



WORKING PAPER 5

TIRED AND TRAPPED: LIFE STORIES FROM COTTON MILLWORKERS IN TAMIL NADU

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ABOUT THIS WORKING PAPER

Labour abuse in the garment industry has been widely reported. This qualitative research explores the lived experiences in communities with bonded labour in Tamil Nadu, India. We conducted a qualitative expert-led analysis of 301 life stories of mostly women and girls. We also explore the differences and similarities between qualitative expert-led and participatory narrative analyses of life stories of people living near to and working in the spinning mills. Our findings show that the young female workforce, many of whom entered the workforce as children, are seen and treated as belonging – body, mind and soul – to others. Their stories confirm the need for a feminist approach to gender, race, caste and work that recognises the complexity of power. Oppression and domination have material, psychological and emotional forms that go far beyond the mill. Almost all the girls reported physical and psychological exhaustion from gendered unpaid domestic work, underpaid hazardous labour, little sleep, poor nutrition and being in unhealthy environments.

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The Child Labour: Action-Research-Innovation in South and South-Eastern Asia (CLARISSA) is a consortium of organisations committed to building a participatory evidence base and generating innovative solutions to the worst forms of child labour in Bangladesh, Myanmar, and Nepal.

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Thanks to Foreign, Commonwealth & Development Office funding, the independent qualitative analysis of the life stories herein will enable this evidence to be used for ongoing efforts to eradicate the worst forms of child labour. Praxis translated the stories from Tamil into English. We are indebted to Danny Burns and Jo Howard for assisting in the early coding and verification exercise. This helped to get both fresh and experienced input into the coding and understanding of these stories. Thanks also to Amrita Saha for the review highlighting the linkages between empirical findings and methodological choices.

ABBREVIATIONS AND ACRONYMS

CLARISSA Child Labour: Action-Research-Innovation in South and South-Eastern Asia

CR community representative

GDP gross domestic product

IDS Institute of Development Studies

NGO non-governmental organisation

OBC other backward caste

SC scheduled caste

SLI standard of living index

ST scheduled tribe

UN United Nations

WHO World Health Organization

Section 1:

INTRODUCTION

1 INTRODUCTION

What is it like to live in a place where most households have a member who is working under extremely exploitative labour conditions? What comes to people's minds when they are asked to talk about their life in a modern slavery hotspot¹ with high prevalence of bonded labour?² This report examines these questions through a qualitative analysis of 301 life stories from Tamil Nadu state in India collected by residents and non-governmental organisation (NGO) staff in 2015 in Namakkal, Virudhunagar, Erode and Dindigul districts.

Much has already been written and said about poor working conditions in the Indian garment industry, but less is known about the lives of workers outside their workplace. This qualitative narrative analysis complements a participatory analysis of these stories

undertaken in 2015.³ The participatory analysis was part of a larger programme of research, learning and evaluation in relation to the Freedom Fund's hotspot in southern India that sought to reduce bonded labour in the cotton mills of Tamil Nadu. The programme, led by the Institute of Development Studies (IDS) and its partner, the Praxis Institute for Participatory Practices, included: a scoping study; collective analysis of 308 life stories (Burns, Oosterhoff and Joseph 2016); participatory statistics in around 80 villages (Oosterhoff *et al.* 2019); action research (Burns, Joseph and Oosterhoff 2020a); and evaluative interviews and a document review (Burns *et al.* 2020b; Joseph *et al.* 2020).

The objective of the narrative analysis presented in this report is to contribute to our understanding of the issues faced by adults and children living in contexts with extreme labour exploitation. It is undertaken in the context

Figure 1.1: States of India



Source: Filpro (CC BY-SA 4.0)

Figure 1.2: Districts of Tamil Nadu



Source: Nirinsanity (CC BY-SA 4.0)

- 1 The Freedom Fund defines a hotspot as 'a geographic area known to have a high incidence of modern slavery, and which meets criteria designed to ensure that interventions are likely to result in a measurable reduction in slavery within five years of the Freedom Fund's engagement in that region' (Freedom Fund 2020).
- 2 Bonded labour is defined in the prevalence report and this working paper as: 'The presence of an advance or agreement. An advance, whether completely or partly in cash or in kind, made by one person who is also demanding the labour of the borrower as a means of repayment for a loan'; plus at least one of these remaining four criteria: (1) no freedom of movement – physically constrained or has restrictions placed on his/her freedom of movement; (2) paid less than the minimum wage – a remuneration which is less than the current notified minimum wage under the minimum wages act; (3) no freedom of employment – absence of freedom to choose one's employment or other means of livelihood; and (4) no freedom of marketplace – loss of freedom to sell one's labour in an open market.
- 3 These stories have been analysed using a combination of participatory methods – an analysis of stories in pairs, listing and ranking the themes that emerged followed by collective participatory mapping and analysis.

of the Child Labour: Action-Research-Innovation in South and South-Eastern Asia (CLARISSA) programme, which aims to develop innovative solutions to the worst forms of child labour. Having a deeper understanding of the experiences of living with bonded labour based on existing research can improve the relevance of interventions and reduce research costs. Given the focus of CLARISSA, we will pay specific attention to children, child labour and families in our analysis.

We seek to respond to two research questions:

- 1 What does this qualitative analysis tell us about lived experiences of men and boys and women and girls in communities with bonded labour?
- 2 What are the differences and similarities between qualitative expert-led and participatory analyses of life stories?

The paper focuses on the lives of the people in the communities near the cotton spinning mills in Tamil Nadu. These spinning mills represent only one part of complex garment and textile supply chains in India, along which

labour abuse has been reported at multiple points: in cotton cultivation, in which an estimated 224,000 children under the age of 14 work (Venkateswarlu 2007); in cotton ginning,⁴ where girls as young as ten work without protective equipment (Hawksley 2012); in household garment industries in Delhi, which use the labour of migrant boys primarily from Bihar or West Bengal brought by recruiters who pay an 'advance' to parents (Bhaskaran *et al.* 2010; Phillips 2013); and in spinning (Theuws and Overeem 2014). While these abuses are current news, the cotton industry in India has existed for hundreds of years, playing an important role in the subcontinent's economic and social history.

This paper is divided into five sections: (1) an introduction, which explains the paper's objectives and focus; (2) a background briefly describing the context of cotton in India and the primary themes emerging from our examination of the life stories; (3) an overview of the methods used in the qualitative analysis; (4) the findings of the qualitative analysis in three parts (health, economics and finance, and education); and (5) a discussion addressing our two research questions.

4 Cotton ginning is the process of removing the seeds from cotton lint after it has been picked. Cotton ginning is associated with high prevalence of symptoms of respiratory disease among workers (Dube, Ingale and Ingale 2013).

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Section 2:

BACKGROUND

2 BACKGROUND

2.1 Indian cotton

Contemporary bonded labour in the cotton mills is remarkably ironic from a historical perspective on India's political economy. India's cotton industry was once lauded by Mahatma Gandhi as its means of escaping the yoke of British imperialism. The first iteration of the Indian independence flag, presented to Gandhi in 1921, features the traditional spinning *charkha*, connecting economic independence with political freedom. However, today's cotton supply chain and associated garment industries are both economically significant and account for a significant portion of India's bonded labourers, entrapping India's population in new forms of capitalist exploitation (Srivastava 2005).

The proliferation of industrial cotton mills in India dates to the 1800s when the country was firmly under British colonial rule. In 1813, with the abolishment of the East India Trading Company's monopoly over Indian goods, several economic policies designed to benefit British merchants, such as tariffs and duties, and the strategic development of railways and plantations, made 'India an agricultural colony of British capitalism' (Sahoo 2015: 361). In the case of cotton, this meant that Indian plantations grew cotton and Indian mills spun cotton into raw yarn, while technologically more advanced British factories wove cloth and subsequently sold the woven cotton back to India. In 1818, British merchant Henry Gourger built the first Indian cotton mill near Kolkata (Jae Koh 1966), capitalising on cotton's position as the 'most important manufactured commodity in world trade' (Riello and Parthasarathi 2011: 17). While the crop no longer retains that status, the trade in cotton has only grown in scale, spread and complexity.

In the struggle for Indian independence, Gandhi drew attention to the exploitative relationship between Britain and India, stating in 1931:

We were self-contained and want to be that again. England with her large-scale production has to look for a market elsewhere. We call it exploitation. And an exploiting England is a danger to the world, but if that is so, how much more so would be an exploiting

India, if she took to machinery and produced cloth many times in excess of its requirements... Machinery in the past has made us dependent on England, and the only way we can rid ourselves of the dependence is to boycott all goods made by machinery. This is why we have made it the patriotic duty of every Indian to spin his own cotton and weave his own cloth (Ministry of Information and Broadcasting, Government of India 1971: 48)

Gandhi believed that returning to traditional methods of spinning would create economic independence from Britain and help lift India's rural population out of poverty (Bhattacharyya 1969). Although the statement above appears to condemn machinery, when asked if he opposed machinery only because and when it concentrated production and distribution in the hands of the few, Gandhi replied, 'You are right. I hate the privilege and the monopoly. Whatever cannot be shared with the masses is taboo to me,' (Ministry of Information and Broadcasting, Government of India 1971: 167). Despite the symbolic use of the traditional spinning wheel on the Indian flag, machines and mass production have prevailed in the spinning mills of India.

Today, the cotton textile industry makes up 14 per cent of India's industrial production, 4 per cent of its GDP, and employs 35 million Indians (Directorate of Cotton Development Government of India 2017). In 2019, the state of Tamil Nadu hosted 2,013 out of India's 3,376 spinning mills, employed 2.8 million workers and produced the most cotton yarn of any Indian state (Government of Tamil Nadu 2019). Furthermore, India dedicates more land area than any other country to the production of cotton, 60 per cent of which goes to India's spinning mills, making India the second-largest yarn exporter in the world (Guruprasad and Chattopadhyay 2013).

Despite Gandhi's hopes, this industry still only benefits a few. Some of the world's richest people have links with the cheap labour from India's spinning mills.⁵ India's Prime Minister Narendra Modi has recently encouraged Tamil Nadu's textile industry to take advantage of his Make In India initiative to attract foreign direct investment to the region (Deccan Chronicle 2018).

5 Stefan Persson, 36 per cent share owner of H&M is worth more than US\$20bn (Forbes 2021c); Tadashi Yanai, chairman, CEO, and the biggest shareholder of Fast Retailing, is worth US\$47bn (Forbes 2021d); and Amancio Ortega, co-founder and 60 per cent owner of Inditex, is worth more than US\$75bn (Forbes 2021a). Reliance Industries, which is responsible for the wealth of the richest man in India, Mukesh Ambani (networth US\$78.9bn), began as a small textile manufacturer in 1966 and was started by his father Dhirubhai Ambani, a yarn trader (Forbes 2021b).

Recognising that macro-economic trends and policies have shaped the cotton industry, such as economic liberalisation from 1990 to 2014 (Sadiq 2015), the introduction of genetically modified cotton varieties (Qaim 2003), and US–China trade negotiations (Robledo 2020), this paper gives more of what anthropologists call an emic, or insider, perspective on the mills through examining the lived experiences of individual people living near and working in the spinning mills.

2.1.1 Tamil Nadu today

Research in 2016 in Namakkal, Virudhunagar, Erode and Dindigul districts of Tamil Nadu found that the majority of households in a modern slavery hotspot had at least one person in bonded labour (Oosterhoff *et al.* 2019). It is clear from reading through hundreds of life stories of people living near the spinning mills, that working conditions in some of these spinning mills are abusive, exploitative and even deadly. Most of the workers are young girls and women who are exhausted from work and household obligations, and under incredible pressure to support their families. They are trapped in what Chambers (2006) calls ‘the web of poverty’, characterised by poor health, lack of education and alternative skills, poor living conditions, lack of political clout, social exclusion, material poverty, poverty of time, and ascribed and legal inferiority.

These life stories are not romantic tales of unrecognised resistance and heroic collective action of the poor. They suggest some caution in using Foucault’s observation of power: ‘where there is power, there is resistance’. Instead, as Abu-Lughod (1990) suggests, we see these stories demonstrating ‘a greater sense of the complexity of the nature and forms of domination’ (1990: 41). They offer a glimpse of what it means to live in a context in which power and inequality are manifested in complex family obligations, limited choices and extreme labour exploitation. And within this environment, sociocultural norms and discourses (re)produce laws, institutions, artefacts and flows of money that sustain bonded labour and labour exploitation. While the choices that people make in this hotspot context may look destructive or irrational from some perspectives, these life stories reveal some of the emotions and rationale behind them.

Every individual’s story is unique and significant, but common themes that run through them allow us to build a general picture of what it is like to be a young woman or girl in Tamil Nadu who lives in a family affected by

poverty and has to work in the spinning mills for a living. The extract below offers examples of some of the major thematic findings in the qualitative analysis of these stories:

My sister started working in the mill at the age of 8. We are only daughters in our family. I am 14 years old now and going to the mill from 6th standard. It is our family situation, only if my mother goes to the mill we can get food... I was scared to go to the mill in the beginning. I was thinking about how I am going to work here. When I went there, I saw many girls like me are working in the mill. I have got my hand and fingers hurt... I and my sister take care of the household work and then go to work. I could not work in the mill. It is very hard when I do overtime. I feel sleepy and will be thinking when I will reach home. We are not allowed to take [leave] even when we are sick. We have to take care of the night shift when the night shift people are absent. Many girls like me are working in the mill. When there is a visit in our factory, they will hide us in the room where they put the waste things. They will bring us out once the visit gets over. They will scold us if we don't do the work properly and if we go to the restroom often. The supervisor will ask how many times we will be using the restroom. They treat us badly and I [feel] sad. We did not even have a proper restroom. We used to fight to go to the restroom. It was difficult to get ready in the morning. The supervisor scolds us badly if we are late. I feel sad when I get scolding from them. What to do? It's our fate. We cannot do anything since our father is a drunkard. He does not go to work. We are very young and don't know what to do. I can educate my sisters if I go to work. My life is within this mill but I don't want my sisters to go through the same. I want them to have a good future. I don't have a brother. It would have been great if I had a brother. My life is like this. I wanted to study well but I could not. I want my sisters to study. I feel sad when I see them studying. I want them to study well and become an officer.
(Deepa,⁶ child labourer in Pudukottai, 15, started work at 8, female)

Deepa explains that she and her sister must discontinue their education and go to work to meet their family’s financial and subsistence needs. She describes the exploitative working conditions in the mills, including

6 All names in this paper have been changed to protect the identities of the storytellers.

having to work when sick, forced overtime, verbal abuse from supervisors and workplace injuries. Her work experiences and inability to study affect her mental wellbeing, and she recounts feeling scared, sad, tired and hopeless. Additionally, Deepa's story reveals some of the underlying gender and family dynamics she lives with and states that her life would be better with a brother. Finally, Deepa's story suggests a sense of hopelessness and resignation at her situation, claiming that it is her 'fate', while simultaneously wishing for a better future for her sister at the expense of her own wellbeing.

The conditions that Deepa describes are public or open secrets. She embodies a knowledge that is 'officially'

(de jure) secret or restricted, but is in practice *(de facto)* well known not just in India but well beyond. Labour conditions in the cotton mills have been increasingly criticised by local and international NGOs and human rights agencies (Ferus-Comelo 2015; Theuws and Overeem 2014; Bhalla 2015), as well as researchers (Carswell and Neve 2013; Delaney and Tate 2015; Hasan 2019; Jaiswal 2018; Marcketti and Karpova 2020; Narayanaswamy and Sachithanandam 2010; Padmini and Venmathi 2012) and have also been discussed in the media (Nagaraj 2016; Kilcooley-O'Halloran 2014; Bengtson 2018; Chamberlain 2012; McDougall 2008; Sudhakar 2015) and within the fashion industry (Ellis 2014; Nagaraj 2017; Reuters 2015).

Section 3:

METHODS

3 METHODS

3.1 Life story collection, translation and analysis process

The collection and analysis of life stories is a common research method in many fields, among others in: history, especially oral history (Thompson 1988); anthropology (Bertaux and Kohli 1984); geography (Miles and Crush 1993); management and leadership (Shamir and Eilam 2005); psychology (McAdams 2008); and development studies (Stubbs 1984). Proponents of life stories, particularly in the study of history, assert that the method gives voice and prominence to histories that are left out of the official record due to the marginalisation of storytellers (Haynes 2010). Oral histories can bring to the fore the experiences of individuals who due to their inferior social position or lack of political and social power do not feature in the written historical record. As such, life stories and oral histories feature strongly in the study of these populations: in queer history (Boyd 2008), feminist history (Geiger 1986) and black history (Shockley 1978). Life stories can elucidate the lived experiences of individuals who are left out of the historical record or reduced to numbers and statistics in government audits and surveys, and contribute to a more nuanced and critical examination of events (Thompson 1988).

Along with providing richer, broader and more nuanced accounts of history, life stories can function to assist storytellers in making sense of their history as they navigate events and look for meaning in their own lives:

Stories live to be told to others. Life stories, therefore, are continually made and remade in social relationships and in the overall social context provided by culture. As psychosocial constructions, life stories reflect the values, norms, and power differentials inherent in the societies wherein they have their constitutive meanings... Life stories are based on biographical facts, but they go considerably beyond the facts as people selectively appropriate aspects of their experience and imaginatively construe both past and future to construct stories that make sense to them and to their audiences, that vivify and integrate life and make it more or less meaningful.
(McAdams 2001: 101)

This example represents a departure from life stories as unchanging objective historical fact or truth, and instead presents them as a means of understanding personal history and events that are situated within cultural

and social contexts. Jorge Semprún's retelling of his experiences on the road to and inside the Buchenwald concentration camp during the Second World War, published in *Le grand voyage* (1963) and *Quel beau dimanche!* (1980), respectively, exemplifies the meaning making that develops through storytelling. His books are autobiographical, yet fictionalised, and are characterised by their nonlinear chronology, something we see often in the life stories examined in this paper. Semprún contends that, 'fiction is necessary... within appropriate moral limits because it enables me to explore the full dimension of an event or a moment' (Zanganeh 2007). As we see in the case of the Montreal Life Stories project (High 2014), life stories can provide a means of processing traumatic experiences and curating public history through collaboration between researchers and storytellers. However, such benefits need to be balanced with the risk of re-traumatisation or secondary victimisation (Pittaway, Bartholomei and Hugman 2010).

Life stories are also of particular interest and relevance to participatory researchers working on inclusion of marginalised groups. An important difference between an independent expert-led analysis and a participatory analysis is that in the latter the participants are involved in different stages of the research, notably in the analysis. This paper is an expert-led examination of life stories that have been collected as part of a larger mixed-methods participatory research programme and have previously been analysed through a participatory process (Burns *et al.* 2016). The collection of life stories in Tamil Nadu formed one aspect of the research programme.

Life story collection was the first of three interlinked mixed-methods participatory research components, which also included participatory statistics and action research (Oosterhoff and Burns 2020). The purpose of the life story collection was to understand contemporary slavery and bonded labour in southern India and to create learning for the NGOs about how to make their programmes more effective and relevant. This life story method was chosen because the researchers wanted to allow storytellers to tell their own stories with minimal prompting and guidance by issues that are either explicit or implicit in researchers' pre-constructed questions (Burns *et al.* 2016).

We did not pay the storytellers. One can argue that, for poor people, being paid for their time is especially important. This is a valid concern that needs to be balanced with the potential recruitment and response bias when researchers pay people. In 2015, field staff from seven different NGOs collected a total of 308 stories.

Table 3.1: Respondent demographics for each NGO

Respondent categories/ partner NGOs	LEAF	PEACE	READ	SPEECH	TESTS	WORD	SSSSS	Total
Bonded labourer within the community	17			21	27	16		81
Non-bonded labourer	8		8		7	9	8	40
Ex-bonded/trafficked labourer	5		28				7	40
Non-millworkers – including community representatives, service providers and local opinion leaders	8	8	8	8		7	8	47
Child labourer within the community		28		6		3	2	39
Parent of child that avoided bonded labour				9	2			11
Ex-child labourer in the community						9		9
Ex-child bonded/trafficked labourer outside community		8						8
Bonded/trafficked labourer outside the community	6							6
Parents of child labourer in community				1	1			2
Total	44	44	44	44	37*	44	44	301

* Although TESTS collected 44 stories, only 37 were included in this analysis.
Source: Authors' own, based on NGO data.

Each NGO collected 11 stories from four different villages. The NGO fieldworkers received a week of training and a guidance note from IDS and Praxis prior to the data collection (Burns and Oosterhoff 2015). NGO workers were instructed to select storytellers based on the following criteria: of the 11 stories collected per village, seven of the stories should come from people directly

affected by bonded labour, either themselves or a member of their household; two from people who were not affected by bonded labour but were in a similar socioeconomic position as the villagers who were affected; and two from people who were significant community members, such as teachers and ward members loosely labelled as 'community representatives'.⁷

⁷ Elected local government member, elected at ward level.

Table 3.2: Occupation of individuals identified as non-millworkers

Occupation	Male	Female
(Service provider) Teacher	1	5
(Service provider) Headmaster	1	0
(Service provider) Health-care worker	0	1
(Service provider) Panchayat vice president	1	0
(Community representative) Manual worker at a childcare centre	0	6
(Community representative) Worker at childcare centre	0	1
(Community representative) Professional (lab technician)	0	1
(Community representative) NGO extension worker (does some work for the NGO in the wards where the NGO works)	0	1
(Local opinion leader) Headmistress	0	1
(Local opinion leader) Elected local government member, ward level (ward members)	4	2
(Local opinion leader) Local government member or opinion leader (unclear if they have been elected)	1	2
(Local opinion leader) Farmer/daily labourer (farmers mention working on their land, which they may own or rent)	2	0
(Local opinion leader) Daily labourer (working for somebody else on a flexible basis, not the government)	5	4
(Local opinion leader and/or professional) Office worker	1	4
(Local opinion leader) Shop owner/small businessperson	1	1
(Local opinion leader) Unknown	1	0
Total	18	29

Source: Authors' own, based on NGO data.

Of the 308 stories collected, seven community representative stories were excluded from the analysis due to contradictory or unclear classifications.⁸ In this paper, we have labelled these community representatives who are not working in the mills as much as possible by their individual professions. Collectively we refer to them as 'non-millworkers', recognising that the millworkers are also members and representatives of the community and living in a ward. As Table 3.1 shows, non-millworkers account for 47 of the stories in this analysis.

In Table 3.2, we have disaggregated the categories of service provider, community representative and

local opinion leader. These categories are based on conceptual and methodological criteria and discussions about operational feasibility and relevance with the NGO partners and local researchers. Existing research indicated that some people are able to leave bondage for various reasons. We wanted to learn more about the people who left, because it would give us insights into the people and trajectories out of slavery before the interventions.

We wanted to avoid a focus on victims or overlook people's own capacities for change. We were aware of different perspectives in a community or in a family on bonded labour and the causes, and wanted to capture

⁸ The anonymised code of these stories ended with CR, suggesting that they were part of the community representative category; however, the demographic data listed the individuals as other categories; and in the stories, the storytellers self-identified as students.

Table 3.3: Respondent sex and age

	LEAF	PEACE	READ	SPEECH	TESTS	WORD	SSSSS	Total
Boys	0	0	0	0	0	0	0	0
Girls	29	28	16	9	28	13	5	128
Men	0	3	5	8	0	0	2	18
Women	15	13	23	27	9	31	37	155
Total	44	44	44	44	37	44	44	301

Source: Authors' own, based on NGO data.

some of the diversity. We were also aware of the workload of NGO staff, the differences and distances between villages, and making the life story collection interesting and manageable. Table 3.3 shows the sample results of the collected stories.

Of the 301 stories, 155 were collected from women, 128 from girls (18 and under) and 18 from men. No stories were collected from boys (18 and under). The 18 stories collected from men were all from non-millworkers. Given the paucity of stories from men and lack of stories from boys, our findings cannot speak in depth to the experiences of these two groups. The largest number of stories were collected from bonded labourers in the community, all of whom were female.

Stories were collected in teams of two: one documenter and one facilitator. The facilitator asked question prompts and the documenter recorded the storyteller's answer as closely as possible. NGO staff then transcribed these stories. In a participatory workshop held in April 2016, 19 NGO workers and 14 non-millworkers analysed the 308 life stories. The workshop was designed to elicit causal chains to better understand the dynamics of bonded labour and generate a clear focus for action research groups. The joint participatory analysis process and findings are documented in Burns *et al.* (2016).

Until now – and reflecting funder priorities and financial limitations – there has not been a full qualitative analysis of these stories to explore themes in more depth and from various perspectives. For this analysis, the stories were translated into English from Tamil. Our partner, Praxis, conducted an independent quality and accuracy control

of ten randomly selected stories to check the quality of the translation and determined that the translations were accurate.

We chose NVivo 12.0 software for data analysis. To assure the quality of the analysis, we organised a joint independent quality control review of the coding nodes in 16 randomly selected stories resulting in a list of agreed main nodes for the remaining 292 life stories, with the possibility to expand if this was needed. Of the 301 stories included in our analysis, we examined the nodes that had the highest density and further unpacked them to avoid conflating concepts and increase the level of detail. The two authors met every other week for several months to review and discuss emergent findings, literature and review drafts.

The nodes with the highest density, determined by having 90 or more stories of the 301 which mentioned the theme of the node, included: health outside of mill work (114) and health inside the mills (186); education (271); mills – reason for joining (225); mills – hours (145); mills – treatment by management (127); alternative livelihoods (198); child labour⁹ (104); loans (88); payment levels (122); and social norms (154), including gender norms (80).

These nodes could be classified under three thematic areas, which are closely interconnected:

- 1 Health
- 2 Economics and finance
- 3 Education

We then compared these nodes to the issues identified during the collective participatory analysis to see where

9 We use the UN Convention on the Rights of the Child's definition: a 'child means every human being below the age of eighteen years' (UN 1989).

overlaps and departures existed. The sample size was large enough to reach a point of saturation on the topics presented in this paper. For a fair and representative analysis of the stories we excluded all outliers.

While the individual nodes can be counted, categorised, organised and examined separately, the reality described in the stories when taken as a whole was one in which themes (or nodes) were interconnected and messy, and retellings of events did not always seem logical or chronological. Rather, the reader felt that people were making sense of their lives through recounting their narratives, sometimes helpfully guided by the interviewers; but at times, the storytellers seemed unable to make sense of what had happened.

In order to understand if and how socioeconomic status (type of job, gender, age, caste) could affect perspectives on these issues, we looked at similarities and differences in the narratives of different groups of storytellers – bonded labourer within the community; non-bonded labourer; ex-bonded/trafficked labourer; non-millworkers (community head, ex-Panchayati Raj Institutions, Dalit leader); child labourer within the community; parent of child that avoided bonded labour; ex-child labourer in the community; ex-child bonded/trafficked labourer outside community; service provider (teacher); bonded/trafficked labourer outside the community; parents of child labourer in community – especially exploring the experiences and opinions of bonded labourers with non-bonded community service providers and representatives.

3.2 Limitations

These narratives were collected in 2015 to inform a baseline survey prior to a comprehensive package of interventions in an NGO-implemented programme. Important changes have taken place since then, some of which have been evaluated (Burns *et al.* 2020b).

The life stories were collected in communities living with bonded labour with prevalence rates between 99 per cent and 0 per cent, with an average prevalence of 53.49 per cent in the hotspot using inflation weights within NGO hamlets (Oosterhoff *et al.* 2016). The findings should not be generalised beyond these participating communities, which may not be involved in the cotton mills or in mills with the kinds of poor labour conditions reported by respondents from these communities. While we could move freely in these communities, we could not enter hostels or spinning factories to conduct an independent verification of the situations reported in these locations.

The life stories capture the perceptions of people at one moment in their lives. People's perceptions of themselves and their lives change over time. Exhaustion, stress, fear and trauma have additional effects on people's ability to recall events. We have been unable to return to the storytellers to corroborate or clarify information. Further limitations include: inability to access medical data or records to verify descriptions of medical and health conditions; inability to access people's financial administration or records of loan providers to verify loans, many of which are reportedly also informal, with no paper records.

As Table 3.3 shows, the sampling method included 128 girls, but did not aim to look exclusively at child labour, so it is not possible to determine the exact prevalence of child labour in these stories. The demographic data (see Table 3.1) state that 39 respondents were child labourers in the community and nine were ex-child labourers. But this excludes the many stories of adults who reported working in the mill as children. At this stage, it is impossible to determine how many of the respondents began work before the age of 14, or between the ages of 14 and 18.

Storytellers often only gave the year they stopped school to begin working and did not provide their age. In Tamil Nadu, education through eighth standard is free and compulsory. Students typically turn 14 in eighth standard. Therefore, we have extrapolated that students who completed eighth standard were 14 or older, and students who stopped schooling before the eighth standard were under 14. Furthermore, using the same logic we estimated that students who left before completing the 12th standard were younger than 18.

It is also important to note that employing children between 14 and 18 is not in itself illegal in India. Children between the ages of 14 and 18 can work if certain conditions are met by the employer, such as not working overtime, a holiday once a week, one hour of rest per three hours of work and a maximum six hours of work a day. However, as numerous stories demonstrate, many of the adolescents were working in cotton mills that did not meet these requirements. Furthermore, there is anecdotal evidence that some of the girls in the mills were under the age of 14.

The sampling method in these communities cannot be used to analyse structural politico-economic factors such as fashion trends, import subsidies, currency regulations or taxes, but can be a lens to look at structural factors from a specific local perspective.

Section 4:

FINDINGS

4 FINDINGS

Most people spoke at length about topics in their lives that related to health, economics and finance, and education. They also discussed the relation between these topics.

4.1 Health

Health in all its complexity, and as the World Health Organization (WHO) puts it, 'a state of physical, mental and social wellbeing and not merely the absence of disease or infirmity',¹⁰ was by far the most frequently mentioned concern in the life stories. Storytellers spoke about their own health, including disease, injury and fatigue, as well as stress and unhappiness. They also spoke about the health of their family members and how this affected their lives. For many, the problem was not bad health itself, but rather that their bad health or that of a family member meant 'catastrophic' medical expenses. The costs of medical treatment often resulted in children leaving school to work to pay for hospital fees and medicines or to pay back a loan used for medical expenses – connecting health with poverty and school dropout.

Physical ill health and poverty are closely intertwined: poor people often have ill health and poor health can result in poverty. Health and its various components are medically, physically and socially experienced and determined (Conrad and Barker 2010; Boyd 2000; Brown 1995; Hofmann 2002). This is recognised in the WHO definition of health cited above. The costs of alcohol consumption and alcohol addiction are important features of life in these communities, both from a health and a poverty angle. As this has already been described in detail in both the participatory analysis of the life stories (Burns *et al.* 2016) and in an expert-led analysis (Oosterhoff and Nanda 2020), alcohol addiction is excluded from this report. The following sections, in which we look in more detail at the different dimensions and effects of poor health on the lives of the storytellers, confirm this interconnectedness.

4.1.1 Poor health status

In some stories, the only details that were provided referred to health in general terms, such as: 'my mother became sick' (Komathi, bonded/trafficked labourer outside the community, 19, female, Palapatti); 'My father was sick since when I was born' (Jothimani, ex-bonded/trafficked

labourer, 17, female, Kondamuthanur); 'After some time, he fell sick' (Deivanai, ex-bonded/trafficked labourer, 17, female, Kondamuthanur); 'After they became sick, I couldn't go to school' (Shanti, child labourer within the community, 17, female, Madathupatty). In these stories, no other details were supplied about the type of sickness people were experiencing. As such, illness, sickness and disease have been coded together under the node 'health'. As we are unable to return to the storytellers to corroborate information, it was sometimes difficult to determine the exact health concern they or their family members were experiencing.

While there was sometimes a dearth of information available on the type of poor health people were experiencing, many of the stories told of the consequences and experiences associated with poor health, including: loss of income during convalescence; inability to return to work due to disability; the necessity of taking out a loan or advance to cover medical expenses; and dependence on new family members joining the workforce. In particular, poor health in families greatly affected children's ability to remain in school, as their families often depended on them to care for unwell family members or to work to meet household finances.

4.1.1.1 Occupational health in the mill: accidents and illness at work

Of the stories, 186 mentioned injury or illness¹¹ in relation to working in the mill, 160 of which were from millworkers and 26 from non-millworkers, suggesting that working in some mills was hazardous to health. The main physical ailments reported included: hand injuries (Krishnaveni, child labourer within the community, 18, female, Pudukottai), including loss of fingers (Rajeshwari, ex-bonded/trafficked labourer, 20, female, Thoosur); coughs (Adhilakshmi, ex-bonded/trafficked labourer, 22, female, Mangalapuram); leg pain (Rukmani, child labourer within the community, 28, female, Kurumbapatty); irregular periods (Adhi, bonded labourer within the community, 19, female, Palapatti); stomach pain (Tamarai, child labourer within the community, 15, female, Kurumbapatty); weight loss (Mani, bonded labourer within the community, 19, female, Thoosur); boils on the skin (Praveena, child labourer within the community, 15, female, Kurumbapatty); and even accidental death (ex-bonded/trafficked labourer, 21, female, Kondamuthanur).

10 WHO's definition of health as stated in its constitution.

11 As we did not look at medical records, we do not know what diseases people may have had.

The mill can be a dangerous work environment due to heavy machinery, and risks are compounded by workplace expectations. Former and current millworkers spoke of dangerous conditions, such as cleaning parts or doing repairs while machines are still running (Latha, bonded labourer within the community, 18, female, Thoosur); forced overtime (Meenakshi, bonded labourer within the community, 19, female, Beemanaikkanoor); having to work while ill (Nagalakshmi, bonded labourer within the community, 24, female, Pugayilaipatty); and working without proper safety equipment (Stella, bonded labourer within the community, 22, female, Thavasimadai). Furthermore, lack of sleep due to long hours can lead to poor concentration and accidents. According to one girl: 'Once, when I was working without sleep, I fell down in the machine and lost half of my hair in the head' (Yamini, bonded labourer within the community, 20, female, Beemanaikkanoor).

When physical ill health is not directly attributable to working at the mill, millworkers are discouraged from taking leave and are penalised when they do. Workers who live in hostels are taken to hospital for treatment, but according to one girl, only when cases are serious: 'They will take care of us only [if] it is severe' (Nadhiya2, ex-bonded/trafficked labourer, age not given, female, Kodivery). These expenses are then deducted from their salaries (bonded labourer within the community, 45, female, Palapatti).

Non-millworkers, many who did not have any personal experience of working in the mills, spoke of similar illnesses and injuries suffered in the mills, but contended that there was inadequate community knowledge of them, which if rectified would prevent people from joining the mills. According to Rathidevi, a teacher (35, female, Kurumbapatty), if 'parents should realize how if the children are sent to work; they have to stand for a very long time; at later age they will become very sick'; and: 'If the parents realize the importance of education, they will not send their young children for the mill work.' Similarly, Chinnaswamy (ward councillor, 51, male, Puliyanattur) stated: 'There should be awareness created to the parents about the consequences and how the mill work is affecting the young girls' health by the young girls themselves.'

However, these perspectives and suggested solutions did not sufficiently consider the limited options available to less fortunate members of the communities. Even when they did recognise the role of poverty, they believed that individuals were making the decision to work in the mill due to a lack of information, not choice. Uma (local opinion leader, 35, female, Pudukottai) says: 'The young

children are forced to work hard because of the poverty of their homes. They do not realize the danger and how it affects the young girls' health.' In some cases, knowledge of the health risks had prevented girls and women from joining mills, as Nadhiya (ex-bonded/trafficked labourer, 16, female, Beemanaikkanoor) explains: 'My mother informed my father about the health issues we get from mill work. He did not send us to work thereafter. Now, my mother is working as a labor[er].'

However, avoiding mill work is only possible when other jobs are available. Bharathi (non-bonded labourer, age not given, female, Mangalapuram) said: 'I started working as a teacher. But, I wanted to go to the Mill to make a good amount of money. But, my parents did not allow me to go there. If we go to the mill, we will get some health issues.' Nadhiya and Bharathi were able to avoid mill work because there were alternatives. However, as the two stories below indicate, not everyone has options and contrary to what non-millworkers suggest, many millworkers are keenly aware of the health risks of mill work – as they have experienced them – but continue to work there anyway.

Despite the dangerous conditions, getting a job in the mills in a place where there are few economically viable alternatives is a mixed blessing as it provides essential income to impoverished and indebted families:

I am working as we are struggling for food. We are doing fine after I started working in the mill. I get leg and stomach pain when I go to the mill. The situation is really hard and we cannot eat if I don't go to work.

(Rukmani, former child labourer within the community, 28, started working age 12, female, Kurumbapatty)

Saranya (ex-bonded/trafficked labourer, 20, female, Kondamuthanur) clearly articulated the trade-offs of mill work:

One good thing is I earned well, which helped my family... We repaid all our debts. The bad thing is that I lost my blood. I would have studied well if I have not gone to the mill... I feel bad about it.

Saranya had forfeited her health and education to support her family. She left school before completing her education, and her subsequent employment resulted in ongoing poor health. The last sentence also demonstrates the connections between physical health and mental health, which are explored in more depth in the following section.

4.1.1.2 Mental health

In addition to the injuries at the mill and the various illnesses in communities, many stories reported directly or indirectly on mental health issues. Mental health is one of the most neglected areas in public health and India is no exception. Only 2.05 per cent of India's comparatively small national health budget is spent on mental health (Jacob *et al.* 2007).

WHO describes mental health as 'a state of wellbeing in which the individual realises his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community' (WHO 2001: 1). Furthermore, WHO recognises that 'mental health and mental illnesses are determined by multiple and interacting social, psychological, and biological factors' in which risk of mental illness is associated with 'indicators of poverty, including low levels of education, and in some studies with poor housing and low income'; and individuals who experience insecurity and hopelessness, violence and physical ill health are most vulnerable to mental illness (Patel & Kleinman 2003). Female gender, food insecurity and debt are additionally associated with mental illness (Lund *et al.* 2010; Patel *et al.* 1998).

Although we are not able to diagnose storytellers with mental health disorders, their stories indicate a paucity of mental wellbeing. The following section examines indicators of mental illness, such as suicide and expressions of hopelessness and resignation, which are accompanied in the extracts by drivers of mental illness, such as poverty, low educational attainment, hopelessness and violence. Clear indications of poor mental health of millworkers are suicide, attempted suicide and suicidal thoughts. While comparatively few stories refer to suicide in the mills (11 of 301) they are significant in their gravity. Stories tell of deaths of co-workers and friends by suicide (7); attempted suicide of a co-worker (1); attempted suicide of oneself (1); and suicidal thoughts of the storytellers (2):

I was about to tell the supervisor that I am unable to work and saw another girl getting scolding because of taking leave. He scolded in bad words. He was pulling her hair. I was scared and came back to work. The next day that girl hanged herself and died... I felt like ending my life.

(Lakshmi2, bonded labourer within the community, 23, started working aged 13, Manjanayakkanpatty)

Emotional and physical abuse from supervisors functions to intimidate girls into compliance because

of fear of the same fate. They are unable to leave the mill and some, as in the case above, choose suicide as a means of escaping situations that have key dimensions of slavery. While it is not possible to know the underlying psychological conditions of the millworkers who committed suicide, their actions leave enduring impressions on those left behind. Each of the storytellers that spoke of suicide in the mills said that these events had 'hurt' them; affected them badly; made them feel 'bad'; or scared them.

Similar emotions were expressed in relation to cases of accidental death in the mill. While these were relatively rare – only six stories mentioned accidental death – they are important to note as traumatic experiences that impacted the storytellers:

The machine she was working was not in proper condition. So, she has opened the door and was cutting the [roll]. Unfortunately, the machine got switched on and she got stuck in the machine and died in front of my eyes. I was scared and cried badly.
(Amutha, ex-bonded/trafficked labourer, 18, female, Kodivery)

Death in the workplace, whether by suicide or accident, creates an environment of pervasive sadness and fear, showing that in these cases, working in the mills clearly has negative psychological effects.

In other stories, millworkers referred to deep sadness, lack of hope, lack of humanity and even despair. Certain phrases, emotions and responses combined with the whole story provide a sense of listlessness and lack of joy; for example: 'I feel bad' (Yesodha, bonded labourer within the community, 24, female, Alanganatham); 'I used to cry many times' (Kavitha, ex-bonded/trafficked labourer, 21, female, Kondamuthanur); 'I am scared' (Komathi, bonded/trafficked labourer outside the community, 19, female, Palapatti); 'There is no joy in the Mill' (Soundarya, ex-bonded/trafficked labourer, age not given, female, Mangalapuram); 'I am living my life like a dead body' (Devi, bonded labourer within the community, 21, female, Manjanayakkanpatty); and 'I am not happy' (Sankavi, bonded labourer within the community, 17, female, Nathamedu). These may not be cases of clinical depression – we are unable to make such a diagnosis – but the stories evidence a worrying lack of wellbeing.

Many millworkers cited having to discontinue their education unwillingly to support their families due to 'persistent socio-economic pressures' as the reason for their sadness. The extract below illustrates how multiple

interconnected events contribute to the storyteller's school, work and wellbeing:

When I was studying in 11th standard my father passed away [and] we could not bear the pain... Due to my family's financial condition, I went to work in the mill. I worked in three shifts, so I felt tired after coming back home but I was helpless. I studied well but [was] still working in a mill... This makes me feel sad always. (Shankari, bonded labourer within the community, 18, female, Madathupatty)

The death of a parent necessitated that Yesodha (bonded labourer within the community, 24, female, Alanganatham) leave school and work excessive hours in the mill. This story and others like it indicate the sense of responsibility and belonging these young women and girls feel towards their families. Their desire for education is superseded by the obligation they have to support their families.

Sadness about working in the mill was not only related to missed educational opportunities, but also a product of the work environment, in which millworkers experience violence in the form of verbal, physical and sexual harassment and abuse. Storytellers recounted being 'scolded' for a variety of reasons, including taking a rest, going to the bathroom, taking leave or holiday, not working overtime, talking to friends at work, drinking water and reduced production. Sangeetha (non-bonded labourer, 21, female, Thavasimadai) described the harassment faced in her workplace and how women are unable to leave due to their poverty: 'They wanted to make us bend down to stare at our chest but we are still working here because of our poverty.' These workplaces are locations of constant fear, but as Sangeetha said, many of the girls and women do not have other options.

Of the three non-millworkers who mentioned mental health in the mills, they all referred to working conditions, but did not speak of missed opportunities or the lack of hope felt by workers. Lekkachamy, a ward councillor from Errampatti (male, 38), acknowledged that: 'Such hardships and psychological tension they are facing in working at the mill because of the financial status of the family.' However, others believed that despite financial pressures, these experiences were the fault of uncaring parents, as noted by a teacher from Kandipudhur (40, female): 'They get scolded and beaten up. I have seen this. In some places, many face sexual abuses. When the children tell these issues to the parents, they don't seem to care. Because they need money.' This statement was in sharp contrast to the experience of a millworker whose mother took her from the mill after witnessing her distress:

I am not able to bear the pain. Few girls ran away from the hostel seeing others getting beaten up. After that when my mother visited me, I cried badly so she took me back home... My mother started working as a housemaid.

(Lakshmi2, bonded labourer within the community, 23, female, Manjanayakkanpatty)

Women recognised that their constrained choices resulted from structural inequality, rather than lack of knowledge: 'If born, it should either be in a millionaire's home or a beggar's home. If not one's dignity, self respect and self worth must be forgotten and one should be like walking dead corpse' (Chitra, bonded child labourer inside the community, 18, female, Thavasimadai). Another young millworker made a similar statement that questioned her own humanity: 'I feel why [was] I born as a human being? We need to be born rich or else we need to work in the mill' (Lajita, child labourer within the community, 19, female, Pudukottai). Inability to live a fulfilling life led one child to state: 'Is there a way any change can happen in life? There is no visible change. We live in dreams, but we struggle in reality' (Bakula, child labourer within the community, 13, female, KaruppaDevanur). These extracts ultimately address the lack of choices available to impoverished women and girls, their inability to escape their circumstances and their resulting lack of wellbeing.

4.1.2 Health finances

The linkages between health and poverty are well known, as structural and economic systems affect the health choices available to individuals and communities (Farmer 1996). Poor people often have bad health and people with bad health are often poor; families in these communities are no exception. Health emergencies due to sickness and injury result in loss of essential family income and/or increased outgoings for medical expenses and necessitate that children contribute to family finances to make up for the shortfall. The issue of simultaneous increased medical costs and decreased earnings are magnified in families with multiple workers. Many stories reported work-related accidents outside of the mill, which meant that when several people in a household were working they were not only earning money but also facing more risks.

4.1.2.1 Loss of income due to poor health

When families have neither assets nor savings, loss of an adult major income earner, such as a parent, often means that children take up the responsibility of earning wages. Valarmathi (bonded/trafficked labourer outside

the community, 17, female, Palapatti) began work at age 15 when her father had a work-related accident and her mother's income was insufficient: 'My father is a lorry driver and lost his right hand in an accident. So, he couldn't go to work.' The mother of Thanya (child labourer within the community, 13, female, Nagakkonnanur) was working in the mill to be able to afford Thanya's father's asthma medication when she had an accident. After the accident, she could no longer work and Thanya had to leave school at the age of 13 to work in the mill:

All the salary that my mother earned will be used for the medical expenses of my dad... My mother while she was working with the machines both her hands got caught and she lost her muscles... She was bedridden for two months... I told my mother that at least I will study till 10th standard; but she told me about the poor state of our home and I was forced to go to work. I did not like the work and after work my body used to pain [me] so much.

In this story, we can see the intersection of multiple factors related to poor health and the financial repercussions of health care in this child's life. First, her mother's entire income is used to pay for her father's medical expenses. Second, an accident at the mill means that her mother can no longer work, causing a loss of family income. Third, Thanya must leave school to meet her family's expenses. Finally, the work in the mill subsequently causes physical and mental ill health in the girl.

These health shocks are experienced by community members across the economic and social spectrum, but their capacity to deal with these shocks varies, as we see in the next section.

4.1.2.2 Medical expenses and loans

People in these villages reported that they took out loans to pay for hospital fees. While public health care does exist in Tamil Nadu, as stated earlier, research suggests that individuals choose not to attend publicly funded hospitals and clinics due to: dissatisfaction with public health treatment; long waiting times; and inaccessibility of publicly funded health-care centres (Vaishnavi and Dash 2009). While the state of Tamil Nadu is commonly depicted as a social development leader in India, with a relatively strong public health system compared to other states (Bose *et al.* 2017; Gupta *et al.*

2010; Parthasarathi and Sinha 2016), this status fails to account for poor health outcomes and their economic and social implications in the state for thousands of poor households.

The rate of impoverishment due to health expenses in Tamil Nadu is worse than the all-India averages, with 21.3 per cent of rural households experiencing catastrophic expenditures (Bose *et al.* 2017).¹² The stories did not clearly tell us why people are not using the public health system. When we asked during the participatory group analysis, and when the Indian researchers tried to follow up during other interactions that were not related to the life stories, we heard rather broad statements, such as that people preferred the private system because it was better and quicker. What was clear, however, is that loans for health expenses were common. Once families took out a loan, even if new members began to contribute to household finances, families remained indebted because their salaries were insufficient to pay the combined expenses of the interest on the loan, repaying the loan and other household necessities.

Of the 88 stories which mentioned taking out loans, the most cited reason was to pay for medical expenses; this was mentioned in 25 of the stories. Another nine stories stated taking an advance to pay for medical expenses. Storytellers cited a wide range of health-care needs – from disease to accidents – that were paid for through loans and that these loans often required children to leave school to contribute to repaying the loan.

One young woman, aged 20, explained that her father took out a loan to pay for medical treatment for swelling in her legs. Since the family was unable to repay the loan, both the young woman and her sister went to the mill to contribute to the family finances:

When I was studying at 11th Standard, I had a problem in leg... My father took loan from private financiers... My salary is only enough to repay the loan. That's why my sister came with me for the mill job.

(Bhavani, bonded labourer within the community, 20, female, Thottiyankulam)

When loans, in the form of salary advances, were taken from mill owners, debtors could become trapped working for the mill until they could pay back the money they borrowed:

¹² Catastrophic expenditures in this paper are described as 10 per cent of household consumption expenditures.

My owner said, he spent around Rs 60,000 for the medical expenses. We had to repay him the loan. After completing 10th standard, my daughters joined in the mill and we repaid the loan.

(Chellakannu, bonded/trafficked labourer outside the community, 32, female, Alanganatham)

Once families become entrapped in debt, it was often difficult to escape, which could result in avoiding health screenings and forgoing medical treatment. In a reversal of roles, a daughter told of her inability to afford treatment for her mother due to the financial burden of a previous loan:

I wish to take my mother to a hospital and provide treatment, but I am unable to do it because my earnings are paid towards the loan.

(Padmini, bonded labourer within the community, 20, female, Samsikapuram)

In this case, the loan was originally taken out to pay for hospital expense due to her father's sickness and Padmini left school to join the cotton mill to help support her family. Health expenses, loans, advances and repayment form a vicious cycle that many families struggled to escape from, necessitating continued engagement in harmful labour, especially children's engagement.

Similar to storytellers in bonded labour, non-millworkers also spoke about the costs of health emergencies. However, in their stories, health emergencies did not lead to school dropout or extended periods of bonded labour. Instead, they were able to financially recover:

My husband had got loan[s] from someone for my medical expenses. After few months, I again started working and repaid the loans... We have savings accounts in everyone's name. Apart from this, we have some other savings for my children's higher education. We have medical insurance as well as life insurance.

(Kalavathi, NGO extension worker, female, 45, Palapatti)

My daughter became ill and we had to admit her in the hospital. We spent our savings for her treatment. If we don't have savings, that situation must have been tough for us. Unexpected things do

happen in life but we have to be prepared. We had to fulfil our children's needs.

(Saraswathi, teacher, 47, female, Beemanaikkanoor)

Safety nets, such as savings and medical insurance, protected these individuals and their families from catastrophic expenditures. However, these tools did not seem to be available to the majority of storytellers. In fact, some of them mentioned their inability to save at all: 'We don't save money as our salary is [only] enough for our daily expenses' (Jyoti, bonded labourer within the community, 52, female, Alanganatham); 'The income, which I am getting, is to run the family and is not enough to make a saving' (Vaidehi, bonded labourer within the community, 18, female, Saminatham).

In reading these stories we develop insight into the role that health – and particularly its absence – plays in the lives of the poorest women and girls in these communities. Illness and injury are pervasive features of everyday lives and often determine the trajectory of education and employment. When girls leave school to care for unwell family members or join the mill to fund medical expenses, they are putting themselves at greater risk of experiencing illness and injury. Health in these communities is inextricable from familial obligation and family economy.

4.2 Economics and finance

Poverty, and especially the inability to meet expenses, was a pervasive theme throughout the life stories, and examining the economic and financial environment of the storytellers' communities cannot be done without reference to caste in Tamil Nadu. Demographic data collected from these stories indicates that 48.1 per cent of storytellers were from scheduled castes (SCs), 51.3 per cent were from scheduled tribes (STs) and 0.6 per cent were from other backward castes (OBCs). Although Tamil Nadu ranks among India's most developed states (Drèze and Sen 2013), the standard of living index (SLI)¹³ of the SC and ST population within the state is among the worst in India: 53 per cent of SC households, 62.6 per cent of ST households and 26 per cent of OBC households have a low SLI, compared with only 3.6 per cent of other castes (Barman 2009). Furthermore, based on the National Family Health Survey 2005–2006 (NFHS 3) wealth

13 'SLI is calculated on the basis of the durable goods and amenities in the households, for example, TV, Radio, Motor Cycle, Scooter, bicycle, Refrigerator etc. On the basis of points given to each of these items, a household is defined as low or medium or high SLI' (Barman 2009: 114).

index,¹⁴ 15.9 per cent of SC households, 32.6 per cent of ST households and 8.5 per cent of OBC households fall into the poorest category, while only 1.9 per cent of households of other castes are in the poorest category (*ibid.*: 121). These metrics indicate stark caste-based inequality in Tamil Nadu.

The following section illustrates how this economic and social inequality is expressed through debt, loans and limited employment opportunities.

4.2.1 Loans

Tamil Nadu has one of the highest levels of indebtedness in India (National Sample Survey Organisation 2003) and this was reflected in the life stories – 88 of 301 storytellers described having to take out loans to meet expenses. A household survey conducted in the southern Arcot region of Tamil Nadu by Guérin, D’Espallier and Venkatasubramanian (2013: 1160) found that 91.3 per cent of households were in debt and that 80 per cent of all loans were informal, with lower castes borrowing more frequently from ambulant lenders and pawnbrokers than other groups.

Guérin *et al.* (2012, 2013) argue that borrowing and lending are not only financial transactions but also social ones, embedded in community dynamics, which determine from whom and how people borrow. The importance of social relations, as well as other factors, such as the availability of formal credit or microcredit, is also highlighted in other research on informal moneylending (Idris 2020). These are underlying factors in how loan taking is experienced by the storytellers. The stories provide insights into why loans are taken, the financial effects of being indebted, and in some cases the abusive relationships between lenders and borrowers.

The three most cited reasons for taking out a loan were to pay for medical expenses (25 of 88 stories), to pay for a marriage (24 of 88) and to pay for household necessities (22 of 88), such as food and clothing. As discussed in the previous section on health, medical expenses are catastrophically expensive for families, requiring additional labour and/or loans to cover the costs. While

covering health expenses was the most cited reason for taking out a loan, storytellers also gave other diverse reasons, such as: to pay for food (bonded labourer within the community, 19, female, Patharai); to pay for education (non-bonded labourer, age not given, female, Kodivery); to construct and repair homes (ex-child labourer in the community, 15, female, Sathyanagar); and to pay for funerals and other ceremonies (bonded labourer within the community, 19, female, Nallamanayakanpatti).

The multitude of stories that mentioned loans demonstrates that borrowing is pervasive throughout communities. In some cases, loans were taken to cover emergency and unexpected costs, such as medical expenses and funerals, and at other times to pay for planned expenses – such as schooling or home improvement. Loans in these communities, whether planned or unplanned, often shared a common trait: difficulty of repayment. Many of the anecdotes on loans included details on the interest charged, and how this interest often made repaying loans difficult, or impossible, leading to prolonged debt and cycles of debt that were seemingly inescapable: ‘Even though we went to work, our full earnings were paid as interest to the moneylender’ (bonded labourer within the community, 18, female, Samsikapuram).

When high interest consumes all of a family’s income, other expenses necessitate having to take out additional loans to cover basic needs: ‘All the weekly income was paid as interest to the moneylender. What can we six people do for food? So [we] get another loan from the moneylender’ (bonded labourer within the community, 20, female, Nallamanayakanpatti).

Given the high interest rates of loans, it seems surprising that families would not seek other forms of finance; however, only one story mentioned a loan taken from a community group:

My mother took loan for ‘5’. I am paying interest in half of my earnings. I am facing this issue. I have a sister and both of us are not going to work, we have to get scolded from the finance people. Now we don’t have much problem like that. Now my

14 ‘The economic status of the SC, ST, OBC and others is also explained by the wealth index of NFHS 3 data. It is actually the index of the economic status of the households that is called wealth index. It is an indicator of the level of wealth that is consistent with expenditure and income measures (Rutstein 1999). The economic index was constructed using household asset data and housing characteristics. The NFHS 3 wealth index is based on 33 assets and housing characteristics; for example, household electrification, source of drinking water, type of toilet facility, cooking fuel, house ownership, television, motorcycle, etc. Each household asset is assigned a weight (factor score) generated through principal component analysis. Each household is then assigned a score for each asset, and the score is summed up for each household. Individuals are ranked according to the score of the household in which they reside.’ (Barman 2009: 118).

mother is taking loans from the Women Groups. The interest is very less and the repayment is in twice a month (Mondays). If I don't have money on repayment dates, I borrow money from neighbors and pay on time. I repay that money once I get the salary. My family took loan for me and I have a responsibility to repay that. Once I completed my repayment of my loan I will never go to work in mills! (Bhavani, bonded labourer within the community, 20, female, Thottiyankulam)

This alternative source of finance has lower interest and the lenders do not subject borrowers to consistent harassment. However, as Bhavani's quote shows, even when alternative sources of finance exist, these can also be difficult to repay. Furthermore, while evidence points towards the benefits of self-help groups in increasing access to credit, reducing informal lending, and bringing down interest rates (Hoffmann *et al.* 2021), the paucity of stories that talked about this source of credit indicates that it is largely inaccessible in these communities.

Borrowing experiences of non-millworkers tended to differ from those quoted above in how they are used and experienced. Loans appeared to have had positive effects on these individuals' lives. The only example of taking a loan out for entrepreneurial purposes was from a non-millworker, who was currently working as a ward councillor: 'I took a loan and bought Light and Sound System, started a rented shop. Now I am a ward councillor in this village' (ward councillor, male, 38, Errampatti). The father of Selvarani (secretary of the Madur Panchayat, female, 29, Pugayilaipatty) took out a loan so that she could continue studying and avoid working in the mill:

I asked my father whether I could join the mill work. My father refused by saying I need not study with money earned from mill... The mill will change any good person to become bad. So I do not want you to go and work there, he told me strictly. I felt what he said was true and so I obeyed him. After that, my father took loan from someone and I joined 11th standard at Kovilur School.

Kalavathi (NGO extension worker, 45, female, Pallapatti) suffered a leg injury but was able to take time off, heal and return to work, and repaid the loan without difficulty: 'My husband had got loan from someone for my medical expenses. After few months, I again started working and repaid the loans.' Also, unlike other community members, none of the non-millworkers mentioned violence or intimidation by their moneylenders, which further

demonstrates the different ways in which borrowing was experienced by different members of the community.

4.2.2 Advances and mill work

Another source of large upfront payments are advances, usually taken from mill employers. Having access to different sources of financing allows people to make a decision about who to borrow necessary funds from and how to borrow them. While taking an advance from a mill creates relationships of 'debt bondage' or 'bonded labour', some argue that this is a calculated risk, chosen to avoid other types of risk, such as physical harm, verbal abuse or further financial indebtedness (Bhukuth, Ballet and Sirven 2018), or that it is a choice made voluntarily when suitable alternatives do not exist (Genicot 2001). Furthermore, entering an arrangement of debt bondage guarantees a means of paying back the advance in the form of employment and is often interest free, which is an important factor given the high interest that informal moneylenders charge (Idris 2020).

While the information in the life stories does not allow us to determine why families and individuals chose one method of finance over another, they provide insights into how debt bondage is experienced and add evidence to the idea of advances as a cause of voluntary bondage. The story of Kaveri (bonded labourer within the community, 45, female, Palapatti) illustrates the balance between financial decisions and freedom of choice:

I was working in our village Mill but the salary was not enough. So I planned to go somewhere else... I got Rs 40,000 as an advance. I have to repay it before I leave this place. I took care of my daughter by working in this Mill.

(Kaveri, bonded labourer within the community, 45, female, Palapatti)

Kaveri made the choice to change from one form of employment to another to earn more and asserts that being able to take an advance from her employer assisted her in caring for her daughter as a single mother. With the advance and the employment contract, she was able to feed her daughter and the mill even provided housing for them. However, she also expressed that she did not feel like she had true freedom in her decision, saying: 'What to do? We don't have anyone... What can I do all alone with my only daughter?... What to do? It's all our fate.' Although she chose to join the spinning mill, once she received the advance she was unable to seek employment elsewhere; her choices were once again

limited. Instead of gaining better opportunities, Kaveri was trading one form of oppression for another.

Like Kaveri, some of the employees who were working to pay off an advance wished to leave but were unable to. Often, as the story of Bhanumati (bonded/trafficked labourer outside the community, 27, started working aged 14, female, Thoosur) demonstrates, a child is obligated to work in a mill to pay back an advance and is not given freedom of choice:

*My mother got Rs 50,000 from the mill owner for my father's funeral. I have completed my 8th standard and the mill owner **forced** me to join the mill to work. He was **forcing** my mother to repay the money or send me to the mill. My mother told the situation and cried.*

In these cases, advances are debt agreements that keep girls working in mills against their will and to the regret of their parents. The girls do not have the option to exit the employment agreement in which they have been entered. They are obliged to work in the mills until the advance has been paid. While multiple forms of finance may be available and families have chosen to take an advance, the choice is not given to the child who is sent to the mill, emphasising the lack of autonomy experienced by the girls.

4.2.3 Employment opportunities

Although working conditions in the mill were often reported to be horrible, millworkers stated several contributing factors to their decisions to work in the mill. These reasons included: poor or lower compensation from other jobs; increased access to advances and bonuses; inconsistency of other forms of employment; lack of other opportunities due to missing services; and lack of education/training for other jobs. Although the workers make choices and display agency, the narratives show they are made in a context with many restraints and competing demands.

Some millworkers stated that they chose to work in the mill because it paid more than other jobs. This was said very simply by Gita (bonded labourer within the community, 17, female, Patharai): 'I am working in the mill as the other jobs here are less paid.' Another bonded labourer, Saroja (bonded labourer within the community, 28, female, Thottiyankulam), says that she could make up to twice as much in the mill as she could doing agricultural work: 'We can earn 2 days of the farm salary in just one day in the Mill. In the Mill, they give Rs 250.'

These extracts show that other jobs exist, but that the storytellers have weighed their options and chosen the mill. While these are choices, they are not without consequence. Saroja would have preferred another type of job but said: 'I want to buy a tailoring machine but we have other expenses as well. I could not buy a tailoring machine.' While choices are made, they are done so among limited options.

Along with a greater salary in the mills, millworkers also can earn up to Rs 200 more a day by doing overtime. Kanagavalli, a young, bonded labourer in Alanganatham (16, female) said: 'If we work for extra hours, we get extra money. If we do OT or night shift, we get extra money as well. We put all our efforts to get more money.' Another young woman, Meenakshi, said: 'I do overtime to get additional money to help my family' (bonded labourer within the community, 19, female, Beemanaikkanoor). Although working overtime can lead to greater financial gain, it is not without challenges and it is not always a choice. Faced with the option to do overtime or lose their jobs, millworkers' options begin to look like no options at all, as Panidyammal (bonded child labourer inside the community, 18, female, Manjanayakkanpatty) explained:

Even if I complete my shift he asks me to do the work till other shifts' people come in. If we do all the work the supervisor says, we can work permanently or else I will not get another work... I did not like to work there but if I quit my job I cannot help with my sister's education. I was working like a slave. I cannot eat at the right time, no entertainment. I have to work extra time if anyone is not in.

Overtime may be an incentive for some millworkers and influence their decision to work in the mills, but it can also be an abusive practice that is demanded under threat of termination.

Unlike many of the other jobs available, mill jobs provide consistent, reliable and year-round employment. Mills run 24 hours a day, seven days a week, stopping only for a couple of festival days a year, and do not depend on weather conditions, seasons or daylight.

Alternative jobs, such as in working in concrete, masonry and working as day labourers, provide an irregular income: 'My husband is working in concrete. He worked only for 4 days in a week' (Rukmani, former child labourer within the community, 28, started working aged 12, female, Kurumbapatty); 'My father was doing labor work... My father rarely has work. I and my mother are going to work now' (Dhanalakshmi, bonded labourer

within the community, 19, female, Thoosur); 'My husband is working as Mason. He earns well but he doesn't get regular work' (Lakshmi2, bonded labourer within the community, 23, female, Manjanayakkanpatty). Notably, these jobs are also primarily done by men.

Even female respondents who stated that they have alternative jobs, still go to the mill to work when those jobs are unavailable: 'If there is rain, we will have work in the farms. Since we don't have rain, I am working in the mill' (Chandana, bonded labourer within the community, 19, female, Palapatti).

Working in the mills is preferable for some people because of its reliability. This is especially important for people who do not have substantial savings and depend on regular pay cheques to meet their basic needs. As described above, any significant and/or unexpected financial burden requires a loan to pay for it and indicates an absence of savings.

Individuals also choose to work in mills because they do not have a logistically viable alternative – either because there are no other jobs available or because there is no access (often in the form of transport) to those jobs. In some villages and regions, poor infrastructure linkages mean that buses to locations with more jobs either do not exist or come too infrequently to be practical. Recognising this gap and needing to meet labour demands, mills have organised vans to collect workers from their homes so that they can go and return to the mill without depending on public services. Mills also address issues of transport or a distant labour force by making hostels available to workers so that they do not have to travel at all to get to and from the mill: 'We get pick up and drop facility from the mill to our home and we don't have to worry about transport' (Kanagavalli, bonded labourer within the community, 16, female, Alanganatham).

The lack of rural public transportation means that mills that provide their own transportation become more convenient sources of employment for rural villagers. Non-millworkers corroborated the lack of transport as a factor in people's dependence on the mills for employment: 'Since there is no bus facilities to travel for other work; but the mill people send their van which pick them up and also drop them at their doorstep that is why they go for the mill work' (Jayadevi, ward member, 36, female, Nagakkonnanur).

Even when other, more desirable jobs are available and accessible, people lack the education or training necessary to capitalise on the opportunity. However,

making education and training freely available would not guarantee attendance because joining requires sacrificing essential income-generating work:

We have to pay the loan and spend the money for all expenses. We have to take care of medical expenses as well. I am exhausted already... If we have to go for any training which is offered by the government, we will not have money for our expenses. So we are working in the mill.

(Gayathri, child labourer within the community, 13, female, Nagakkonnanur)

The necessity of repaying loans taken for funeral costs and medical expenses meant that Gayathri left school to begin working and contributing to her family's income. Since she left school early, she did not have the education necessary for higher-paid jobs, and unrelenting household expenses and loan repayments meant that she could not afford to take time away from work to retrain for a more lucrative job, in effect trapping her in mill work for lack of better options. Gayathri's story illustrates the main themes of Section 4.2 on the economic and financial environment of these communities, and how they intersect to keep girls like her in poverty. Preference for mill jobs, despite their limited benefits and substantial drawbacks, indicates a supply-side issue in the labour market.

4.3 Education

While the passages above provide evidence for why people choose to work in mills over other types of jobs, this section examines more closely what led people, and especially children, to seek employment rather than pursue education, especially since education was often spoken of in these stories as a way out of poverty.

National-level data in India show that the main reasons girls aged 6–17 do not attend school are: disinterest in studies (24.8 per cent); too expensive (19.3 per cent); household work requirements (14.5 per cent); distance to school (8.3 per cent) and early marriage (7.9 per cent). These data are similar for boys except that only 0.3 per cent of boys drop out of education because they get married (IIPS and ICF 2017). National-level data and the data from the stories collected in Tamil Nadu differ in key areas. Whereas national data state that only 1.8 per cent of girls leave school because they are required to undertake paid work outside the home, this was a factor given by many of the girls working in the mills. Also, distance to school was only mentioned in a few stories and was not given as a reason for discontinuing education.

The following section demonstrates that along with these differences from national statistics, the qualitative data analysed show that educational attainment is connected to many intersecting and dependent factors in children's lives, including their family's financial needs, their health, their family's health, their gender, their treatment at school and their personal attitudes towards education.

4.3.1 Financial barriers

Many millworkers explained that they discontinued their education unwillingly to financially support their families. Discontinuing education in these circumstances was often accompanied by complicated feelings of sadness, regret and familial duty:

I was made to discontinue my studies when I was studying 7th standard and had to go for the mill work. We did not have proper food and clothing. The family was dependent on my salary... I am the only earning member... I used to think why at 15 years of age I am having so much suffering. I cannot play, I have to go for the mill work and I do not know any other work.

(Cavery, child labourer within the community, 15, started working aged 13, female, KaruppaDevanur)

Extreme poverty, to the extent that families require children to go to work to afford basic necessities, exceeds families' desire for children to stay in school. Although education is free and compulsory for all children aged 6–14 (Government of Tamil Nadu 2010), the economic cost of having a child outside of employment is greater than some families can afford. Cavery, like many of the other storytellers, expressed a sense of duty to her family, putting their needs before her future prospects. Beginning to work at a young age not only denied Cavery her education, but she also lost the chance to be a child and play.

Cavery's story was not unique within these life stories, and it was a recognised truth outside of affected families. Non-millworkers stated similar reasons for children leaving school:

The children here are studying only till 5th or 6th standard. Then they go to the mill because of their family situation. I feel sad seeing them, missing their childhood and working in the mill. I cannot talk to their parents because it is their situation. We cannot do anything about it.

(Panjavarnam, daily labourer, 40, female, Pudukottai)

Panjavarnam shared the sadness and helplessness of children and their families when describing the situation of children in her community. However, not all community members fully appreciated the difficult situations that some families were in and believed that parents' lack of awareness was one of the major causes of children leaving school. Even when parents explained that poverty had influenced their decisions, some non-millworkers did not accept this as a sufficiently convincing reason:

When we ask them for the reason, they say poverty is the reason for not studying further. I would say poverty is common to everyone and that should not be the reason for not studying. That is the biggest mistake. Until a particular age, anyone can study. I advise many parents in our village but very few listen to me.

(Pazhani, ward member, male, age not given, Puliyankattur)

These two disparate opinions on what leads children to work underscore the lack of awareness of some community members to the plight of the poorest households. While poverty may have been a common condition in these communities, it was also relative and non-homogenous. This implies, not surprisingly, that the poorest families were most likely to depend on child labour. This passage also indicates a lack of comprehension of underlying causes of child labour in the community.

Furthermore, knowledge of child labour in the community was another public secret, but was in practice well known. Eight stories mentioned mill raids and audits by government agencies. In these raids, underage workers were temporarily hidden from view:

Many children like me are working there. Everyone has their own issue. They will hide us in the bathroom when the officers visit us. We cannot even breathe.

(Adhilakshmi, ex-bonded/trafficked labourer, 22, started working aged 12, female, Mangalapuram)

The practice of hiding these children demonstrates that child labour is not an accepted practice, but rather a necessary one. The children in the mill were aware of their illegal status and yet did not seek to escape it. Instead, they followed mill supervisors' directions so that they could retain their jobs and continue to earn.

4.3.2 Gender discrimination

Family finances are an important determinant of a child's educational attainment, but decisions about which child in the family will join the workforce is heavily influenced by gender norms in communities, with girls more often leaving school than their male siblings. Although these stories were collected from girls and therefore do not represent the specific experiences of boys, several indicators point to girls in these areas being less likely to finish their education than their male counterparts.

The following extracts demonstrate that prioritising male children's education over girls' was a widespread practice where the stories were collected:

My brother completed 10th standard and joined in a private school to do 11th standard. I was very sad because my father did not allow me to study more. But, I felt happy for my brother. My mother asked me to do double shift to pay his fees. I have to do that as I have no other choice.

(Yamini, bonded labourer within the community, 20, female, Beemanaikkanoor)

This story illustrates how girl children experience compounding disadvantages. Not only was Yamini not supported to continue her education, but she also had to enter the workforce and do double shifts to ensure her brother's continued education. The prejudice against girls' education manifests in multiple ways in the life stories: through the belief that educating girls would lead them to 'do bad things' (Lakshmi, bonded labourer within the community, 16, female, Beemanaikkanoor); that it was not a worthwhile investment because they would marry and leave the family: 'He felt, sending them to school is of no use as they are going to get married and leave us. If they work now, it will be helpful to our family. After they get married, we two are going to work for us' (Kokila, bonded labourer within the community, 40, female, Alanganatham); their responsibility to care for younger siblings (Rajeshwari, ex-bonded/trafficked labourer, 20, female, Thoosur; Kanagavalli, bonded labourer within the community, 16, female, Alanganatham; Nadhiya, ex-bonded/trafficked labourer, 16, female, Beemanaikkanoor); or through practices of early marriage.

Early marriage and social norms surrounding marriage disadvantage girls and young women because they tend to wed younger than men and discontinue schooling once wed. In India, girls are more likely than boys to be married before the age of 18. In rural Tamil Nadu, 18.9 per cent of girls are married before the legal minimum age of 18 and only 7.2 per cent of boys are married before the

legal minimum age of 21 (Ministry of Health and Family Welfare, Government of India 2017):

I got married when I was 15 years old. I have studied till 8th standard and I could not continue my studies after my marriage. I am not happy that I have discontinued my education. I am unable to go to any work. I am not getting a decent job for my education.

(Uthami, non-bonded labourer, 33, female, Nathamedu)

The cessation of education has cascading negative effects for girls and women. Unhappiness at a missed opportunity is compounded by the belief that education would have led to improved employment choices, often leading these women to seek employment in the mill as one of the only viable options.

While the majority of stories, as demonstrated by the excerpts above, point to the undervaluing of girls' education, there were also stories of parents encouraging their girl children to study and the positive impacts this had on their lives:

My father was working for daily wages and educated me... After completing my 10th standard, I joined a Diploma in ITI electrician. Otherwise, I would have gone to the mill or any company for work.

(Premalatha, non-bonded labourer, age not given, female, Puliyanakattur)

Premalatha recognised that her father's dedication to her education prevented her from working in the mill. The value of girls' education was also stressed by the non-millworkers, as well as the belief that this value was generally lacking in communities: 'Moreover the parents do not have awareness; they do not want their daughter to study well and get a good job' (Chinnaswamy, ward councillor, 51, male, Puliyanakattur).

While Chinnaswamy's explanation for girls' lack of education was true in some cases, it fails to account for the full complexity of families' lives and the competing and immediate pressures they face, as well as the multitude of other reasons that girls and boys leave school.

4.3.3 Educational value

Along with finance and gender, other factors that affected children's ability to study and remain in school included prolonged illnesses, such as chickenpox:

I was affected by chickenpox so I did not go to school. I went to school after 10–15 days but they did not allow me to get in. They asked me to come and join next year. So, my father asked me not to go to school.
(Ex-bonded/trafficked labourer, age not given, female, Kondamuthanur)

and typhoid fever:

When I was studying I was suffered from Typhoid fever. I did not go to school for many days and stayed at home. My parents asked me to go to school. But, I told them, I won't go as I have not gone to school for a long time.
(Ex-bonded/trafficked labourer, 20, female, Kondamuthanur)

Other factors included: failing a subject (child labourer within the community, 18, female, Kurumbapatty); lack of a permanent address (bonded labourer within the community, 52, female, Alanganatham; ex-child bonded/trafficked labourer outside community, 37, female, KaruppaDevanur); inability to travel to school due to adverse environmental conditions, such as flooded rivers (ex-child bonded/trafficked labourer outside community, 21, female, KaruppaDevanur); caste discrimination (non-bonded labourer, 27, female, Kondamuthanur); lack of transport (ex-child bonded/trafficked labourer outside community, 22, female, Pudukottai); and corporal punishment from teachers (child labourer within the community, 16, female, Madathupatty).

Yet, these factors were rarely mentioned, if at all, by other community members. Instead, school dropout was primarily attributed to lack of motivation or lack of parental awareness rather than outside influences. Some community members claimed that girls wanted to work so they could buy cosmetics (president of the Mankinnakombai Panchayat, female, 43, Mangalapuram) so that they would become fair-skinned (Chinnaswamy, ward councillor, 51, male, Puliyanakattur); and that after beginning work, 'they won't be interested in studies... They won't care about anyone' (manual worker at a child care centre, female, 46, Nathamedu).

Non-millworkers also stated that parents, 'send the girls to join in the scheme with which they can get them

married off soon' (Uma, local government member or opinion leader, 35, female, Pudukottai); and that, 'they do not realise the danger and how it affects the young girls' health' (*ibid.*). While these reasons may have been true in some cases, they indicate a general inclination to blame individuals rather than systems that disadvantage them. While gender and income inequalities were articulated in the stories, caste was rarely mentioned even though most people in bondage in the hotspot belonged to lower and backward castes (Oosterhoff *et al.* 2016).

In fact, many parents recognised the importance of education and regretted their inability to support their children: 'I wanted to give a good education for my daughter but I couldn't... My earning was enough to feed us but I could not help with her studies' (Kaveri, bonded labourer within the community, 45, female, Palapatti).

Millworkers were not ignorant of the benefit of education and often lamented their inability to continue studying, remarking that their career choices would have been better had they been able to study: 'I would have become an engineer if I have not gone to the Mill' (Premalatha, ex-bonded/trafficked labourer, age not given, female, Puliyanakattur); 'I would have been a police officer if I have studied well' (Bharathi, ex-bonded/trafficked labourer, age not given, female, Puliyanakattur).

Whether or not aspirations to be an engineer, police officer, nurse or doctor were realistic, education was seen as an opportunity that many could not access in these communities. As Chitra (bonded child labourer inside the community, 18, female, Thavasimadai) said: 'Your wish to go to college to study like upper caste, it becomes unfulfilled desire.' Financial barriers prevented some from attending, while others were excluded through social norms and familial responsibilities. More missed out due to circumstance and the characteristics of an education system that did not accommodate their needs. These challenges to attendance were experienced in distressing conjunction with an understanding of the benefits offered by education. Knowing that education might provide a better future while being unable to obtain it contributed to the sadness and hopelessness shared by the storytellers.

Section 5:

DISCUSSION

5 DISCUSSION

Our independent qualitative analysis of 301 life stories did not produce unexpected heart-warming evidence of unrecognised resistance and heroic collective action of poor women. Rather, the life stories are narratives of constrained choices made within complex social and familial settings, living with exhaustion, and of belonging – body, mind and soul – to others. They confirm the work of feminists such as Wilkerson (2020) Abu-Lughod (1990) and Lorde (1984), whose thinking about gender, race and work suggests the need for a greater recognition of the complexity of power and the many material, psychological and emotional forms that power, oppression and domination can take (Abu-Lughod 1990: 41).

Almost all the girls talked about feeling tired and exhausted. It was physical exhaustion from gendered unpaid domestic work, underpaid hazardous labour, little sleep, poor nutrition and being in unhealthy environments. Between the lines and through observation, one can observe the strains of what Hochschild (1979) terms ‘emotion work’: the efforts that a person undertakes to regulate their emotions for their own non-compensated work that benefits others including their family.

Few girls spoke about their own personal aspirations, instead wishing for a better life for their family members outside the mill, such as the siblings they were putting through school, mirroring a lack of self-esteem and structural intersectional inequalities. Along with lighter moments of friendship and affirmative experiences, exhaustion, sore bodies, emotional distress and a sense of hopelessness featured frequently in the narratives of the girls and women. Although these are mental processes that are needed to live with diverse structural intersectional inequalities, internal and individual, the social repression and denial of opportunities that girls living in a context with high prevalence of bonded labour have to deal with are linked to their mental health and wellbeing.

While work and labour played an important part in these stories, being engaged in bonded or exploitative labour does not define people’s whole lives or identities. In examining these stories, there exists the danger of reducing the storytellers to statistics or illustrations of simplified academic concepts and political theories. The young women and girls in these communities had many roles, identities and experiences that could not and should not be reduced to their employment in cotton mills, even though their lives were shaped by their interactions with them.

The themes that emerge from this qualitative analysis largely coincide with those from the participatory analysis conducted earlier by people living in these communities (Burns *et al.* 2016): health, low family incomes, school dropout, loans and debts and mental health concerns also emerged here. This is not surprising given that the stories examined are the same, and that these people live and work in the same places.

However, our external analysis of the stories also highlighted some methodological strengths and weaknesses of expert-led and participatory narrative analysis. Our NVivo analysis allowed us to explore differences between groups of respondents, such as bonded labourers and non-bonded non-millworkers, adding further nuance to shared themes. We found that underneath the many similarities there was a fundamental divergence of interpretation in the rationale behind some of the choices and in the agency that millworkers and their families have in making choices.

Millworkers primarily recounted their own lives or events as something that happened to them in which they made choices under a lot of limitations – limitations so severe that it did not feel like they were making a choice – and that they certainly would not have made if there had been different options. They made choices, but the space in which they did this was extremely restrained. Dropping out of school to help a family member is a choice; it displays agency, but it is a choice made within many other competing demands, not a choice made by a young girl who feels safe and entitled. Choices are made within a context of real threats of violence, starvation, physical exhaustion, fear and other distresses alongside a desire to live, love and thrive; these are impossible choices, the ‘trade-offs that people in extreme poverty face because of their restricted access to resources’ (Burns *et al.* 2013).

Even given this reality, the millworkers had their own unrealistic dreams – such as becoming an engineer if they stayed in school. Whether they would be an employed or an unemployed engineer is unknown. What is clear is that they are in a complex web of poverty, which is different for individuals in different villages in large districts in a hotspot. One simple NGO intervention in the hotspot cannot fix this (by providing menstrual pads, vitamin D, a scholarship, credit and savings groups, etc.). At programme level, a comprehensive approach was needed that gave people in these villages some flexibility to select and prioritise interventions based on their situation – and this was what the hotspot intervention model provided (Burns *et al.* 2020b).

Some of the differences in perspectives between non-millworkers and people living in bondage found by our expert-led analysis point to structural inequalities within villages. We identified power inequalities and multiple perspectives in the sampling of the life stories collected from different groups. We worked with an NGO that had a system of paying some of their local collaborators a (small) stipend for their time to mobilise people and organise the interventions. These local people were not in bondage, but were legitimate 'community representatives' in terms of geography. It would have been difficult, possibly dangerous, to implement a research design that did not involve contacting residents in these villages through the NGO. However, as we can see in the disaggregated data analysis, there were different perspectives among girls in bondage and non-millworkers on an agreed thematic priority.

In the collective participatory narrative analysis, we divided the group into pairs to analyse each story. One pair could involve somebody in bondage and a representative or NGO worker. This pairing may have helped to reach a consensus on the collective participatory analysis. It also submerged some of the power dynamics and different perspectives on the causes of problems such as dropping out of school. We saw those power differences more clearly in the independent expert-led analysis. It is likely that if the different social groups had each created large maps these differences would have been more visible in the maps visualising a participatory collective narrative analysis. It could have helped us to understand different perspectives on the relevance of interventions such as educational support earlier.

The stories and critical reflection on both types of analysis also provide insights into the theory and practice of social movements and collective action. These girls were clearly deprived, and they could see in daily life as well as on TV every day that their deprivation was relative to what others had. The lack of real choice fostered sadness, regret and hopelessness. These stories illustrate a striking juxtaposition of reality and aspiration. Education was widely valued but often unattainable. Alternative livelihoods were seen as an escape from the mill, but other employment opportunities were limited or unrealistic. Informal loans provided necessary finance but trapped families in cycles of debt and poverty, and reinforced unequal power relationships.

The millworkers were too exhausted to take action by themselves. Non-millworkers, with support from the NGO, helped them by setting up groups where the

girls could join, talk, perhaps have a tea, and get some time to recover and rest. This was a step before taking collective action that appears to have worked. Appointing organisers goes against theories of relative deprivation that contend that recognition of your disadvantaged status compared to a standard state causes anger and resentment and is a causal or major co-relational factor for collective action (Smith *et al.* 2012).

Instead, these storytellers were too tired and sick to organise collectively or analyse their own oppression in great depth. That is not to say that they lacked awareness or suffered from a general state of 'false consciousness', but it is fair to conclude that the girls had internalised gender norms. This unpaid emotion work submerged and arguably went against their interests in their relations within families. The girls had given up everything for their families and did not articulate that they thought of this as a form of patriarchal oppression aggravated by caste and poverty.

Their physical and mental exhaustion and the intense responsibility felt towards family, no matter how loving or unloving they were, certainly did not help anyone to think straight. The millworkers are – with all respect to individual diversity – a good example of Piven and Cloward's theory of why poor people's movements fail and of the importance of resource mobilisation for collective transformative action (Piven and Cloward 1979). These women and girls had extremely limited resources (in terms of time, money, energy, political clout and organisational skills) to contribute to a labour movement that would cause enough disruption to create pressure.

This is in line with interventions that emphasise the importance of helping people to organise themselves practically through community organisers who receive a stipend. Processes that were implemented in many of these communities after the narratives took place, such as girls' groups, workers' groups and action research groups, had good results. The groups not only provided information or an opportunity to meet peers, but also concrete benefits, including getting a break or making a contact for a service, or gaining access to credit and savings schemes.

The non-millworkers' stories reflected a different position, one that may have been recently acquired and was to some extent imagined or aspirational given the reality of short-term and uncertain NGO contracts, low government salaries and limited employment. They were a mixed group of people who had been elected to public office, NGO paid workers, outreach workers on meagre state

stipends, or teachers or health workers with a job. The majority of non-millworkers did not report personal experiences of mill work or being trapped in high-interest loans. Their views on the motivations behind millworkers' decisions were over-optimistic and judgemental, underestimating the many harsh competing demands millworkers have made on them by their immediate families, within a context of caste and gender inequality.

Being in a relatively more powerful and privileged position gives non-millworkers the opportunity to address inequalities in ways that are inaccessible to the women and girls working in the mill. Even though they did not always understand the reality of millworkers' lives, non-millworkers expressed their concern for the wellbeing of their community members and a desire to help. Their own class, caste and educational privileges, however relative they may be at national scale, also at times made them blind and judgemental towards the familial gendered web of duties that, for example, caused girls to drop out of school.

While some of this help can be interpreted as patronising, as it puts the blame on the individual, it also appears to have been genuinely well intentioned. And while they may have been judgemental – which psychologically could also be a way to deny their own proximity to the abyss of poverty – the fact is that they made a choice to help the millworkers, organising and supporting them with all sorts of resources, from credit and livelihoods training to health check-ups and life skills training. While it is not clear which of these interventions succeeded or failed, together they improved lives and reduced the prevalence of bonded labour (Burns *et al.* 2020b).

Our findings demonstrate much greater nuance and structural components to discontinuation of school and mill employment. Even though schools may be reproducing class inequalities, have poor learning outcomes and fail to use an appropriate pedagogy, as some have argued (Freire 1970), based on our analysis we are quite confident that these girls would have preferred education over mill work, early marriage and household drudgery. Their positionality within the community as well as their views resonate with research and a long women's rights history, such as Mary

Wollstonecraft's *A Vindication of the Rights of Men* (1790) and the thousands of Indian feminist writers and activists who have argued along very similar lines for centuries; for example, Kapadia (1995).

Children and the meaning of childhood are sociocultural constructs that are historically contingent; the definitions and meanings are diverse and change over time. While these life stories did not specifically address child labour, they showed that the children in these communities, and particularly girls, were *de facto* owned by their families. Often, they were treated and saw themselves as a resource to be used by their families until they were married, rather than an investment in their families' futures or individuals to be nurtured. These gendered views reflect patriarchal cultural systems in which girls leave home after marriage and investments are seen as wasted because they will be part of someone else's family.

Yet, with some exceptions, many of the poorest families depend on their female children to provide care and additional income for collective survival. Girls internalise these norms and put their own families' needs ahead of their own at great personal costs: loss of health, emotional strain, loss of education and truncated childhoods. Their appreciation and valuation of education can be seen in their determination to work to keep their siblings in school and to provide them with a better future. While children want to be able to support their families and contribute to the household, they simultaneously yearn for the opportunity to be children and invest in themselves. Stories of children being hidden in factories during inspections show that child labour is not an accepted practice, but perhaps a necessary one for children, their families and factory owners producing garments for the lower end of the market.

We all live in a wider political economy with harsh realities. Many wealthy people own more clothes than they can wear and yet there is an insatiable demand for T-shirts and other garments for one dollar or less; and in India, hundreds of millions of poor people also need clothes at affordable prices. Global patterns of consumption drive prices down and necessitate the exploitation of workers and manipulation of consumers, rich and poor, ultimately creating systems that benefit few individuals.

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CLARISSA works by co-developing with stakeholders practical options for children to avoid engagement in the worst forms of child labour in Bangladesh, Myanmar, and Nepal.

The participatory processes which underpin the programme are designed to generate innovation from the ground which can sustainably improve the lives of children and their families.

The programme's outputs are similarly co-designed and collaboratively produced to enhance local ownership of the knowledge, and to ensure that our research uptake and engagement strategy is rooted in the direct experience of the people most affected on the ground.