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Network linkages and money management: an anthropological purview of the Beesi network amongst the urban poor Muslims in old city area of Lucknow, India

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Abstract: The present study is an ethnographic account of the Shia population attached to Zardozi (embroidery) in Lucknow, who are reeling under intense poverty and suffering as a result of pittance. This study contributes to the linking of micro levels of analysis of money management through informal financial network of Rotating Services and Credit Association (ROSCA), popularly known as Beesi, among the poor skilled Zardozi (embroidery) workers in Lucknow. The research facilitates verbatim accounts of embroidery workers about what they want, what they expect of themselves and how they make their choices that they can make. The study is open to a wide spectrum of readers belonging to developmental studies, economics and microfinance who are interested in understanding real life situations confronted by the poor in third world countries.

Keywords: urban poverty; money management; financial inclusion; India.

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Biographical notes: Syed Aiman Raza is an Assistant Professor at Department of Anthropology in Shia Post Graduate College, Lucknow, India. He received his PhD in Social Anthropology from University of Delhi and was also a recipient of a doctoral fellowship from the Indian Council of Social Science and Research (ICSSR), New Delhi. His research interest lies in poverty related issues across urban and rural settings in the third world countries. Questions of everyday money practices, insurance and financial inclusion remains at the heart of his research agenda. He was also a part of the Microfinance Research Alliance Program of Centre for Microfinance (CMAP), funded by Ford Foundation and Institute for Money Technology & Financial Inclusion, University of California, Irvine (IMTFI), where he was a part of a cohort of funded researchers for two successive years (2009–2011).

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1 Introduction

The Indian growth story in recent years has been impressive, along with steady improvement in the human development. The country's economy remained strong and resilient during the economic crisis and still continues to record impressive achievements on the economic front. In spite of such rapid growth the country still faces a critical challenge – eradication of persistent poverty and inequality (UNDP India, 2012).

With India becoming increasingly globalised and urban, there is also an increase in the number of poor people living here. According to the 'India: Urban Poverty Report 2009', urban poverty in India remains high, at over 25%. Over 80 million poor people live in the cities and towns of India and over 61.80 million people were living in slums [Ministry of Housing and Urban Poverty Alleviation (Government of India, 2009)].

For those of us who are not in this category it becomes hard to imagine what it is like to live in poverty and deprivation. It then becomes just unimaginable when we take into account these poor whose lives depend upon earnings which are vulnerable to economic fluctuations and seasonality. This dilemma of poverty becomes more pathetic when we consider how they work for more than eight hours a day for just less than \$2. It is therefore important to understand how poor cope with the tough economic conditions. Do they compromise on the education of their children or do they make compromises on the health front? To an extent, families reeling under extreme poverty make compromises on all fronts – education, health and the quantity of food they eat daily. Every day of their lives is spent struggling to earn a living, so that the children at home do not sleep hungry. And thus the big question remains: what keeps them afloat?

The answer lies somewhere in their social structure, which helps in maintaining strong social networks and ties among members of the neighbourhood and sometimes even employing financial tools, many linked to informal networks and family ties, which according to Coleman (1990) is the social capital of the society – a 'glue' that binds people together (Putnam, 1993, 1995; Portes, 1998; Shuksmith, 2000). Social capital consists of norms, networks and horizontal associations (Putnam et al., 1993) which have important economic consequences for development outcomes including growth, poverty and poverty alleviation (Grootaert, 1996).

These networks are structures of relationships linking social actors and are ubiquitous in contemporary society, especially among the poor in third world countries. They regulate the flow of information, the formation of social norms, the establishment of authority and the administration of sanctions against anti-normative behaviour with trust playing a fundamental role in these processes (Coleman, 1988; Burt, 1993; Lin, 1999; Putnam, 2000).

Networks not only provide emotional support in times of crisis, but are also an instrumental aid for individuals whose social and economic disadvantages place them 'beyond the frontier' of formal finance (Von Pischke, 1991); successful financial intermediation is often accompanied by social intermediation. Social intermediation prepares marginalised groups or individuals to enter into informal networks often known as Rotating Services and Credit Associations (ROSCAs) which are groups developed by their members at a grassroots level and can be found across the world (Ardener, 1964; Ardener and Burman, 1995). They are not only found in under developed nations but can also be found in countries where people have access to formal financial institutions (Adams and Canavesi, 1988; Levenson and Besley, 1996; Dekle and Hamada, 2000).

ROSCAs bear different names in different countries, for example, in West Africa they are *tontines*, *paris*, or *susus*; in South Africa they are *stokvels*; in Egypt they are *gam'iyas*; in Guatemala they are *cuchubales*; in Mexico they are *tandas* (Krahn and Schmidt, 1994), *hui* in Taipei (Armendariz de Aghion and Murdoch, 2005) and in Lucknow, India they are *Beesi*. As Geertz (1962) points out, these associations serve as efficient institutions for amassing savings for small capital expenditures – an important aid to economic development. These social networks of an informal nature are face-to-face relationships between a limited number of individuals who know each other and are bound together by kinship, friendship, or propinquity. They lack legal recognition, full time officials, written rules, and their own funds, they are not formal organisations. The characteristic output of these networks is a small-scale do it yourself service such as help with house repair or child care or providing information and contacts to deal with an unfamiliar situation [Rose and Haerpfer, (1998), p.91].

Social intermediation in informal networks also creates a sense of trust and solidarity among individuals and hence borrowing and lending on a day to day basis also marks an important component used for settling small money crunches (González de la Rocha and Alejandro, 2001; Lomnitz, 1971, 1988, 1982, 2000). Neighbours, friends and relatives are the ones who come forward for support and in this way each 'favour' is expected to be repaid, and those who can provide 'favours' are expected to do so when requested. It is only in the worst scenario when credit needs are unavoidable that the poor are forced to borrow from money lenders at usurious interest rates or sell their assets in Oakerson's (1993, p.143) phrase, "each individual contributes to the welfare of others with an expectation that others will do likewise, but without a fully contingent quid pro quo". Thus, the investments made in one time period in building trust and reciprocity can produce rich dividends and higher levels of return in future time periods even though the individuals creating trust are not fully conscious of the social capital they construct [Ostrom, (2000), p.177].

Thus, this study contributes to the linking of micro levels of analysis of money management through informal financial network (ROSCA), popularly known as *Beesi*, among the poorly skilled *Zardozi* (embroidery) workers in Lucknow.

This research also reveals a kind of 'sliding scale' of wages and payment based on the type and/or social rank of one's client, and the indigenous categories of measuring money in terms of time and labour.

The data which follow shed light on the various dimensions of *Zardozi*, household economic portfolios and how families manage to live on less than \$2 a day. This paper presents evocative narratives of individual research subjects' trials as they attempt to negotiate the meagre monetary resources at their disposal.

2 Methodology

The present project is an ethnographic investigation that incorporates qualitative research methodology whereby the data was collected from 60 households belonging to the *Athna Ashari Shia* sect, who are involved in *Zardozi* work, from two distinct *Shia* dominated areas of the old city in Lucknow – Gazi Mandi in Bajaza and Raees Manzil in Husainabad. Purposive sampling was done and only covered those households that were managing their finances through informal *Beesi* networks. Criterion sampling was also

done to select the *Beesi* networks that had a majority of *Zardozi* workers attached to it, so as to target the poorest and most vulnerable occupational group of the city.

Initially, participant observation along with narrative and in-depth interviewing, with open-ended and fixed response questions were taken up. Participants were free to elaborate or take the interview in new but related directions. Here an attempt was made to unravel the management of the economic portfolio of the household, along with uncovering their biographical accounts and allowing them to recount specific events related to their lives. Women from each household were interviewed to construct data as to what they did with their money on a weekly basis. This helped in getting an overview of how much income flowed and when and where it was spent and how any money was saved. Women are better indicators of the household expenditures as they are deeply aware of the exact household requirements. Male household members were also interviewed about the informal financial networks (*Beesi*), associations, sociability, trust, community activities and communications to which they or any member of their household belonged to analyse how the levels of solidarity and trust vary in the social milieu. Hence, a module of 'Integrated Questionnaire for the Measurement of Social Capital (SC-IQ)' (Grootaert et al., 2004) was used in combination with other structured questions to determine the level of social capital existing within the community.

Focus group interviews provided relevant information about the problems and prospects in *Zardozi* as an occupation, including income and expenditure variations due to seasonality. Money management and the procedural dimensions involved in the collection and distribution of the *Beesi* money were also a part of the discussion. The chief organiser and the participants commented on the various subjective dimensions of this issue and stress was given to their individual perspectives about the risks and benefits of involvement in the *Beesi* network. Supplemented by case studies of the *Beesi* organisers, participants and individual *Zardozi* workers, this study envisions building upon the verbatim accounts by the poor of their complex financial life to highlight the diverse routes of money management.

3 *Zardozi* and the occupational group

Zardozi is not merely a needlecraft but a vestige of an opulent bygone era. An embroidered extravaganza in gold and silver threads embellished with precious stones and crystals patterned on velvet, chiffon, crepe, silk, evoking the nostalgia of an exotic past – of *Shia* 'Nawabs' (used as an honorific by the rulers of Avadh after the disintegration of the Mughal Empire) and nobility, court life and courtesans as described by Sharar (1975) in a "collection of essays which originally appeared under the title of *Hindustan men Mashriqi Tamaddun ka Akhri Namuna* (literally, 'The Last Phase of Oriental Culture in India') in the Lucknow journal 'Dil Gudaz' over a period from 1913 onwards". Not surprisingly even today every *Zardozi* (artisan) proudly claims to be the practitioner of this heritage.

With the end of the feudal era the demand for this type of embroidery fell but it has continued to remain a part of the *Shia* culture of Lucknow. During the last three decades one has witnessed a resurgence in the production of *Zardozi* embroidered clothes after their induction as ethnic couture in the bridal wear, fashion and glamour industry of India and abroad. This has created a huge local demand and an export boom to the Middle East

and Europe, along with creating an extraordinary inclination within the Muslim community towards learning this art from their predecessors. The migration of *Zardoz* from Lucknow to Saudi Arabia and Dubai has also been a common phenomenon since then.

Figure 1 Zardozi artisans (see online version for colours)



Today, approximately more than 80,000 artisans from the *Shia* community are associated with this work, but are reeling under intense poverty and suffering as a result of living on a pittance. What attaches them to *Zardozi* (embroidery) is their need for money and their inability to perform any other skilled labour. This can be attributed to the cultural notions of dignity whereby the *Shia* community distances itself from other skilled occupations such as butchery, confectionery or cooking thereby avoiding a stigma associated with lower caste occupational groups.

The weekly income is responsible for meeting all family needs for food, shelter, education of their children and health concerns. Either the *Zardoz* are self employed or they are *Karigar* at a certain *Karkhana*. Being self employed, the *Zardoz* brings work from local boutiques or *Offices* (who bag orders from exporters and showrooms in metros).

Figure 2 Six-year old children are seen working on a bridal dress (see online version for colours)



(a)



(b)

Note: They are paid around Rs. 50 (\$1.04) per week.

4 The seasons of gloom and bloom in *Zardozi*

The economic cycle for the *Zardozi* occupational group is marred by seasonality and can be divided into '*Madda*' (period of slowdown in *Zardozi*) and *Season* (period of boom in *Zardozi*). This component of seasonality is very conspicuous and one can notice a clear drop in the amount of work provided by the *Offices* during the *Madda*, which starts in March and lasts until August 15th. This period is quite significant as it sees *Offices* get their pieces completed for half the amount which could have otherwise earned the *Zardozi* double the price in the *Season*. It is in the *Madda* that the household makes most of the compromises on issues related to health, education and most importantly the food they intake.

Syed Sajid Husain (50) says:

"Our *Season* is just 5 to 6 months from August 15 onwards to February, after which the work keeps on reducing, until it finishes completely. May, June and July are very severe on a *Zardozi*, when the whole city seems to be devoid of any *Zardozi* work....these days *Madda* is going on and look at me, it has been 19 days since we had no work.....I have to borrow money from friends and get food stuff from the grocer on a promise to pay in instalments as the *Season* starts...Our lives are filled with indebtedness... In *Madda* no one helps us, everyone brings work for himself and they don't even tell from where they are bringing the pieces...Average earnings in *Madda* is Rs.1800-Rs.2000 (\$37.5-\$41.66) a month with three of us working – myself and my two sons Shahzade (21) and Raja (10).Shahzade is a class X dropout, where as Raja is in class VI and helps me after coming from school..."

A similar concern is raised by Irshad Ali (45) a *Zardozi Karigar* for whom there were times in *Madda* when he roamed for weeks on the trot without any work. The work which he did get was already negotiated with the Office for half the usual rates; thus it earned him only Rs. 45 (\$0.93) a day for eight hours of work.

After about the 15th of August, work starts to flow in and the *Zardozi* can be seen thronging the '*Karkhanas*' and putting in extra time to compensate for their lean earning months. Hence, maximum per capita income on an average during the *lean* months is not more than Rs. 1,600 (\$33.33) per month and Rs. 3,200 (\$66.67) per month during the *Season*.

Figure 3 Seasonal household variations in USD – Racs Manzil (see online version for colours)

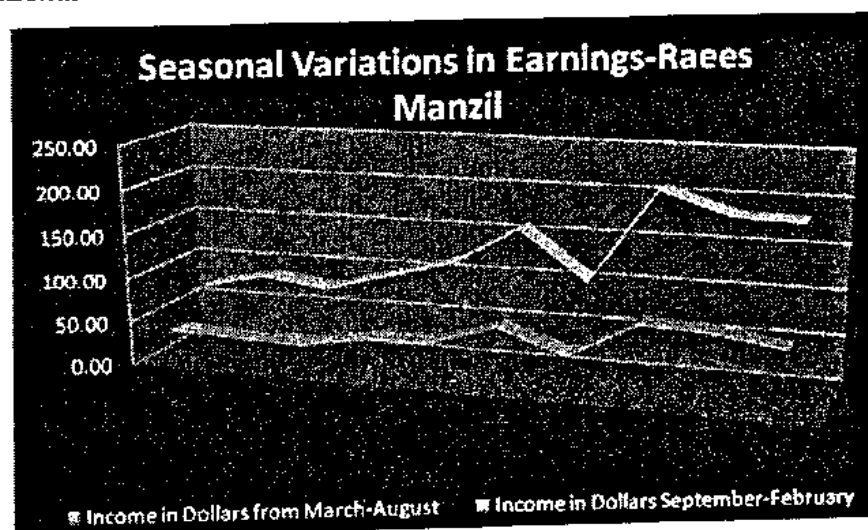
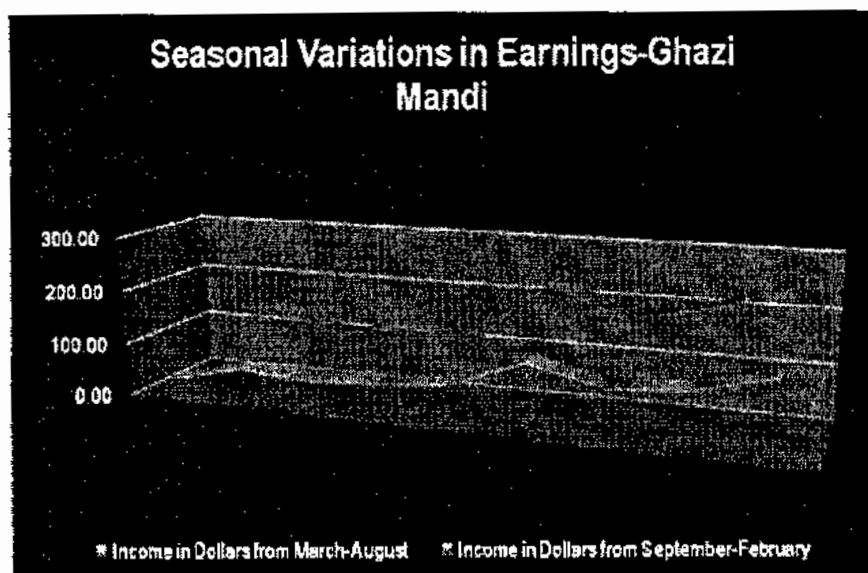


Figure 4 Seasonal household variations in USD – Ghazi Mandi (see online version for colours)

The average income for a household in Raees Manzil (Figure 3) during the *Madda* and *Season* this year was Rs. 2,582.98 (\$53.79) and Rs. 6,150.73 (\$128.13) respectively, while that of the Ghazi Mandi (Figure 4) area during the *Madda* was Rs. 3,762.40 (\$78.39) and Rs. 7,567.77 (\$157.66) in the *Season*.

However these averages do not reveal the true picture of earnings because they are not individual earnings per month, but an average of the composite aggregate of all household members working on *Zardozi*.

The wage for a *Zardozi* depends upon the depth of their skill and the movement of the '*Muthiya*' while making a design. A skilled *Zardozi* when hiring a *Karigar* gives him a piece of cloth with a design and assesses his *Zardozi* skills by the speed of the '*Muthiya*' for making that particular design. The agility, craft and ability to embroider intricate designs are the main determinants of the wage.

A child learning the art gets around Rs. 10 to Rs. 20 (\$0.21 to \$0.42) a week, while a more skilled *Zardozi Karigar* ekes out Rs. 80 to Rs. 90 (\$1.67 to \$1.88) for completing eight hours of work. If he continues with the work for another 4 hours then the wage is doubled, i.e., he will be paid Rs.160 – Rs.180 (\$3.33 to \$3.75). But certain inhibiting factors curtail these working hours on a daily basis. Electricity cuts and household liabilities are the two main reasons which hamper a *Zardozi* from getting his full *Nafri*.

In need of money for the survival of his family, a *Zardozi* is exposed to every degree of exploitation. The choices are minimal, as expenses on education, health and essential commodities are getting beyond the reach of a poor *Zardozi* who earns as little as \$2 on an average throughout the year.

5 Formal and informal saving mechanisms

The uncertainties and irregularity of income for a *Zardozi* are omnipotent and hence there arises a need to save and invest money for unseen financial challenges in day to day life. Formal financial institutions are the less preferred option for households as most of the income generated during a week is spent in buying essential household commodities, repaying debts to the grocer, friends and relatives etc., making the access to banks almost

nil. Moreover, participation in the banking sector needs education; in order to operate an account, basic skills such as filling in the bank forms are necessary making banking a cumbersome process. Only three households in Raees Manzil and 15 households in Ghazi Mandi hold bank accounts. Most of these accounts are lying dormant with almost no transactions for years. Another important reason for not saving in banks is that the *Zardoz* spends almost all of what he earns on a weekly basis. They remain indebted to the grocer or to friends and relatives, and whatever money is earned is repaid back as soon as it reaches the household.

There then arise many questions in our minds – how can the *Zardoz* save money when their weekly income is almost equal to the amount they consume? The answer is that they can save and do save and want to save money. In the subsequent sections, an attempt is made to understand and review the mechanism of how the *Zardoz* are able to obtain large lump sums of money which they need from time to time and the informal services that have evolved to service this need.

6 *Beesi* – a savings instrument

Beesi is one such savings instrument used by the *Zardozi* occupational group that eases out many money crunches. *Beesi* are informal saving networks structured like ROSCA – a ‘saving through’ device (Rutherford, 2000) as discussed and analysed by Besley et al. (1993, 1994). The basic element is a group of individuals who agree to regularly contribute money to a common ‘pot’ that is allocated to one member of the group each period. The order of the recipients is determined either by lottery or through the mutual agreement of participants. Thus, the group meets on regular intervals as decided by the organiser to collect dues and allocate the proceeds with past recipients excluded from getting the pot again until every member has had a turn with the ‘pot’ – though of course its members may choose to start another cycle at any point. We see that *Beesi* requires neither storage of group-held funds (there are none) nor complicated book-keeping. *Beesi* thus successfully takes the bits of surplus funds that come into households and translates those bits into a large chunk that can be used to fund a major purchase or an event.

This study investigates two such operating *Beesi* networks run by women: one from Ghazi Mandi organised by Shafia (38) and at Raees Manzil by Sultana (48). Managing and organising such a micro venture can be seen as an attempt by the household women to promote their family income and uplift their living standards (Saadi and Movahedi, 2014; Ahmad, 2012; Srinivasan, 1995).

In the absence of any other saving mechanism, the *Zardoz* find saving in *Beesi* to be relatively uncomplicated, localised and efficient. The risk levels are low and agents on both sides of the transaction mostly know each other personally. This mitigates informational problems such as adverse selection, monitoring and verification. Furthermore, because the participants in *Beesi* networks share a common social bond being neighbours, friends, family members and co-workers, the desire to maintain the capital embodied in those bonds provides incentives against voluntary default. Moreover, if defaults occur then the responsibility to pay the dues of the participant falls upon the organiser of these *Beesi*. It is noticed that the members also take into consideration the perceived genuineness of the organiser and how he/she has managed the members’ money during his/her stint as a *Beesi* organiser. I have noticed that the trust levels of

people in Raees Manzil are quite low and that they look at each other with suspicion and doubt, especially when money is at stake. Hence, running a *Beesi* is a big task for the organiser and from what I can see although the members do not trust each other, they back the organiser hoping that if someone defaults then the money will be paid by the organiser. The organisers remain on their toes when receiving the weekly or monthly instalments from the members. One can see ferocious altercations with participants in case the instalments are not on time. No one is spared, even blood relatives when payments are at stake.

The word *Beesi* comes from the word Urdu word '*Bees*' meaning 20 participants who have agreed to pay a certain sum in instalments to an organiser, who himself/herself is one of the participants in the network. But these days the *Beesi* networks need not have 20 participants. There can be many more participants according to the amount of money being invested and the duration of the *Beesi*. The mean group size of the *Beesi* network is 23 in Ghazi Mandi while it is 60 in Raees Manzil. Out of these 60 members only 37 members belonging to the *Zardozi* occupational group were investigated. The Ghazi Mandi group meets at one month intervals and the instalment for each participant is Rs. 1,000 (\$20.83) receiving Rs. 23,000 (\$479.166), (see Figure 4) while the Raees Manzil *Beesi* network has 60 members who meet every week for a draw and saves Rs. 100 (\$2.08) per week with members drawing Rs. 6,000 (\$125) each time. This weekly draw, according to the participants, creates a sort of vested interest among all the participants in the pot. In both cases the draw of the recipients is done in front of all the members present through a lottery.

The organisers (Shafia and Sultana) in both these *Beesi* networks take away the first *Beesi* (pot). In case of a financial emergency, the participants negotiate and switch their numbers. Hence, based on mutual understanding the *Beesi* money is transferred to the needier person. Over time a large proportion of income gets managed this way by a poor household.

Surprisingly both the *Beesi* networks were established for the sake of self interest and a need for money for their own household businesses as well as unique personal reasons.

Shafia started organising the *Beesi* in Ghazi Mandi soon after her marriage. Before her marriage she had never organised anything like that and it was the need for money which led her to venture into the formation of a network, which since 17 years has not shown any default. Starting a *Beesi* was a joint effort by Shafia and her sister Nikhat Bano who wanted some money for the construction of her house. It was by virtue of her novel idea that Shafia's first *Beesi* network was established in 1993, which had 70 members each contributing Rs. 100 per week to the pot. The group drew predominantly *Ghareelu* (household) women of Ghazi Mandi sparking off her reputation as an organiser in this area. Shafia tells:

"I enjoy a very healthy reputation among the members of the *Beesi* and people come from far flung localities in Lucknow to join my *Beesi* now. Earlier this was not the case, it was tough as I was also new to this area and knew very few people, but luckily as the women were very responsible and were in dire need for money they trusted me and this led to the formation of a strong network...The first pot is mine and this is the advantage of being the Organiser and this makes me a de facto borrower from the other members of the *Beesi* and thus I take up full responsibilities as an Organiser to turn up at subsequent meetings to repay my debt obligations... People put money in *Beesi* because they need someone to save money for them and here they are under obligation to save money in instalments, which they are otherwise not bound to do.

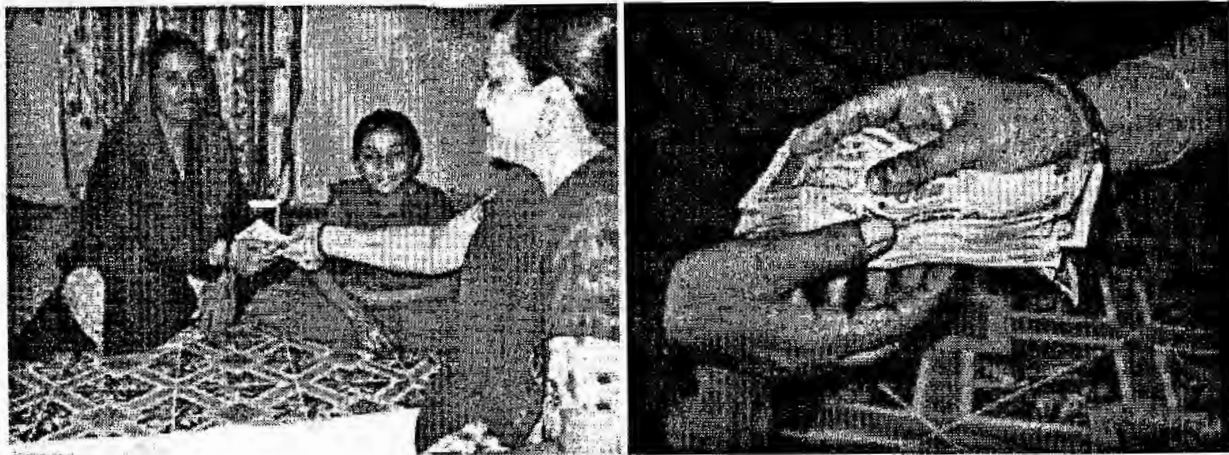
Participants use their money for their daily use, buying jewellery, education, building a house and most importantly for repaying debts etc. Many women who participate in my *Beesi* seek to get money out of their household without letting their husband know about it and they find putting money into *Beesi* more profitable than saving in the bank. Moreover as their autonomy is restricted due to the notion of modesty they prefer coming and dealing with a woman...Selecting the members is a bit of a tough process and requires a careful knowledge of your neighbourhood – who is doing what? I usually approach those people who are from my neighbourhood and are working hard to earn a living. The prerequisite is that they should be running a *Zardozi Karkhana* and earning well...Those people who don't do any work and loiter around are usually the only ones who will never be included in my *Beesi*, even if they come on their own. There are people who in my network sometimes complain about other members, but I don't go by what they say to me. I remain confident in my choice and I believe in my eyes and don't go by what other members are telling me. In a very recent incident, my friend was complaining about her own brother and argued that he should not be included in the *Beesi* network or else he will default and the rest of the members will suffer. Her concern was that her brother plays *Ludo* (board game) and gambles with his earned money... I told her it's up to me to get the instalments from him. Now he is submitting the *Beesi* on time, before the 5th of every month... I include only those relatives who live very close to my house since it is easy to pursue them. I am liable to all the members too for ensuring that all the payments get in on time and if the members do not send their instalments on time, then I feel responsible for this. I don't want such a behaviour to creep in, then it will be impossible for me to run this *Beesi* and it will destabilise the whole set up...The message is clear, loud and simple – the instalments should reach me by the 5th of every month as the payments are to be made on the 10th. Those who resist my orders are omitted. For instance I have not spared even my blood relatives – my father's brother's wife (*chachi*), my mother's brother (*mamu*) because they never paid the instalments on time... Most of the people come and give their money at my home on their own, but at times I also have to go to their houses to get the money. Even if the instalments are late, they are not later than the 8th of every month...My husband is a bit lousy in money matters, but I remain alert and every month I go and give the payment on time to the respective client's house. I don't depend on my husband."

Shafia's daughters help their mother in her tasks of making chits and jotting down the names of the members who will be participating in the *Beesi*. Her eldest daughter Noor Jahan (19) prepares the chits with numbers written on them. These numbers represent the month in which the participant who has picked up the chit will be getting the 'pot'. Participants are invited for the random lottery at the start of the cycle and then allowed one by one to pick up the chits. As they pick, the numbers which denote their months are jotted down in a diary. This is done in the presence of all the members to avoid any conflict regarding their allotted months or numbers. The problem of enforcements like penalties never seems to happen in Shafia's *Beesi* as members pay their *Beesi* on time. There arises a question of whether a problem of enforcement could evolve.

Once the order of the pot is determined as those participants who are the very last in the line will be at a disadvantage, as that participant might be better off saving up on his own. According to Shafia this is an inherent problem but participating members do tend to shuffle their order if someone has an intense need for money. Mutual consultations are very common but this happens only between members who are close friends or relatives. There is a possibility that if a member shuffles and gives his number to a needy member, that needy member might later default. Although this has not happened in her *Beesi*, the

possibilities are numerous and anything can happen. She has passed specific instructions to the members that each of them is responsible for himself or herself when interchanging their numbers with any other members. But as the people are well acquainted with each other, with most of them belonging to the same neighbourhood, such a possibility is next to nil.

Figure 5 Shafia paying out the 'pot' of Rs. 23,000 (\$479.16) to a member on her turn (see online version for colours)



(a)

(b)

Shafia has included a Sunni member to her *Beesi* who resides just next to her house. She knows him well and argues that she never discriminates between people when money is at stake. Even when tensions were high some years ago between the two sects, Shafia was least bothered about any Sunni members in her *Beesi*. She says that she would love to have more Sunni members participating in her *Beesi* which would eventually help in her cause to save more for her household. It can easily be said that people tend to trust Shafia the organiser and even trust each other paving the way to form a wider network of relationships, where everyone is for himself and is also for others.

Similarly, Sultana (48) the organiser of *Raees Manzil Beesi* has five children – three daughters and two sons. Two of her daughters are married and the boys help their father *Raees* in his business of making pillows. Some 23 years ago, Sultana used to work on *Kamdani* and stitched clothes to eke out her living but saving and organising a *Beesi* has changed her life. She narrates her story that one day her six-year old daughter Daisy brought home Rs. 1 (\$0.02) which she and some other school friends had collected in denominations of Rs. 0.25 (\$ 0.0052) each. Daisy's classmates had told her that every day we will all contribute Rs. 0.25 and one of us turn by turn will get this collected money. When Daisy related this tale to Sultana, she had never known of this mechanism but some of her family members told her that this was similar to *Beesi* and suggested that she start a network in her neighbourhood with members receiving the pot on a weekly basis. Thus, Sultana's first *Beesi* was started with Rs. 5 (\$0.10).

Sultana says:

"I don't keep members who live far away from *Raees Manzil*. Almost all the members are from *Raees Manzil* and neighbouring localities. If any of the members are unable to give their instalments on time then a fine of Rs. 5 (\$0.10) is imposed per day and that money is transferred to the member who gets the pot that month. Fines are given by the members and in case the instalment comes and the fine doesn't, I put in some Rs 5–Rs. 10 (\$0.10–\$0.20)

if I know that the household paying out the fine is poor and doesn't have much monetary resources in hand. Most of the members here in Raees Manzil are poor *Zardozi* who earn very little on a weekly basis. Hence, keeping in mind the weekly payment system of the *Zardozi* occupational group, I have started organising the *Beesi* whereby the payments of the pot are distributed on weekends and this suits their lifestyle. We have to use the *Beesi* money for paying out the debts of the members as many have defaulted and left the network. From the money which I saved for *Beesi* I have arranged for the dowry of my two elder daughters for their marriage. I have also fixed some money in 'Marriage Endowment Policy' for my younger daughter Daisy (17) and have also kept additional money for her education...."

Sultana knows the behaviour of the people in her neighbourhood for they are poor and can default. Many people from her neighbourhood have defaulted after getting the *Beesi* payments, due to which debts of Rs. 1.5 lakhs (\$3,125) have accumulated on her shoulders to be paid to the members. She is paying her debts through the *Beesi*, but remains silent on the names of these people for she follows strict principles and never leaks any information about her members to anyone. She refuses the absconders and defaulters access to future cycles of *Beesi*.

Sultana does not organise a random *Beesi* with fixed numbers for the members. She narrates:

"The people are frauds here in my neighbourhood and they will easily abscond and run away when they are last in the line...We put in 30 names written on a chit every week in front of the members. The names in the box are shuffled and one person is allowed to pick up a chit, therefore whosoever's name comes up, the pot goes to that person."

People turn up in anticipation of the pot which according to Anderson et al. (2003) is the 'early pot motive' for ROSCAs. According to Armendariz de Aghion and Morduch (2005), the assumption of impatience also impacts the early pot story; otherwise households would be content to save up on their own.

Sultana remains non-indulgent which creates a situation in which members say 'they do not eat themselves but pay the instalment for Sultana's *Beesi*'. She was not like this, but when members defaulted she had no option but to enforce payments. She relates an incident of a young man who had started a barber's shop adjacent to Raees Manzil. As he had been there in the neighbourhood Sultana and her husband Raees developed a sense of trust in him. He became a member and the mistake they committed was not to scrutinise his credentials. The barber kept on paying up his instalments regularly on time but one day he came to them and stated that he wanted someone's pot as he was in need of money. He promised to take only Rs. 40,000 (\$833.33) on a pot that was of Rs. 50,000 (\$1,041.66) – which would profit the member a whopping Rs. 10,000 (\$208.33). Sultana had already told everyone that it will not be her responsibility if there is any exchange of pots between members. He somehow persuaded Babba Jani, a member, and was able to dupe him. He took the money from Babba Jani on the condition that when he gets the pot he will pay up Rs. 50,000 (\$1,041.66). Since the day he took that money he never returned because of which Sultana had to pay Babba Jani his dues in instalments.

Sultana has prospered by organising the *Beesi* and wishes to continue it for the time to come. She likes the thought of managing many more *Beesis* for they not only help her cause, but act as a helping mechanism for the poor who are unable to keep money at their homes or unable to save money on their own. The expenditure of the poor remains divisible, associated with large purchases especially on health, home construction,

marriage and dowry etc. which makes saving via *Beesi* the most lucrative option for those lacking other savings instruments. Besley et al. (1993) also suggest that individuals join ROSCAs to finance the purchase of indivisible durable goods, taking advantage of the gains from inter-temporal trade between individuals.

Nikhat Bano (40) is an interesting example of how a woman in need of money for the construction of her house uses *Beesi* as an instrument to fulfil her desire. Nikhat is a poor woman and has four daughters – Noor Jahan (19), Hoor Jahan (18), Parveen Jahan (16), Rukhsar Jahan (14) and two sons. She was a resident of *L.H Khan Ka Maidan* locality and studied till class 3 until *Shia – Sunni* riots broke out in the city which led her family to migrate to Mumbai some three decades ago. In Mumbai she could not continue her studies any more. When she was 16 her parents married her off, and then together with her husband, Athar Abbas, they came back to Lucknow. Soon after the birth of their first child, Athar Abbas, a *Zardoz* by profession, went to Jeddah (Saudi Arabia), but could not stay for long because he got sick of working in underground rooms. After just 17 months he came back to Lucknow and started working as a *Karkhandar* at his home itself. Nikhat narrates:

“My mother in law was planning to marry her other son so she asked us to arrange a place for ourselves and now it was a big problem at hand. Although she gave us Rs. 50,000 (\$1041.66) for the money which we had used in making the room in the house, we were still short of money as we wanted to purchase and construct our own house... We purchased a plot for Rs. 50,000 (\$1041.66). Athar Abbas had also saved some Rs. 50,000 while he was in Jeddah but we needed an additional Rs. 20,000 (\$416.66) to fully construct the house. It was Shafia’s *Beesi* that helped me out and I was able to get the money to get the house constructed. The *Beesi* pot was of Rs. 40,000 (\$833.33) having 40 members each paying up Rs. 1,000 (\$ 20.83) instalments. As I did not need more than Rs. 20,000 (\$ 416.66), I requested Shafia to share half the amount with me, to which she agreed willingly. Therefore, I used to pay only Rs. 500 (\$10.41) per month to Shafia and since Shafia was the organiser, I was able to get the first *Beesi* pot. Recently I again shared a *Beesi* with Shafia which fetched me Rs. 12,500 (\$260.41), which I used for plastering the walls and when there was no money left we borrowed Rs. 2,500 (\$52.08) to get the floor repaired...”

The beauty of saving through *Beesi* is that it empowers people with a mechanism which is simple and does not require any collateral. Women particularly feel empowered as it can help them save sums of money in secret which are not possible to obtain from their husbands. It is a boon for the poor who need lump sum amounts for making large purchases, by translating small bits and pieces of their hard earned money into a large chunk that can be used to fund a major purchase. The public nature and the pre-commitment associated with *Beesi* serve to foster discipline and encourage savings in ways that may be otherwise impossible. Gugerty’s (2007) analysis of a ROSCA in Kenya points out the fact that it hinges on clarity, public discipline and a disciplined way of accumulating funds. They impose strong discipline through their structured regularity. Exceptions and isolated cases where members tend to default can be regarded as a grey area of the *Beesi* network. Organisers try their best to avoid any defaults by doing follow-ups and putting confidence and trust into their network. It is very hard for a household to maintain discipline and save substantial amounts on a regular basis for it is just impossible for the *Zardoz* living upon small incomes to set aside amounts after spending on their daily necessities.

The narratives presented throughout this research paper are evocative and present before us real life experiences and situations. The hard realities are mind boggling and are a representation of how people fight against poverty and forge ways to survive in even the harshest of conditions.

7 Conclusions

Stark realities emerge from this research that had always bewildered us for several reasons – the foremost being how people are able to survive with such low incomes. One of the biggest challenges of living on two dollars a day is that it does not always materialise, which makes it impossible to forecast future expenditures and calculate one's own capacity to save or repay. Our concern remains with how this *Zardoz* community will be able to meet the challenges which the world will be posing for them in the near future. Expenses are mounting, inflation in India is unstoppable and showing an upward trend and education and health remain unattended due to a poor household economy.

From our conversations with the *Zardoz* they have an urge to move forward and free themselves from the clutches of the offices/boutiques/shops who, with their corrupt practices, are pushing them over the edge. They believe there is nothing wrong with the profession *per se*, but historically the way the *Zardoz* are victimised by a handful of middle men who have controlled their access to markets, dictated business terms and siphoned off profits, creates images in their minds which are full of misery leading to an intense feeling to shun this occupation. There have been instances where the *Zardoz* have requested us to look for alternative jobs, so that at least the younger generation can move out and earn without being crushed on a daily basis for a few bucks.

The *Zardoz* are fighting a lone battle for their families but they need help in order to educate their children in inexpensive computing and some basic education about the internet. From the data collected the *Zardoz* remains insensitive to the changing paradigm of the world which is led by information technology (IT). School curriculums retain an unpractical approach towards the needs of the present day economy and households are put under severe stress by the extra charges which the government and private institutions charge from the children when they opt for computers, which sometimes forces them to leave the subject. Initiatives have to be taken to inculcate the poor with ideas that encourage and enable them to move forward and defeat poverty by taking bold initiatives. There might be skeptics who think the poor economies are incapable of using IT as a fulcrum for growth – but only small initiatives will lead to positive results. Recently India unveiled a Rs. 1,500 (around \$30) computer designed specifically for students which would be made available in 2011 – a ray of hope for poor students. This can surely open up new vistas for poor *Zardoz* who can upload their designs onto their self-designed web pages and book orders directly after full payments into their business accounts. We feel optimistic that change can happen if the right initiatives are taken with willingness and determination.

The *Zardoz* households face challenges of poverty that impact not only their livelihoods but also make them suffer on many fronts – literacy, health, income. Having been left with little choice on the economic front, they remain unaware of how to save money and which financial instruments to use for their small savings. Without access to proper savings instruments and financial literacy, they remain at risk. For instance, when health crises strike which leads to broader economic problems, they have to rely on

friends, neighbours and relatives for small sums of money. The results also show that the poor have room in their budget for savings and understand the need to save most notably highlighted by the use of *Beesi*, which gives them the opportunity to save over a long span of time. The lump sum amounts received through *Beesi* are well planned for spending on various needs ranging from small day to day needs to life cycle needs, emergencies, investment opportunities and of course in their religious life. *Beesi* tends to blur the distinction between saving and borrowing. Members are transformed, one by one from net savers into net borrower. This happens because the basic mechanism is the intermediation of a series of small pay-ins into a single large payout and this mechanism is true for savers and borrowers.

Ethnographic and anthropological literature has often mentioned that ROSCAs can provide a commitment mechanism that ties participants' hands and commits them to saving patterns, and sometimes to spending patterns as well (Bouman, 1995; Chamlee-Wright, 2002). *Beesi* is also an excellent example of how the poor can and do get together to manage their own basic personal financial intermediation founded on mutual trust. Trust is something which has to be built and reinforced over and over again. People stay in *Beesi* because they observe, round by round that everyone else is obeying the rules of the organiser. In fact, *Beesi* acts as a guard against the temptation to spend spare money in trivial ways. This bond permits households to be committed to saving. Moreover close kin relations as we see in those between Shafia (organiser) and Nikhat, her sister, can often be found in a *Beesi* network. Similarly, friends and neighbours also opt to join *Beesi* and share the instalments among each other. This not only shows trust but also reflects the nature of social capital of the society, where one offers to help when the other person is in need. All of the households researched had room in their budgets to set aside funds for *Beesi* and spending large sums on rituals in festivals. What's important here in these savings is that the *Zardoz* make compromises. Both Shafia and Sultana say that members will skip their meals but they will not skip the *Beesi* instalments. The number of compromises a *Zardoz* makes are numerous and endless.

Reducing the plight of these poor *Zardoz* will require access to alternative jobs and they need to learn skills which they can apply when they have no work in the low season. A sturdy and flexible economic foundation is the need of the hour, along with helping them save money through instruments that are safe and easy to use. The lack of financial literacy remains a concern for them. It has been aptly highlighted by Bhensdadia and Dana (2004) that it seems as though the poor are not able to reap the benefits of accelerated growth and are being left out from the process of development. The quality of employment is low, has become much lower, due to the pressure of competition from the domestic as well as from the global markets. The informal instruments they use are effective but unreliable. Moreover, if we look at *Beesi* then neither the size of the pot nor the size of the contributions is flexible within the lifespan of that *Beesi*, thus creating many problems for those who want to quit. Lump sum amounts can be achieved from a *Beesi*, but a larger pot necessitates the recruitment of more members which can lead to defaults and management problems. The lifespan of a *Beesi* also tends to increase and can be a problem for those with insufficient flow of capital on a regular basis. It is for this reason that not many *Zardoz* participate in *Beesi* and shy away from it.

The study has shown that the artisans, either the self employed or those working on daily wages have poor access to advance technology, credit, markets and infrastructural facilities and have low staying power. Therefore, the onus is now on the financial houses and development agencies to step in and address poverty issues by directly working with

the poor and exploring new possibilities of directed banking services. In order to ensure their access to credit these artisans should be included in priority sector lending; have low rates of interest on their credit; be faced with a more lenient process of debt recovery and providing access to micro credit to run their business. This will help them remain in business or else we will witness an erosion in this tradition art form which is seeing a greater completion from the machine made designs which are not only cheap but can be produced with greater pace and finesse.

All that we need is a shift in emphasis from concern with general services to a sharper focus on improving the financial lives of the poor, so that they might enjoy the freedom of financial security.

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Glossary

Anjuman	(Pl.Anjumans) Religious Group.
Beesi	Informal financial networks.
Chalu	Big expensive Kamdani embroidered designs.
Chand Raat	Night before Eid-UI-Fitr festival.
Fardi	Small designs in Kamdani.
Hakeemi	Traditional medicine.
Imam	Used (capitalised) in this study to refer to one of those considered by the <i>Shia</i> to be divinely appointed leaders of the Muslim community.
Kamdani	It's a form of embroidery where steel wires are used to make patterns on the cloth.
Karkhana	Place where Zardozi is made.
Karkhandar	Throughout the project <i>Karkhandar</i> has been used as a 'self employed' artisan. He is the person who owns a <i>Karkhana</i> (place where <i>Zardozi</i> is made) and employs <i>Zardozi Karigar</i> (labourers). This <i>Karkhana</i> can be his own facility or it can be hired on rent. Moreover, it is possible that a <i>Karkhandar</i> might not be a <i>Zardoz</i> (artisan) employing <i>Zardozi Karigar</i> (labourers) paying them for their work on a weekly basis. But usually <i>Karkhandars</i> know how to make <i>Zardozi</i> and employ <i>Zardozi Karigar</i> to assist them.
Katiya	Hook.
Khaka	Design prepared on a butter paper.
Mahdi	The 12th <i>Shia</i> Imam, believed to have been born in 255Hijri/869A.D as the last Imam and thus 'Imam of the (present) Age' [<i>Imam-e Zaman</i>]. From 260Hijri/901 A.D he is believed to have disappeared into 'lesser occultation' meaning that he appeared to 'mediators' [<i>sufara</i>] who passed messages to and fro between him and his followers. From the year 329Hijri/941 A.D he is believed to have passed into the 'greater occultation', remaining on the earth but hidden from sight, until he reappears as a prelude to the Day of Judgment.

Majlis (pl. Majalis)	Lit. a 'sitting', a term used in the context of this study for a gathering for the purpose of mourning the martyrs of Karbala and other important <i>Shia</i> personalities, also known as <i>Majlis-e taziya</i> [mourning gathering].
Matam	Ritualised mourning involving breast-beating and sometimes self-flagellation.
Moharram	First month of the Islamic lunar calendar, containing 30 days. The events that took place on the tenth of Muharram in the year 680 A.D changed forever the character of this month by making it a month of mourning, at least for the <i>Shia</i> . On 10th day of Moharram, Imam Husain – the grandson of the Prophet Muhammad and the third Imam of Shiite Islam – was brutally killed on the battlefield of Karbala, Iraq. This tenth day of Muharram is called Yaumu-l 'Ashurah, which is known by <i>Shia</i> Muslims as 'the day of grief'.
Muthiya	Needle.
Nafri	Daily wage, which varies according to the work capabilities of the Zardozi and also includes the subtle handling of the cloth while embroidering.
Nawha	An elegy commemorating one of the martyrs of Karbala, frequently chanted at a <i>Majlis</i> to the accompaniment of <i>matam</i> .
Office	A place from where the <i>Karkhandars</i> pick up work. The office usually bag huge order consignments from cities like Delhi, Mumbai, Hyderabad and Chandigarh. They distribute these pieces to be embroidered to the <i>Karkhandar</i> , whom they know from before.
Tabarruk	'Blessed offering' served to all those people who had attended the <i>Majlis</i> .
Zardozi	An artisan who embroiders a piece of cloth. At many instances in this research <i>Zardozi</i> has been used as a plural word.
Zardozi	'Zar' means gold and dozi is embroidery' – Art of embroidering with gold threads. But nowadays artificial coloured plastic threads are used to embroider clothes.
Zardozi Kargiar	Lit. a 'labourer' who works for a <i>Karkhandar</i> . This is a special category used colloquially within the <i>Zardozi</i> (artisan) community to specify those poor <i>Zardozi</i> (artisan) who works for <i>Karkhandars</i> (self employed <i>Zardozi</i>). They do not have their own Karkhanas to work.