617 rupees. The average utility bill is 278 rupees.

A Thousand Cuts

Superficially, Usha’s position as a garment worker looks rather good for a woman with limited education living in a patriarchal society with few other employment options.

She has a stable job that earns meaningful sums of money for her family and that job has reasonably safe working conditions. Along with her husband’s salary, she is able to afford a lovely home that she thinks is safe for her children. The conditions that Usha faces are generally better than those faced by workers in nearby Tamil Nadu, and they tend to be better than our respondents in Bangladesh and Cambodia too.

COMPARING WORKERS FROM BANGALORE TO OTHER PARTS OF INDIA

The characteristics of the industries that support the garment supply chain vary significantly by region. For instance, the garment sector in northern India is dominated by men rather women.¹ Women dominate the southern Indian sector, but there are notable variations in the living and working conditions between states and cities. For instance, the city of Tirrupur in the state of Tamil Nadu, which is Karnataka’s neighbor to the east, is famous for the Sumangali scheme, a practice by which young women live in dormitories and earn a wage but are committed to working for three to five years at their spinning mills or, sometimes, garment factories.² At the end of the commitment, employers pay the women a lump sum that they can use as a dowry. The system is effectively a modern form of indentured servitude and is ripe with serious human and labor rights issues.³ That system is not as prevalent in Bangalore, where the garment factories are often large and focused on creating products for export.

1 ILO (2015), “Insights into working conditions in India’s garment industry,” International Labour Office, [Fundamental Principles and Rights at Work \(FUNDAMENTALS\)](#).

2 Solidaridad–South and South East Asia (2012), “Understanding the Characteristics of the Sumangali Scheme in Tamil Nadu Textile and Garment Industry and Supply Chain Linkages,” [Fair Labor Association](#).

3 Gerard Oonk et al. (2012), “Maid in India: Young Dalit Women Continue to Suffer Exploitative Conditions in India’s Garment Industry,” [SOMO and ICN](#).

However, Usha and her colleagues also face meaningful injustices at the workplace. They pay into benefits programs, but workers must navigate through bureaucratic processes to access this money. Their supervisors yell at them regularly and force them to do work beyond their job descriptions. They are subject to acts that are more insidious

like male supervisors harassing and assaulting them. They suffer from chronic pain.

While compliance with basic regulations seems high, it is not universal as respondents who report that supervisors lock exit doors shows. In the case of demonetization, workers were powerless as factory owners turned them into novice money launders, burdening the garment worker with the costs of compliance that should have been borne by the companies.

There are advocates working for Usha and other garment workers to help address these issues. Local organizations like Cividep, Fedina, and Swasti work to provide garment workers with educational opportunities, lobby on their behalf, and grant access to health care. Unfortunately, their resources are limited. Furthermore, garment workers do not have strong unions through which they can self-advocate. Within our sample, only 12 of 180 respondents reported belonging to a union. Respondents who have not joined unions complain they do not have time for meetings, the unions are disorganized, or are ineffective.

In theory, though, strengthening unions would provide garment workers a great opportunity to improve their working conditions. Without a collective voice, they will continue to be at the whim of government policies, factory owners, and macro-economic trends and the thousands of tiny cuts that they inflict.

This report was authored by Eric Noggle and supported by Guy Stuart and Conor Gallagher. For more information about the Garment Worker Diaries or the Financial Diaries methodology, please email enquiries@mfopps.org.

GARMENT WORKER DIARIES
A STUDY OF GARMENT WORKERS'
LIVES AND WAGES IN BANGLADESH,
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