

Restructuring the New Middle Class in Liberalizing India

Leela Fernandes

Introduction

The policies of economic liberalization, initiated in India in the 1990s,¹ have been accompanied by a set of public discourses that have increasingly begun to debate the character of the Indian middle class. On the one hand, proponents of economic liberalization portray the middle class as a sizeable market that should attract multinational corporations. Idealized images of the urban middle class in the print media and television contribute to the production of images of an affluent consumer, who has finally achieved the ability to exercise choice through consumption. On the other hand, critics of liberalization often point to the negative social and cultural effects of consumerism and condemn the middle class for its vulnerability to the excesses of consumerism (Varma, 1998). Both views, while located on oppositional poles of the ideological spectrum converge in their discursive production of the urban middle class as the site of commodity consumption and as the recipients of the benefits of liberalization.²

Public discourses in India, for instance, produce an array of images which depict the urban middle classes as the primary beneficiaries of economic reform. Such discourses are contained in idealized images of urban middle class consumption in print media and television advertisements and corresponding public discourses that identify economic liberalization with new opportunities for the middle classes to exercise consumer choice. Such processes have been particularly acute in metropolitan urban centers such as Mumbai (Bombay). Contemporary Mumbai, characterized by an economic transition which has included the growth of the financial industry, the corresponding decline of the industries such as textiles in the manufacturing sector, and local state policies of economic liberalization which have actively sought foreign investment, provides a striking instance of the new "global city" (Sassen, 1991). In this context, Mumbai's middle classes appear to denote an ideal typical example of the rise of the "new middle classes" in liberalizing India.³ Thus, in the mid-1990s, at the height of the boom period of economic reform in India, public discourses focused on the rising urban culture of consumption in Mumbai. Popular stories about the spread of consumer items such as cellphones, sharp rises in wage levels for the managerial staff of multina-

tional companies, and the expansion of consumer choice for goods such as cars, washing machines and color televisions have produced an image of the rise of a new middle class culture in the context of liberalizing India.

While recent studies on the effects of liberalization in India in the 1990s have begun to debate and demonstrate the potential negative effects on social groups such as the industrial working class and rural social groups,⁴ less attention has been paid to the socioeconomic effects of liberalization on the middle classes. Academic studies and public discourses which have focused on the middle classes have concentrated on the cultural and moral effects on the middle class such as the rise of a culture of consumerism, the growing indifference of the middle classes to rural and urban poverty (Kothari, 1993; Karma, 1998) and the potential threat of excessive westernization.⁵ While such analyses point to a significant shift in the national political culture that has accompanied the economic policies of liberalization in the 1990s, they in fact rest largely on an assessment of the "new rich," the section of the middle classes that has increasingly been serving as the symbol of the benefits of liberalization in comparative contexts (Robison and Goodman, 1996; Pinches, 1998). Less attention has been paid to the actual socioeconomic effects of economic liberalization on the middle classes beyond the realm of consumption. A more comprehensive assessment of the effects of the economic policies requires an analysis that begins to address the structural socioeconomic shifts for the middle classes. Given the public circulation of idealized images of the benefits of economic policies of liberalization for the metropolitan urban middle classes, an assessment of the implications of this economic transition for the urban middle classes in a city such as Mumbai provides an important measure of the implications of such policies.⁶

Economic reform has produced a set of contradictory effects for different segments of the urban middle classes. Drawing on a case study of the Mumbai middle class, I analyze the structural dimensions of the middle class in an effort to shift the focus away from idealized images to an examination of the actual material effects of liberalization on the Indian middle class. The article provides a qualitative empirical view of changing labor market characteristics of segments of

the middle class in the private sector. Indeed the very question of how one can define or classify "the Indian middle class" has itself represents a site of political debate in both academic and public discourses.⁷ This debate has been closely linked with the question of how to estimate the middle class consumer market in the context of state attempts to court foreign corporate investment in India. The middle class consumer has, in fact, been portrayed in public discourses as the primary beneficiary of new opportunities for consumer choice in the context of liberalization. However, beyond the realm of consumption the effects of liberalization have varied as different groups have been marginalized, incorporated and excluded from a restructured labor market. Such effects have unfolded through the processes of: (1) inclusion as the "new rich" (Robison and Goodman, 1996) benefit from new employment opportunities and rising salaries at multinational firms, (2) marginalization as traditional public-sector employees in industries such as banking and insurance sectors contest processes of retrenchment and restructuring, and (3) adaptation and survival as a vast segment of the middle class draws on varying strategies to obtain skills and confront unemployment. My focus on the urban middle classes employed in the private sector is precisely based on the fact that it is this small segment of the urban upwardly mobile that has provided the basis for the discursive production of the image of "the new middle class." The article begins with a discussion of the discursive production of the new Indian middle class and then turns to an analysis of various layers of the middle class ranging from clerical workers to upper level managerial workers drawing on qualitative interviews with recruitment agents and individual employees. An analysis of the restructuring of the labor market in liberalizing India demonstrates striking structural parallels between the urban middle class and working class labor markets. The urban middle class labor market in Mumbai is characterized by increasing job insecurity, a trend towards the employment of contract workers (ranging from secretarial to upper managerial positions), and sharp distinctions in income between different layers of "the middle class." The analysis thus provides an empirical basis on which to assess images of the "new middle class" and also provides insights into the ways in which individuals from this segment negotiate and strive to achieve such images. The research is based on fieldwork conducted in Mumbai in 1995-96 and 1998-99 including ethnographic observations, published materials and qualitative interviews with placement agencies, union leaders of white collar unions, individual employees, and with managers and owners of diploma-granting institutions which provide skills and credentials.⁸

Inventing the "New" Middle Class in India

The policies of economic liberalization initiated in the 1990s have produced a significant debate on the role of the urban middle classes in contemporary In-

dia. This debate has centered around the role of the urban middle classes in a culture of consumption that has expanded with new commodities available in the context of liberalization. Advertising and media images have contributed to the creation of an image of a "new" Indian middle class, one that has left behind its dependence on austerity and state protection and has embraced an open India that is at ease with broader processes of globalization. In this image, the newness of the middle class rests on its embrace of social practices of taste and commodity consumption that mark a new cultural standard that is specifically associated with liberalization and the opening of the Indian market to the global economy. Images of mobility associated with newly available commodities such as cell-phones and automobiles, for instance, serve to create a standard which the urban middle classes can and should aspire to. In this process, the new (urban) Indian middle class becomes a central agent for the revisioning of the Indian nation in the context of globalization. The significance of the production of this hegemonic cultural standard is marked by the public debate it has sparked in relation to the social role and responsibility of the Indian middle class. At a popular level, for instance, satirical stories regarding proliferation and disturbances caused by new commodities such as cellphones abound in the media. At another level, intellectual critics of India's new culture of consumption have produced a more substantive censure of the Indian middle class.

Parvan Varma, in his *The Great Indian Middle Class* (1998) for instance, initiated a significant national public debate on the declining social responsibility of the Indian middle class and its gradual abdication of a broader ethical and moral responsibility to the poor and to the nation as a whole. Thus, he argues, in the early years of Indian independence,

Material pursuits were thus subsumed in a larger framework that did not give them the aggressive primacy that they have acquired today. There was less of the feeling that one must have it all in the shortest time possible. Even the more well-to-do families felt that to flaunt their assets was in bad taste. Indeed there was a sense of slight disdain for those who lived only at the level of their material acquisitions. There were other countervailing concepts such as status and respect which had a higher priority in the scale of social values. Status, and the respect it earned, was not so directly linked to what one owned; it still had more to do with what one did or what one had achieved. Keeping up with the Jones' was somehow a less compulsive pursuit than keeping up with the image of refinement associated with a restraint on materialistic exhibitionism in a poor country — an ideal directly imbibed from Gandhi, Nehru and the freedom movement (Varma, 1998:40).

It is this shift from the early tenets of the Gandhian and Nehruvian visions of India to the current culture of consumption that marks the discursive boundaries of the image of the new middle class in the context of liberalization in India. That is, the "newness" of the middle class involves an ideological-discursive projec-

tion rather than a shift in the composition or social basis of India's middle class. While on the one hand, critics of this new middle class have pointed to the negative effects that middle class consumerism holds in terms of environmental degradation and a "growing amnesia" (Kothari, 1993) towards poverty, proponents of liberalization have projected this new middle class as an idealized standard for a globalizing India.

The invention of the new middle class in the context of economic liberalization thus involves a discursive production of a new cultural image of the Indian middle class rather than the entry of a new social group to this class.⁹ Such discursive debates on the "newness" of the Indian middle class in fact have a longer historical precedent in the Indian context. Thus, Partha Chatterjee (1992), for instance, argues that the specificity of the new Indian middle class in the colonial context rested on a paradoxical position where the middle class was culturally invented through a colonial English education yet structurally limited since it lacked a basis for economic expansion in the context of colonial economic control. Chatterjee argues, "In the specific context of nineteenth-century Bengal, the middle class was not a fundamental class in this sense, nor were its intellectuals organic to any fundamental project of social transformation or conquest of hegemony. The new middle class was a product of English education. But in an economy under direct colonial control, in which there was little prospect for the release of forces of industrialization, the attempt to achieve through education what was denied to the economy was utterly anomalous" (Chatterjee, 1992:24). The conceptual and political boundaries of this new Indian middle class thus rested, as Chatterjee argues, elsewhere, on a question of mediation, of the conscious action of a subject in the middle in terms of both a relationship of subordination and a relationship "premised upon its cultural leadership of the indigenized people" (Chatterjee, 1992:36). It is this historical relationship of mediation which I would argue continues to characterize the construction of the "new Indian middle class" in the context of contemporary liberalization. This significance of the question of mediation is embodied in the current public contention of the social responsibility of India's new middle class which I have been describing. Thus, the public debate on the new middle class has had less to do with a shifting or expanding social basis of the middle class than it has with the new cultural standard which has been projected onto the urban middle classes, a standard which is inextricably linked to India's policies of economic liberalization. The process of mediation in the contemporary context of liberalization rests on the invention of the new middle class as the social group which is able to negotiate India's new relationship with the global economy in both cultural and economic terms; in cultural terms by defining a new cultural standard that rests on the sociosymbolic practices of commodity

consumption and in economic terms as the beneficiaries of the material benefits of jobs in India's "new economy."¹⁰

The economic segment which is primarily linked to this discursive construction of the new middle class consists primarily of the expansion of the service sector of the economy and of professional, white collar employment within the private sector, in particular within multinational corporations. Consider the description by one analyst of India's new economy,

The services sector dominates the Indian economy today, contributing more than half of our national income. It's the fastest growing sector, with an average annual growth rate of 8 per cent in the 1990s. One in every two Indians earns his livelihood by providing services. An INDIA TODAY-ORG-MARG poll shows that the majority of middle class families want their children to work in the services sector (Saran 2001: 32).

At a structural level, the newness of this segment of the middle class thus is constituted not through the newness of its social basis (that is new groups entering the middle class) but through the newness of the economic sector which is being constructed as the ideal standard for the middle class, one that is specifically linked to structural economic shifts linked to the liberalization of the Indian economy. In a telling construction of the category for instance, Rohit Saran (2001) includes working class jobs such as domestic workers and "old" middle class jobs such as school teachers and IAS officers in his definition. However, the thrust of the article focuses on new economy segments such as information technology and associates the service sector with the process of liberalization. Thus, the article notes, "The bureaucracy's grip on the service sector is less stifling... No wonder there is hope that services will breed a new class of entrepreneurs in India. A class that will be more competitive, more innovative and more global in outlook than some of the established industrialists" (Saran, 2001: 34). Thus, again we see the discursive invention of India's "new" middle class or in this instance "new class" of entrepreneurs as potential leaders of an Indian nation with a new global outlook.

The discursive boundaries of the new middle class are thus constituted by a shift in the aspirations, standards and direction of the new middle class. Thus, in symbolic terms, while for the old middle class the cultural and economic standard may have been represented by a job in a state bank or Indian civil service, the new middle class would aspire to a job in a multinational corporation or foreign bank.¹¹ As the editor of one consumer magazine whom I interviewed put it succinctly, the distinction lies in the way in which liberalization has

redefined middle class ambition.... If you're a citi-banker or if you're with Am Ex [American Express] if you're with Bank Am [Bank of America] then you're hot. You're not considered hot property if you're with SBI [State Bank of India]. You won't go to one. Look at the profile of the brighter students and the kinds of jobs they will seek, where they are going. Where will

the IIM [Indian Institute of Management] students go? Where will the IIT [Indian Institute of Technology] students go? Just look at that and you'll know.

In the context of this shift in the hegemonic social standard for the urban middle class, the new liberalizing Indian middle class has been associated in structural terms with the expanded "new economy" service sector and professional workforces in the private sector. This construction conforms in many ways to older conceptions of the emergence of the new middle class in advanced industrialized contexts. Thus, C. Wright Mills in his classic formulation defined the new middle class in the United States in terms of the rise of salaried white collar professionals with a distinctive lifestyle (Mills 1956). However, the specific conditions of contemporary globalization distinguish the process of the invention of the new Indian middle class in significant ways. The distinctiveness of the new Indian middle class lies largely in its discursive construction as a sign of the potential promise of the benefits of India's integration with the global economy, benefits which public cultural representations associate with particular practices of commodity consumption. Such images of the new Indian middle class in fact correspond to a smaller upper echelon of the middle class that Robison and Goodman have termed the "new rich." Thus, as Salim Lakha has argued, in some conceptions the new middle class has included "rich farmers, labour elite, small business entrepreneurs, professionals, overseas workers in the Gulf region, and the salariat from diverse backgrounds. Needless to say, the high status global consumer goods that are popularly seen as the distinguishing markers of the middle class cannot be afforded by all the groups included above..." (Lakha, 1999:264). In contrast to Mills' classic formulation of the new middle class in the United States, then, in the India context the new middle class becomes a sign of the promise of a new national model of development, one with a global outlook that will allow India to catch up with larger processes of economic globalization.¹² This process of the construction of the new middle class in the context of economic globalization has been demonstrated in comparative contexts in the cases of other newly industrializing countries in Asia. Various studies of cases in East and Southeast Asia have thus begun to examine the rise of the new middle classes in Asia in the context of processes of economic and cultural globalization (Robison and Goodman, 1996; Pinches, 1999). As Maila Stevens has pointed out in her analysis of the rise of the new Malaysian middle class, for instance, "what really stands out in all the present commentary about the future of Malay society is the way that the development of these new classes is seen as a *cultural* phenomenon, a cultural project" (Stevens, 1998:92). While such studies have provided important insights regarding the cultural construction of the new middle classes and the new consumption practices associated with it less attention has been paid to the actual effects which economic restructur-

ing has held for different segments of the new middle classes. The discursive invention of the new middle classes in terms of new practices of commodity consumption has tended to lead to a naturalized dichotomy where the effects of liberalization on the working classes and rural poor have been examined in terms of economic restructuring and retrenchment while the effects of liberalization on the new middle classes have been analyzed in terms of consumption. Hence less attention has been paid to systematic analyses of economic restructuring on the new middle classes, the presumed beneficiaries of liberalization. Such an analysis is particularly significant given the ways in which the effects of the Asian economic crisis have significantly curbed earlier idealized representations of the "new rich" in Asia.¹³ The following analysis of labor market restructuring in the context of liberalization in contemporary Mumbai thus sheds light on the local implications of the larger processes of economic globalization and in the process hopes to contribute to an interrogation of the idealized discursive construction of the "new" middle class in India and in other comparative contexts.

Contradictory Locations: Liberalization, the Labor Market and the Middle Class

Economic liberalization in the 1990s has produced a form of restructuring of the Indian middle class. This restructuring has taken place on two levels. The attempted shift from a state-managed to a liberalized economy creates conflicts within the middle class as restructuring marginalizes the traditional middle class basis of state enterprises and benefits segments of the middle class that make gains in new private and multinational enterprises. Economic policies of liberalization have produced a set of "contradictory locations" (Wright, 1978) within the new middle classes as segments of this group constitute the new rich in metropolitan India while other segments are restructured in ways that parallel structural shifts among the industrial working classes. In the context of liberalization, much public attention has been focused on the actual and potential restructuring and retrenchment in public sector industries. However, less attention has been paid to such processes in the private sector, particularly in segments within the "new economy."

Images of the prosperous urban middle class consumer associated with liberalization correspond to the rise of the new rich, particularly young urban professionals who have been able to benefit from sharp rises in salaries of multinational companies and subsequently of Indian companies. This has placed new value on business education and the achievement of MBA degrees. Starting monthly salaries for MBAs range from Rs. 6,000-8,000 for an MBA graduate from an average institute but may rise as high as Rs. 10-15,000 for MBA's from highly ranked institutions such as Bajaj or the Indian Institute for Management.¹⁴ In addition to high salaries, a central monetary component of the new rich lies in the high levels of perks

which multinational companies provide to their managerial staff. These perks range from the provision of cars, housing, entertainment allowances, and clothing allowances. Such perks in addition to constituting a non-taxable source of income also form the basis for the reproduction of status distinctions. For instance, companies may provide memberships in exclusive social clubs, a source of cultural capital which transcends mere monetary value as leading social clubs in Mumbai often have long waiting lists which exclude even people who can afford the exorbitant membership fees. Such perks have also historically been provided by public sector enterprises for instance in the form of housing provided by public sector banks. However, new private and multinational enterprises have transformed the status implications of these benefits by linking non-wage benefits to new patterns of consumption. Thus, while cars and club memberships may serve as significant status symbols at the higher managerial rungs, cellphones serve as smaller status markers for lower level executives. Such status signifiers increasingly shape the aspirations and job-market strategies particularly of urban youth and have greatly increased the status of corporate employment. However, the attainment of an MBA requires a substantial financial investment that is out of the reach of a substantial section of the middle class. As an employee at a recruitment agency argued,

See for a typically middle class person... By 25 your dad has retired, you need to after your graduation start earning. You need to because that additional 6,000 or 5,000 which you're going to contribute home is going to make a big difference. So it's not that easy for such a person to leave his job and go into further studies. At times there would be people who've got a father who maybe is not well so he's absolutely not earning so there's a requirement for you to go on earning. There are others where the father is still earning and he's going to earn for another couple of years but you know you have to...because your dad doesn't have enough to set you up. You're also going to look at marriage around 25, 26... so its not that simple for you to go into a management school to study for 2 years. That's one. Secondly where do you get the money? A management course costs. It could be 40,000 a year... Now an MBA school like a Bajaj or whatever would have an expectation that you need to have bought books. You need to take on projects, you need to prepare the projects, you need to have a computer to prepare a report....So do you have that kind of money to invest when you're not even working for those 2 years?

In practice, middle class individuals without such financial capital to invest in the acquisition MBA credentials rely on a vast field of institutes that grant diplomas and certificates to provide credentials in an attempt to gain a foothold in the new middle class dream of liberalization. Such institutes which have mushroomed in both metropolitan areas and small towns provide a wide array of services including the provision of computer training, English classes, various managerial diplomas, and public speaking. Individuals that avail of these services range from new

college graduates unsure of their career choice to individuals employed in companies searching for credentials in order to gain a promotion or "add value" that can make them more marketable in a liberalizing labor market.¹⁵ This strategic credentialing represents a significant middle class strategy of skill acquisition which can allow individuals to survive in a restructured labor market which requires abilities in new fields such as information technology. Such strategies are not limited to the attainment of skills such as computer literacy but also in many instances involve the acquisition of new forms of symbolic capital necessary in a liberalizing labor market as individuals attempt to respond to the image of the new middle class. Consider the following example of a private institute which grants non-certified diplomas in fields ranging from hotel catering, sales and marketing to dressmaking. This institute which has operated in India since 1935 has developed a new course on "Personality Development and Communication Skills." The course has approximately 450-500 students a year, meets once a week, runs over a period of five weeks and costs approximately Rs. 2,000. The objective of the course is to prepare students to engage with a distinctive class culture that characterizes corporate settings. Thus, in addition to training in basic areas such as interviewing skills and resumé preparation, a substantial portion of the course focuses on the acquisition of manners, taste and style, "the symbolic capital" (Bourdieu, 1984) perceived as necessary for an upwardly mobile middle class individual. Consider one sample of students attending the course. The students, consisting of 17 men and six women represented a broad spectrum of educational and professional backgrounds. Almost all of the students were college graduates. Close to half were currently employed in a wide range of jobs including engineering, computer programming, and management. Meanwhile, close to half were students who had recently graduated from a number of colleges at the University of Mumbai or were close to graduation. Three students had masters degrees and there were three unemployed individuals (see table 1 below).

Table 1: Diploma Institute Student Status Characteristics

	Uncertified Diploma	Bachelor's Degree	Master's Degree	Total No of Students
Educational Background	1	19	3	23
	Currently Employed	Unemployed	Students/New graduates	Total No. of Students
Employment Background	10	3	10	23

A significant portion of the course emphasizes the

acquisition of manners and communications skills that are appropriate for the new corporate cultural environment. The course begins with the instructor making each student practice a personal introduction and a “proper” handshake one that the instructor says is “not a heavy slap. Don’t just hold out your hand stiffly, don’t just catch the tip of the hand. Don’t hold on to the hand.... You smile and shake hands. That’s how you become a trend setter rather than a follower.” Substantial portions of the session are devoted to stylistic training that includes advice on the type of deodorants (including affordable brand names) that should be worn, how to apply deodorants, the types of clothes appropriate for office wear, advice that men never keep anything in their shirt pockets. While these portions of the session are presented with humor, they are taken seriously as students take careful notes and ask follow-up questions. The individuals enrolled in these courses were attempting to gain the symbolic capital necessary to conform to the cultural standard of the new liberalizing middle class and this points to the ways in which the discursive images of the new middle class begin to shape the micro-level practices of individuals attempting to aspire to these images. However, such micro-level practices also begin to point to a significant discrepancy between images of the “new” middle classes in the media and the actual experiences of middle class individuals. The acquisition of such symbolic capital represent one strand of the credentialing strategies which middle class individuals attempt to use in order to negotiate the uncertainties of a restructured labor market. One placement agency representative argued,

[for somebody whose] dad’s been a VP [Vice President] of a big time company you’ve had sufficient exposure to culture, you’ve got that polish. You don’t need to have that MBA but you’re the one who can afford the MBA...but look at a typically middle class person, he’s the one who needs the MBA course. He needs to get himself polished, you know organize his knowledge or whatever. So what happens is for these people these certificate courses and these diploma courses are really good.... They are not that costly and its not so tough to get in.

Many individuals whom I interviewed argued that they had enrolled in various institutes as a strategy of upward mobility, for instance to enhance their chances of gaining job promotions. However, in practice while such training may “add value” by providing an individual with specific skills it often does not produce upwardly mobility within the labor market. Consider the experience of one sales officer at a multinational company. The sales officer was receiving a monthly income of Rs. 4,000 a month (substantially lower than the inflated salaries commonly presumed to characterize MNC employment) and did not receive any sales incentives such as commissions on sales. The officer who was supporting a wife and child decided to obtain a marketing diploma from one of the top private educational institutions in Mumbai with the

hopes of gaining a promotion. However, he indicated, when he gave his diploma to his manager, his manager just set it aside and never mentioned it again. Strategies of credentialing may in some cases lead to limited income mobility but such mobility often occurs within a fixed structural location in the labor market. For instance, acquisition of additional skills through diplomas and certificates may enable an individual to move to higher paying employment through a move from a small firm to a larger Indian or multinational company. However, such skills do not usually change the job classification of the individual. One recruitment agent even argued for instance

Now take an MNC. They would like even their secretaries and even their support staff to have an MBA because they’re an MNC. The support staff are doing these small time MBA courses. So they’ll take these people over.... See a company has an image. People in customer service, if you go by and meet those customer service people you’ll see a lot of them, they’re all drawing salaries of about 7 and a half to 8 [thousand rupees].

In this case, while an investment in credentialing allows for a higher starting salary at a multinational, the addition of skill does not transform the structural definition of the employment category within the organizational hierarchy of the company; that is, there is no structural upward mobility in the labor market. This often reproduces gender hierarchies as women occupy an expanded category of “secretarial” work which includes occupations ranging from administrative/clerical assistants to marketing executives who in effect perform the duties of higher level managerial positions.¹⁶ Consider, for instance, the expansion of the category of “executive assistant.” The skill requirements and income range for this form of employment vary greatly. Required skills may range from secretarial duties including handling phone calls and typing to organizing conferences to managerial tasks including handling personnel matters and making substantive decisions on company projects. While such employees are classified as “secretarial” workers, processes of restructuring have increasingly led companies to delegate “managerial” responsibilities to them. Thus, in many instances, an executive assistant will perform duties normally handled by an MBA such as checking up with clients, picking up meetings, coordinating and organizing conferences and public relations work. This transition has led to increasingly rigorous recruitment procedures. As one placement agent put it, while earlier personal referrals were sufficient for employment, now

They [companies] want to see an in-depth analysis, to meet the candidate, to give them a test, to give them an aptitude test. Most companies have this. Even if they’re taking on a secretary they are not only giving her a shorthand and a typing test, they’re giving her a computer test. They’re giving her a basic general knowledge test. For comprehension...Today even if you’re hiring a secretary...the guy is going to see whether you can think. Whether you’re looking good. Whether you want

to move into a larger role. Whether your computer knowledge is good. What other jobs can I hand over to her. Can she take a decision if I'm not there. Or do I still need to keep calling ten times and ask are you fine? Are you fine? Can you handle something more?...There are secretaries who are upgrading themselves, taking managerial courses.

In some instances, multinational companies demonstrate a preference for even their secretarial and support staff to have MBAs or some form of managerial training. Such processes are in line with the gendered nature of economic restructuring in comparative contexts (Bakker, 1994; Jenson et al., 1988). The increase in skill requirements without structural mobility is an effect of broader processes of the restructuring of the labor market. Such restructuring is characterized by two broad patterns. The labor market has been marked by a decrease in job security which has been manifested by an increasing movement from permanent to temporary or contract-based work on the one hand and retrenchment in both the public and private sectors on the other. There has been significant attention on the proposed need to restructure public sector enterprises. In the context of middle class white collar employment, the banking and insurance industries have represented critical sites of political contestation. The banking sector in particular has been identified as a critical arena for the retrenchment of staff in order to cut costs and make public sector banks competitive in the context of new financial standards of liberalization. While a strong unionized staff has prevented wide scale retrenchment, such pressures have been felt through a freeze on recruitment and through attempts to develop voluntary retirement schemes (VRSs). According to trade union representatives, there has been no fresh recruitment in public sector banks since 1986. The All India Bank Employees Association (AIBE), the general federation consisting of the majority of banks, has participated in general trade union campaigns against liberalization and more specifically against programs geared at retrenchment and voluntary retirement programs. The AIBE which consists of a membership of approximately 550,000-600,000 (of a total all-India banking workforce of approximately 2,200,000)¹⁷ represents a section of the organized middle class which has opposed processes of liberalization. Union officials, in particular, argue that insufficient attention has been paid to the question of unemployment for both the middle and working classes and that current images of the new middle classes have little relevance for the reality of the majority of middle class individuals. This view is captured succinctly by one official who argued,

The middle classes are neither here nor there. As Lenin said, the middle classes have no social basis. They have some fancies. They imagine they would become rich. Have a bungalow, have a car. But ultimately they live in a lottery; few are winners, most are losers. If employment is blocked what will our children do? Computer software engineers and doctors can be five to seven

percent of the population. What about the rest?

While public sector banks have emerged as a site of contestation for the supporters and opponents of restructuring, such potential processes of retrenchment in public sector units have already been clearly established within the private sector. Such processes have ranged from lower level white collar employees to the upper echelons of the managerial staff. This retrenchment has resulted from excessive expectations in the initial boom period of liberalization in the 1990s. Thus, multinational companies in various sectors recruited managerial employees with high salaries and perks, a process which fed into the identification of the liberalizing middle class with "the new rich." However, the combined effects of a global economic recession with the Asian crisis and a stagnation in middle class consumer demand began to lead multinationals to rein in costs. This stagnation began to produce significant cracks in the discursive image of the new middle class as public discourses began to debate and explain the lack of consumer demand. This was reflected in newspaper stories with titles such as "The Mirage of the Middle Class" and "What Happened to the 200 Million Consumers?" While public discourses debated the size and character of the Indian middle class, the material effects of such processes were concentrated in an increase in labor-market restructuring in the private sector. One placement representative who focuses on managerial placements indicated that some foreign banks that initially hired people at five times their existing salary began to institute severe cutbacks after two years of operation.¹⁸ As she indicated, "they have literally in a day's notice asked something equivalent to five to six hundred people at the management level to leave." This phenomena of downsizing foreign banks represented a general pattern across the sector in what one newspaper report termed the "pink slip syndrome."¹⁹ This transition from an economic boom to restructuring within an economic slowdown has also characterized the consumer non-durables industry. In the initial period of liberalization in the 1990s public discourses focused on India's vast untapped middle classes with some estimates reaching as high as 300 million. This discursive production of the Indian middle class market helped fuel multinational expectations particularly in the white-goods section as newly available commodities such as color televisions, VCRs and washing machine were depicted as the symbols of a new liberalizing India. The inability of the Indian middle class to measure up to such inflated standards of consumption (a fact that was intensified by the economic recession in the late 1990s) has resulted in cutbacks in the consumer non-durables industry. As one agent who handles managerial recruitment in the industry put it, while people were not officially fired, they

had no choice but to leave. Work pressure was too much. Things were not happening and somebody had to take responsibility and responsibility always lands up

at the middle level management...What most of them have done is they've jumped from one company in white goods to another in the last three years and realized the industry is bad and now they're looking at alternatives outside the industry.

Such trends were particularly acute in multinational corporations as Indian companies did not engage in comparable drastic shifts such as doubling the wages of managerial staff. The result has been a significant increase in job insecurity and instability which is relatively new to Indian corporate culture. This instability has taken a number of forms. First, it has resulted in an increase in job movement as younger junior managerial employees have repeatedly shifted between companies. As one agent indicated,

See in the long run if it shows that they've moved four times in two years or even three times in three years it doesn't look good for a management student at that level. He doesn't come across well and it will reflect badly on their credibility later on...even though every time they move they had no choice but to move because either the division was being closed down or two branches merged and things like that. Basically people were trying to survive somehow and these people had no choice but to leave. But ultimately when he puts down in this resume that he's left three companies in the last two years the fourth company will think thrice before they see him. So there are lots of people whose careers are in a mess right now. Basically its very miserable. I mean I can quote management students who have passed out in 1992-93 and been taken on by one of these companies. Since 1993 they have changed five jobs.

Meanwhile, in contrast, upper level managers who have not faced retrenchment have been unable to shift jobs or find alternative offers in order to negotiate improved positions. As one agent put it,

Now no matter how good you are at your job you know that you don't have options. Security comes from knowing that I can put in my papers today if I don't like the way things are going. Its not just that people are going to throw you out maybe you know that your company's not going to throw you out but you also know that they may decide not to give you an increment this year or not to give you a bonus or continue with last year's policy of something that you didn't like which they had promised to change or whatever. But you can't threaten them with leaving anymore in this scenario. No matter how good, how senior you are. So we get a lot of calls from most of the senior level management from most of these companies are in touch with us. And they call us saying that ok how's the market looking? Is anything interesting happening? And we have to get back to them saying there's nothing interesting right now. We'll get in touch with you. And we don't contact them for the next three months which is something that would not have happened. They know that if I had given a call to a recruitment consultant at the most three days and I would have got five calls. For may be five different positions and maybe I would turn down all five but they would have called me back. And now they don't get a call for three months. And when they get a call after three months its something that even we know they wouldn't be too keen on moving

into. But we just check with them because they said they're open to a change. Job insecurity is a way of life right now in professional companies.

Nevertheless, the upper echelons of managerial cadres have been protected by well-endowed VRSSs. Given the finite network of the upper level of managerial employees, larger companies have attempted to use generous financial terms to counteract the negative publicity associated with the retrenchment of white collar workers. Strong social networks of elite business school graduates have induced larger corporations to temper the potential negative impact on the upper level managers of major corporations. As one agent put it, "I mean if somebody who is my MBA batch mate is thrown out by another company I will somewhere remember it and hold it against them. Maybe I will choose not to deal with them business-wise. It is still a close knit circle that people hold it against you and it does have a negative impact." Such networks provide an informal class-based safety net for upper tier managerial employees. Such safety nets of VRSSs are not available to new MBA entrants in the job markets or for smaller companies that cannot afford the financial costs of generous VRSSs. Thus even the credentialing process for the upper layers of the middle class is contingent on such distinctions.

In addition to processes of retrenchment, a second major characteristic of the restructuring of private sector labor market restructuring has been an increased trend towards linking job security with productivity. Workplace cultures of both multinational and Indian companies adopt methods used to measure employees' productivity and time spent on the job and methods used to engage in surveillance over employees. Companies use methods that for instance require white collar employees to use time cards to punch in and out, engage in the close monitoring of phone calls in order to determine whether employees are making personal calls during office hours, or adopt a variety of strategies that measure productivity on a weekly or daily basis. One placement agent for instance attempted to demonstrate the impact of the new post-liberalization workplace by contrasting images of workplace in public and private sector banks,

You walk into any public sector you go into a bank and there are people all over just doing nothing. They're being paid but they're actually not contributing anything... You go to a private bank lets say a Hong Kong bank or a Citibank each and everybody is occupied each and everybody is busy... I have a friend who is working at Bank of America — he constantly has people checking into telebanking. There are people listening into your conversation. The number of calls taken is monitored. The number of calls made is monitored. How many of these are your personal calls? Everything is monitored for each and everybody is working their optimum. So now there's this trend that you cut out any extra people and you pay the one's who are there, look after them. Pay them higher salaries, give them better benefits, give them a better environment to work in and yet cut costs.

Such retrenchment schemes in the private sector are elements of larger processes inherent in the restructuring of the middle class labor market. While political debates on liberalization have focused on the potential restructuring and retrenchment in public sector enterprises and the need for an exit policy, less attention has been paid to such processes which have already been unfolding within various levels in the private sector. Increased competition in the context of liberalization and related changes in technology and management style have led to significant processes of downsizing in the private sector. In some cases, as one Human Resources placement agent put it,

the person who works with a secretary, he's not given a secretary. He types his own letters. He's given a PC to type his own letters. He makes his own calls. He doesn't have a secretary to get him somebody on the line. He makes his own calls. If a secretary is needed it's shared between four executives. That way you cut numbers. The issue of support staff so to speak to line staff is decreasing.

A central trend related to such processes of retrenchment is the increased trend towards a restructuring of the workplace. Processes of the reorganization of the workplace have led to processes of subcontracting of tasks were previously carried out by employees within the workplace in question. In some cases, subcontracting takes the form of franchising where, for instance, a company downsizes its sales personnel and subcontracts sales work to another organization for a percentage of the profits or revenue. Or, to take another example, payroll calculations are often no longer handled by individual employees within a company but are subcontracted to companies that specialize in such tasks. Even processes of recruitment are increasingly subcontracted to private placement agencies. While some aspects of this structural shift toward subcontracting within the service and white collar sectors of industry are related to increased efficiency through the specialization of skills, in other instances, subcontracting represents a process of the casualization of white collar work which is closer to the shift from permanent to casual workers in the industrial sector.

The processes of labor market restructuring which I have been examining begin to disrupt the idealized discursive images of "the new middle class." Such processes are not of course "new" or limited to the Indian middle class; rather they have characterized the experiences of working and middle class employment in a range of national contexts. The particular salience of such patterns of restructuring in the context of contemporary economic liberalization lie precisely in their relation to the recent ideological production of the category of "the new middle class." Thus, even the English news magazine, *India Today*, a publication whose stories of new forms of consumption and lifestyle have epitomized the construction of the "new rich/new middle class Indian" published a lead story on the downsizing of white collar jobs with a melo-

dramatic opening: "Jobs relocated, work outsourced. People given golden handshakes, pushed down with a golden parachute, or plain axed. Body-slammed. Eliminated like in a Stalinist Gulag" (1997: 41).²⁰

The empirical analysis which I have been presenting cautions us against an assumption of the distinctiveness or "newness" of the liberalizing middle class in India. On the contrary, processes of restructuring present important parallels between the experiences of industrial workers and segments of the urban middle classes. However, such structural similarities do not necessarily lead to self-evident alliances between the middle and working classes. In fact, it is precisely the search for distinction and upward mobility which leads these segments of the middle class to aspire to idealized images of consumption, lifestyle and status. Let us further consider these processes by turning from a discussion of such general patterns of restructuring to specific case histories of middle class employees.

Restructuring the "new" Middle Class: Work Histories

The "new" middle classes which have been the target of the lens of liberalization, whether in terms of media representations, academic discourses or the advertising strategies of various industries represent a central site where processes of workplace restructuring have been unfolding in the context of liberalizing India. However, such processes do not necessarily lead to political opposition to economic reform.²¹ On the contrary, middle class employees often turn to individualized strategies in the context of an increasingly competitive labor market. Consider the following work history of A.L. Rao, a white collar worker at a leading multinational company.²² Rao was a first-generation entrepreneur, attempting to start his own machine-tool business in Karnataka. He started the project in the pre-liberalization period in 1990 and had developed the blueprint and obtained all of the government licenses required for a medium scale manufacturing unit with a workforce of 100 workers. The project was finalized just prior to the dawn of India's first phase of economic reforms in the 1990s. In a trend typical of start-up companies during that time the rising costs of imports due to the devaluation of the rupee and increased competition transformed the unit into an economically unviable project. The unit became sick within a year. New financial norms in the period of liberalization prevented state lending institutions from bailing out the unit, which was eventually shut down in 1992. Rao interprets this in terms of new obstacles which liberalization placed on first-generation entrepreneurs. Thus, he argues,

We tried to go through a lot of institutions. We tried BIFR; even those institutions became very tight because of liberalization. Some day I came to a feeling that there's a sudden shift like before if they were very helpful to see that OK your company continues now they were more keen to see that we close down you know and finish off with them. I can understand you know

maybe you don't want the economy to bleed but the question of welfare was gone. That was government point of view but for an individual for the trauma which you go through of losing a business its terrible you know. I mean we lost all our money because we were first generation entrepreneurs. See there are two classes I find in India one is the people who already have industries who have big industries and who go in for projects in terms of diversification There's another class which I feel is kind of entrepreneur class which has product which says ok lets build a plant, small plant and let's manufacture and start selling. I belong to the second.

This points to an important move way from earlier state strategies towards the middle class. Those earlier policies of state support for small scale enterprises produced a significant segment of the "new rich" from diverse regional and caste groups. As Salim Lakha (1999:254) has argued, "the small scale sector was regarded as a means of broadening the 'entrepreneurial base' and counteracting the concentration of wealth and resources." Rao's attempt to enter the ranks of the "new rich" through this strategy thus faltered with India's shift to a liberalizing economy. The bankruptcy of his business led Rao to migrate to Mumbai as he was unable to find a job in Bangalore.

First what happened was ...getting a job was difficult again a job suitable for you was very difficult and people looking at you with a look of failed project you know people who have done the failed project and so that was one of the reasons why I've come here. This project was in Bangalore so I had to leave that state and come here to Mumbai.... There are cases now running against me...for recovery of loans more than three crores and I don't even have property worth even 30,000 rupees. I told you first generation entrepreneurs we put all our savings into this the whole thing and we couldn't recover the whole thing so I had written a letter to the court saying that I have nothing so if you want if you feel that you can recover anything from me let me know anytime I'll show you all my assets. So in effect lets say in American terms I would be bankrupt. I've given them the bankruptcy kind of a thing. And job in the machine tool was impossible because I [could] go into marketing lets say but again the trauma of having a failed product was very big... every body knows about your project in the industry...again you can be in machine tools but someone will know where you are from. These are some of the things which made me leave machine tools and come into an IT [information technology] field so I started again back from scratch . And for one year I couldn't do anything I was just trying to recover from what had happened and where I went wrong. Now I'm in a different city so I'm totally in a different field which I've never done before.

Rao was eventually able to obtain a job with a leading American multinational company in the field of information technology. He works in the marketing department of the company and is a dealer in charge of handling accounts in the western region of India. However, Rao's position within this multinational is not one of a regular managerial position within the company's marketing department. Instead his situa-

tion represents a significant pattern within multinational companies in which white collar workers are hired through a process of subcontracting that mirrors the structural pattern of subcontracting used for the industrial working classes. Rao is hired and paid by an intermediary company which then subcontracts his services to the multinational company in question. He has been working for over a year-and-a-half on the basis of an oral contract which provides him with a fixed salary but without additional perks and benefits provided for permanent employees. The process of subcontracting among white collar service workers occurs in two main forms: (i) a company may provide certain specialized services that are routinely subcontracted to other companies; thus, such companies may provide services such as book-keeping and payroll accounting or advertising services such as exhibitions or road shows; (ii) multinational companies hire individuals yet place them in the formal employment of a second independent company, as in Rao's case. The multinational company in this case hires the individual but informs the individual that there is a subcontractor who will pay the individual and send a bill for a service charge to the multinational. A distinctive characteristic of this form of recruitment is that the individual in question does not approach the subcontractor for services in obtaining a job with the multinational. Rather the multinational directs its recruits to the subcontractor rather than placing them on their own payroll. As Rao put it,

The agency which pays me...if you think that if I approach this agency Ill get a job in [multinational] no it doesn't work that way. I told you it's from the managers [in the MNC]. Managers will decide whether I want a guy... [the job] came through a friend to me. My friend is one of the managers. It usually comes like this. It comes as a temporary job for six months. [not openly publicized] it is again through word of mouth. You're looking for six-month job. That time I was thinking OK I'm going to the U.S. I want some IT experience so when I joined in March I had time for six months so I came in, OK the company also grows and you are also getting used to the company they want you to [be] retained because again training process getting a new person is quite a headache so you continue in that.

Despite Rao's unstable position within the company, he perceives his location as a potential opportunity for upward mobility rather than as a situation of structural exploitation. Thus, he subscribes to the notion that he is merely selling his services with as he puts it "total freedom." He thus views his job as an opportunity as he believes that either experience in a leading multinational will provide him with future job opportunities or that his performance will eventually lead to a permanent position in the multinational company; as he put it "when there is an opportunity for them to take maybe they will take me." Rao's case history points to the paradox of such contradictory locations which segments of the urban middle classes occupy in the context of liberalization in India. While, the restructuring of the white collar labor market pro-

vides a structural parallel to the casualization of labor in the industrial working classes, white collar workers continue to subscribe to an imagined potential for upward mobility which liberalization holds for them. Consider the following symbolic representation of Rao's liminal position. In the middle of our interview, Rao paused and indicated that he wanted to show me something. Pulling out his wallet, he removed his business card and a company identification card. The business card is a blank company card on which he has hand written his name. He is not allowed to print his own business cards as he is not an official employee of the company yet he is able to borrow the symbolic status of the multinational company. This status as a temporary sojourner in the company is contrasted to an official plastic identification card which the company has inadvertently issued him. Pointing to the plastic card Rao argues,

legally in India if I'm going to take this and fight and say I'm an ----- employee they will have to agree. This is I feel a kind of I think somebody didn't know what was happening. It's a mistake. It's a proof that I'm an employee. You need not have given me any contract.... In disguise there are more number of employees non----- employees than permanent....

Rao views the plastic badge as a symbol which will give him access to the protection of the very labor laws which have been eschewed in the context of the new liberalizing market; a market in which he must sell his services in "total freedom." The material fragility of this presumed symbolic protection presents an ironic reflection of the situation of segments of the urban middle classes that confront the contradictions between the uncertainty of economic processes of labor market restructuring on the one hand and the aspirations of the discursive images of prosperity and consumption that characterize images of the "new" middle class dream in liberalizing India on the other hand.

Despite such paradoxes, Rao adheres to the notion that economic liberalization has been beneficial for India. While he places the blame on the state for not cushioning the effects on entrepreneurs like himself he insists that he is "totally for liberalization." Rao's case history points to a wider pattern which has begun to characterize the restructuring of the white collar labor market. While Rao's location is among the managerial ranks, such processes have also characterized a larger segment within the lower sectors of this market, employees who serve as the secretarial, administrative and executive assistants in the private sector. As we will see below individuals in these segments fall into a similar pattern that mirrors Rao's work situation. Such individuals form part of the contract workforce in the private sector, employed in restructured work situations. Yet like Rao they echo a strong support for liberalization as they point to the new potential for commodity consumption that liberalization has brought to the urban middle classes.

Let us consider further case histories of employees

in order to examine the ways in which members of the "new middle classes" negotiate the dislocations of the restructuring of the middle class labor market. As we have seen, a primary strategy of the middle layers of the urban middle classes consists of strategies of credentialing and skill acquisition at various private institutes. One such program, affiliated with one of the oldest and most prestigious liberal arts colleges in Mumbai, offers postgraduate diplomas in business management primarily designed for students without the time, educational credentials or financial means to enroll in an MBA program. The year-long course costs approximately Rs. 8,500-10,000 in contrast to a three-year MBA program which can cost an average of Rs. 30,000 a year. The course is officially designed for individuals who are already employed (although on occasion new college graduates are able to use personal connections to circumvent this policy) and lectures are delivered by professionals and management representatives from various industries. During the course of my fieldwork I interviewed a cross section of one batch of graduates from this program. Graduates of the program occupied a variety of positions ranging from lower level positions as "executive assistants" to managerial employees and these positions were located in some of the top multinational and Indian companies in fields ranging from information technology, media corporate groups, recruitment agencies, advertising, leisure and entertainment, consumer non-durables and other manufacturing industries. These employees who are generally young college graduates occupy a significant segment of the middle class flexible workforce in the private sector.

Sujata is an executive employed in an Indian company in the entertainment and leisure industry. She obtained a managerial diploma immediately after her college graduation and since then has been employed in the marketing department of a well-known amusement park and is responsible for booking corporate or private group events in the park. While she is considered a permanent employee and receives benefits such as provident fund (retirement) benefits, after four months of employment she has still not yet received a formal letter of employment. According to Sujata this represents a general strategy which the company uses to maintain a temporary workforce. Thus the company retrenches staff during the slack season (park attendance drops significantly during the monsoon season). Significantly, this retrenchment does not merely occur at the lower rungs of employment but represents a restructuring of the workforce through the replacement of senior permanent managerial representatives with young temporary executives like Sujata. For instance, in Sujata's case she began in the marketing department under two senior marketing managers. However, both managers have since been displaced and Sujata as the only remaining member of the marketing department has taken on their duties. Thus, like the three other senior manag-

ers in the office (maintenance, security and personnel) she reports directly to the managing director.

The contradictory nature of Sujata's position is underlined by the conditions of her employment. While her duties are characteristic of a white collar managerial work, her working conditions in many ways reflect the workplace organization of working class employment. Her daily work experience, for instance, is characterized by high degrees of surveillance and control over her time and movements. Sujata must punch in and out on a time card. If she leaves early or arrives late she is given a late mark. After three late marks her salary is cut by a half day's wage. However, she is not paid overtime if she works late. She works a six day week and is not provided any sick leave. Meanwhile, while on the job her telephone calls are strictly monitored in terms of the number and length of calls she is permitted to make. Thus, although her job primarily involves contacting clients she must provide explanations for local phone calls that last more than five minutes. As she states,

They record on the computer the time and the number...They think business is a short term process. But business is an ongoing process and it's a long term thing. If you don't keep your relationship with your client you are not going to be a success. I've faced such a problem because of the telephone calls. I get a firing every time. Even if I get a call and I'm talking for fifteen minutes and the bill is not increasing I'm questioned on that.

Such controls over Sujata's work extend to the lack of managerial authority she holds although she must perform managerial duties. While Sujata must negotiate with individuals scheduling events in the park she does not hold any authority over the rates and discounts she can provide and must continually consult with her managing director. As Sujata indicates, this often undermines her credibility with her higher level corporate clients. While Sujata complains bitterly about such conditions, she indicates that she hopes the experience she gains from her job will allow her to move to a better company in a year or two. Her job is relatively stable in contrast to individuals who are increasingly employed on a temporary contract basis.

Consider the case of Maya, a young woman who received a diploma from the same institute as Sujata. Maya had completed her college degree from a small rural college and migrated to Mumbai in search of employment where she obtained a job as a secretary at a car dealership. After a few months, a placement agency obtained an interview for her in the customer support department at a well known multinational corporation in the information and technology field. After three interviews with various managers conducted over a span of three weeks, the vice president of the customer support department conducted a final interview and offered her a temporary job. As Maya puts it, "He kept saying you'll be a contract employee but you'll get credentials from ---- [a well known company]. It'll only be for six months and if we need

you for longer time maybe we'll keep you." After accepting the job, classified as a customer service executive with a salary of Rs. 4,200, she enrolled in the management institute. However, after three months of employment Maya fell ill with jaundice and with the absence of sick leave privileges associated with a permanent contract she had to quit her position. Several months later, however, she received a call from the company asking her if she wanted to return for a one-month period. As she had not obtained employment elsewhere she agreed and was taken back at a reduced salary of Rs. 4,000 despite an initial promise to pay her original salary of Rs. 4,200. Once she was reinstated, the company extended her contract and finally offered her an ongoing contract position. While Maya was promised that she would be put on the payroll with a higher salary and benefits such as a bonus and insurance coverage she in fact never received this employment status. She was maintained as a temporary worker and paid from the company's petty cash fund.

While Maya's employment was never legally formalized, her duties as a customer-support executive involved a wide range of duties including contacting customers with regard to the status of their orders, handling billing, ordering parts from regional offices in India and in Southeast Asia, overseeing annual maintenance contracts with both individual and corporate clients, dealing with customer complaints as well as managing an assistant who worked under her. Meanwhile, her work was placed under close surveillance with daily work assessments and continual productivity increases measured in terms of the number of customers contacted on a daily basis. Thus, for instance Maya was informed that she had to make 160 calls in a day to inform customers about the status of their order. Maya's work experience signifies the Janus-faced nature of the effects of liberalization for the urban middle classes; the other face of the idealized image of the new middle class consumer is the new middle class worker who must serve this consumer and handle the intensive workplace requirements of a restructured service economy. As Maya describes it,

You know there was a lot of paperwork involved. It became too much you know because the other girl [her assistant] also couldn't pick up fast and just two people you get crazy. You know sometimes you can get very crazy ...it was absolute you know everyday you have to call up... one day it would be 160 maybe the next day it might be 180 customers. You have to do it. Sometimes we used to just say we called them, we called them. But sometimes the customers call up and tell her we haven't received calls or it goes to Delhi. So we have to see that nothing goes to Delhi. If it becomes blown up then its really bad. So we have to handle things. Other than that I was also handling what we call escalation cases as in it gets so heated up in Mumbai if the customer gets so agitated it goes to Delhi and it gets escalated there and once it goes to Delhi you're in boiling water. Because Delhi will come down on you like fire and you have to handle the situation. There was this one engineer ---- who used to handle it and plus I had

to help him with that. Like he would ask me the case history. You have to remember cases that happened long time back also. You can't afford to forget things you know you have to be you have to look at every word the customer says.

The stress and anxiety of Maya's work responsibilities was compounded by a highly personalized and volatile work culture. One of her main complaints was the personal treatment she received from her supervisor. As she describes it,

I don't believe you need to treat somebody that way. They believe you know I guess because its come up with my first boss she was like that. She used to scream and shout so I guess this woman [her supervisor] thought that's the way you need to go about but that's not the way you deal with people especially see because as it is the customer support job is a very tense job. Your nerves are always like that because you're having people screaming down on your throat most of the time and you have to be calm you have to listen to what they're saying. You can't scream back at them. And if you have somebody else screaming at you I mean you know the environment you're working in can drive you up the wall.

Maya continued in this situation for six months and yet was still unable to attain a formal position on the company's payroll despite earlier promises. Finally, she quit her job despite the fact that she had not obtained another job.

The work histories of Sujata and Maya begin to point to the significance of the gendered nature of labor market restructuring in the private sector. Both Maya and Sujata occupy positions as officially classified as secretarial work, a classic model of feminized work in India and in other countries as well (Crompton and Jones, 1986). However, in the context of restructuring their "secretarial" positions have increasingly expanded to include managerial responsibilities. However, such expanded responsibilities do not provide them with structural upward mobility in the labor market. Thus, they are not considered part of the company's managerial workforce nor are their extensive duties reflected in substantially higher salaries. In the context of exorbitant real estate and housing prices and high costs of living in Mumbai, for instance, Maya is only able to afford to rent a shared room (typically called a paying guest) in a private residence. Such women workers, an growing segment of service sector and white collar employment, typically reside in such paying guest accommodations or in working women's hostels if they are single and do not have family members to reside with in Mumbai. There is currently little systematic published quantitative data on salary scales for women working in white collar or service sector employment as published statistics on women workers are limited to organized sector industries such as factories and plantations. My analysis draws on interviews with recruitment agents, women employed at a range of companies who I contacted through networks at one managerial diploma-granting institute as well as numerous interviews and

informal conversations with women employed at two working women's hostel where I resided during my fieldwork. My research finding suggest that Rs. 4,000 was an average estimate for executive assistants who performed secretarial and some managerial duties as in the case of Maya and Sujata. Women employed in managerial positions would earn substantially higher incomes particularly in multinational corporations. However, the work experiences of women like Maya and Sujata represent exemplars of a larger segment of middle class women workers. Such income distinctions between women residing in the hostel would often be reproduced on a daily basis by the status symbols associated with images of the new middle class which I have discussed earlier. Thus, for instance women employed in multinationals would often bring their company cellphones to the dining area and pointedly place them out on the table. Meanwhile, women without access to cellphones would have to line up before a pay phone in the hostel in order to place calls.

The fact that the high costs of merely renting an apartment place them beyond the reach of most single women employed in such positions begins to demonstrate the significant limitations to the idealized images of the new middle class described above.²³ As one woman, employed as a secretary in a small private Indian firm and residing in a working women's hostel, put it, "I want a house. More than being married first I want a house. In Bombay that's the main thing to have. I told you even if I save my whole lifetime I wont be able to afford a house."

In the case of married women, a combination of rising costs of living, high real estate costs and increasing pressures of lifestyle and consumption standards have also produced significant economic pressures on middle class families and led to a shift towards dual income families.²⁴ During the course of my fieldwork, a significant example of such pressures was captured by the rising price of vegetables, in particular the price of onions, a staple food for both working and middle class families. The price of onions became a cross-class public symbol of economic pressures and in the case of Mumbai led to a number of women's organizations holding anti-price rise protests and marches. While in this case the actual causes of the price rise were not a direct result of liberalization, the public outcry over the price of onions became a visible symbol that captured the economic pressures on working class and middle class families and provided a sharp contrast to idealized images of middle class consumption of commodities such as cars and cellphones. Such processes also serve to underline the gendered nature of processes of consumption as it is generally middle class women who must manage everyday household budgets and negotiate the inflationary pressures on daily expenses.

In this context, liberalization has, in fact, produced a contradictory set of gendered effects. On the one

hand, the expansion of service sector and private sector employment has produced employment opportunities for middle class women in metropolitan centers. However, such opportunities often represent coping strategies as households attempt to negotiate increasing household costs and new lifestyle standards that correspond to public representations of the new middle class. This has produced familiar gendered pressures as middle class women must perform a dual shift of paid and unpaid household work. The form of such pressures vary considerably depending on the income level of the individuals in question. Consider, for instance, the self-reflections of one woman employed as a journalist writing for a new print publication specifically targeted at the new middle class Radha described herself as a “slightly upper middle class person living in a metro. Dual income and still trying to make ends meet.” Thus she indicated,

I simply cannot give up my job. My mother gave up her job. I cannot do that because it is unthinkable. I don't like this rush but I cannot quit this race. I'm running. I don't want to run but I cannot stop running.... Out of a total monthly income of Rs. 30,000 for us we are supposed to be on the premium segment of society. But a third of it goes in just running the family monthly expenses. And then you set apart another quarter for savings for tax purposes or compulsory savings or whatever and what are you left with? What all will you do with it? You would invest in infrastructure for your house or you will flash it. I mean go on a vacation or something. You'll buy dresses you'll buy jewelry. See today's avenues for spending are more but the avenues for earning have not increased to that level and so I'm more frustrated.”

This snapshot points to the anxieties of the segment of the middle class closest to the idealized representation of the new rich in India.

These anxieties of the new upwardly mobile dual income upper middle class family only serve to underline the contrast to women like Maya and Sujata who are employed at substantially lower salaries in the lower tier of white collar work.²⁵ Their case histories are typical of the employment situation of the lower tier of white collar work and the majority of middle class women. Consider the example of a well-known foreign bank which routinely hires temporary staff in various departments. For instance, individuals are hired in the securities department and paid a competitive salary. However, the bank requires a break in an individual's employment after three or four months. After a break of six to nine months the individual can accept another temporary job at the bank. Such examples point to a general pattern in which companies are increasingly creating a two-tiered white collar workforce — one comprised of permanent staff who gain substantial benefits and perks and one of temporary contract workers.

The perks which permanent staff receive in Maya's company, for instance, include a provident fund and insurance coverage as well as additional perks which

signify status symbols for the middle classes in liberalizing India — pagers, mobile phones, credit cards, air travel and accommodation at upscale hotels. Such perks often serve as the enticements as middle class individuals attempt to negotiate a means to attain the status or at least the status symbols of the “new rich.” These individuals thus do not translate their dissatisfaction with their work into an opposition to liberalization. On the contrary, as we have seen earlier with the case of Rao, individuals whom I interviewed inevitably pointed to the presence of consumer choice as a mark of the benefits of liberalization. Consider the case of Naresh, another graduate of the business management institute. Naresh has been employed in the marketing department at a well-known biomedical engineering company. The company, while a multinational, is one of the oldest companies in the field based in India and is run as an Indian private manufacturing company with operations primarily based in India. As one of the older companies based in India, liberalization has to a large extent meant a loss in protection and competitiveness for the company. With liberalization and the increasing availability of cheaper imports with more sophisticated technology, the company has increasingly been confronting the problems of maintaining its once profitable manufacturing orientation. However, despite this impact on his company, Naresh's analysis of liberalization is based on an individual identification with a consumer-based identity. While he notes the disadvantages of liberalization, he argues that reforms have been good for India:

Because of reforms everyone is getting lot of benefits. We have a choice. We have various price brackets available in front of you. We have international brand satisfaction. We have a quality product that is very important. If reforms could not have taken place then we would have missed all that. We would not have any options but to buy what they're manufacturing. Today the concept is different, today people know multinational people who are in India they're saying we produce what you want. Ten years back things were different. We produce — that you buy. That's the difference. But today customer is the king.

This perception of the consumer-oriented benefits of liberalization is echoed by individuals like Sujata and Maya, who are part of the category of “the new middle class” and rely on individualized strategies of upward mobility.²⁶ In some instances individuals resort to older strategies such as overseas migration; particularly attractive is temporary employment in the Gulf. In the context of liberalization, new informal work through direct marketing corporations such as Amway has attracted a wide range of people.²⁷ Invariably, regardless of the levels of job dissatisfaction which individuals whom I interviewed expressed, they confirmed that liberalization had on the whole provided more opportunities and choices.

Conclusion

My analysis of the restructuring of the labor market in Mumbai's private sector has pointed to a significant

contradiction in the position of the "new middle class" in liberalizing India. On the one hand, the actual labor market experiences of the "new" upwardly mobile urban middle classes provide important parallels to processes of economic restructuring that have characterized industrial labor. Processes of retrenchment, increased job insecurity and a structural shift to subcontracted work represent striking points of convergence between the industrial working class and middle class experiences. Such points of convergence disrupt the idealized images of affluent consumers that are characteristic of public representations of the new Indian middle class. On the other the hand, individual strategies and responses of white collar workers demonstrate the effectiveness of these images as individual dissatisfaction has not led to political opposition to India's economic reform policies. Individuals whom I interviewed consistently pointed to the importance of new choices available to consumers as a sign of the benefits of reform. The contradictions that arise out of these empirical patterns point to the political question of how the failure to achieve the idealized image of the Indian middle class dream will shape the political behavior of the liberalizing middle class. Analyses of the national rise of the BJP and of the Shiv Sena's local historical activities in Maharashtra have already demonstrated the ways in which middle class frustrations have played an important factor in the rise of the Hindutva movement.²⁸ An understanding of the role of the middle class requires analyses which go beyond self-evident assertions of consumerism, explore the underlying structural effects, and begin to interrupt the discursive invention of the "new" Indian middle class in the context of India's new economic policies of liberalization.

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Notes

¹ The article is specifically concerned with analyzing the effects of Indian government policies initiated since 1991. The policies have been aimed at restructuring the Indian economy and moving away from a state-planned economy through policies of economic liberalization. Such policies of liberalization have covered areas such as foreign exchange, trade liberalization and privatization of public sector units. For a comprehensive discussion of India's reforms see Jenkins 1999.

² This is also reflected in the current academic literature which focuses predominantly on the middle class as consumer of commodities and culture. See Appadurai and Breckenridge 1995 for an elaboration of this intellectual approach. For historical work that has attempted to present a more comprehensive sociological study of other dimensions of the middle class see Misra 1961, and Frankel 1991 for a more recent analysis. For an analysis of media images and public discourses of the 'new' Indian middle class, see Fernandes 2000 and 2001.

³ The category of the "new middle class" is associated with economic policies of liberalization in a variety of contexts. See Pinches 1999.

⁴ Even pro-reform institutions such as the World Bank have begun

to address the negative socioeconomic effects and support social programs that can serve as a "safety net."

⁵ This is also present in the popular print media and in television sites such as new talk shows which focus on youth problems, consumerism, the threat to Indian culture. There are, of course, exceptions to this view of middle class consumerism. Dipankar Gupta for instance has argued against a confusion between consumption and consumerism and has suggested that the Indian middle class is too fragile economically to engage in consumerism ("Elitist Middle Class: No Consciousness Beyond Consumption," *Times of India*, 1998).

⁶ The national significance of the political implications of middle class discontent has already been demonstrated in the role of the middle class in providing support for the BJP and Hindutva movement (Hansen 1999) as well as in conflicts over the Mandal commission and caste-based reservations. In Mumbai, the rise of the Shiv Sena can be traced back to conflicts over white collar employment (Katzenstein, 1979).

⁷ For an early classification see Misra 1961. For an analysis which analyzes the question of caste distinctions in the middle class see Sheth, 1999. An NCAER study has recently attempted to provide a comprehensive income-based definition of the middle class in an effort to estimate the purchasing power of different segments of the middle class.

⁸ My aim is not to provide a comprehensive assessment of reforms in India but to present a specific overview of middle class labor market restructuring, an area which has received less attention the wide literature on reforms. For broader overviews of reforms see, Kohli, 1987; Sachs, Varshney and Bajpai, 1999; Jenkins, 1999.

⁹ Note that I am specifically concerned in this paper with processes linked to India's policies of liberalization initiated since the 1990s. My concern is thus not to present a general description of the Indian middle class. The construction of the new middle class which I am examining thus refers to discourses, practices and economic shifts related to liberalization rather than the creation of a new middle through more general processes of social mobility. For this analysis see for example Nandu Ram, *The Mobile Scheduled Castes* who has examined the ways in which caste based reservations have contributed to the entry of new caste groups to the middle classes.

¹⁰ For an in-depth discussion of India's "new economy" see for instance *India Today's* series of articles devoted specifically to an analysis of India's new economy, February 19, 2001.

¹¹ See, in a parallel shift, the changing composition of the Indian civil service with declining urban and increasing rural composition described in "Enter the New Babu," *India Today*, January 1, 2001.

¹² Note also in economic terms that a critical distinction between the industrialized and newly industrializing countries like India lies in the lack of social security provisions for the middle classes and in the lack of basic infrastructural resources such as power, roads and water for large segments of the middle class. Such economic distinctions are particularly important as they underline the fragility of idealized representations of the new Indian middle class. I am grateful to Sharat Bhowmick for noting the significance of these distinctions.

¹³ Thus, Michael Pinches in *Culture and Privilege in Capitalist Asia*, the fifth volume of Routledge's "The New Rich in Asia" series, begins the preface with a qualifier, "While the recent economic crisis has severely curbed the successes of the new rich in some countries, their rise and in some cases their fall have left a longstanding imprint on societies in the Asian region" (xi). For an analysis of the Asian crisis see Godement (1999). For an interesting series of essays examining economic restructuring and the middle class in the advanced industrialized countries see Steijn, Berting and de Jong, 1998.

¹⁴ One *Times of India* report, for instance, estimates that multinationals pay dollar equivalent salaries to new IIM graduates which range from \$65,000 to over a \$100,000 a year. *Times of India*, March 21, 1999.

¹⁵ The sharp rise in such institutions has also prompted fears of illegal operations and false advertising. The All India Council for Technical Education for instance has advertised warnings to "MBA aspirants not to fall prey to fly-by-night B-schools which claim their diploma in management is equivalent to an MBA." *Economic Times*,

August 30, 1999.

¹⁶ A full discussion of the gendered implications of economic restructuring is beyond the scope of this article. For a broader comparative discussion of gender and restructuring see Bakker 1994.

¹⁷ Interview with Vice President, All India Bank Employees Association, August 21, 1998. I interviewed union officials in the banking and insurance sectors — two of the major public sector industries with strong white collar unions facing economic restructuring.

¹⁸ The financial sector was a key area that experienced an initial boom in white collar salaries. See S. Somakhar, "A Lakh is Not Enough," *Times of India*, February 12, 1995.

¹⁹ Sourav Mukherjee, "Pink Slips Haunt the Envid Pinstripes at Foreign Banks," *Economic Times*, December 11, 1998.

²⁰ For other reports see also Neera Jetley, "Blood, Sweat and Downsizing," *Outlook*, April 23, 1997 and "Job Security: A Shattered Myth," *Your Money (Times of India)*, August 1998.

²¹ This is, of course, in contrast to the unionized white collar workers in the public sector.

²² All names of individuals interviewed have been changed to protect their confidentiality.

²³ Note that aside from costs, gendered social codes and restrictions also induce single women to live in hostels or as paying guests rather than rent apartments.

²⁴ Thus, for instance, during the course of my fieldwork much public attention was focused on the rising price of vegetables, in particular onions, a staple for both working and middle class families. Note also that pressures of higher consumption expectations have also affected dowry standards as increasingly dowry demands on middle class families include newly available consumer goods such as washing machines or color televisions. See Radha Kumar, 1993.

²⁵ Note that one of the few attempts to measure income levels of the Indian middle class was represented by an NCAER study in 1994-1995. According to published reports this study defined the "consuming class" as being in an annual income range of Rs. 45,000-215,000 and estimated it at 28.6 million households. See Nandini Sen Gupta, "Consumer India on Highway to Prosperity," *Economic Times*, June 14, 1998. Note that this conceptualization corresponds to the boundaries of the new middle class which I have been examining. This monthly income range spans from Rs 3,750-17,916. Radha's income of Rs. 30,000 per month would place her in the "new rich" category (Robison and Goodman) or according to NCAER the "very rich category" with an annual income over Rs. 215,000. However, the NCAER study is an all-India study of market demographics and does not qualify the boundaries of the "consuming class" in relation to specific cost of living factors such as the real estate market in metropolitan cities like Mumbai.

²⁶ There are some instances of more organized activity. For instance, the pharmaceutical company Bayer India has seen the rise of officer associations. This association has mobilized junior managers and supervisors to gain better wage deals and bonuses but has not engaged in anti-reform activities comparable to public sector unions. See *Economic Times* articles, "Executives in Union Strike for Better Deals" and "Executives Don Trade Union Robes," February 28, 1998.

²⁷ The extent of the appeal of such informal strategies is marked by the Indian government's decision to monitor the activities of direct marketing companies such as Amway. *Economic Times*, April 4, 1999.

²⁸ See Thomas Hansen, *The Saffron Wave* for discussions of the middle class and the rise of the Hindutva movement.

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