



The Handloom Industry: A Study on Credit, Marketing and Sustainability Issues of Handloom Industry in and outside Cooperative Sectors

आर्थिक विश्लेषण एवं अनुसंधान विभाग
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About NABARD Research Study Series

The NABARD Research Study Series has been started to enable wider dissemination of research conducted/sponsored by NABARD on the thrust areas of Agriculture and Rural Development among researchers and stakeholders. The current study, thirty- ninth in the series, titled ‘The Handloom Industry: A Study on Credit, Marketing and Sustainability Issues of Handloom Industry in and outside Cooperative Sectors’ completed by St. Josephs Degree and P.G. College, Telangana, has been taken up with the objective of understanding the issues faced by handloom cooperatives at the ground level.

Indian handloom industry has boasted a global reputation of fine craftsmanship for thousands of years. It is the second largest income-generating activity in rural India after agriculture. However, the activities of handloom sector are unorganized in nature as they are mostly performed at household level with small weavers constituting the majority. These weavers continue to find it difficult to obtain timely credit from formal sources for supply of inputs, technology upgradation and marketing needs. The issue of credit flow to the handloom sector is closely linked to the working capital management of the business which in turn, impacts the overall health and performance of the handloom sector. Furthermore, the marketing framework of the industry is unevenly concentrated on a few products and oblivious to changing trends in consumer preferences. The sustainability of handloom sector in modern times will depend on how we find solutions to these impertinent challenges.

The study analyses the issues faced by handloom cooperatives at ground level and deals with how cooperative model in handloom sector can help organise small weavers to access financial, marketing and social infrastructure. Well-functioning cooperatives in handloom sector can make small weavers less dependent on merchants and informal lenders. This report also explores the necessary course of action required for increasing wages of weavers, social and financial empowerment of weaving community and sustainable development of the handloom industry in India.

Hope this report would make a good reading and help in generating debate on issues of policy relevance. Let us know your feedback.

Dr. K C Badatya

Chief General Manager

Department of Economic Analysis and Research

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Executive Summary

The Indian handloom industry, accounting for nearly 15% of the country's cloth production, consists of 28.2 lakh looms, 31.44 lakh families, 35.22 lakh workers (26.74 lakh handloom workers, and 8.4 lakh allied workers) (4th All India Handloom Census, 2019–20). Out of 35.22 lakh handloom workers, 73.2% (25.77 lakhs) are independent, 6.3% (2.23 lakhs) are under cooperatives, and 19.4% (6.84 lakhs) are under master weavers. The industry is concentrated outside the cooperative fold.

According to the 4th All India Handloom Census, 2019–20, the average number of working days is 207 in a year, a decrease from 234 days in 2010. Interestingly, the survey also found that 58.4% of weavers expressed the need for support on credit supply, and more than 55% of weaver households want support for design development, technology upgradation, and skill training.

Primary Purpose of this Study

The decline in the number of looms and the average number of weaving days, the inability of cooperative societies at both the primary and apex levels to provide employment, and the decline in the utilization of cash credit indicate that several complex problems currently beset the handloom weaving industry. These dire circumstances necessitated this study so that sufficient light could be cast on the causes of the issues, the likelihood of the industry's survival, and the possible interventions needed.

The specific objectives of the study are as follows:

1. To understand issues relating to working capital and credit flow as faced by the handloom industry in the cooperative sector compared to the industry outside the cooperative sector
2. To throw light on why banks are not approaching NABARD for refinancing of loans they have given to the handloom weavers
3. To understand the problems relating to products and marketing of handloom products faced by the handloom industry in and outside the cooperative sector
4. To study the prospects and issues relating to the sustainability of handlooms in the cooperative sector and non-cooperative sectors
5. To evaluate the performance of handloom clusters in each of the value chain activities
6. Problems and issues of the handloom industry where NABARD can intervene and focus on
7. Problems and issues which NABARD can take up or chip in, and help the government in resolving them so that overall growth is facilitated.

Methodology Overview

To find answers to the questions related to the preceding objectives, interviews were held with 76 persons, including 31 primary society functionaries, 25 master weavers, 10 cooperative bankers, 5 bank managers of nationalized banks, and 5 activists, in addition to 496 individual weavers surveyed for the quantitative study.

To get clear and valid insights, a mixed methods approach involving interviews with primary society functionaries, masters, bankers, and industry activists, and a survey on handloom weavers, was used. For qualitative research, interviews were held with 76 persons, including 31 primary society functionaries, 25 master weavers, 10 cooperative bankers, 5 bank managers of nationalized banks, and 5 activists, while 496 individual weavers were surveyed for the quantitative study. Interview transcripts were scanned for dominant themes of the issues,

while survey data was analyzed with quantitative data analysis software, SPSS V.20. Interviews with a cross-section of industry actors yielded insights on several issues and their origins, while analysis on the weavers' survey data brought out the association between the current conditions and their origins, besides corroborating the interview findings.

Findings

Older persons dominate this industry. The average weaver age is now 55, which profoundly influences what new designs he can weave, not to mention any revolutionary and sweeping changes that must be brought in to revive the industry. However, in certain weaver pockets in East Godavari and Ananthapur districts like Tatiparthi, Dharmavaram, and Uppada, the youth also have chosen weaving as their occupation due to its viability, and the strength of the specific products.

A significant barrier to either the extension of the life span or the revival of this occupation is the industry's inability to attract youth into it, besides the high average age of the present weavers.

Wage Parity Issues

The wage earned by an artisan's family of three working on a loom is one-fourth of what is made in other low-skill jobs like shopkeeping, office assistance, counter selling etc. The wages associated with weaving are close to the subsistence level.

64% of the weavers who participated in this survey stated that they don't make enough income, and 74.4% weavers said that they don't save money for their future from the earnings they make from this occupation.

77% of the 496 weavers who responded to the study said they would not continue in this line of work, and 76.2% of the respondents said they would not suggest it to their children.

Some significant themes of interviewees' narratives on Age Structure, Wages and Skills of Weavers include the following.

1. Inadequate wages are paid for handloom weaving (24 responses, 32%).
2. Wages are low here. Other occupations pay better (21 responses, 28%).
3. Youth are not attracted to this occupation (26 responses, 34.66%).
4. Elders only stay in this occupation (17 responses, 22.66%).
5. This industry can attract youth with higher wages (12 responses, 16%).

Industry's Estimated Life Span

The factors that predict longer life for this occupation include respect for the traditional dress culture, higher value, design-intense crafts in specific clusters like Uppada, Gadwal, and Pochampally, and care for zero pollution, low power use, high employment, and sustainable development.

Essential themes of narratives on the expected life span of the Indian handloom industry include the following.

1. This industry will disappear in 10 years (8 responses, 10.66%).
2. The industry is on the decline (6 responses, 8%).
3. The industry is growing and has no death (9 responses, 12%).
4. The industry will experience a boom again (4 responses, 5.33%).
5. This industry cannot survive without the support from the government (14 responses, 18.66%).
6. This industry will disappear in 5 years (4 responses, 5.33%).

Favorable Image of Handloom Products

When customers ask for handloom products, retail salespersons show power loom products as handloom products and sell them. This suggests that shoppers continue to have a favourable perception of handlooms. They associate handlooms with quality and durability.

Handlooms Ensure Sustainable Development

The handloom industry can fulfil 15 of the 17 sustainable development goals set by the United Nations. For example, it can eliminate poverty and hunger due to the value created on the looms.

Weak Primary Societies

Most primary societies in the Telangana district are practically inactive, making low sales, coasting along with low membership, lacking vision and enthusiasm, and are seriously weak and precarious. Corruption in the cooperative sector is also a dominant theme.

Counterfeit Societies

The counterfeit societies brought a curse on society; they created a more significant burden on legitimate societies. Government has to be strict with the fake societies.

Bond Between Weaver and Primary Society

The study's findings indicate if there is a strong bond between the weaver and the employing society, the weaver is less likely to leave the occupation or become financially worse off, as demonstrated by the odds ratios calculated from the data.

Weak Primaries and Strong Master Weavers

When weaver members of a primary society don't get work from their societies, they turn to the master weavers who are many and able to give some work, though at a lower wage rate.

According to our odds ratios, if a weaver receives enough work from his employer, he is 2.041 times less likely to be financially disadvantaged and 1.642 times more likely to remain in the industry.

Primaries' Democratic Process Stalled

The government failed to ensure a proper and continued democratic management of both primary societies and apex society; for example, elections were not held for primary societies for the last 5 to 10 years.

Thriving Societies Face Low Production Challenges

Successful societies have no marketing issues because of their quality, new products, designs, retailing outlets, and prolonged existence.

The following is a summary of dominant themes identified from interviews on the management of primary cooperative societies.

1. It is better for the weavers to work outside coop societies (7 responses, 9.33%).
2. Primaries are not able to provide work to artisans (10 responses, 13.33%).
3. Primary societies lack leadership (6 responses, 8%).
4. We have large sums in fixed deposits (10 responses, 13.33%).

5. Elected bodies do good, but elections are not held (15 responses, 20%).
6. Weavers prefer to work in primaries (7 responses, 9.33%).
7. Primary societies are mismanaged (6 responses, 8%).
8. Stocks were held unsold (5 responses, 6.66%).

Inadequacy of Apex Marketing Societies

In Telangana, TSCO is the apex society, while in Andhra Pradesh, it is APCO. These apex bodies expected to sell the primaries' products in large volumes smoothly, need to have a large chain of retail shops, but it is not so now. Their marketing capability was reduced due to a host of reasons.

The following are the main viewpoints expressed by the interviewees.

1. Apex Society delays payments inordinately (14 responses, 18.66%).
2. Apex Society does not purchase enough from us (10 responses, 13.33%).
3. We depend more on apex society for sales (15 responses, 20%).
4. Apex Society did not revise the purchase price in a long time (7 responses, 9.33%).
5. Apex Society does not give enough wages (7 responses, 13.33%).
6. Apex Society failed to market our products (6 responses, 8%).
7. We depend less on apex society for sales (7 responses, 9.33%).

Master Weavers' Role in Preserving the Handloom Industry

Master weavers' role in supporting the artisans with their livelihoods has generated some controversy; some say that master weavers exploit the weavers with low wages while others applaud them as the risk-taking entrepreneurs. Master weavers are efficient and able to provide continuous employment to the artisans.

According to our odds ratios, a weaver is 2.160 times more likely to stay in the industry and 2.577 times more likely to have a better financial situation if they work for an effective employer. Furthermore, working with a master weaver but not with a cooperative society increases a weaver's likelihood of staying in the occupation by 2.97 times ($B = -1.089$, Wald's=8.982, $p = 0.003$, $\text{Exp}(B) = 0.337$ (2.97)). The following are the findings on the role of master weavers from the interviews held.

1. Master weavers give more employment to weavers (9 responses, 12%).
2. Master weavers are not able to provide full-time work to the weavers (5 responses, 6.66%).
3. Master weavers invest heavily on weavers in the form of advances (5 responses, 6.66%).
4. Master weavers manage their cash flow efficiently (4 responses, 5.33%).
5. Master weavers pay dues to weavers on time, without delay (2 responses, 2.66%).

New Product Development

According to our poll, 11.5% of weavers lack the facilities to modify their designs, 25.2% find it challenging to change their designs, and 42.5% do not look for a change in their designs. Additionally, 22.6% of weavers don't change their designs frequently. The return from changing designs is poor for 30.4% of the weavers.

Routes to Increase Weaving Wages

The different routes to increase weaving wages include (1) weaving of high-value products and (2) adoption of welfare pricing method by apex society and government. Government has a role in both approaches.

Saree Weaving Is More Remunerative!

Sari weaving is 1.884 ($B = 0.633$, Wald's = 3.95, $p = 0.047$, $\text{Exp}(B) = 1.884$) times more likely to keep the weaver happy in the occupation than weaving other kinds of products, according to the binary logistic regression.

Product Marketability is Linked to the Artisan's Wellbeing

The weaving of marketable products raises the weaver's likelihood of earning adequately by 1.327 times.

New Products Impose a Huge Burden on Artisans

Interestingly, product innovation increases the likelihood of a weaver's financial insolvency by 1.199 times. This indicates that a weaver is required to bear the burden of product development and is more likely to experience financial insolvency due to the new designs produced.

The following are the dominant viewpoints expressed by interviewees on new product development.

1. New products increase demand for our products (11 responses, 14.66%).
2. New products facilitate an increase in weaving wages (14 responses, 18.66%).
3. Weavers do not accept design change (12 responses, 16%).
4. Completely new designs are impossible on handlooms (6 responses, 8%).
5. Traditional designs move fast (7 responses, 9.33%).
6. We do not have skilled weavers to weave new designs (6 responses, 8%).
7. New designs make up a good investment (5 responses, 6.66%).
8. Better wages can bring youth into this occupation (4 responses, 5.33%).
9. New designs give better margins (8 responses, 10.66%).

Constantly Rising Prices of Inputs

The most unanimously resented and vociferously voiced concern of about 500 respondents is that the prices of silk yarn, cotton yarn, zari, and dyes and chemicals are always constantly rising. 62.5 of the weavers who participated in our poll disagreed with the statement that the prices of yarn, silk, dyes, and chemicals are reasonable. Weavers' happiness at work is influenced by input availability by 1.242 times.

The following are the dominant viewpoints extracted from our interviews on the constantly rising prices of inputs.

1. Prices of inputs (such as silk and yarn) are constantly on the rise (17 responses, 22.66%).
2. Rising input prices undermine the marketability of our products (22 responses, 29.33%).
3. Consumers do not accept our products with prices revised upwards based on input prices (11 responses, 14.66%).
4. Rising prices of inputs reduce weaver's wages (8 responses, 10.66%).

Competition from Power Looms

Power looms have grabbed most of the market legitimately belonging to the handlooms by imitation and fraudulent practices. The competition from power looms is aggressive and ruthless. The following are the themes uncovered from our interviews on power looms.

1. Unfair competition from power looms is behind the decline of handlooms (20

- responses, 26.66%).
2. Power looms produce in a day what it takes 7 days to produce on handlooms (13 responses, 17.33%).
 3. Power loom products are cheaper (6 responses, 8%).
 4. The government encourages power looms to kill handlooms (5 responses, 6.66%).
 5. Retailers prefer power loom sarees now (6 responses, 8%).
 6. Power looms produce high quality products now (5 responses, 6.66%).
 7. There is unfair competition from power looms (9 responses, 12%)

Weak Enforcement of Reservation Act

The Handlooms Act of 1985 is poorly enforced. The enforcement apparatus is just skeletal and runs with fewer officials. Importantly, the enforcement officials have no more authority than just raiding and filing a case in court, which is cumbersome and time-consuming. The following are the main viewpoints concerning the implementation of the Handloom Act of 1985.

1. The Handloom Reservation Act is not enforced strictly (5 responses, 6.66%).
2. Failure to enforce Reservation Act is behind the decline of the handlooms (5 responses, 6.66%).

Cash Credit Issues

The the industry's decline is reflected in how the number of weavers actually weaving is fast declining, which, in turn, caused decline in the production, the staff size of the society, and the cash credit/loans from banks.

The following is a summary of findings on cash credit facilities utilised by the cooperative societies.

1. The loans from cooperative banks and NABARD impose a colossal interest burden (6 responses, 8%).
2. Cooperative and government banks despise the handloom industry (2 responses, 2.66%).
3. We do not get enough loans from cooperative banks (3 responses, 4%).
4. NABARD should not insist on transacting through cooperative banks only (1 response, 1.33%).
5. The interest subvention benefits arrive late (2 responses, 2.66%).
6. The loan processing is slow because of the delay with the government department (2 responses, 2.66%).
7. We have adequate own funds and do not need cash credit (1 response, 1.33%).
8. Cash credit destroyed our society financially due to penalties (3 responses, 4%).
9. Loans from money lenders are convenient and safe (2 responses, 2.66%).
10. Loans from cooperative banks and NABARD require tiresome documentation (2 responses, 2.66%).
11. We borrow from private lenders at a high-interest rate (1 response, 1.33%).

Issues relating to access of loans from banks by master weavers and weavers

The following are the issues unearthed concerning the access of loans from banks by master weavers and weavers.

1. The procedures of banks are cumbersome, so we do not approach banks (6 responses, 8%).
2. The reluctance of entrepreneurs to take loans from banks is due to the daunting paperwork (5 responses, 6.66%).
3. Private loans are expensive (4 responses, 5.33%).
4. We cannot give collateral security for loans from banks (4 responses, 5.33%).
5. Bank loans require massive paperwork which we cannot do (4 responses, 5.33%).

Goods and Services Tax (GST) on Handloom Products and Their Ingredients

General Goods and Services Tax (GST), which is levied on the handloom products for the first time, is killing the marketability of the handloom products; according to the weavers and their interviewees, the governments are brutal on handlooms, and do not show any compassion.

The following are the dominant narratives of the interviews on GST on handloom products.

1. The GST on handloom products undermined the marketability of handloom products (20 responses, 26.66%).
2. The GST at a higher rate on other inputs severely affected the marketing of handloom products (5 responses, 6.66%).
3. The rising input prices, power looms, and GST are the threesome set of hostile forces bent on destroying the handloom industry (5 responses, 6.66%).

Loom Technology in Use

The kinds of high-value products that can be woven are determined by the various loom technologies used in the handloom industry. A loom with a lifting motor, jacquard, and dobby can produce high-value goods.

A weaver is estimated to be 1.176 times worse off financially if he does not use a high-tech loom. Paradoxically, as an evidence of the exploitation an artisan faces when new designs are woven on high-tech looms, a high-tech loom is linked to a 1.119 times higher inclination to quit than an old one.

Consumer Information to Weaving Artisans

The weavers who naturally cling to their workplaces are distanced from the preferences of the market and so have no way to get to know what the consumers prefer. Master weavers, and retail shop counter salespeople have access to information relating to consumer preferences.

The following are the significant viewpoints of the interviewees concerning handloom product consumers.

1. Consumers do not accept our products with prices revised upwards based on input prices (11 responses, 14.66%).
2. Retailers prefer power loom sarees now (6 responses, 8%).
3. Retailers sell power loom products as handloom products (4 responses, 5.33%).
4. Retailers always expect new designs from us (3 responses, 4%).
5. Traditional designs move fast (7 responses, 9.33%).

Evaluation of Cluster Development Programs

The Cluster Development Program is intended to help the weavers with designs, training, and marketing. However, the cluster development program did not achieve the the purpose. The training given was inappropriate. The following is a set of viewpoints expressed by master weavers, society functionaries, bankers, and activists concerning handloom cluster development programs.

1. The cluster scheme did not serve the purpose fully (2 responses, 2.66%).
2. The training under the cluster program is irrelevant and nominal (4 responses, 5.33%).
3. The equipment given under the cluster program is improper, so sold or kept away from use (2 responses, 2.66%).
4. The cluster scheme is somewhat useful (2 responses, 2.66%).

Current Unique Business Conditions in the Handloom Industry

The handloom industry is placed in the following trade conditions. They are generally opposed to the efficient operation of the industry. The following are the viewpoints of the interviewees.

1. Retailers are taking a long time to clear dues, which testifies to poor demand for our handloomproducts (5 responses,6.66%).
2. Traders pay our bills immediately (2 responses, 2.66%).
3. Marketing of handlooms is an issue (15 responses, 20%).
4. The handloom business is not profitable (3 responses, 4%).

Multifaceted and Regionally Specific Approaches

The beleaguered industry, suffering disadvantages and injuries on various counts, requires a multipronged solution. The solutions to the industry's problems should be primarily region-specific, except with wage increase which should be across the regions.

Policy Changes and Interventions

Given the issues now confronting the handloom industry, it has to create an enabling environment for it to turn around and thrive. The interventions should address the issues of the handloom weavers outside the cooperative fold and inside the cooperative fold as well, but separately. This industry cannot survive without government support due to its inherent characteristics and being a weak element in a set of robust industry forces. The required support is briefly delineated as follows.

Production Side Interventions

Raw material prices are a serious issue that undermines the industry's survival (Tables CN 8/1 & CN 8/2, CN 14/1 & CN 14/2). The input costs should be subsidized for at least 10 years. The state and national budgets should consider this issue. Input availability is crucial for weaver's happiness and saving money as demonstrated by the logistic regression analyses run and results presented Tables SPSS 8 and SPSS 10; occupational satisfaction depends on input availability as testified by the regression analysis run and the results presented SPSS 14.

GST on handloom products and their ingredients is a direct cause of the industry's instant death. Interviewees' narratives confirm this (Table CN/7).

The enforcement of the Handloom *Reservation Act* is weak, and rampant violation of its provisions is taking place. Effective enforcement of the Act is the best way to check unfair competition from the powerlooms. Interviewees' narratives confirm this.

New product development is the critical area that determines the sustainability of the industry; the governments have to make serious efforts to support this in the form of training, input subsidy, wage loss compensation, and loom upgrades. These interventions should be need-based and region-specific. Our logistic regression analyses, regression analysis, and odd ratios show that new product development and the support from the government is crucial for weaver's continuation in this occupation and his adequate income (SPSS 1 and SPSS 2, SPSS 6, SPSS 8, SPSS 10, SPSS 12, SPSS 14, & CN 11/1 to CN 11/7).

Finance Side Interventions

The Cooperative loan sanctioning process, which is complex now, should be simplified, and society performance, which is now manual and non-transparent, should be ICT-enabled (Tables CN 3/1, CN 3/2, CN 3/3, & DTS7).

Weavers' provision of *collateral security* for bank loans should be redesigned with the help of ICT and the permanent weaver identification system (permanent ID) so that quick loan approvals and instant penalization of loan defaulters are enabled (Tables CN 2/1, CN 2/2, & CLMT7, & CN 9/1).

Interest subvention schemes should be introduced into both the cooperative and non-cooperative sectors of the handloom industry as done for farmers. Governments should fund it for at least a decade. The interviewees' narratives lend support to these suggested measures.

Marketing Side Interventions

Apex marketing societies should be strengthened by both state and union governments in their sales network expansion and effective management of the purchase and marketing functions. Interviewees' views confirm this (Tables CN 1/1, CN 1 / 2, CN 1/3, DTS3, SPSS1, SPSS2, & SPSS 14).

Captive market Government departments consume enormous amounts of cloth, which can be supplied by the handloom industry segments inside and outside cooperative sectors. Quality assurance can be addressed through proper ICT-enabled transactions and other quality management technologies. Interviewees's narratives confirm this.

Marketing Assistance Marketing assistance in the form of sales rebates and marketing subsidies should be made available to both primary and apex-level societies and firms in the non-cooperative sectors (Tables CN 6/1 to CN 6/9, DTS4, DTS5, DTS6, CDT4, CDT6, CDT7). A precondition for this is enabling all transactions by ICT. Importantly, handloom firms should be helped to build their brands and the branding process involving new product development, quality control, and marketing communications, besides expansion of their retail sales outlet network. Logistic regression analyses, multiple regression analysis, and odd ratios (SPSS 8, SPSS 12, SPSS 14, SPSS 1, and SPSS 2) demonstrate that marketing is crucial for weaver's happiness, adequate income for the weaver, weaver's continuation in this occupation, and his financial well-being.

General

Weavers' Welfare Weavers grappling with the adverse conditions inherent in the industry should be provided welfare-enhancing facilities such as (1) general insurance, (2) accident

insurance, (3) health insurance, (4)thrift fund with contributions from the governments, and (5) housing.

The following are the prominent viewpoints expressed by the interviewees concerning how an enabling environment can be created.

1. The handlooms cannot survive without support from the government (17 responses, 22.66%).
2. The government should give input subsidies (13 responses, 17.33%).
3. The government should organise and assure marketing (10 responses, 13.33%).
4. The governments are not compassionate to the handloom artisans (15 responses, 20%).
5. The government's support to weavers is deplorably low (10 responses, 13.33%).
6. The government should provide marketing assistance (10 responses, 13.33%).
7. The marketing of handlooms is an issue (15 responses, 20%).
8. Colossal receivables are pending with governments (5 responses, 6.66%).
9. The government should organise and assure marketing (4 responses, 5.33%).
10. Government should develop a captive market for handloom products (4 responses, 5.33%).
11. The government should buy our products and provide marketing facilities (6 responses, 8%).
12. The government should give a 20% rebate to help weavers overcome unfair competition (5 responses, 6.66%).
13. All the cloth requirements of the government departments should be procured from the handloom industry only (2 responses,2.66%).
14. The governments should strengthen the apex society's marketing function (2 responses, 2.66%).
15. The governments should strengthen apex marketing societies (3 responses, 4%).
16. The governments should build a retail showroom network (2 responses, 2.66%).
17. The government's apathy is behind the industry's decline (2 responses, 2.66%).

In a nutshell

1. Weaving wages are low. 2. Youth are not interested in this profession. 3. Older people make up a large portion of the occupation. 4. Youth also pursue weaving as their occupation in high-value weaving areas like Uppada, Dharmavaram, Uravakonda, Gadwal.

5. Primary cooperative societies are not well managed and cannot provide sufficient employment to their members. 6. Members prefer to work in cooperative societies. 7. Elections are not held for the management of coopeatives.

8. The apex societies are not able to provide marketing facilities to the primary cooperatives. 9. The apex societies do not buy enough from the primary societies. 10. Apex societies delay payment to the primaries who supplied cloth to them. 11. Apex societies have no marketing capacity.

12. Master weavers are efficient. 13. They provide more employment to the weavers.

14. New products bring business. 15. New products facilitate wage increase. 16. The burden of new product development is on the weavers. 17. Weavers are averse to a change of design. 18. Skilled and young weavers are not now available to weave new products.

19. Input prices are always on the rise. 20. Increasing input prices not only cut into the artisans' wages but undermine the marketability of handloom products also. 21. Consumers would not accept the products whose selling prices have incorporated increased input prices. 22. Increasing input prices push the industry into recession, driving artisans into unemployment. 23. Yarn supplied by NHDC is also not any cheaper.

24. Power looms whose productivity is high and which are cost-efficient constitute a significant threat to handlooms. 25. Power loom give unfair competition to the weavers by copying their products, selling them at a lower price, and violating the provisions of the Handloom Act. 26. Government is encouraging power looms.

27. Government is not effectively implementing the provisions of the Act reserving certain cloth items for exclusive production in the handloom industry. 28. The enforcement apparatus is weak.

29. Primary societies fear the penalties that come with default on loans taken from cooperative banks under NABARD refinance. 30. Societies fail to repay the loans due to delayed payments by their apex society. 31. Societies are also intimidated by the paperwork. 32. Government has to introduce an interest subvention scheme as done in the case of farmers, for their crop loans.

33. Master weavers find it challenging to provide collateral security and manage the paperwork involved. 34. Repayments to banks by master weavers are satisfactory.

35. The imposition of 5% GST on handloom items and a higher rate of GST on inputs reduces the marketability of handloom products. 36. All weavers are resenting the GST unanimously.

38. High-technology looms make it possible to weave better products. 39. Certain high-value products like ikat sarees do not need high-tech looms.

39. Weavers require market preference information. Government should consider establishing a system to collect market information and provide it to the artisans. 40. Some elite consumers are willing to pay a higher price due to the craftsmanship involved in handloom products. 41. Consumers prefer handloom products, but there are certain consumers who do not mind buying power loom products. 42. Consumers are also unwilling to pay higher prices for handloom products. 43. Power loom products are now sold as handloom products in retail shops.

44. Handloom cluster development program is not significantly helpful. 45. Irrelevant training is offered under the scheme. 46. Buildings constructed under the scheme have fallen into disuse. 47. Marketing is not provided under the scheme.

45. Handloom businesses are not viable. 46. Marketing of the handlooms is both seasonal and tough.

47. Government's support of the handloom industry is not adequate. 48. The handloom industry will not survive without the support from governments. 49. Government should strengthen apex bodies. 50. Governments should develop captive markets by requiring government departments to buy their required cloth from the handloom industry only.

Introduction

The Indian handloom industry, accounting for nearly 15% of the country's cloth production, consists of 28.2 lakh looms, 31.44 lakh families, 35.22 workers (26.74 lakh handloom workers (28.16 lakhs in 2018), and 8.4 lakh allied workers) (4th All India Handloom Census, 2019–20). Out of 35.22 lakh handloom workers, 73.2% (25.77 lakhs) are independent, 6.3% (2.23 lakhs) are under cooperatives, and 19.4% (6.84 lakhs) are under master weavers. The industry is concentrated outside the cooperative fold.

According to the 4th All India Handloom Census, 2019–20, the average number of working days is 207, a decrease from 234 days in 2010. Interestingly, the survey also found that 58.4% of weavers expressed the need for support on credit supply, and more than 55% of weaver households want support for design development, technology upgradation, and skill training. Credit availability to the industry is also limited, and 56% of handloom survey participants expressed their unmet need for credit. The handlooms are now dependent on expensive private loans.

The global handicrafts market is about \$ 650 billion, with a sizable portion coming from hand-loomed goods (expertmarketresearch.com). Between 2003 and 2015, international commerce in global crafts, often known as "creative industries", increased from \$3.5 billion to \$3.7 billion, or 4.42 percent. Some Asian countries, including China and India, are responsible for the most of the world's handmade items.

According to a report commissioned by the Crafts Council of India, at least 200 million people are employed in the Indian crafts industry (Chatterjee, 2012). India is home to 3000 distinct artisan forms and 65,000 exporters. IBEF estimates that the value of handicrafts exports from India in 2021–22 will be \$4.35 billion (0.01% of GDP), while handicrafts production is expected to be \$9.00 billion in 2020–21. (India-crafts.com).

Pliny and other ancient authors discuss handicrafts, claiming that the cost of importing cotton and silk from India was causing Rome to fall bankrupt. *Indigo* is an Indian term given to the color by the Greeks. The French explorer Pyrad de Laval reported in the 17th century that people from the Cape of Good Hope to China wore clothing made from materials imported from India. (rmkv.com). Consumers buy handicrafts because they like to feel connected with indigenous traditions and cultures in a global and increasingly commoditized world, - Mimi Robinson, Product Designer." Barber, T., & Krivoshlykova, M. (2006).

Despite stiff competition from non-hand-woven goods, India's handwoven products, which align with the slow fashion philosophy, maintain a loyal clientele among shoppers (Rani & Banis, 2014). Nevertheless, handicrafts shoppers, such as of the handwoven sarees, want to see new, updated styles and higher quality materials (Dash, 2010; Bal & Dash, 2010; Dasgupta & Chandra, 2015). Notwithstanding the high regard in which Indian handicrafts are held, there is a persistent need for a rise in quality among buyers (Bal & Dash, 2010), which suggests something is being overlooked in the manufacturing process.

Crafts and artisans are in desperate circumstances. Artisans faced a formidable challenge due to the increasing speed with which the world was being globalised and as domestic consumers increasingly favoured factory-made products of uniform quality and low price (Maureen & Roy, 2003). In particular, crafts had difficulty surviving the transition to mass markets. This extensive collection of craft forms has been under constant threat of destruction (particularly in India), and the innumerable crafts people who practice them have had difficulty making ends meet (Jaitly, 1984).

The already fragile situation of artisan communities in several parts of the world was exacerbated by globalisation (Scrase, 2003). Although governments generally support creative sectors, they often prioritise industrialization over utilising their artisanal potential in their top-down policies.

In order to be accepted by the buyers, crafts must adhere to specific criteria. Buyers of hand-crafted goods place a premium on (1) quality; (2) authenticity and uniqueness; (3) alignment with their values and mission; (4) ethical sourcing; and (5) investing in vulnerable artisan communities, according to the 2021 Handmade Buyer Research Report (Aid to Artisans: creativelearning.org). They were joined by the concerns of (1) helping the environment, (2) protecting cultural and historical sites, and (3) helping women artisans.

There are seven significant obstacles that artisans must overcome in order to be successful: (1) gaining access to markets and buyers; (2) creating marketing materials; (3) gaining access to financing; (4) promoting their products via social media; (5) merchandising their goods; (6) creating new products; and (7) tracking the positive social and environmental impact of their products. The market potential is tremendous in home furnishings, textiles, and basketry. The data comes from 48 people who participated in an online poll during the Covid-19 pandemic epidemic; most of them were in North America.

In India, government funding for traditional arts and crafts like handicrafts and handlooms is rapidly declining. Crafts like the weaving of a saree or shawl embody Indian philosophy, civilisation, culture, and habits, but currently, they are in a crisis of misunderstanding because of the lack of recognition of their importance in the development of the nation (Saraswat, 2015). Although the handicrafts sector offers livelihood for whole families in large numbers in several developing nations, besides preserving cultural and artistic legacies, it is vulnerable and endangered, and hence needs to be safeguarded (Yang et al., 2018).

Times of India reported on June 14, 2020, that beginning in 2010, 323 weavers in the Indian state of Telangana committed suicide. Suicide rates in Andhra Pradesh are similarly high, ranging from 6 to 32 per year between 2003 and 2006. Even in recent years, news of a suicide by a handloom weaver has occasionally surfaced in Andhra Pradesh.

Government has abolished the advisory body on handlooms, the National Handloom Development Board, which is taken as a signal of the government's lack of interest in the development of the handloom industry.

Amounts allocated in the Central Budget on the handloom industry (in crores) over the last several years are given below.

2011-12:	656.16
2012-13:	1036.80
2013-14:	493.50
2014-15:	550.94
2015-16:	617.63
2016-17:	710.00
2017-18:	604.00
2018-19:	386.00
2019-20:	385.01

2020-21: 344.87

2021-22: 386.00

2022-23: 200.00

The year-on-year budgets are dwindling alarmingly. It is also important to note that while the allocations for the handloom sector were 27.54 percent of the total textile budget in 1997-98, in 2019-2020, they were reduced to 7.83 percent.

Social activists like Dr. Donthi Narasimha Reddy, President of Chetna Society, and Sri Macharla Mohan Rao, President of Weaving Workers Federation are often voicing their concern about the drastically dwindling budget allocations (the reduction is as significant as 36% across all schemes), and thus the government is killing the industry. Instead of being concerned about rising raw material costs, unfair competition, and subsidies to rival sectors that hurt the artisans seriously, reducing the budgetary support is a deliberate attempt to kill the industry (February 1st, 2018, Economic Times).

A rural industry that was the second largest employer after agriculture is in crisis due to several factors, including changes in the economic environment, consumer preferences, technological advancements, inadequate government support, competition from power looms, and the failure of cooperative institutions. The fact that the use of credit from cooperative banks has also decreased dramatically is evidence of the crisis. Deeply concerned about this dilemma, NABARD planned to investigate the existing state of the industry and the necessary corrective measures. Accordingly, NABARD has commissioned a study on the handloom industry with St. Joseph's Degree College and P. G. College, Hyderabad.

Objectives of the Study

The specific objectives of the study are as follows:

1. To understand issues relating to working capital and credit flow as faced by the handloom industry in the cooperative sector compared to the industry outside the cooperative sector
2. To throw light on why banks are not approaching NABARD for refinancing of loans they have given to the handloom weavers
3. To understand the problems relating to products and marketing of handloom products faced by the handloom industry in and outside the cooperative sector
4. To study the prospects and issues relating to the sustainability of handlooms in the cooperative sector and non-cooperative sectors
5. To evaluate the performance of handloom clusters in each of the value chain activities
6. Problems and issues of the handloom industry where NABARD can intervene and focus on
7. Problems and issues which NABARD can take up or chip in, and help the government in resolving them so that overall growth is facilitated.

Literature Review

The current industrial conditions and difficulties must be described based on the body of existing research in order to contextualize this study. Likewise, the most recent research on what is occurring, and the origins and effects of the issues, must be reviewed to provide a foundational understanding of the study.

Government's Support to Handloom Industry: History Traced

The handloom industry was a pre-market and pre-capitalist industry (Mukund & Sundari, 2001). The changes in production technology were few, but the changes in the market are overwhelmingly massive; notably, the handloom industry lost its substantial ground to power looms (Bhagavathula, 2010). Further, young millennials, having been exposed to the flood of overseas fashions, do not even wink at the handloom products, much less support them.

The British rule made India a cotton production colony and a yarn market for British yarn spinning mills. That resulted the industrial revolution and the free-trade policy pursued by the British rule. Before that, the handloom industry was integrated with yarn and cloth made in the same household. Later, in a move that could destroy the handloom industry, the first textile mill was introduced in 1851. By 1879, there were 56 mills, and by 1914, the number of mills in India rose to 150. This brought the handloom industry into unfair competition. However, in the 1920s and 1930s, the handloom industry thrived due to the Swadeshi movement and World War. But due to the World War, yarn prices increased, but the price of handloom products did not increase proportionately, as is the case now. So, many handlooms had to be shut down.

Due to the British rule, the hitherto integrated system of cloth weaving where yarn spinning and cloth weaving were done under the same roof was disrupted; that way, yarn spinning was separated from it to be organized under the mills' system. The British textile industry made India their cotton supplier, besides Cyprus and USA, with very little cotton left for local spinners; it sent its mill-made yarn and cloth to India and, consequently, millions of traditional spinners in India lost their livelihoods. For buying and distributing yarn, middlemen sprung into existence, and the industry increasingly fell into the grip of the middlemen.

From the second decade of the twentieth century, the mill sector producing yarn and cloth became more robust, and thus the handloom sector not only lost its cloth demand to mills, but also had to depend on mills for its yarn supply.

The Royal Commission on Agriculture first recognised the problems of competition faced by the handloom industry in 1928, and expressed the view that village industries should be organized on cooperative lines to withstand the increased competition from organized industry (GOI, 1986-87). However, during the 1920s and the 1930s, the handloom industry grew, what with the swadeshi movement and the demand for cloth during World War II. During the war, yarn prices increased by 600 to 700% while the price of the handloom products rose only by 200 to 250 %, which resulted in the closure of many handlooms. The same conditions of increased yarn prices and stagnant weaving wages prevail even now, even after a century. Having realised the disadvantages suffered by the handloom industry, the government levied excise duty on mill cloth. Some concessions were also given to the handloom industry. Power looms, mostly discarded by the mills, and operated by small entrepreneurs, emerged in the 1920s started giving stiff competition to the handloom industry. Sadly, the handloom workers moved to power looms.

From 1953, the Government of India levied excise duty on the mill-made cloth. Till the 1950s, the handloom industry did reasonably well. In 1981, a textile policy was made, and later, in 1985 again, a new textile policy was formulated.

The number of power looms was growing at an average rate of 10% in 1975. The high-powered committee of the Planning Commission (1974) headed by Sivaraman observed that every power loom set up displaces six handlooms.

An Overview of the Industry

The handloom industry, a historic cottage economy with a decentralised structure, employs nearly 35 million people in India. Long before the industrial revolution, the handloom gained a solid name in the international market. The widest variety of designs was being produced by the handloom and spinning wheels in India. Despite the British Government's repression, it kept thriving. In India, however, the power loom industry dominates weaving. Over 60% of the world's textiles are produced on power looms. The power loom plants produce the textiles needed for both the domestic and the export markets (Prusty, J. R., & Mallick, S., 2022).

In the seventeenth and early eighteenth centuries, India's large and diverse handloom weaving industry attracted a significant portion of European trade. Due to its unrivaled quality, affordability, natural resources, and human capital, the Indian subcontinent was arguably the largest manufacturer of cotton textiles before the advent of machine spinning and weaving in the late eighteenth century. These prices were so low that East India Company could import Indian textiles at a 2 percent markup above their unit cost. Prior to the arrival of the Europeans, India's four major cloth exporting regions were Punjab, Gujarat, the southeast coast, and Bengal, which traded with, respectively, Red Sea Ports, Southeast Asia, North India, Central Asia and the Middle East. (Narayanan, G., 2013).

In the last 70 years, the government has spent colossal amounts on the handloom industry. Besides, the industry's inherent toughness has allowed it to thrive and continue to serve the nation's population's clothing demand (Bhagavathula, 2010).

The Unique Features of Handloom Products

According to Yanagisawa (1993), the quality of the imports of Lancashire mill cloth was incomparable to the Indian handloom goods; according to Conrad Specker, the general response of Indian weavers to Lancashire products entering the Indian market was to shift production towards coarse cloth, which led to the impoverishment and dependence of weavers, while specialised products of specific varieties of clothes, like those in Kornadu, survived because the imports could not compete in quality. Speckers' finding is in line with that of Christopher John Becker, who has demonstrated that the costs of transportation and the robustness of handloom products have effectively shielded the market for coarse fabric in the countryside from the competition of Lancashire products.

Reputation of a Handloom Product

According to Bhagavathula (2010), the demand for a specific handloom product has a significant impact on the handloom cluster in question, including the volume and speed of trade transactions, the emergence of new businesses, the employment of all weavers, the payment of

remunerative and competitive wages to weavers, and other trade facilitation activities. The price of the good and its reputation as a particular traditional good determine the demand.

The Importance of Preserving the Handloom Industry

The Khadi industry, the purest form of ancient handloom, must be preserved to achieve integrated rural development for a sustainable future (Bhalla, Kumar, and Rangaswamy, 2018). This recommendation comes from a thorough Life Cycle Assessment of the Khadi-Handloom Industry. It is supported by the fact that it neither uses fossil fuels nor harms the environment while instead employing a significant number of rural residents..

The handloom business is inherently viable, according to Wanniarachchi, Dissanayake, and Downs' study from 2020, however, there are structural hurdles that prevent it from innovating and expanding. The main factors promoting sustainability in the weaving industry are the environmentally conscious production method and social involvement within weaving communities, but impediments to innovation and expansion are created by the industry's structure and a lack of access to markets and information. Incorporating design interventions, closed-loop manufacturing techniques, and supporting community-based entrepreneurship would boost business innovation in the handloom sector focused on sustainability.

The handloom industry is the main topic of Niranjana & Vinayan's (2001) report. According to it, the handloom sector offers a sustainable model of economic activity that is not energy demanding, has minimal capital costs, and has a broad skill base in the current economic environment when dependence on foreign capital and know-how is growing everywhere.

Operational Issues of the Handloom Industry

The issues the Indian handloom industry is dealing with are numerous, complex, and exclusive to that industry. Organizations that produce handicrafts do not employ effective strategies for planning their products, acquiring raw materials, or conducting marketing campaigns. The survey done on 500 weavers in Rajasthan shows that 76% of weavers believe that lack of innovative designs is a problem, and 70% of weavers feel that lack of upgraded looms is another problem of the handloom industry in Rajasthan (Goswami & Jain, 2014). According to 54% of the weavers, poor quality of yarn is a problem.

The absence of original patterns is a universal issue in the handloom industry. However, the Rajasthani weavers' complaints about the lack of modern looms and the scarcity of high-quality yarn are untrue in Andhra Pradesh and Telangana.

According to a recent market-based analysis (Saha, 2016), practically all of Phulia's handloom workers in West Bengal, from independent weavers to cooperative weavers to weavers employed by moneylenders, are dissatisfied, overworked, and underpaid.

Chowdary and Joshy (2019) found from their study that the handloom weavers of the Howrah district in West Bengal are forced to leave the weaving occupation and pursue other alternative livelihoods due to low income, inability to market, and competition from power looms. The weavers also find it challenging to find brides because the bride's parents do not want their daughters to work ancillary jobs of a weaver; instead, they prefer grooms involved in other occupations, particularly salaried jobs. It has also been discovered that traditional weavers prefer to educate their children for modern jobs rather than teach them how to weave.

A thorough primary study of 200 weavers in the Assamese Barpeta district has been attempted (Kalitha, R.,2019). Descriptive statistics were employed to analyse the primary data. Results indicate that the district, considering the financial disadvantages of the handloom weaving occupation, is debating whether to keep up this tradition in the future. Very few offspring of weavers are interested in carrying on their family's hereditary weaving profession in the future.

In his research on the West Bengal handloom industry, Roy, C. (2017) discovered that producing sarees with cutting-edge patterns, like a new Tangail saree that appeals to modern women, did not significantly affect the sector's survival capacity. Roy lists several challenges that the handloom industry must overcome, including the following: (1) fierce competition from power looms; (2) marketing is difficult for weavers who rely on middlemen; (3) constantly rising input costs undermine the marketability of handloom products; (4) only cooperatives have access to loans; those outside cooperatives do not. The other studies also confirm the same (Banarjee, S., Muzib, M. M., & Sharmin, S., 2014; Paul, A. 2019).

Based on his research, Phukan, R. (2012) states that adapting different ethnic designs and styles to modern fashions and needs can create new opportunities for the industry that may even have global implications. However, design innovations to meet the most recent market demands are insufficient and have put this local industry at risk.

According to the study by Shazli, T., and Munir, A. (2014), the handloom industry in Mubarakpur town of Uttar Pradesh has declined over the past few decades as a result of inter-Muslim riots that have hampered trade and the invasion of the power loom in nearby regions like Mau. This has left Mubarakpur town's female textile weavers very poor and suffering. The income of weavers has been severely impacted by this steady fall in the handloom sector. Following a downturn in this industry over the previous few decades, the proportion of women has climbed, primarily in an effort to improve their family's financial situation. Due to the problematic nature of their profession and the ongoing decrease, female weavers now have more health issues.

Awareness of Latest Market Trends

54% of weavers in Rajasthan say they have difficulty with knowing the most recent market trends. Nevertheless, their master weavers or their affiliated society is the source of information regarding market trends. An individual weaver restricted to his loom cannot learn about current market trends. The notion that all weavers just weave without consideration for current market trends is absurd and counterintuitive. The market trend is what other weavers weave, and other weavers unaware of the market trends may follow the same (Goswami, R., & Jain, R.,2014).

Competitive Strategy

Because handloom products require labour and artistry, they cannot be produced at a lower cost. Hence, a cost leadership strategy based on cost reduction is inappropriate for them. The other option is product differentiation, which uses premium materials and cutting-edge designs. However, the quality of handloom items is lacking. The handloom sector is, therefore unable to employ a differentiation strategy. However, the handloom business can benefit from refocusing on innovative ideas and committing to superior product quality (Niranjana, S., & Vinayan, S., 2001).

Periodical data, such as that from the National Handloom Census, based on which policies and programmes are developed, does not accurately reflect the realities of the industry, such as the diversity of the products, relationships among the players, problems unique to particular regions, interdependencies, etc. (Niranjana, S., & Vinayan, S., 2001). As a result, the development of programmes for handloom weavers must take into account geographical differences and weaving conditions. A one-size-fits-all strategy is useless.

While the industry has wholly declined in some mandals in Visakhapatnam and Vizianagram districts, it has shown strong growth and supreme competitive success over some textile items in other locations like Uppada, Kanchi, Gadwala, and Pochampally, among others.

Master Weaver's Role

Master weavers played a remarkable role in maintaining the industry's competitiveness amid the robust mills and power looms (Bagavathula, 2010). Importantly, regardless of how much support cooperatives received, 75% of weavers work under master weavers. Master weavers who are innately entrepreneurial, risk-taking, and innovative are able to market handloom items without government subsidies, while cooperatives could not. The major reasons why master weavers, who have extensive experience and tacit knowledge, may thrive in the market are (1) maintaining operational costs to a minimum and (2) being in close proximity to market demands (Bagavathula, 2010). The master weavers who are frequently maligned and accused of paying workers lower wages are actually those who give the weavers ongoing employment.

Entrepreneurial Motivations in the Handloom Industry

According to Hazarika, B., & Goswami, K. (2018), among other things, access to credit, risk-taking behaviour, and historical family business experience have significant and positive influences on a woman's decision to become a handloom micro-entrepreneur.

The Government's Avowed Objective: Cloth Production or Employment Generation or Safeguarding the Culture?

The creation of jobs is the goal that benefits weavers the most. The goals of producing clothing and preserving tradition do not benefit weavers as much as job creation. However, the government's goal of sustaining the handloom sector has changed from creating jobs to conserving the sector as a tradition. As a result, the sector is now accorded less prominence than it formerly was. Handloom weaving governed by fair trade principles offers a sustainable business model (Dissanayake, Perera, & Wanniarachchi, 2017). Widespread access to low-cost textiles causes overconsumption, premature disposal, and material waste (Niinnimaki, 2011).

Summary of Literature Review

The review of the literature presented above briefly discusses, among other things, its historical background, the value of the handloom sector for sustainable development, barriers to its expansion, and the operational issues. The following is a summary of it.

The handloom industry was a pre-market and pre-capitalist industry. The changes in the production technology were fewer. However, the changes in the market are overwhelmingly massive; importantly, the handloom industry lost its substantial ground to power looms (Bhagavathula, 2010).

From the second decade of the twentieth century, the mill sector producing yarn and cloth became more robust, and thus the handloom sector not only lost its cloth demand to the mills but also had to depend on mills for its yarn supply.

In 1928, the Royal Commission on Agriculture recognised the handloom sector's competition issues and recommended cooperative village industries to compete with organised industry (GOI, 1986-87).

The number of power looms grew at an average rate of 10% in 1975. The high-powered committee of the Planning Commission (1974) headed by Sivaraman observed that every power loom set up displaces six handlooms.

About 35 million people in India are employed by the handloom industry, a historic cottage economy with a decentralised structure.

The government has spent much money on the handloom industry over the past 70 years. Also, the industry's natural toughness has helped it grow and keep up with the needs of the country's people for clothes (Bhagavathula, 2010).

Wanniarachchi, Dissanayake, and Downs' 2020 study found the handloom industry viable, but structural barriers limit innovation and growth.

Periodical data, such as the National Handloom Census, on which policies and programmes are based, does not adequately reflect industry realities such product diversity, player relationships, regional issues, interdependencies, etc (Niranjana, S., & Vinayan, S., 2001).

Recent research highlights handloom sector operating challenges such as lack of design improvements, poor quality, youth not choosing this industry as a vocation, competition from power looms, rising yarn prices, and GST.

While the industry has wholly declined in some mandals in Visakhapatnam and Vizianagram districts, it has shown strong growth and supreme competitive success over some textile items in other locations like Uppada, Kanchi, Gadwala, and Pochampally, among others.

Master weavers kept the industry competitive despite powerful mills and power looms (Bhagavathula, 2010). Significantly, 75% of weavers work under master weavers, who can market handloom textiles without government assistance.

The creation of jobs is the goal that benefits weavers the most. The goals of producing clothing and preserving tradition do not benefit weavers as much as job creation.

Research Methodology

Study Design

This study aimed to employ a *mixed methods approach*, which includes both *qualitative and quantitative* approaches, because of the complexities of the handloom industry concerns and the constraints of quantitative research using statistical methods. So this combines an exploratory goal of identifying operational issues with an analytical goal of determining the causes of the issues found. To illustrate, this seeks to figure out the extent of industry decline and both the fundamental and strategic causes behind it so NABARD can address and advise the government on what the government should do.

While analytical study employing quantitative analytical methods focuses on causal relationships and formulation and resolution of hypotheses, the exploratory phase of qualitative research tries to find industry conditions and, incidentally, the reasons underlying those conditions too; hence, hypotheses are not formulated beforehand for exploratory/qualitative research. To guide the research, however, the interviews were structured to elicit replies to the essential questions about industry circumstances and their correlates. This qualitative method entails collecting data in the form of *narratives about the activities, experiences, critical incidents, success stories and failures of society functionaries and master weavers*; this data is unquestionably empirical and not based on theories and fantasies. Most importantly, the purpose of this qualitative research was to extract the most salient themes from their accounts, which are founded on reliable, first-hand information. Accordingly, a schedule of questions was used to guide this data collection process, which is given in this report. Another set of questions that were answered by the weavers and roundly relevant to our enquiry, and thus serve the function of hypotheses, are also included in this report.

Qualitative Research

As stated before, the interview process is built around questions that ask candidates about their experiences with and viewpoints on the issues given to us for the study. The interview schedule is as follows.

Interview Schedule for Society Functionaries and Master Weavers

We are a team from NABARD. We are doing research on Handloom industry, its conditions, issues, prospects etc. The information you give will be properly coded and given as a report to NABARD. Now, please answer these questions.

For your business, how much working capital is needed? How does it come? At what rate of interest do you get the loan? What are the issues that you face in getting this loan? How do you repay it? What are the issues that you face in taking this loan? Does your society repay the loan on time.

What varieties does your firm/ society make? How many weavers and how many families are employed? With the weavers working with you, what are the issues that you face in production?

Do your members extend their cooperation well? Does the production come as per your expectations? Do the weavers deliver their production on time? Is there any delay and uncertainty with the weavers?

How much working capital is held with your members? What kind of cooperation do you get from your members? What are the issues that you face with your members?

As regards yarn, dyes and the other ingredients, are they available in required quantities?

Do your weaver members cooperate with you in the production of new varieties? What are the problems and issues with new varieties and new product development? How many new designs do you make? What extent? What is the proportion of new products to the total production? Where do you get your new designs from? In weaving new designs, what type of problems do you face? How much expenditure is involved in producing new designs?

What are your selling arrangements? How do you sell your products? How much stock is held up? Who buys from you? What is your turnover? What problems do you face in getting your payments? What are credit terms? What are the problems you face with your apex society for marketing? Does it give you their best cooperation? What are the factors that help your products sell soon? Do you own your own showrooms? Where are they? How are they useful?

What kind of assistance do you get from the government? How does government help you?

From government banks, what kind of cooperation do you receive? Do you take working capital loan from the nationalized bank branches? What are the issues?

From the apex society, do you get enough cooperation? What are the issues that you face from the apex society? What are the successes of your firm? What are the reasons for your success and achievements? What are the difficulties that your organization faced? What are the reasons for them? How did you resolve them?

What is your vision for your society or firm? Will it survive? What is your view on that? Which varieties give you the most profit? And which varieties give you most business? In which areas did you invest? - showrooms or the stock or buildings. How do you rate those investments in terms of subsequent benefits?

The exploratory queries that addressed our research goals

The interviews conducted with master weavers, society functionaries, bankers, and industry activists incidentally yielded responses to the following essential exploratory questions relating to our research.

Dependence, Youth, and Wages

Do a significant number of weavers rely on handlooms, making interventions justified?

Do handloom craftspeople receive poor wages relative to those in other occupational groups?

Does the dependence on the handloom weaving vary based on geography and product?

Are there enough young people employed in this industry to produce high-quality goods that can be sold? What is the age profile of the artisans?

Is it possible to attract the youth into this industry, if there is shortage of it?

Are young weavers from non-traditional households sufficiently skilled to support the profession for a longer time?

Handloom's Role in Global Sustainability Goals

What role does the handloom industry play in achieving global sustainability goals?

Is the handloom industry supported by communities that uphold prosocial values?

Unique Conditions of Handloom Industry

Where does the handloom sector stand on a scale of strengths and weaknesses?

Are individual weavers so weak that they are unable to organize their own marketing?

Are handloom weavers caught in a sticky situation of strong trade forces and deepest vulnerability?

Expected Lifespan of the Handloom Industry

How much longer will the handloom sector exist?

Primary Cooperative Societies

Do the primary societies really employ the weavers? Are cooperative societies weak?

What aspects currently characterise our primary societies?

Did different stakeholders within the primary societies all act in their own self-interest, leading to their eventual demise (SSB)?

Are the primary cooperative societies mismanaged so much so that they are inactive and irrelevant?

How may counterfeit societies be identified and eradicated? What are the marks of genuine societies? Are production concerns, as opposed to marketing issues, indicative of prosperous societies?

Will geotagging of looms aid in the reduction of erroneous government aid distribution?

Apex Marketing Society

How involved is the apex marketing society with the primary societies?

What specific purchasing actions of apex societies undermine the sustainability of primary societies?

Master Weavers

Do master weavers do a better job of employing the artisans than primary societies, which were formerly viewed as ideal?

How do master weavers organise their marketing function?

Are master weavers more effective than cooperative societies at providing work for artisans?

Do weavers prefer to work with master weavers over societies?

Do master weavers take advantage of the artisans by paying lower wages?

New Product Development

What are the routes to increase wages? Are wages determined by the value of the woven product?

How do product mix, used fibres, embedded value, and market-relevant products affect the industry's marketing, artisans' wages, and long-term viability?

What is a power of a popular product?

What are the challenges of new product development?

Are weavers reluctant to produce novel items?

Does the development of new products reduce their earnings rather than increase their income?

Does the development of new products fail to benefit the primary societies as well, and if so, why?

Input Prices

How do rising input prices affect the survival of the handloom business and the viability of the handloom household?

What do weavers believe to be the root cause of growing input costs?

Do buyers go along with the final products that incorporate the higher input prices or push back?

Loom Technology

How does loom technology impact the viability of a household using handlooms?

Power Looms

Do power looms and mills pose a major threat to the handloom industry?

Does the traditional handloom weaver's household possess a power loom also in order to effectively compete in the marketplace?

Reservation Act, 1985

What is the status of the Act that reserves specific textiles for handloom manufacturing alone and forbids their production on power looms and mills?

Government Assistance for the Handloom Sector

Can the handloom sector endure without government assistance?

How did a shift in the government's intended purpose affect the support from the government and the survival of the industry?

Is government's cookie-cutter approach to industry, rather than a region-specific solution, a significant folly?

What are the areas where the government's assistance is desperately needed? What can the government do to help the handloom industry?

Consumer Preference Information

Does the weaver receive accurate information about consumer preferences? How should the consumer information flow to the craftspeople be organised?

GST-Affected Marketability

Is GST a problem for the weavers' ability to make a living?

Cash Credit Accessibility to Cooperative Societies

What are the issues with cash credit from cooperative banks?

Why do primary cooperative societies reduce their loans from cooperative banks?

Access to Bank Loans

Do master weavers and individual weavers approach banks, both private and nationalised, for working capital financing? What are the obstacles to getting banking finance?

Cluster Programme Evaluation

Has the handloom development cluster programme achieved its goals?

Sector-Specific Issues

What are the industry's sector-specific issues (cooperative and non-cooperative)?

Government Interventions for Ecosystem Creation

What are the interventions that can benefit weavers of all sectors?

What are the interventions that would benefit only cooperative weavers?

Results of the Qualitative Research Interviews

The viewpoints expressed and the number of respondents supporting each viewpoint are given in Tables CN 1/1 to CN 20/1, and Tables DTS 1 to CLMT 8.

The first column of the table containing data from qualitative interviews was meant for stating the viewpoint. The next columns contain the names of the society functionaries/master weavers/ bankers who expressed it, as the case may be. The last column(s) show the number of persons supporting a viewpoint given in the first column.

A statement that relates to the topics of our study, which is grounded in reality, and has been verified by others, is referred to as a *theme*. A statement is deemed *dominant* if it has support from 10 to 25 people, somewhat/*moderately dominant* if it receives support from 6 to 9, and *less dominating* but still apparent if it receives support from 3 to 5. However, these definitions are only indicative but not fixed. Broadly, a larger number indicates a higher significance of the view and thus forms a significant theme. Since the participants in the qualitative research are not many, and the absolute number of persons endorsing a viewpoint itself is easy to understand the significance of it.

It should be emphasised that while some viewpoints are shared by multiple groups and overlap, some strictly belong to one group but not the others. For instance, master weavers do not have any business discussing matters pertaining to the apex society founded by primary societies. (Master weavers should not, strictly speaking, have an opinion on how the apex societies run.) However, opinions on new product development or the ages and abilities of weavers are universal, suggesting that societies, master weavers, as well as bankers and activists, can have verifiable opinions on those topics.

The findings from the qualitative research were incorporated in the report under the 'Findings and Discussions' in various contexts, depending on the issue under discussion.

Quantitative Research: Survey on Individual Weavers

A questionnaire was used as part of our quantitative approach to examine handloom artisans and validate the results of qualitative research. The questionnaire consists of indices on (1) Occupational Satisfaction, (2) Craft Innovation, (3) Credit Availability, (4) Credibility of Affiliating Body, (5) Product Marketability, (6) Assistance from Government, and (7) Input Availability alongside the questions about personal and occupational variables such as loom type, fibre used, product value category, product type. The instrument is kept as Annexure I. The components of the quantitative research instrument were not reproduced in the central part of the report again to avoid repetition. Specifically, since the research instrument attached contains all of the information, the things that went into creating the indexes were not reproduced here.

Indices were constructed with self-report answers to a set of questions related to a particular scenario/construct. These indices and their construction differ from the indices like the Consumer Price Index, which are based on quantitative data. These indices are constructed on qualitative data. All answers carry equal weights, so have equal significance. For weavers to easily understand, only yes-or-no response questions were used. The specific questions that went into the construction of the index were given in Annexure I. For example, the index for help from the government is constructed with 3 answers. They are: (1) The help from the government is adequate; (2) We depend heavily on the help from the government, and (3) Government helps when the industry is in crisis. This index varies from weaver to weaver; for example, one may

say 'Yes' to one question only, in such a case, his index is 1; another may not agree to any of the three, and in such a case, his index is 0. Some may agree with all three, and in their case, their index is 3. Please refer to the questionnaire given in Annexure I.

The study design which was extensively discussed in project proposal evaluation committee meetings twice was approved, and accordingly, this study moved forward with the approved design. *(It goes without saying that the study has to stick to the approved study design only, so new variables cannot be introduced, nor can new design approaches be employed, after data collection was finished and draft report made.)*.

As stated before, this study identified the industry variables responsible for an artisan's quitting or remaining in the occupation, as well as the financial prosperity or brokenness of an artisan, based on a review of literature and discussions with industry veterans. As a result, the hypotheses were developed and presented in the following section. It may be noted here that the variables represent a broader picture of the industry conditions but are not exhaustive.

Regarding individual weavers' conditions and their origins, the following hypotheses were developed, and their research models described to direct our investigation into the industry conditions and their causes. The hypotheses were developed based on preliminary conversations with industry veterans and the literature review. These hypotheses are founded, among other things, on the industry conditions such as the artisan's low wages, quitting the occupation, low savings, looms and fibres used, product types and product value categories, input availability, marketable products, government assistance, ease of design change, and employer efficiency.

Hypotheses

Hypothesis 1

An artisan's exiting or remaining in the occupation is linked to specific occupational variables including, (1) use of a modern loom, (2) all family members being skilled, (3) major product type, (4) tendency to change the design frequently, (5) ease of design change, (6) employer efficiency, (7) easy cash conversion of artisanal products, (8) saleability of the woven product, (9) ready market for a weaver's new designs, (10) adequate work from employer (11) securing a reasonable price for a weaver's product, (12) employer's continued support to a weaver, (13) timely settlement of weaver's wage dues, and (14) availability of shared facilities.

Hypothesis 2

An artisan's financial prosperity or brokenness is linked to specific occupational variables such as (1) use of a modern loom, (2) all family members being skilled, (3) major product type, (4) ease of design change, (5) tendency to change the design frequently, (6) timely settlement of weaver's wage dues (7) employer efficiency, (8) easy cash conversion of artisanal products, (9) ready market for a weaver's new designs, (10) adequate work from the employer (11) saleability of the woven product, (12) adequate work from employer, (13) securing a reasonable price for a weaver's product, (14) employer's continued support to a weaver and (15) availability of shared facilities, (16) saleability of finished products.

Hypothesis 3

The type of fibre used in weaving, the employer classification (master weaver or society), and the accessibility of credit all affect an artisan's inclination to leave their line of work.

Model Specification

Dependent variable: Intention to quit (binary variable)

Independent variables: type of fibre (categorical), employer category (categorical), and accessibility to credit

Hypothesis 4

Product innovation and the type of fibre used in weaving determine financial backwardness or financial prosperity.

Model specification

Dependent variable: Financial condition (backwardness or prosperity)

Independent variables: Product innovation (ratio variable) and type of fibre used in weaving (categorical)

Hypothesis 5

Product type (Sarees), assistance from the government, input availability, and employer efficiency determine an artisan's occupational satisfaction.

Model specification

Dependent variable: Occupation satisfaction (binary)

Independent variables: Product type (sarees), assistance from the government, input availability, and employer efficiency

Hypothesis 6

A weaver's ability to save money from weaving depends on input availability, weaving of silk and cotton in combination, and weaving of silk.

Model specification

Dependent variable: A weaver's ability to save money

Independent variables: input availability, weaving of silk and cotton in combination, and weaving of silk.

Hypothesis 7

Sufficient Income from the occupation depends on product marketability, employer efficiency, and weaving of silk.

Model specification

Dependent variable: Making sufficient income from the weaving

Independent variables: product marketability, employer efficiency, and weaving of silk.

Hypothesis 8

The occupational satisfaction of a weaver is determined by product innovation, credit availability, product marketability, government assistance, and input availability.

Model specification

Dependent variable: Occupational satisfaction

Independent variables: Product innovation, Credit availability, Product marketability, Government assistance, and Input availability

Data Analysis involving Survey on Individual Handloom Weavers

The data collected from 496 handloom weavers were analysed with SPSS 20. The types of analyses include (1) Odds Ratios (2) Chi-Square Tests (3) Logistic Regression and (4) Multiple Regression. An instrument, mostly with dichotomous response options, was used to collect data, which is appended to this report.

The instrument for collecting data from individual weavers will take data from the weavers on the following parameters and an index calculated on each parameter. (a) *Occupational Satisfaction*, (b) *Craft Innovation*, (c) *Credit Availability*, (d) *Credibility of Affiliating Organization*, and (e) *Product Marketability*.

The results of the individual weaver survey data analysis were referenced wherever pertinent in the 'Findings & Discussions' section. Nonetheless, they are provided for review in Tables SPSS 1 to 21.

Odds itself is a ratio of successes (positives) to failures (negatives), and the odds ratio is based on the odds of two different situations. There are two odds in odds ratios, one with a positive condition and the other with a negative condition. The ratio helps one understand how many times one condition is better or worse than the other.

If the dependent variable has two alternative responses with codes 0 and 1, and independent variables are of any kind, including categorical and ratio variables, binary logistic regression analysis. $\text{Exp}(B)$ indicates the Odds Ratio; it should be more than 1. It indicates how, with an increase of 1, how many times likely the positive outcome could be. The higher $\text{Exp}(B)$, the more powerful the predictor would be. If the $\text{Exp}(B)$ is just 1, it means it has no effect. Hosmer Lemeshow Test shows the model fitness; it should be non-significant. Nagelkerke R square indicates model fitness.

Regression analysis helps in quantifying the influence of independent variables (IVs) on dependent variable. If there is one independent variable, it is a 'Simple Regression'; if there is more than one IV, it is Multiple Regression.

The dependents and independent variables should be scaled variables (interval or ratio data) but not categorical data. The analysis produces beta (coefficients) values for IVs, with which one can predict the dependent variable. Higher beta values indicate more significant influence of IV exerted on DV, and smaller one smaller effect. The betas are useful for the identification of the greatest influencing variable and also for the comparison of one variable with the other.

The unstandardized beta represents the influence of IV on DV; for example, if the beta is 0.25, it means that for one (1.00) unit of increase in IV, there will be an increase of 0.25 units in DV.

The data collected from the weavers via the questionnaire was used for this analysis. Odds ratios and chi-square test p-values were calculated. *(The statistical analyses may support widely held opinions, but they also accurately and impartially reflect the industry realities, so they cannot be dismissed as purely natural. The findings are presented for what they are worth because it was our responsibility to present solely what had been discovered, regardless of whether the findings were known or unknown or natural or unnatural. Thankfully, the widely accepted beliefs and popular views this research confirms will not be mistaken for being a limited personal viewpoint.)*

Sampling Methods/Techniques & Sample Size

This is a diagnostic study on primary societies and small firms (master weavers) in the handloom industry in three states. Some societies and firms which can represent their universe were selected with a specific purpose in mind (**Purposive sampling**).

Randomization method was adopted while selecting the respondents to avoid bias, but care was taken to see that all categories of respondents are included in the sample (**Stratification**). Stratification helps us cover a cross-section of respondents so that the sample best represents the population.

Stratification Method

Stratification aims to ensure representation of all possible categories the weaver might belong. Stratification helps make the sample broad-based, so the findings would be generalisable. The respondents belong to various categories like (1) employer category, (2) major fibre used, (3) loom technology, (4) skills availability of family members, (5) product value, (6) product category, (7) younger generation's choice of profession, (8) aspiration to work for a cooperative society, (9) intention to quit the occupation, and (10) financial status of the weaver. So individual weavers' data, which were collected for the study, consists of answers to those questions relating to those aforementioned categories they belong. The research instrument (Annexure I) shows all those details.

Our issues center more around primary societies and master weavers, so we most diligently selected the sample from this universe only, i.e., primary societies and master weavers. The data from individual handloom weavers and its analysis will cross-validate the findings of the interviews and discussions.

Cochran's formula was used to draw a sample of primary societies; for the more extensive and cross-state studies, we used **Krejcie& Morgan** formula or that of **Slovin**.

Assuming that (1) 2% of societies can represent the population, (2) 95% confidence interval and the corresponding z value is 1.96, (3) the margin of permitted error is 0.05, and the number of primary handloom cooperatives working in Telugu states is 1266 (Press Note 25.02.13), the formula for sample size calculation (Cochran's formula $(z^2 * p(1-p))/e^2$) is $(z^2 * 0.02*0.98)/0.05*0.05 = (3.8416 * 0.0196)/0.0025 = 30$ societies.

Besides the primary societies, this study team contacted other categories of respondents (considered secondary but necessary for this study) based on the plan detailed below.

	Category	Telangana	A.P.
2	Master Weavers	10	10
3	Handloom Weavers	67*	322*
4	Weavers' Self- Help Groups	3	3

*They were revised upwards from 30, and 30, respectively. More details are in the following sections.

To correct the possible sampling errors, as said before, we adopted **stratification** and **randomization** which was expected to ensure a fair representation for all important categories of respondents.

Sample Size of Handloom Weavers

The sample size for handloom weavers was calculated based on the following details.

The survey on handloom weavers, whose combined number of handloom workers of two Telugu-speaking states is 1,53,592 (A.P. 127662 and Telangana 25930 weavers, not other workers), will be taken up.

The sample size as determined by Krejcie and Morgan formula, $X^2NP(1-P) / d^2(N-1) + X^2P(1-P)$, is 280, while that by Slovin's formula, $N(1+Ne^2)$, is 389. The study would go with the sample size of 389 weavers consisting of 322 from A.P. and 67 from Telangana (in the ratio of **83:17**). Since the sample size from the Slovin's formula is larger than that from Krejcie and Morgan formula, the former size was taken.

Study Site

States Covered: AP and Telangana

Districts Covered: AP: Srikakulam, East Godavari, Krishna, Prakasham, and Ananthapuram

Telangana : Karimnagar/Medak, Nalgonda, and Mahaboobnagar

Selection of Districts

The districts in this study were chosen based on the concentration of the weaving industry. The industry is concentrated in the A.P. districts of Srikakulam, East Godavari, Krishna, Guntur, Nellore, and Chittoor, but not in Vizianagaram, Visakhapatnam, and West Godavari. Similarly, the industry is concentrated in the Telangana districts of Nalgonda, Mehboob Nagar, Warangal, Medak, and Karimnagar, but not in the districts of Khammam, Nizamabad, or Adilabad. These districts were picked during the proposal's examination and were officially authorised.

The sample details are as follows.

	Firm	Telangana	A.P.	Total
1	Primary Handloom Cooperatives	15	15	30
2	Master Weavers	10	10	20
3	Handloom Weavers	67*	322*	389*
4	Weavers' Self- Help Groups	3	3	6

*They were revised upwards from 30, 30, and 80 respectively.

Sample of Primary Cooperative Societies will consist of:

	Firm	Telangana	A.P.	Total
1	Fine Cotton	3	2	5
2	Course Cotton	1	2	3
3	Cotton and Silk	5	5	10
4	Pure Silk	6	6	12
	Total	15	15	30

Interviews were also held with the following (from the categories other than cooperatives) as planned below.

	Firm	Telangana	A.P.
1	Cooperative Bank Branches	5	5
2	National Banks	3	3
3	Industry Activists	2	2
4	Others	1	1
	Total	11	11

Sample Description

Following is a brief outline of how many respondents were covered in our study for qualitative and quantitative research each. As mentioned in the proposal, it was ensured that the sample was drawn to include all relevant categories of respondents so that the results would be universally relevant. That is what the stratification principle advises. Further, weavers' residences were chosen at random when visiting weaver locations for the survey rather than finding handy ways to meet them all in one place.

For qualitative research too, master weavers and societies were chosen diligently to ensure adequate coverage of all product categories and all locations. The list of master weavers and primary societies given in this, along with their corresponding districts and states, can be checked to confirm this.

Study Respondents

For qualitative research, interviews were held with 76 persons, including 31 primary society functionaries, 25 master weavers, 10 cooperative bankers, 5 bank managers of nationalized banks, and 5 activists, while 496 individual weavers were surveyed for the quantitative study.

Quantitative Study on Individual Weavers (Quantitative Research)

Sample Distribution by Districts

District-Wise Distribution of Weavers Surveyed		
District	Frequency	%
Anantapur	169	34.1
Chittoor	8	1.6
East Godavari	75	15.1
Guntur	22	4.4
Karimnagar	31	6.3
Krishna	42	8.5
Mah'Nagr	27	5.4
Medak	16	3.2
Nalgonda	45	9.1
Nellore	13	2.6
Prakasam	43	8.7
Warangal	5	1.0
Total	496	100.0

Distribution by State

State-Wise Distribution of Weavers Surveyed		
State	Frequency	%
A.P.	372	75.0
Telangana	124	25.0
Total	496	100.0

Employer Category

Employer-Wise Distribution of Weavers Surveyed		
Employer-Type	Frequency	%
Coop. Society	142	28.6
Master Weaver	329	66.3
Independent	25	5.0
Total	496	100.0

(N.B.: Weavers don't work for Self-Help Groups)

Type of Fibre Used

Distribution of Weavers By Type of Fibre Used		
Type of Fibre	Frequency	%
Cotton	183	36.9
Cotton & Silk	60	12.1
Silk	253	51.0
Total	496	100.0

I use a loom that is good for marketable designs.

Distribution of Looms By Marketable Designs		
I use a marketable design loom.	Frequency	%
No	95	19.2
Yes	401	80.8
Total	496	100.0

All my family members are skilled workers.

Disribution By If All Family Members Are Skilled or Not		
All my family members are skilled.	Frequency	%
No	146	29.4
Yes	350	70.6
Total	496	100.0

Distribution by the Category of Product Value

Distribution of Weavers By Product Value		
Category of Product Value Involved	Frequency	%
Low Value Products	104	21
Medium Value Products	277	55.8
High Value Products	115	23.2
Total	496	100.0

Product Category

Distribution of Weaves by Product Type		
Product Type	Frequency	%
Others (Non-sarees)	122	24.6
Sarees	374	75.4
Total	496	100

My next generation family members will continue in this occupation.

Distribution by Next Generation's Volition to Continue Weaving		
Next Gen will opt weaving	Frequency	%
No	382	77
Yes	114	23
Total	496	100

I always want to be a member of a cooperative society.

Distribution by Weavers' Desire to Be Affiliated to Coop. Society		
Want to work for Coop Society	Frequency	%
No	290	58.5
Yes	206	41.5
Total	496	100

I want to quit this profession.

Distribution by Weavers' Resolve to Quit Weaving		
Want to Quit Weaving	Frequency	%
No	384	77.4
Yes	112	22.6
Total	496	100

I don't recommend this occupation to my next generation.

Distribution by Weavers Recommending to Next Generation for Continuing to Weave		
I recommend weaving to the next generation	Frequency	%
No	118	23.8
Yes	378	76.2
Total	496	100

This occupation did not allow me to prosper financially.

Distribution by Weavers Pauperised by Handloom Weaving		
Weaving Is Behind My Poverty.	Frequency	%
No	173	34.9
Yes	323	65.1
Total	496	100

Duration of the Study

The study was done from September 2022 to February 2023.

Materials Needed for the Study

The study required (1) visits to the handloom pockets, (2) a recording instrument, and (3) questionnaire copies to record the responses from handloom weavers, and an interview schedule to interview the respondents.

Challenges Faced and Approaches to Solution

Challenges faced include (1) stopping the artisans from their working for responses, (2) getting the illiterate weavers to understand the purpose and meaning of questions of the research instrument, (3) randomised selection of respondents, and (4) tiresome visits to the weaving locations in the inaccessible villages.

To get over them, we employed the following strategies. (1) We minimised the interaction time. (2). We took pains and displayed patience to explain the purpose and meaning of the research purpose and questions in the local language. (3) We passed up a lot of weavers from this study exercise to ensure randomised choice of the respondents. (4) We made up our minds firmly to reach out to inconvenient locations so that the findings would genuinely represent the population.

Findings and Discussions

The findings are organized under the following heads. (1) Dependence on the Handloom Industry, (2) Wage parity issues, (3) Unique qualities of handlooms deserving of patronage, (4) Longevity of the industry, (5) Management of primary cooperative societies, (6) Role of apex societies, (7) Role of master weavers, (8) New Product Development, (9) Rising input prices, (10) Competition from power looms, (11) Ineffective implementation of Handloom Reservation Act, 1985, (12) Credit issues relating to cooperatives, (13) Access to bank loans by master weavers and weavers, (14) Goods and Services Tax (GST), (15) Loom technology used, (16) Consumer preference information, (17) Cluster Development Program, (18) Unique business conditions, (19) Creation of enabling environment -government interventions for cooperative handlooms, and (20) Government interventions for all sectors.

The findings are based on (1) the survey on 496 individual weavers and (2) the interviews with the primary society functionaries, master weavers, bankers, and industry activists. The findings from the interviews need no statistical analysis except counting the number of persons expressing a specific viewpoint. However, the findings are displayed in tables exclusively designated for a particular topic/issue.

A separate section exclusively for presenting the analysis and findings based on the survey data relating to 496 individual weavers is included in the report(SPSS1to21 Tables) for an easy review, although the findings are incorporated under appropriate topics in the main report. Briefly, the quantitative part of this study identified the key factors, or sustainability drivers, that would have a beneficial impact on the weaver's ability to continue working as a weaver, as well as his happiness, ability to make a living wage and save money, as well as his financial well-being and occupational satisfaction. They are: (1) marketability

of the product, (2) employer effectiveness, (3) saree weaving, (4) silk weaving, (5) cotton and silk weaving, (6) reasonable price for his products, (7) government assistance, (8) input accessibility, (8) his bond with the employer, (9) design modification potential, (10) family members' skills, (11) use of an upgraded loom, and (12). However, despite being a strategic activity, new product development paradoxically saddles the weaver with the costs of launching new items; this is where the government's assistance is desperately needed. Our research indicates that the availability of inputs is extremely significant, so it is crucial to limit the influence of their pricing, which calls for government help.

The qualitative analysis identified the following problems that threaten the long-term viability of the handloom sector. (1) Wages from weaving are insufficient. (2) Old weavers dominate the industry, and young weavers stick with the trade if their pay is competitive. (3) The sector, especially the weavers, is crippled by the continual rise in input prices. (4) Handlooms face fierce competition from power looms. The government should reconsider its support to power looms. (5) The Handloom Reservation Act is not being properly carried out. (6) With the exception of a few districts in the Krishna and East Godavari districts, primary societies failed to offer employment to weavers. (7) Apex societies are powerless to assist primary in promoting their goods. The primaries struggle with payment delays, permitting poor wages, and making insufficient purchases. (8) GST made handloom products less marketable. (9) The industry needs to produce new products to be viable, yet doing so is extremely expensive for weavers because of the ecosystem. Governments should provide assistance for the weaver's lost wages, input costs, tool costs, and training. Assistance should be provided based on regional or case-specific needs. (10) Governments ought to aid in the marketing of handloom products. (11) Governments should assist in making subsidized inputs accessible. (12) Governments ought to support the top societies. (13) The government's expenditures are always getting smaller, which irritates weavers. (14) The process for approving cooperative loans needs to be streamlined. (15) The use of ICT in cooperative, master, and individual weaver transactions will make it easier to issue loans, provide security as collateral, and monitor loan default. (16) The ability to deliver government assistance efficiently is made possible by the permanent identification of the loom, the weaver, the weaving worker, and the master weaver. (17) To help the handloom enterprises across all sectors, governments should implement interest subvention programs. (18) Governments should work to establish captive markets by ensuring that the handloom industry meets all of their departments' cloth requirements. The following is a detailed discussion on the each issue.

Dependence on Handloom Weaving as a Livelihood

Can the handloom industry, the symbol of Indian culture and the second largest employer after agriculture, be deemed obsolete and unfit for the twenty-first century, given that the tasks performed by this industry have been replaced by more productive and cost-efficient machinery? Does it still offer lucrative employment on par with the other professions like construction, retail, office support? Does a significant fraction of the population depend on this occupation? The responses to those questions either justify government support for this occupation or disregard it as irrelevant.

According to the 4th All India Handloom Census, conducted in 2019–20, 35.22 workers and 31.44 lakh families continue to rely on this industry. This information is silent, however, about the sufficiency of earnings, the proportion of weavers who departed for different occupations, and whether or not this is a preferred career path for youth. Although the national handloom survey shows that only 3.3% of weavers are under the age of 18, 42.6% of weavers are between the ages of 18 and 35, 25.6% are between the ages of 35 and 45, 23.3% are between the ages of 45 and 60, and 6.3% are over the age of 60, only the elderly are employed on the looms weaving cotton and low-value products in these two states, while people of all ages are working in the high-value weaving sector.

Regarding those who depend on this occupation, there are four groups: the elderly individuals who chose this occupation three or four decades ago and the young people who performed poorly in school and chose it as their only option today depend on this occupation and remain in it (Table CN19/3, TableCN19/4, Table CN20/1, Table DTS1, CDT2, Table DTM1, and Table DTM2). Intriguingly, the third set of weavers who picked weaving as a profession are of various ages, and come from both traditional and modern castes; they chose to weave since it pays comparably to other professions. In addition to the three groups mentioned above, designers, yarn dyers, auxiliary employees, traders, and retailers who rely on this line of work wish for the industry's survival.

Of the total number of weavers, youth who chose to weave constitute hardly 10% in the Guntur, Krishna, Srikakulam, Medak, and Warangal districts of Telangana. However, in certain weaver pockets in East Godavari and Ananthapur districts like Tatiparthi, Dharmavaram, and Uppada, where there are more than 5000 looms in each cluster, youth have also chosen weaving as their occupation; even educated youth have taken it as a back-up occupation to fall back on in the event that they are unable to find a new-age job (Table CN20/1, Table DTS1). The weaving of high-value items drew weavers of all ages. (Table DTS1, Table DTM1, and Table DTM2). In other areas like Sircilla, Rajam, Peddapuram, Bandarlanka, and Siddipeta, however, elderly people make up a large proportion (Table DTS1, CDT2, Table DTM1, and Table DTM2), while youth make up a small proportion.

The average weaver age in these two states is now 55, which significantly impacts on what new designs he can weave, let alone any revolutionary and sweeping changes that must be implemented to revitalise the industry.

The Average Weaver's Age: A Barrier to New Product Development

A major impediment to either the extension or revival of this occupation is the industry's inability to attract young people into it, in addition to the high average age of the current weavers. Elderly weavers can only make minor changes to the product, such as changing the colour or adding small motif patterns on the body and border. However, but they have a very limited ability to produce larger motifs, new fibres, new textures, and a wider pallu (the last part of the saree that has a broad design pattern and hangs on the back of the wearer).

Youth Not Attracted to This Occupation

Are factors such as modern professions, a lack of respect for this occupation, and poor wages inhibiting young people from entering this field? The fact is that parents do not want their children to pursue this occupation because the government provides free education, and there are better career and income-earning opportunities available outside of handloom weaving. 77% of the 496 weavers who responded to the study said they would not continue in this line of work, and 76.2% of the respondents said they would not suggest it to their children. Weaver parents, seeing the career opportunities in the new-age professions now available to everyone, prefer to send their children to professional educational institutions (Table CN19/2, Table CN19/3). As a result, most youth born of current weavers have now become engineering and software professionals earning decent salary. Another social problem associated with the choice of this occupation by men is that they find it difficult to get wives. Brides and their parents prefer boys earning a fixed salary, no matter how low it might be, but definitely not those pursuing weaving as an occupation. It is quite a paradox that parents were able to support their children's education and successfully complete other familial obligations like performing marriages with the income they earned from this occupation. However, now they do not want their children to enter this occupation. Now this occupation is held in low esteem by the same traditional weaving families that held it in high esteem three decades ago.

Youth Chose Weaving as A Career Option Too!

Nevertheless, there is an exception to the preceding observation. In Tatiparthi village, in East Godavari, home to over 600 weavers, many youths have chosen weaving as a profession. They are willing to change their designs too. This is the ideal setting that indicates that this occupation is likely to survive in the distant future. Interestingly, the youth that took this as their career option has professional educational qualifications like engineering too, which fact is a testimony to the recent past when the handloom industry was remunerative and attracted the youth both as a standby occupation and a primary one (Table CN19/2, Table CN19/3, Table CN20/1). As previously stated, before prices skyrocketed and when there was less competition from power looms, the weaving profession was a viable option worth pursuing. The weaving occupation in Uppada, Pochampally Dharmavaram, Chirala, and surrounding areas also illustrates this point. The traditional weavers still remain convinced that this is the best alternative to any other high-paying profession since they can work in their own home under its comfortable shade, live physically close to their family members, and do not have to submit to any other outside employer. Interestingly, these young weavers have their fingers crossed and look forward to the best times; in other words, they are hopeful that one day, input prices will come down, the industry will recover from these unpleasant conditions, and the government will support them.

As a result of this truth, a bright light shines on a pathway that all the institutions committed to preserving this occupation must strive to create the infrastructure and mechanisms

so that high-value products come out in an endless stream, yarn prices are stabilised, and adequate heat is generated in the market for these handloom products.

Young Weavers from Non-Traditional Weavers Have Limited Skills

Due to the declining number of weavers, however, master weavers are driven to employ semi-trained young weavers from non-traditional weaving families. (Table CN20/1). (This is a recent trend, and hence elders from non-traditional families are very few.)

However, these young weavers from non-traditional communities had limited training; as a result, they were not as skilled as those from traditional weaving castes, for whom the apprenticeship lasted more than two years, and post-apprenticeship exposure to the task was nearly a lifetime. The output of these semi-professional weavers is significantly lower than that of conventional weavers. Nonetheless, these non-traditional weavers have more immense expectations regarding employment conditions.

Wage Parity Issues

Another important finding that answers why youth are not drawn into this occupation is that what a family of four earns a month from this occupation in Karimnagar and Medak districts of Telangana can be comfortably earned by a single family member alone by working in other occupations like construction, counter sales, office administration and assistance, not to mention other high-paying jobs such as software, factory management.

64% of the weavers who participated in this survey stated that they don't make enough income, and 74.4% of weavers said that they do not save money for their future from the earning they make from this occupation.

This fact of low earnings from weaving is also reported by the interviewees stationed in Siddipet, Karimnagar, Warangal, Peddapuram, Bandar Lanka, DT Rajapuram, and some parts of Nalgonda, where low-value cotton varieties, not high-value silk varieties, are woven. Their wage is low. Because of low wages, youth do not pursue this, and only elders, who cannot weave high-value products do work on these looms. The point is that low-value weaving cannot command a higher wage, and so cannot entice young people to enter this field. Unfortunately, the wage for weaving on a handloom is close to or significantly lower than the reservation wage, which is the lowest compensation an individual would accept for market employment; it represents the value of leisure time when an individual is not working in the market, and if he does not receive it from work, he will remain at home.

The state governments have notified the handloom weaving and handloom silk weaving (Sl. Numbers 24 and 25 of Part I of Scheduled Employments) as scheduled employments where government periodically fixes minimum wage rates and revises them every six months. Minimum wages as per Act are in the range of Rs. 201 to 245 depending on the type of job in the weaving process. For a family of 4, the daily wages range from 804 to 980 according to

minimum wage rules of the law. Sadly, the statutory minimum wage is not at all close to the wages prevailing in the occupations that attract the weaving family members, for example, retail shop jobs, construction work. where one person (not 4 members) gets Rs.15000 to 20,000 per month in comparison to Rs.20,000 which the entire family of 4 gets in handloom weaving. In other words, the monthly wages in this occupation are not at all comparable to the wages in other occupations. The weaver does not earn as much as a shop employee (Rs.15,000) or construction worker (15000 per month) does. But, of course, workers of ancillary jobs like pirn-winding and piecing earn better than bidi workers (Rs. 5000 Vs. Rs.3000 per month).

Youth see the lack of wage parity as an entry barrier for them, and so are not inclined to enter this occupation. Ensuring wage parity can attract youth into this occupation. The entry of youth into this occupation can prolong the existence of this occupation into the longer future as a dependable employment avenue. However, as of now, youth are looking at other professions. Now, if the industry has to remain a source of employment for youth, steps have to be taken to increase the wages paid in the industry for different activities (Table CN19/1 to Table CN19/4, Table CN20/10, Table DTM1, and Table CDT1).

On whether the youth will return this occupation when wage and industry conditions improve, the experts are divided in their opinions: some predict the return of youth, while others disagree. However, the fact that young people from conventional and non-traditional households are employed on looms that produce high-value goods raises the possibility that young people may be lured to this line of work.

Skill Levels of Family Members

Another factor that influences the viability of this household enterprise is the skill levels of the entire family, particularly the spouse. Everyone in the family ought to be competent enough. If all family members are skilled, they have a 1.458 times higher likelihood of remaining employed than those not. A family like this is 1.292 times less likely than others to remain financially disadvantaged.

The dominant themes, as indicated by their frequency of occurrences during interviews on wages and age profiles are as follows.

1. Inadequate wages are paid for handloom weaving (24 responses, 32%).
2. Wages are low here. Other occupations pay better (21 responses, 28%).
3. Youth are not attracted to this occupation (26 responses, 34.66%).
4. Elders only stay in this occupation (17 responses, 22.66%).
5. Youth can be attracted to this occupation with higher wages (12 responses, 16%).

Summary

In sum, the handloom industry is a symbol of Indian culture and the second largest employer after agriculture. However, this has been replaced by more productive and cost-efficient machinery. According to the 4th All India Handloom Census, 35.22 workers and 31.44 lakh families continue to rely on this industry, but this information is silent about the sufficiency of earnings, the proportion of weavers who departed for different occupations, and whether or not this is a preferred career path for youth.

The average weaver's age is a barrier to new product development, and parents do not want their children to pursue this occupation due to the government's free education and better career and income opportunities in new-age professions.

The study found that 77% of the 496 weavers who responded to the study would not continue in this line of work, and 76.2% of the respondents said they would not suggest it to their children. Additionally, 64% of the weavers stated that they do not make enough income, 74.4% do not save money for their future, and what a family of four earns a month can be comfortably earned by a single family member alone by working in other occupations.

Low-value weaving cannot command a higher wage than other occupations, and youth see the lack of wage parity as an entry barrier. Steps must be taken to increase wages for different activities to attract youth to this. The fact that young people from both conventional and non-traditional households are employed on looms that produce high-value goods as done in Gadwal, Uppada, and Dharmavaram raises the possibility of attracting them.

The Qualities of Handlooms Deserving of Patronage

Do handlooms serve any sacrosanct purpose, or are they only a relic of bygone glories deserving disempowerment? The allocation of public finances, subject to competing demands, must result in the greatest good. What good is expected from the handloom industry?

Sustainable Global Development and the Role of Handloom Industry

Although being perceived as an outdated, unimportant, and rural enterprise, the handloom industry plays a vital part in achieving the majority of the 17 goals for sustainable development set by the United Nations for its member states. Sustainable Development Goals are no poverty, zero hunger, good health and well-being, gender equality, clean water and sanitation, and affordable and clean energy, decent work and economic growth, industry innovation and infrastructure, reduced inequalities, sustainable cities and communities, responsible consumption and production, climate action, life below water, peace, justice and strong institutions, and partnerships for the goals. The handloom industry is capable of fulfilling

15 of the 17 sustainable developmental goals set by the United Nations. For example, it can eliminate poverty and hunger due to the value created on the looms; it does not harm the health of the workers and the general public; women are provided with work along with men, and without gender discrimination, income accrues to the whole family but not to the individual members; it does not contaminate water nor hurt the sanitation; it does not use energy in huge quantities; it gives decent work and economic growth; it can innovate; it reduces inequalities; it helps in the development sustainable cities and communities; and it encourages responsible consumption and production. The andloom industry which does not engage in fast production cycles, overuse of electricity and fossil fuel, environmental pollution, waste generation, and unethical labour practices can be rightly referred as ‘ethical manufacturing’ (Dissanayake, Perera, & Wanniarachchi, 2017). Crafts and social sustainability pursue the same goals, which include elimination of waste and environmental pollution, avoidance of over-consumption of energy and fossil fuel, economic development, and equitable treatment of women.

If the industry disappears and dies as a result of the government’s apathy, it has to later bemoan that a crucial tool for sustainable development has slipped its fingers right under its nose, and the blame for it will roundly fall on the government.

Fair Trade Practices and Prosocial Value

The handloom sector is the cherry on top for individuals who value the environment, sustainability, and compassion for the less fortunate. There are certain groups of people in the USA and Europe, who stand up for the prosocial value of sincerely making efforts to preserve the occupations like this, which are eco-friendly as well as livelihood-producing. There are guided by ‘fair trade principles,’ which insist that certain occupations like this should be encouraged by willingly paying a higher price for them, although the competitor’s products are cheaper. For example, the Gollabhama sarees, which have a highly prized traditional design, are purchased discretely at a premium price by elite consumers who admire the craftsmanship that went into creating them. (Buchaiah, Siddipet). The future generations that would wake up to the fact that the handloom industry has come down to invisible niches from massive employment generation would vociferously revile and deride all the governments that failed to support the languishing industry while applauding the Western groups practicing ‘fair trade’ principles, for supporting the handweaving occupation and succeeding in preserving at least a few weavers.

Positive Image of Handlooms

What special considerations do consumers have for handloom products? Consumers expressly request the counter salespersons to show their hand-loomed goods. However, retail salespeople present power loom products as handloom goods and sell them when clients request handloom goods. This demonstrates that customers still have a favourable perception of handlooms. They associate handlooms with quality and durability. Retail shops use this positive image of handlooms and deceive the consumers by claiming as hand-loomed products those which are not. To counter this, the government should make statutory arrangements to see that

everything that comes from power looms is marked as power loom products and everything that is produced on handlooms as handloom products. Additionally, to effectively enforce the Act that provides for reservation of certain cloth items to be exclusively produced on handlooms, the retail shops and counter sales persons who sell power loom cloth as handloom cloth should also be held accountable for violation of the Act and made liable for punishment (Table CN 12/1, Table CN 6/1 to Table CN 6/9, and Table DTS5).

Working Handlooms, Not Exclusive Trading, Bring Business for Firms!

Buyers trust only those suppliers who have working handlooms under their control rather than those dealing in just finished goods (Veerabhadra Handlooms). They do not trust exclusive tradesmen who are situated in the weaving areas but have no captive working looms. Customers prefer to buy from manufacturers only but not from traders. This is because customers believe that manufacturers have control over prices and quality, and, on the other hand, traders, the other alternative sources, add their margin and make the product costlier (Table CN20/1). This deliberate pursuit of product sourcing only from loom-owning manufacturers demonstrates the devoted following that handlooms enjoy.

Craftsmen enhance the value of handwoven goods

The artisans who weave the goods on handlooms give them authenticity and value. In other words, the handloom goods retain their value so long as craftspeople are working on them. Since there is a remarkable trade value attached to artisans by the primary cooperative societies, master weavers, and traders, they are not willing to lose a weaver at any cost (Visalakshi S HWCS, Warangal; Veerareddypalli HWCS, Siddipet; Arunasri HWCS, Kappaladoddi; Dubbaka HWCS; Siddipet HWCS; Puttapaka HWCS). That master weavers give fairly large interest-free advances to the weavers to keep them loyal attests to the fact that master weavers place a high value on a loyal weaver highly; master weavers feel assured of their trade being carried on in the future if weavers stick with them in absolute loyalty. The primary societies too increase the wages from their own funds, although the apex society does not give wage increases for a long time. This demonstrates that the handloom weavers' products are still patronised by the consumers. In the event that the weaving occupation crawls its way to extinction, a segment of weavers will yet remain active to fill some niches and exist for eternity (Table CN13/1, Table CN13/2, Table CN13/3, Table CN13/4, and Table CN20/1).

It is also highly likely that power loom products will masquerade as handloom products. Power looms can fill the handloom market niches also, tricking consumers into believing that they are genuine handloom products.

The crucial question, however, is whether or not the craftsman has sufficient strength to withstand the hostile forces.

Handloom Weaver Trapped in Strong Trade Forces and Deepest Vulnerability

On one hand, a handloom weaver is old, weak, and voiceless, but, on the other hand, he is confronted with strong, invincible forces.

Strong well-entrenched yarn and dye manufacturing corporations, profit-driven, market-savvy master weavers and traders, and muscular, ravenous power looms are those forces that are always on the prowl to suck all the benefits that would legitimately belong to the handloom weaver. The conditions and practices in the industry are shocking. Yarn prices always are on rise, but the corporates that manufacture yarn and dyes unhesitatingly pass on the increased prices to the weaver. However, the traders and master weavers either give a marginal increase or do not allow at all the price increase in finished goods to the weavers. Traders who buy finished goods from weavers on a per-piece rate basis do not increase their per-piece purchase price. Apex marketing society too either does not revise its cost price at all or delays the revision for as long a period as a year to three years (Visalakshi S HWCS, Warangal; Adarsha HWCS, Karimnagar). Power looms charge lower prices even when there is an increase in yarn price due to their manufacturing efficiency, and thus are able ruthlessly to price out the handlooms. Quite sadly, consumers are made to pay higher prices that have absorbed all the increases, which is a demonstration of the power of the traders, master weavers, and retailers. It is important to note here that the axe always falls on the wages of the weavers in the name of preserving the price competitiveness of the handloom products. This condition of the weavers begs the governments to intervene; if the governments were responsive and compassionate, they would sit back and seriously consider the measures to preserve this fragile and vulnerable industry (Table CLMT8).

Conversely, to make matters worse, the governments have withdrawn the marketing support such as rebates. The final blow to the industry is GST which boosts the prices which are already impacted by the yarn price increase and thus severely hurts the marketability of handloom products.

Individual Weaver's Inability to Market His Own Products

Can an individual weaver pursue his weaving occupation independently (without dependence on master weavers and traders), with his capital, and later, market on his own?

The survey we have conducted reveals that 52% of weavers have no choice in who to sell, and that 21.6 percent of weavers' products are difficult to turn into cash. 45 percent of weavers believe their product is not sold at a fair price. 39.3% of weavers are believe that they will be unable to sell their product quickly.

The individual weavers who can invest in yarn and other inputs and later sell in the open market are referred to as independent weavers. In certain areas where access to the market is quick and easy, weavers can be independent. For example, in Dharmavaram, Chirala, and Uppada areas, where there are a large number of master weavers and traders, an independent weaver can weave products of standard specifications but with a little modification to suit the current market's requirements and go into the market and sell it to any of the traders. The per-

piece rates of finished goods are determined periodically by the market leaders or trader associations, and those prices are known to all. However, in those areas also, where a large number of traders and master weavers operate, all individual weavers cannot take the risk of working independently. The reason is that they are not sure of marketing their products, and so depend on master weavers. The point worth noting here is that independent weaving involves risk, availability of finance, a network of connections with the market, marketing ability, and guessing the preferences of the market. So, an easy alternative to independent weaving is weaving for a master weaver, although a master weaver is not fair to the weaver in wage fixation and providing of work, particularly when there is a slump in the market or input prices are high. In many areas where the value of the product is low and traders are fewer in number, the weavers necessarily depend on master weavers only.

When the price rise is steep, even an independent weaver who has the capital to run his own unit independently would not dare to do so because of the higher marketing risk. Then the only accessible option for a weaver to fall back on is a master weaver. Stated differently, the inability of a weaver to market his product independently, coupled with the price rise, necessarily drives a weaver to a master weaver. The artisan possesses a natural Achilles heel.

The dominant themes presented below from interviews with the respondents reveal the positive and negative dimensions of the handloom industry.

Positives and Negatives of Handloom Industry

1. The handloom weaving safeguards the family system (3 responses,4%).
2. The handlooms provide employment to a significant number of people (1 response, 1.33%).
3. The industry will survive 20 years (3 responses, 4%).
4. The industry is growing and has no death (9 responses, 12%).
5. This industry will continue if new varieties come (2 responses, 2.66%).
6. The industry can be revived with the government's support (3 responses,4%).
7. This industry will not survive if the same conditions continue (6 responses, 8%).
8. The industry will experience a boom again (4 responses,5.33%).
9. This industry is viable (2 responses, 2.66%).
10. That retailers are taking a long to clear the dues testifies to the poor demand for our handloom products (5 responses, 6.66%).
11. The handloom business is not profitable (4 responses, 5.33%).
12. Stocks were held unsold (5 responses, 6.66%).
13. Handloom weavers are fragile and trapped in an inimical system (5 responses, 6.66%).

Longevity of Handloom Industry

How long can the handloom industry survive in light of the conditions that are primarily harmful to the artists and with some circumstances that protect the craft?

The variables that determine the longevity of this craft include the remunerative wages, the average age of the artisans, the competition from other sectors, the possibility of creating value through new product development, support from the government, respect for traditional

dress, and alternative opportunities available to the youth. The following factors predict the early death of the craft: low government support as reflected in dwindling budgets, the imposition of the GST, withdrawal of marketing support by the government, competition from power looms and mills, ineffective implementation of the Reservation Act, youth not preferring to pursue handloom weaving as their occupation, constantly rising prices of inputs, and higher wages in other occupations. The factors that predict longer life include respect for the traditional dress culture, high-value, design-intense crafts in specific clusters like Uppada, Gadwal, and Pochampally, and respect for zero pollution, low power use, high employment, and sustainable development.

Many veterans predict that this industry will disappear in 5 to 10 years, based on constantly rising prices, the government's encouragement of power looms and mills to the detriment of handlooms, poor budgetary support from governments, weak cooperative institutions, the imposition of the GST, and the ineffective implementation of the Reservation Act. Very few predicted its existence for 20 years. Industry veterans strongly believe that the existence of the handloom industry hinges heavily on how much the government helps in controlling the unfair competition from power looms. At the present level of government support in all critical areas, which is lukewarm, the veterans forecast the death of the industry in 5 years (Table CN 12/1, CN17/1, CN17/2, CN18/1, CMDT3 and CMDT4).

Following is a summary of viewpoints expressed by master weavers, society functionaries, bankers, and activists regarding weavers' age structure, wage issues, skills, and life span of the handloom industry. The parentheses indicate the number of respondents supporting the given viewpoint.

The dominant themes from the narratives of the respondents and the frequency of their occurrences are presented below.

Expected Life Span of Handloom Industry

1. This industry cannot survive without the support from government (14 responses, 18.66%).
2. The industry can be revived with the government's support (3 responses, 4%).
3. This industry will not survive if the same conditions continue (6 responses, 8%).
4. This industry will disappear in 5 years (4 responses, 5.33%).
5. This industry will disappear in 10 years (8 responses, 10.66%).
6. The industry is on the decline (6 responses, 8%).
7. This industry will survive 15 years (1 responses, 1.33%).
8. The industry will survive 20 years (3 responses, 4%).
9. The industry is growing and has no death (9 responses, 12%).
10. This industry will continue if new varieties come (2 responses, 2.66%).
11. The industry will experience a boom again (4 responses, 5.33%).
12. This industry is viable (2 responses, 2.66%).

In sum, handlooms are seen as an outdated, unimportant, and rural enterprise, but they are capable of fulfilling 15 of the 17 Sustainable Development Goals.

Consumers have a favourable perception of the handlooms, but retail shops use this image to deceive consumers. To counter this, the government should make statutory arrangements to mark power loom products as the power loom products and everything that is produced on handlooms as handlooms.

Artisans enhance the value of handwoven goods by giving them authenticity and value, Master weavers give considerable interest-free advances to the weavers to keep them loyal, and primary societies increase wages from their own funds.

However, powerful yarn and dye manufacturing corporations, profit-driven master weavers and traders, and muscular, ravenous power looms are the robust negative forces that constantly hurt the handloom industry.

GST has hurt the marketability of handloom products, making it difficult for weavers to market their own products. 52% of weavers have no choice in whom to sell, 45% believe their product is not sold at a fair price, and 39.3% are of the opinion that they will not be able to sell their product quickly.

Independent weaving involves risk, availability of finance, a network of connections with the market, marketing ability, and guessing the preferences of the market.

The longevity of the industry is determined by remunerative wages, the average age of artisans, competition from other sectors, the possibility of creating value through new product development, support from the government, respect for traditional dress, and alternative opportunities available to the youth.

Managing Cooperatives and Their Unique Challenges

Cooperative societies were given special consideration by the government through significant budgetary support because they were seen as the institutions with the magic wand expected to give employment to the rural people, rescue them from exploitation, teach self-governance and leadership at the grass-roots level, and serve as the real alternatives to the corporations. However, did they fulfill their original purpose? We made an effort to investigate the problems plaguing the cooperative system.

Weak Institutions

Several primary societies in the Telangana and Andhra Pradesh districts are practically inactive, making low sales, coasting along with low membership, lacking vision and alacrity, seriously weak, and precarious. That being the case with genuine societies, fake societies, existing in large numbers, are the epitome of weakness and intractable corruption. Interestingly, stakeholders, who have contributed to the systems' deterioration, are now seeking social intervention to aid the cooperatives' rehabilitation from their current dire situation (Self-Serving Stakeholder Behaviour).

Marks of poor leadership and ineffective management of the primary societies, and even apex society, include (1) no wider base of buyers and heavy dependence on the apex society for sales, (2) no regular flow of new varieties, (3) poorly engaged members, members often left unemployed for long, (4) non-availability of own working capital, (5) poorly staffed, (6) no own retail outlets, (6) fake societies created with fake members by rich persons to tap into the governmental benefits that are meant for genuine weavers.

Some strategic errors in the establishment and management of cooperatives committed include the following. (1) The society promoters did not plan its operations strategically; they failed to invest in the right properties like design development, marketing infrastructure, buyer relationships, member welfare (2) They did not take care of the interests of the faithful members. (3) They took as members those who are not committed either to weaving occupation or to society's interests (Table CN15/1, Table CN15/2, Table CN15/3, Table CN15/4, Table CN15/5, Table DTS8, Table CMDT5, and Table DTS8).

Societies' Engagement with Weavers

The weaver members of a well-managed and genuine society are psychologically invested in and intimately bonded with their society; they long to associate with the society forever; they would never want to distance themselves from the society. The societies in Srikakulam, East Godavari, Krishna, and Gudur districts (for example, the societies in Polavaram, Mallavolu, Kappaladoddi, Pedana, Cherukupalli, and Isukapalli) are the perfect examples of a well-run cooperative system dreamt by our leaders a century ago.

According to our findings, if there is a strong bond between the weaver and the employing society, the weaver is less likely to leave the occupation and become financially worse off. Our odds ratios show that if the employer (primary society, in this case) has a strong bond with the weaver, the weaver is 1.577 times more likely to stay in the occupation and 1.294 times more likely to be financially better off.

Do genuine societies turn their backs on the weaving members? Only during Covid, when stocks accumulated, some societies could not give full work to the weavers and so the artisans had to seek work from master weavers. After the situation became normal, the members quickly returned to society for work. The society and the members are mutually engaged with one another. The weaver members find comfort, assurance, and fellowship while working for the society, which they would never want to forsake. It is also heartening to note that societies and master weavers are not willing to lose their working members; they support them financially, so they stick with them. As previously stated, both cooperative societies and master weavers revere craftspeople. And yet, only authentic societies treat them well enough to retain them as committed workers. Members of bogus societies only exist on paper, not in reality. For such societies, member loyalty and society's involvement with the member are unnecessary.

Sadly, the fake societies are mocking the genuine societies, and these genuine societies are not adequately supported by the government due to the impressions it gets from fake societies and judge the genuine societies with the view they get from fake societies.

Societies' Inadequacy and Master Weaver's Ability

When weaver members of a primary society do not get work from their societies (all societies in East Godavari and Krishna districts), as happened during the Covid period, which occurs now also in some parts of these states, they turn to the master weavers who are many and able to give some work, though at a lower wage rate.

Employer efficiency is vital for retaining members because it ensures employment and financial well-being. According to our odds ratios, if a weaver receives enough work from his employer, he is 2.041 times less likely to be financially disadvantaged and 1.642 times more likely to remain in the industry.

What criteria make the master weaver superior to a primary society? Master weavers have a constant cash flow advantage. They deal with many buyers, unlike some primary societies, which heavily depend on apex society only. Since their buyer base is wider, they get some money regularly into their bank and thus carry on their weaving activity, which is not possible with societies which have to wait for the payment from apex society for more than 6 six months, and even longer than one year in some worst seasons. This boils down to one point: Societies have to build their sales outside of the apex society or government has to make apex societies efficient. With regard to the apex societies, however, the governments have already made several retrograde moves, including the reduction of marketing staff and the closure of retail shops, which necessitates administrative resolve and a positive outlook in order to rebuild their marketing muscle (Table CN10/1, and Table CN10/2). What steps are necessary to restore the societies' effectiveness are explored in the following sections.

Democratic Process Stalled

The government failed to ensure a proper and continued democratic management of both primary societies and the apex society; for example, elections were not held for primary societies for the last 5 to 10 years; government officials are appointed to manage the affairs of the societies; alternatively, in as many cases as there are government officials appointed, the government also nominates the managing committee from the community without the due selection process that could ensure the establishment of a competent team. Either way, the members are not allowed to manage their societies. In the case of the apex society, often, government nominates their political friends as the chairmen, regardless of their competency to run the apex society. That is how the accountability of the persons at the top level of society's management could not be ensured. Due to the perpetual ad hoc management system imposed on the societies, no long-term plans could be drawn up, nor a responsible and dedicated team established by election to get to work to its fullest potential.

The shortcomings of unelected ad hoc bodies

Having been put in the care of ad hoc nominated committees and government officials whose nominations are renewed every six months, the efficient operations of the weavers' societies suffered greatly. Although there are some well-meaning government officials and nominated weavers, they are not many. This ad-hoc-ism is seen as a curse. Officials nominated in the ad hoc system cannot have a vision for the long-term future of the society, nor show devoted commitment to the effective operations of the societies. Many nominated members either just maintain the current level of operations or show lukewarm interest in increasing the transactions by limiting themselves to safe and short-term transactions. The government's delay in holding elections to the societies constitutes an important reason to compensate for the loss of the society's efficiency by the government. A responsible government should penalise itself for not holding elections and, consequently, undermining the efficiency of the societies. To obviate the penalty payment, the governments would necessarily ensure the timely conduct of elections regardless of the circumstances that stop the government from the conduct of elections (Table CN15/2 and Table CN15/3).

Stakeholder's Self-Serving Behaviour (SSB)

The source of the cooperative system's decay is the flawed mindset of cooperative society stakeholders. Every stakeholder of the handloom weavers' cooperative system has played a destructive role in most cases, thus resulting in a moribund setup that stopped working for the good of the weaving community.

The stakeholders of the handloom industry, consisting of functionaries of primary societies and apex societies, weaver members, politicians, and government officials, acted in ways that served their narrow personal interests while undermining the effectiveness of the social system created to serve their common long-term interests. This is how the cooperative weaving organisation system has lost its vigour, and now appears to be hard of resolution. The stakeholder's self-serving acts, among others, include : (1) taking non-weaving persons as the members; (2) registering societies after a wishy-washy scrutiny of justifiability of the promoters' application for a new society's registration; registering officials got influenced by the politicians' agenda; (3) accounts of production were fudged, (4) apex body's procurement officials purchased products of poor quality, (5) society functionaries offered for procurement the cloth which is of poor quality and also that which the society members did not produce, (6) the managing committee members and chief executives of the societies and apex society as well, failed to manage the affairs of the bodies effectively, and with integrity and commitment. (7) non-officials nominated by the government as the management committee caused heavy damage to the efficiency of the system by forcing bad quality cloth on the apex society; (8) weavers did not produce quality cloth on time or delivered after sales season, and thus the apex society accumulated unsaleable stocks; the unsaleable stocks are a millstone round the neck of the apex society which comes in the way of timely payments to primary societies; in respect of livery cloth ordered by the government, there was unusual delay in supply, which was in fact caused by the late production by the weavers; on top of it, the cloth supplied was of poor quality which damaged the reputation of the apex society with the government's consuming departments; poor quality and delay in supply prompted the consuming departments to go for alternative supply sources instead of the apex society; the supply of the livery cloth also brings

with it many complaints like power loom cloth being supplied as handloom cloth and poor quality, besides unusual delay in supply; (9) the weavers and the primary society functionaries did a poor job of producing high-value innovative products (Table CN1/1, Table CN1/2, Table CN1/3, Table CN15/1 to Table CN15/5). Fake societies and corrupt activities require a complete purge.

Elimination of Counterfeit Societies and Fake Members

The counterfeit societies brought a curse on society. Their poor reputation and poor image with which the government functionaries view (with poor perceptions) the genuine societies also led the them not to provide any relief and aid to the genuine societies also. Thus, fake societies created a greater burden on the legitimate societies. Government has to be tough with the fake societies.

Some ways to identify fake societies and fake members of a society include (1) insistence on the purchase of yarn from NHDC, (2) videography of the weavers while they are on the loom, (3) geotagging of the loom, (4) checking and tracing the origin, and pace of remittances into the society's account, (5) a proper approach to the genuine loom identification should be made the responsibility of an official; member transaction register that records yarn issue, receipt of finished products, issue of cash advance, and settlement of dues should be maintained; (6) genuine loom identification should be crosschecked by an independent private/govt. organization, (7) issuing photo identity cards to the members, (8) launching of a mobile-based IT application for the monitoring of the affairs of the society and its members would help the government in keeping a tab on the operations of a society; the IT application would record the receipt and issue of yarn, return of finished goods, cash advance, wages settlement, sale of goods by the society, remittances from the buyers etc.; (9) in a genuine society, the chairman, secretary, manager, and even staff are weavers themselves who weave at home on a daily basis; professional politicians and professional managers who are clad in neat white clothes may have social connections but would not run a society with a vision and commitment; (10) a hallmark of a genuine society is that it owns lands and buildings since a long time, i.e., more than 2 decades (Societies in Kappaladoddi, Polavaram, Boddam, Rajam, Siddipeta, Dubbaka); (11) fake societies should be merged into a good one so that fake societies so merged will lose their entities to a good one (Table CN15/1 to Table CN15/5).

Three key characteristics distinguish successful societies in Krishna, Guntur, East Godavari, and Srikakulam from unsuccessful ones. (1) Important officials, including the chairman of a society, are weavers who devote the majority of their time to weaving and some time to society management. (2) Quality control procedures are stringent, impartial, and ruthlessly truthful. (3) Successful societies have no marketing problems, only production problems.

Distinct Characteristics of Genuine Societies

There are distinguishing features of the societies that prove their authenticity. We just touched on them briefly in the following.

Key Officials Weave on Their Looms to Set an Example for Society

A clear and unequivocal pointer to the effective functioning of a society is that the actual weaver himself who weaves on his loom, leads and manages the society as president or secretary or manager or director. For example, the chairmen, secretary, manager, and staff of genuine societies in Srikakulam, East Godavari, Krishna and Guntur districts are those who weave at home and attend the society-related functions when they have a free time and when there is a need for their presence. It is important to note that the weaver as a chairman or a manager knows the difficulties faced by the weavers more accurately than any other and thus empathises with them deeply. In other words, a society not run by the weavers themselves is not as effective as the one run by the weavers.

Quality Control Function in Exemplary Primaries

Some societies themselves, being concerned about quality of their members' output, are organizing many preparatory operations like dyeing, warping, and sizing so that the weavers' expenditure on the process comes down, and importantly, at the same time, quality is under control. Societies have acquired this knowledge of controlling or owning upstream processes over years. This is the tacit knowledge which is not documented.

Their sturdy quality control system rejects even the products woven by their President also if they are defective (Table CN15/4).

Marketing Issues Vs Production Issues

Successful societies have no marketing issues because of their quality, new products, designs, retailing outlets, and long existence. Conversely, they have issues with the decreasing and low number of weavers; they are struggling to bring new members into weaving (Arunasri HWCS, Kappaladoddi, Krishna district, A.P.). Societies, which depend heavily on apex societies for marketing, have marketing and liquidity problems. Many successful societies built their own retail sales outlets, and also sales to private traders (Kappaladoddi, Pedana, Polavaram, Cherukupalli, Isukapalli), which is a mark of efficient societies (Table CN15/4, and Table CN1/3).

Societies which seek safety in their transactions take shelter under a possibility that private traders are untrustworthy in respect of payment for purchases they make; this stand prevents them from building their network of private buyers, and forces them to rely on apex society. Primary society establishes rules accordingly, and as a result, don't sell to private tradesmen, let alone build a network of them. The heavy reliance on apex society guarantees stagnation in growth. In contrast, societies depending less on apex society are healthier financially. Societies that enact their laws prohibiting sales to outside tradesmen other than the apex society play it safe, no matter how strategically incorrect such a stance is (Table CN1/3).

In Telangana districts such as Nalgonda and Mahboob Nagar, and in Andhra Pradesh districts such as Srikakulam and Guntur districts, the primary societies depend heavily on apex

society for marketing. The apex society, however, does not buy high-value products that could be produced locally. For example, in Rajoli, weavers can weave high-value sarees, but apex society buys only low-value sarees, and as a result, weavers registered with the primary society end their working relationship with primary society, and turn to master weavers who place orders for weaving of high-value saree at a higher wage (Table CN1/2).

Geotagging of looms and the related issues

Can the geotagging be a fool proof method for authenticating the identity of artisans? In Telangana, geotagging of a loom and its weaver which helps in identification of genuine weaver is found to be oblivious to the fact that there are other crucial implements like pirn-winding wheel, and aasu, which are not stationary but essential; these ancillary implements and their operators accompany the loom; hence, it should be solemnly kept in mind that a geotagged loom is not alone, and it needs others too, besides the weaver. The loom geotagging should not ignore the other family members who are an essential part of the weaving process. As a result, the benefits that are available to a weaver are not available for other family members also who are involved in the weaving process.

Geotagging, however, is an effective weaver identification process that gives the loom and the weaver a unique identity. This prevents the fraudsters from stealing the benefits that would otherwise be due to the weavers. Banks that process weavers' loan applications should ideally base their decisions on geotagging rather than insisting on collateral security from weavers. Banks, however, are insisting on collateral security despite the fact that the concerned looms have been geotagged, according to industry activists (Table CN15/2)

Following are the dominant viewpoints expressed by master weavers, society functionaries, bankers, and activists regarding the management of primary cooperative societies. The the parentheses at the end of the sentence indicates the number of respondents supporting the given viewpoint.

Primary Coop Societies

1. The Primary societies are not able to provide work to artisans (10 responses, 13.33%).
2. The primary societies failed to serve their purpose (6 responses, 8%).
3. Societies are not productive; do not work; do not produce value for the market (3 responses, 4%).
4. Primary societies lack leadership (6 responses, 8%).
5. Elected bodies do good, but elections are not held (15 responses, 20%).
6. Primaries are kept on ad hoc management arrangements (2 responses, 2.66%).
7. Primary societies are mismanaged (6 responses, 8%).
8. Most members are not weavers (2 responses, 2.66%).

9. It is better for the weavers to work outside coop societies (7 responses, 9.33%).
10. Stocks were held up unsold (5 responses, 6.66%).
11. The societies lack staff (1 response, 1.33%).
12. Geotagging does not consider the preparatory workers as part of weaving (2 responses, 2.66%).
13. Primaries should be strengthened (3 responses, 4%).
14. We do not have skilled weavers to weave new designs (5 responses, 6.66%).
15. We are short of weavers (2 responses, 2.66%).
16. We lost money on advances to weavers (2 responses, 2.66%).
17. We have good quality control practices (2 responses, 2.66%).
18. The primary societies are cutting their margins to give more wages to weavers (1 response, 1.33%).
19. We pay more wages to weavers from our own funds to keep them working for us(1 response, 1.33%).
20. We produce what power looms cannot (1 response, 1.33%).
21. Weavers prefer to work in primaries (7 responses, 9.33%).
22. Weavers are not quality conscious (1 response, 1.33%).
23. Master weavers took control of primary societies (1 response, 1.33%).
24. We have large sums in fixed deposits (10 responses, 13.33%).

In conclusion, primary societies are not serving their intended function. Societies do not provide sufficient employment for their members. Weaving outside of their cooperative society is their greatest alternative. Primary societies lack leadership; they are entrusted to ad hoc management teams for extended periods of time. There are no elections for the societies. Some societies are fictitious and only exist on paper. Weavers favour working with primary societies. Societies lack administrative personnel. Primary societies are averse to losing members. Due to their desire to retain artisans, primary societies offer wages above and beyond what is legally required. Primitive societies lack sufficient weavers. Good societies employ effective quality control procedures. Geotagging excludes preparation workers.

Apex Marketing Society's Engagement with Primaries

The apex marketing society, with a dominating government presence in funding and management, is founded to act as the marketing and input supply body for the effective running of the primary societies. However, similar to how primary societies do not assist their members in securing employment, does the apex society also fail to fulfill its intended function?

Apex society is a crucial organization promoted by the primary societies, but a large part of its share capital is contributed by the government, which makes it a government organisation. For each state, an apex body is set up, primarily to help the primaries in the marketing of their products. In Telangana, TSCO is the apex society, while in Andhra Pradesh, it is APCO. These apex bodies, which are expected to smoothly sell the primaries' products in

large volumes, need to have a large chain of retail shops, but it is not so now. Their marketing capability was reduced greatly due to a host of reasons. (1) A large number of outlets were closed due to lack of viability which, in fact, was not addressed by a proper planning and management system from the very beginning; (2) Sales staff were offered a golden handshake after turning a blind eye to the marketing capability of the apex body and the livelihood of fragile craftspeople, and thus very few employees are now available in them for expansion of the outlet network. (3) They are often saddled with unsaleable stock, which testifies to the fact of purchase of unmarketable goods and lack of marketing capability of the apex society; (4) Due to lack of liquidity resulting from unsaleable goods, the apex bodies are not able to clear the dues payable to the societies, which makes the societies stuck in a vicious cycle of reduced working capital and heavy interest burden accumulated from lack of liquidity; (5) The apex societies, despite their existence of more than six decades, still operate their sales outlets in rented premises only, which, when vacated by the apex society, deprive it of its accumulated relationship equity, good will and selling ability; (6) Inordinate delay, as long as one year, in payments to primaries, and inadequate purchases from them point to many managerial issues and systemic weaknesses that prevent the apex society from becoming efficient and serving the purpose for which it is set up; for example, still its operations are not ICT-enabled; (7) Ad hoc-ism, and lack of professionalism in apex society for decades on end reveal that successive governments lacked the will to streamline it (Table CN 1/1, Table CN 1/2, Table CN 1/3, Table DTS3, Table CDT3, and Table CMDT2).

Not only does the apex society lack the ability to provide marketing facilities to the primaries, but its purchasing practices also force the primaries to the wall.

Apex Society's Purchase Methods Cause Loss to Primaries

TSCO has not revised its costing (determination of purchase price) of the products it buys from its primaries for over a decade, although prices of inputs have been steadily rising all these years. The primary societies, however, to keep the weavers working for them, raise the wages either by decreasing their own margin or by spending from their own funds. The primaries place a high value on the weavers, so they go to any length to keep them with them.

In areas such as Rajoli, where high-value sarees are produced now in the place of low-value sarees, which were their product line till a few years ago, the apex society does not place orders for high-value products, and insists on producing low-value sarees only. But weavers who learned weaving high-value sarees seek orders from the primary society for weaving high-value ones, but in vain. High-value sarees naturally give higher wages to weavers. But the primary society, which relies on the apex society for its marketing, places order for low-value sarees only, and as a result, weavers quit working with the society, and go to master weavers who give orders for weaving of high-value sarees. That is how societies lose their members to master weavers.

Another issue with apex society's purchase method is that their (for example, TSCO) procurement officials cannot vary their costing (purchase price) by the type of design; they don't have instructions to distinguish between a good motif and an average motif; they arrive at the costing in the same way for all motifs whereas master weavers do distinguish between a

good motif and an average motif, and pay according to marketable worth of the design. So, societies have no incentive to produce sarees adorned with innovative motifs. Nevertheless, the flipside is that if such discretion is given to procurement officials, they may misuse their authority to give a higher price to some and the usual price to others, regardless of the actual worth embedded in the product. This complication is putting both the primary society and apex society at a disadvantage (Table CN 1/1, Table CN 1/2, and Table CN 1/3).

Following is a summary of viewpoints expressed by master weavers, society functionaries, bankers, and activists regarding management of apex societies. The numbers in the parentheses at the end of the sentence indicate the number of respondents supporting the given viewpoint.

Apex Society and Its Engagement with Weavers

1. The apex society delays payments inordinately (14 responses, 18.66%).
2. The apex society does not purchase enough from us (10 responses, 13.33%).
3. The apex society failed to market our products (6 responses, 8%).
4. We depend more on apex society for sales (15 responses, 20%).
5. We depend less on apex society for sales (7 responses, 9.33%).
6. The apex society did not revise purchase price in a long time (7 responses, 9.33%).
7. The apex society does not give enough wages (7 responses, 9.33%).
8. The apex society officials are corrupt (4 responses, 5.33%).

In sum, the apex society does not buy enough from the primaries and moreover does not pay on time the dues arising from purchases. Some societies are very dependent on the apex society, while others are not. Another disadvantage of dependency on the apex society is that the purchase price is not adjusted to reflect rising input costs. Second, the apex society does not differentiate between good and bad designs.

Master Weavers: The Handloom Industry's Lynchpin

An examination of the controversial role of master weavers in sustaining the craftsmen's livelihoods is worthwhile here; some say that master weavers exploit the weavers with low wages, while others applaud them as the risk-taking entrepreneurs that put many things together to keep the industry going (Table CLMT6). Both the perspectives and the corresponding scenarios that support them are presented here.

Some Weavers Prefer Master Weavers Over Societies

In East Godavari district, while a large majority of weavers prefer to work with societies, there are some weavers who prefer to work with master weavers only. This preference is due to the following reasons: (1) the weavers never worked with the societies; (2) societies did not give the unaffiliated weavers an opportunity to become members and work for them; (3) societies failed to provide continuous work during Covid and in other seasons as well; (4) the government of Andhra Pradesh either withdrew or kept in abeyance all the schemes such as pavala vaddi, thrift, yarn subsidy, and rebates, which benefited each of the weaver members almost more than 2 times what the direct individual payment of Rs.24, 000 given at present does; since working with society does not bestow any extra benefit or regular work provided by the society, the weavers are happy to work with the master weavers; (5) master weavers who naturally have strong and multiple marketing links are perceived as more reliable by this segment of weavers. (6) 93% of weavers work outside the cooperative sector, demonstrating that a master weaver is considered more efficient than a cooperative society.

According to our odds ratios, a weaver is 2.160 times more likely to stay in the industry and 2.577 times more likely to have a better financial situation if they work for an effective employer. Furthermore, working with a master weaver but not with a cooperative society, increases a weaver's likelihood of staying in the occupation by 2.97 times ($B = -1.089$, $Wald's = 8.982$, $p = 0.003$, $Exp(B) = 0.337 (2.97)$).

The preceding was also supported by the results of our binary logistic regression analysis. Employer efficiency was one of the independent variables in a binary logistic regression analysis with occupational satisfaction serving as the dependent variable ($B = 0.262$, $Wald's = 10.359$, $p\text{-value} = 0.001$, $Exp(B) = 1.299$). The effects are clear.

An efficient employer makes a weaver happier than an inefficient employer by 1.299 times. In addition, a multiple regression analysis run with occupational satisfaction as a dependent variable and employer efficiency as one of the independent variables shows that for every 100 units of increase in employer efficiency, there will be a corresponding increase in occupational satisfaction by 411 units ($B = 0.411$, $t = 8.294$, $p = 0.000$).

The view that the master weaver pays less than the cooperative society is examined in the following section.

Unfair Wage Payment of Master Weavers

Master weavers would never pay the weavers as much as societies do towards the wages; obviously, their goal is to create a bigger surplus in their trade, and so they reduce the wage as much as possible, without regard to the reservation wages. So, the weaver members of a genuine society who tasted the benefits of fair wages and equitable treatment from their society would never go to a master weaver for work. Only in the worst situations like Covid, the weavers of some genuine societies did not get enough work and turned to master weavers. Otherwise, genuine societies always remain highly dependable employer for weavers. It is unfortunate that many weavers had to take recourse to and get hemmed in by the master weavers either due to their being left outside the cooperative fold or the existence of ineffective and fake societies.

There is again a flip side to the foregoing. 58.5% of weavers who participated in our survey said they were not intending to work for a cooperative society, and importantly, a large

proportion of them are not aware that there exists a cooperative society system that gives work to the weavers. In addition, as said before, our binary logistic regression analysis also shows that working with a master weaver rather than a cooperative society raises the likelihood of the weaver remaining in the industry.

Master Weaver's Organization in Supply Chain

Here, it is explored what distinguishes a master weaver from a cooperative regarding operational efficiency. First, we shall examine how they are connected to the market and how that affects the weaver's wage. It is a mistake to think that all master weavers constitute one single node before they reach the retailers. These master weavers vary in size, outreach, and financial and marketing competencies. There is a hierarchy also among the master weavers. Small master weavers of fewer looms, for example, those with 4 to 20 looms, supply their procured finished goods to bigger master weavers. Many master weavers deal with traders who, in turn, are connected to the retailers. So master weavers of different levels and traders increase the distance between weavers and consumers. So, the point we want to make is that all the master weavers do not directly deal with the retailers and consumers. However, as the number of links/nodes from weaver to consumer increases, the wages that should go to the weaver get reduced so that every member in the supply chain gets their due share for their participation in the movement of the products from the weaver to the ultimate consumer. This is one important reason why weaver does not get his legitimate share from the sales proceeds. When the weavers and their skills are thinly scattered and far off from the main centres, master weavers of smaller size take birth to bridge the distance. This finding points to the need for strengthening the genuine cooperative societies which are created to safeguard the best interests of the weavers. We saw living proof of the weavers working with a genuine society being protected from exploitation by the master weavers.

Following are the dominant viewpoints expressed by master weavers, society functionaries, bankers, and activists regarding master weavers' role in the survival and the growth of the industry. The numbers in the parentheses at the end of the sentence indicates the number of respondents supporting the given viewpoint.

Contribution of Master Weavers to the Growth and Survival of HL Industry

1. Master weavers give more employment to weavers (9 responses, 12%).
2. Master weavers invest heavily in weavers in the form of advances (5 responses, 6.66%).
3. Master weavers lose money on weavers' advances (2 responses, 2.66%).
4. Master weavers are not able to provide full work to the weavers (5 responses, 6.66%).
5. Master weavers manage their cash flow efficiently (4 responses, 5.33%).
6. Wages paid by master weavers are fair (2 responses, 2.66%).
7. Master weavers pay less wages and exploit (3 responses, 4%).
8. We depend on master weavers (2 responses, 2.66%).
9. Master weavers pay dues to weavers on time, without delay (2 responses, 2.66%).
10. Middlemen benefit (3 responses, 4%).
11. Master weavers are borrowing from banks (2 responses, 2.66%).

12. Recoveries of loans from master weavers are satisfactory (2 responses, 2.66%).

In conclusion, master weavers represent a significant share of the handloom business. They manage the supply chain effectively. They provide steady work for their craftspeople but compensate their weavers less. Nevertheless, it is not a fact that they provide complete employment. According to some, their wages are reasonable. Master weavers obtain bank loans and make timely repayments.

Product Mix and New Product Development Concerns

This section will discuss the significance of the product mix and the new product development and the challenges associated with generating new designs in the handloom industry. Our study reveals that the type of products woven in a particular cluster determines (1) the weaver employment, (2) remunerative wages to artisans, (3) product marketability, (4) volume of demand, (5) dense industry cluster formation, (6) youth's entry, and (7) longevity of the weaving occupation (Table DTM4, Table CMDT1, and Table CMDT3).

New Products: The Engine and the Magnet for New Business

The new high-value products, which are design-intense, bring a large volume of business. Such products draw a throng of customers. They enjoy relatively constant demand. In addition, the strong demand for these goods and the lucrative wages they provide encourage young people to join the weaving industry. Fortunately, weavers from other locations flock to the region where high-value items are produced, creating a dense cluster of weavers. Those who are not members of traditional weaving families are also drawn to it and learn the craft (Table CN11/1 to Table CN11/7). Another attribute of areas where high-value products are woven is that weavers evolve into entrepreneurs (Bhagavathula).

Retailers, the ultimate link to consumers, are constantly on the lookout for new patterns from master weavers and traders, as they are the means by which they must convince consumers to purchase from them, according to the master weavers whom we interviewed. Both the engine and the magnet for new business are new products. They maintain business momentum. Significantly, they are the counter salesperson's greatest weapon. Retailers, the ultimate link to consumers, are constantly on the lookout for new patterns from master weavers and traders, as they are the means by which they must convince consumers to purchase from them, according to the master weavers whom we interviewed. Both the engine and the magnet for new business are new products. They maintain business momentum. Significantly, they are the counter salesperson's greatest weapon.

High-Value Fibre and New Products Create High-Value Goods

The amount of product value is decided by the type of fibre used in the weaving process, regardless of whether the products are new or already in the market. Silk fibre, being of high

intrinsic value, increases the value of the end items. High-value products are new products that combine fresh designs and high-value fibre.

The kind of fibre a weaver usually uses—cotton, silk, or a combination of cotton and silk—determines not only his pay and financial security but also his ability to find sufficient employment and intention to remain in the industry, according to our study. According to Chi-square tests, there is a link between fibre used and intention to quit the occupation (Chi-Square= 244.241, df-2, p=0.000), financial backwardness (Chi-Square= 20.95, df-2, p=0.000), availability of sufficient work (Chi-Square= 25.745, df-2, p=0.000), and adequate income (Chi-Square= 8.2, df-2, p=0.015).

Type of Products: Sarees Or Non- Sarees

Besides the type of fibre which influences a weaver's earnings, the type of products - sarees or non-sarees- too define a weaver's financial well-being. Since every Indian woman wears sarees at least on special occasions, if not every day, the market for sarees is huge. Sarees are their primary attire for many women. As a result of the high design content involved in saree weaving, it is also possible to add significant value. Yet not all weavers work only on saree weaving. Yet, this research indicates that saree weaving is the best choice. According to the odds ratios, a weaver who works on sarees is 2.278 times more likely to stay in the industry than a weaver who works on other items. In a similar vein, a weaver of sarees is 1.701 times more likely than any other weaver to be financially successful. The chi-square test (p-value= 0.000) also found evidence for a strong association between the weaving of sarees and staying in the industry.

In addition, sari weaving is 1.884 (B = 0.633, Wald's = 3.95, p = 0.047, Exp(B) = 1.884) times more likely to keep the weaver happy in the occupation than weaving other kinds of products, according to the binary logistic regression run with occupational satisfaction (I am happy with my occupation) as a dependent variable and saree weaving as one of the independent variables.

New Product Development: A Reliable Path to Weaver's Wage Increase

The decline of the handloom industry and its failure to draw youth to it are due to the weavers' receiving inadequate wages. However, those issues can be resolved through new product development that gives increased wages.

There are two ways to increase weaving wages: (1) weaving of high value products, (2) adoption of welfare pricing method by apex society and government, which benefits only cooperative weavers. The role of the government in both approaches is examined below.

To enable weavers to weave high-value products, they have to be trained to create new products. The GOI's weaver training organs, like Weavers Service Centre have to raise their efforts to train on a large scale. To lure them into training programs, (a) their stay in the training location and (b) their absence from work should be funded/compensated by the government.

Often, the participants of the training programs are not serious about taking up weaving as their main activity after training is over. It is possible that training organizations just show the number of participants just for the sake of showing numbers. So, training organizations should filter the participants and recruit only those who are serious about pursuing the weaving of new varieties. The requests should come from the societies, master weavers, and individual weavers. Training organizations should neither hard-sell their programs nor focus on numbers.

Strangely, master weavers are not aware that the Weavers Service Centre (Government of India) can organize weavers' training programs for weavers at the request of the master weavers also. They are under the impression that training programs are organized at the request of the societies only (Chandra Kanth Rao, Pedana).

Identification of training content for the weavers, i.e., determining which specific product improvements the weavers have to be trained in, is a diligent task; the apex marketing society should ideally collect information from the market and feed it to the training organs. Apex society's consumer preference information can be the primary source, and that, of course, should not be the only one. The state departments should explore other ways to collect market information about the possible product improvements and feed the same to the training institutions (Table CN20/1, and Table CN11/1 to Table CN11/7).

Is it a myth that new designs will result in wage increases?

It is not an absolute fact that new products lead to wage increases. A set of weavers exist in the industry who believe that with the change in the design they weave, their labour, and expense increase, but the return does not match their expenditure and efforts, although it creates a market; they also feel that the master weaver or the society is the one which benefits from the change in the design. The wages to the weaver of the new product remain unchanged in most cases. Strangely, there is a small section of weavers who feel that new designs make them poorer owing to the increase in labour, expenditure, and risk.

Sadly, in an effort to preserve the industry, the weavers, being fragile, are the ones who suffer the most, despite the fact that they play a greater role in introducing new products. Our research demonstrates that the craftsman does not benefit financially by weaving marketable new products. A weaver with a ready market for his new designs is 1.377 times more likely to become financially disadvantaged, according to odds ratios. It is so because new design expenditure is frequently paid for by the weaver, and he is cut off from the process participants who share the 'cake' of sale proceeds. In other words, the profit margin generated by the sale of new products is divided among traders, retailers, and master weavers, but the weaver is usually excluded, despite bearing a significant portion of the cost of the new designs. On top of it, weavers are made to lose the weaving wages that would have come if the design change did not take place.

Nonetheless, a dominant proportion of weavers are in favour of the change of design. They have tasted the benefits of changed designs. Strangely, this does not mean that the weavers keep seeking change of their designs. On top of it, they abhor new designs due to the expenses, risk, and labour involved in the new design weaving.

Similar to what was stated before, product innovation increases the likelihood of a weaver's financial insolvency by 1.199 times ($B=0.182$, $Wald's=5.995$, $p=0.014$, $Exp(B)=1.19$) in a binary logistic regression analysis with financial backwardness as the dependent variable, fibre, and other factors as independent variables. This indicates that a weaver is required to bear the burden of product development and is more likely to experience financial insolvency.

If the weavers are reluctant to change the design given by the master weaver due to these costs, they will be less preferred by the master weavers over others since there are other weavers who are ready to accept all these trails from the master weavers. Weavers, due to their unorganized and vulnerable state, are left with few options for fair negotiations. The only favour the master weavers bestow on a weaver is providing continuous work for his loyalty and bearing the expenses relating to new designs; they feel that they cannot share all their profits with weavers since they think they are the ones who bear the most risk to market both new products and existing products (Table CN11/1 to Table CN11/7).

Reasons for Reluctance for Design Change

Weavers tend to stick to the same weaving designs and patterns, although the advantages are clear and definite. Odds ratios show that a weaver changing his design frequently is 1.117 times more likely to continue in the weaving occupation and 1.171 more likely to be financially better off. There is undoubtedly a modest but not enormous benefit. Besides that, the reasons for holding fast to the same existing designs too are compelling. 1. The change of design involves expenditure, labour, and risk of failure (Mallavolu HWCS). Mallavolu HWCS wove Chirala-type sarees in their attempt to bring in new products but did not get a suitable price; new products by a different society are not held in the same esteem and are not patronised by the buyers as those woven by the traditional society. 2. The effect of the new designs woven will not last longer; they will soon become old and be copied by others. 3. Old designs have enough market, and change of design is not compellingly necessary; importantly, new designs do not have as much traction as the old ones, as many weavers, master weavers and society functionaries feel. Customers want traditional ones only; they see value in old ones only but not the completely new and diversified ones. 4. Handwoven products have received GI tag based on the basic design architecture and the permanent features of the specific product. Consumers associate certain features of a product with certain weaving traditions. Some parts of the design borrowed from other regions to augment a specific product will not give it the honour and patronage that it gets, although it is the same product with the same well-known features of it. So, the design content of a product cannot be changed drastically by borrowing the features from another traditional product associated with another region. However, this does not mean even minor changes do not go well with the patrons. Some minor enhancements, but not significant ones, to a traditional product taking a cue from several other weaving traditions, go well with the customers.

Design Change Frequency

The frequent design change is a sign of the vibrancy of the industry. However, a change of design involves an expenditure of more than Rs.5,000 besides loss of wages (Ajay Kumar, DMM). 22.6% of the weavers surveyed under this project reported that they do not often change their designs. 42.5% of the weavers who participated in our survey stated that they do not seek opportunities to change their designs.

Our study found that in areas where low-design products are woven, design is changed once in a period of six months to one year, that too, at the instance of the master weaver. In high-value weaving areas, design is changed more often, for example, one month to 3 months. It is not a surprise that weavers never change a design on their own. However, power looms are agile, responsive, and quick to introduce new designs. They can change their weaving design as frequently as every day, which gives them an edge over handlooms. If the handloom industry has to prosper, technology should aim at creating facilities that would enable easy and frequent design change.

In areas like Tadipatri, Uravakonda, Syndicate Nagar, and Tadipatri of Anantapur district in Andhra Pradesh, the weavers change the design once a year at the instance of the master weaver who would warn the weaver that old design is not marketable, and so a change is imperative. As stated before, weavers resist the change of design since the cost of change is expensive for the weaver.

Surprisingly, our research refutes the widely held belief that new products benefit the market and the artisans. With financial backwardness serving as the dependent variable and product innovation and fibre serving as independent variables, a binary logistic regression analysis was run. Surprisingly, the results show that product innovation raises the likelihood of weaver's financial insolvency by 1.199 times ($B=0.182$, Wald's=5.995, $p=0.014$, $\text{Exp}(B)=1.19$). This suggests that a weaver is required to bear the burden of product development and is not permitted to share in the financial rewards that result from it.

However, to keep the relationship with the master weaver, and to facilitate his business, weavers change the design once a year in most cases.

According to our findings, the handloom industry is sluggish in terms of design innovation. According to our poll, 11.5% of weavers lack the facilities to modify their design, 25.2% of weavers find it difficult to change their designs, and 42.5% of weavers do not look for a change in their designs. Additionally, 22.6% of weavers do not change their designs frequently. The financial return from changing designs is poor for 30.4% of the weavers.

Narrow Spectrum of Design Variation

To maximise the advantages of new designs, the possibility of design change should be at the top of the 1-100 continuum/scale. In some industries like food, furniture, and jewelry, the possibility of the new designs being completely new to the world and altogether unrelated to what they currently work with is very high. It means that the diversification and design change can be far away from what they currently do in those industries. However, it is not so with the handloom weaving. The design change in the handloom industry is usually 5% to 10%, and at the most, 20%. But it cannot be 50% and more, although there are some exceptions to

this notion involving such a phenomenal change and completely new designs. A drastic, and 180-degree change of design is not possible with the handloom industry due to limitations existing with (1) weaver himself, (2) looms and their accessories, (3) familiarity with and availability of fibres (like cotton and silk), and (4) manufacturing process. The most important limitation comes from the weaver himself, whose skills, familiarity with the process, his age and his attitude vary widely, and he is naturally abhorrent to change of design/patterns, and so has a huge bearing on how new and diversified product will roll out from his loom.

Product's Marketability, Weaver's Well-being and His Intention to Stay

New designs improve marketability, which, in turn, affects weaver's well-being and his intention to remain in the occupation, according to our study. The saleability of the product determines the artisan's ability to continue working in the field and his financial security. All the weaving activities should be guided by the notion of maximum marketability. The Chi-square test also discovered evidence of a link between product marketability and a weaver's intention to stay in the industry. Furthermore, if his designs have a ready market in that what he weaves is in demand, he is 1.160 less likely to leave the profession. Furthermore, if a weaver's product can be easily converted into cash, he is 1.678 times more likely to be financially better off. The chi-square also shows a link between a product's ability to be easily converted into cash and its weaver's financial well-being (p-value = 0.033).

The weaving of marketable products raises the weaver's likelihood of earning adequate by 1.327 times, according to our binary logistic regression analysis run with sufficient income, or "My work gives me enough income," as the dependent variable, and product marketability, employer efficiency, silk weaving, and a few other variables included as independent variables.

As stated elsewhere, retailers can easily accept a new vendor if he comes with new designs, new patterns, and new models. Thus, new varieties can launch a new master weaver or trader as a vendor into the market. That is good news for a craftsman, indeed.

Are Products Market-Driven or Skill- driven?

Wage increase for artisans and product marketability are both affected by whether or not a product's form is determined by the market or by skill. The abilities of weavers naturally place limits on the products that originate from looms. However, the products that are driven by the market may command higher prices than those that are driven by skill. The highest compensation for artisans, however, comes from talents that have been developed and refined in accordance with market demands. This reality forces the weaver to improve his abilities rather than stick with his current ones so that he can weave in accordance with market preferences.

The fundamental idea that needs to direct all weaving processes is marketability. Our odds ratios show that a weaver's intention to stay in business rises by 1.458 times when his product is easily converted into cash, 1.600 times when his final product is easily sold, and

1.160 times when his new designs have a ready market. Furthermore, when his product is quickly transformed into cash, his financial stability grows by 1.678 times.

Naturally, notwithstanding the benefits of completely new designs, the artisans are comfortable either with their existing skills or with a slight diversification at the most. It is challenging for them to diversify from their current skills to a completely new skill. Nevertheless, the young and progressive-minded weavers can diversify to a totally new product.

Another limitation on weaving a completely new one that might appeal to the market is that GI (Geographical Indication) for an artisanal product stipulates compliance with the basic design architecture, and if otherwise, it does not count as the product's specific GI.

Tradition Connotes the Past and the Old

Despite a host of benefits from new products, traditional designs, old patterns, and pristine weaves, with little or no modification, have their assured market and loyal clientele; they constitute more than half of what is produced on the looms. Designs that are totally new and which break from the traditional designs might turn off the consumers since they cannot match their conception of the traditional weaves they have in their minds. This limitation is a blessing in disguise to the artisans who cannot venture into new designs (Table CN11/1 to Table CN11/7).

New Product Idea Origins

The success or failure of new product development is a function of where the new design ideas come from. However, in the handloom industry, new design ideas are more the concern of the master weavers, although everyone in the supply chain, particularly the consumer, asks for something new always (Kalepu Sreenivasa Rao, Bandarlanka). Master weavers are the ones who offer product options. Considering the frequent demand for new models and new patterns, retailers always want new models but tend to choose from the products offered by the master weavers only but do not give ideas as much as the master weavers themselves conceive on their own. Master weavers invent new designs primarily. However, their new product ideas are influenced by their interactions with retailer salespeople and retailers, as well as their own opinions.

Inferior Product Take Shelter Under Popular Crafts

Once a particular weaving tradition is widely popular and known as having certain good attributes, such a traditional product style commands a good price, loyalty, and demand. It can be considered a brand owned by a group of artisans belonging to a particular cluster. Interestingly, taking a cue from and spurred by the popularity and success of such a traditional weaving style, artisans of other physical locations situated far off from the cluster where this is

woven, weave the same style and sell under the same name of the popular weaving style. Their product also conforms to the standards of the popular weaving tradition. The traders and master weavers based in the cluster where this popular style is woven also branch out and start their operations in the new, distant, and unrelated weaving areas by giving weaving work that relates to the popular weaving tradition. For example, the weavers of Uravakonda of Anantapur district are weaving the traditional design of Gadwal of Mahbubnagar of Telangana, and the traders and master weavers of Gadwal cluster are giving work to the weavers of Uravakonda to weave Gadwal-type sarees. Similarly, weavers of Syndicate Nagar of Ananthapur are weaving Uppada sarees, and the master weavers of Uppada are asking Ananthapur weavers to weave Uppada-type sarees. Another example is that weavers of Rayavaram of Krishna district are weaving the traditional style of Mangalagiri of Guntur district. The point is that a popular design tradition travels long distances and gets woven in areas far away from where it first became popular. That testifies to the power of a popular weaving style. This fact suggests that unique, high-value products like those woven in Gadwal, Uppada, Pochampaly Ikat, and Dharmavaram should be created as a result of the combined efforts of the community and government.

Unfortunately, many inferior products claim to belong to that particular popular tradition and thus cut into the demand that should legitimately belong to the traditional product. That is yet another blow to the weavers who have worked for several decades on a particular weaving style and acquired the finesse but are losing it to fraud. To illustrate, many inferior products made either in some unrelated areas or on power looms, sneak into the market of Uppada sarees and get sold as Uppada sarees. There is no way that consumers can make a distinction nor any governmental system in place that clearly separates the wheat from the chaff, and the counterfeits penalised suitably.

Primary Society's Margin Does Not Vary Much by Product Type

Several product categories that make a firm's product mix and their various value categories should allow primary societies and master weavers to set prices with variable profit margins. Nevertheless, the reality on the ground is different from what we had anticipated. Margins charged do not vary. Here are some instances.

Societies like those in Polavarm and Mallavolu, while determining the selling price, do not use widely varying rates of margins by product type, although it is appropriate to do so; their margins vary between 10% to 12% only, although the per-piece value varies widely; for example, finer count cotton sarees, and pure silk sarees deserve to be priced at a higher margin than towels and shirting, because of former's high value. However, the margins are not widely different. The issues that prevent the societies from charging a higher price include: (1) they sell to traders and retailers who are highly familiar with the usual prices and so do not accept higher prices, and (2) constant increase in the yarn prices swallow the opportunities to charge a higher price. However, sales on retail can be done with a higher margin. But most primary societies depend less on retails sales. It is also heartening to note that the slight price increase is passed on to the weaver in the form of moderately higher wages.

According to Mr Prasad, Manager, Mallavolu HWCS, master weavers can change the price margin, and vary the margins widely between product varieties since their exposure is wider and they are close to the consumers (Mallavolu HWCS).

Following is a brief presentation of viewpoints expressed by master weavers, society functionaries, bankers, and activists regarding new product development and product mix. The parentheses at the end of the sentence indicate the number of respondents supporting the given viewpoint.

New Product Development: An Overview of Dominant Viewpoints

1. New products increase demand for our products (11 responses, 14.66%).
2. Weavers do not accept design change (12 responses, 16%).
3. Completely new designs are impossible on handlooms (6 responses, 8%).
4. Traditional designs move fast (7 responses, 9.33%).
5. We do not have skilled weavers to weave new designs (6 responses, 8%).
6. New designs make up a good investment (5 responses, 6.66%).
7. Better wages can bring youth into this occupation (4 responses, 5.33%).
8. New products facilitate the increase of weaving wages (14 responses, 18.66%).
9. New designs give better margins (8 responses, 10.66%).
10. The government should provide training on new designs (4 responses, 5.33%).

In sum, new products determine (1) the weaver employment, (2) remunerative wages to artisans, (3) product marketability, (4) volume of demand, (5) dense industry cluster formation, (6) youth's entry, and (7) longevity of the weaving occupation. Completely new designs are impossible on handlooms. Novel patterns should not only be based on the talents of the weavers but also market preferences. Traditional designs, too, enjoy significant demand. New products create demand and facilitate an increase in weaver wages. The handloom industry is short of skilled and young artisans to weave new designs. Unfortunately, the greatest beneficiaries of new products are not weavers but rather middlemen. Weavers are hesitant to make design changes due to the high costs and high risks involved, as well as the fact that they must pay for all of the costs alone. A robust new product that the weaving industry has developed over many years is a reliable source of sales, money, and entrepreneurship.

Inputs: Price and Availability Issues

The smooth operation of the handloom industry is contingent upon the availability of raw materials at stable prices. In contrast to the past, when yarn spinning was a part of the handloom industry and hence, self-sufficient, the handloom industry of today mainly relies on corporate-controlled external sources. As a result, the handloom business has been plagued by the rapidly rising prices of silk and cotton yarn, the production of which is now in the hands of financially robust private firms.

The most unanimously resented and vociferously voiced concern of about 500 respondents is that the prices of silk yarn, cotton yarn, zari, and dyes and chemicals are always on a constant rise. 62.5 of the weavers who participated in our poll disagreed with the statement that the prices of yarn, silk, dyes and chemicals are reasonable.

However, input availability is critical to the weavers' happiness. Weavers' happiness at work is influenced by the input availability by 1.242 times ($B=0.217$, Wald's=3.936, $p=0.047$, $\text{Exp}(B)=1.242$), according to our binary logistic regression analysis conducted with weavers' happiness as a dependent variable and saree weaving, government assistance, input availability, and employer efficiency as independent variables. A reasonable input price is one crucial dimension of input availability.

Changing Yarn Prices Eat Up the Margins

Why is there so much opposition to input price increases? The ever-increasing yarn prices swallow the price margins that could have accrued to the weavers and their societies (Mallavolu HWCS, Arunasri Kappaladoddi, The North Pedana Gandhi, A.P., Puttapaka, Ghattuppal, Siddipeta, Dubbaka, Telangana). The traders and retailers who buy from the societies do not accept higher price markups made to compensate for the increase in the yarn. They are not willing to pay a higher price for the woven product than a slight one, which is not at all in step with the increase in the yarn prices. Each instance of increase in yarn price is a blow to the viability of weaving operations, which are, of course, frequent and numerous. Although the burden is passed on to the consumer to a significant extent, the middlemen profit by charging the consumer more while denying a substantial portion of the same to the deserving weavers, who are always kept on the receiving end.

Is the yarn provided by the state-run NHDC any less expensive?

The National Handloom Development Corporation (NHDC), a company of the Government of India, has unveiled a programme that would supply handloom firms with yarn at mill gate prices, which are anticipated to be less expensive because the yarn is bought directly from the mills and additionally, trade commissions are not included. However, our study discovered that the yarn supplied by National Handloom Development Corporation is not any cheaper than that from private traders (Table (CN14/1, Table CN14/2, TableDTS3, TableDTM2, TableCMDT2, and Table CLMT1).

To make matters worse, there is an unusual delay in processing the yarn subsidy claims, and particularly, the Telangana government department that deals with yarn subsidies does not properly accept the yarn subsidy applications since the relevant webpage only has limited functionality. The position in Andhra Pradesh is unclear, as the yarn subsidy plan is neither available to weavers nor discontinued.

Consumers Abhor Increased Price!

Can the increasing cost of yarn be passed through to the consumer? However, consumers are not ready to accept the handloom fabrics with the new price tags that have absorbed the increase in the input prices. That is the conviction of the master weavers, traders, and retailers. They believe that infrequent marginal price increases can be ignored, but not the frequent and steep increases. The instances of frequent and steep price rise either alienate the consumers or prompt them to postpone their purchase. To illustrate, the silk yarn prices have risen from Rs.3600 to Rs.6,000 per kilogram (November 2022), which is almost double what it was. The new price that includes this new yarn price distanced the consumers without a wink (as demonstrated by the low volume of business), since it is so huge that it cannot go unnoticed.

Customers have a set price in their mind which they use to evaluate any new prices; they instantly refuse to buy at the new increased prices, which have absorbed the increased input prices. Additionally, it is important to note that the consumers' set price for a handloom product (e.g., saree) is specific to a particular weaving tradition (e.g., a well-known weaving style and design that is unique to a particular regional cluster); for example, the consumers' set price for a Dharmavaram saree is different from that of Uppada saree or Gadwal saree, and the consumers' set price for a Chirala saree is different from that of Gadwal saree). The consumers' resistance to new prices is so stiff that the traders of all levels are totally powerless and left with no choice but simply transfer it to other trade process participants like weavers and master weavers or rest content with low-key business. The key point is that all supply chain participants have to share the increased cost of a product among themselves but can never quietly pass the increased cost in its entirety to the consumers. Nevertheless, they would accept a marginal increase but never a steep one.

Sadly, in these situations, the goods produced on power looms—which have the wage advantage—appear to be the better options. As a result, power looms gain market share from handlooms. The critical thing to remember is that power looms are always detrimental to the marketability of hand-loomed goods, especially when costs are unusually rising. The combination of power looms and steep input price increases would be a lethal force that would force handloom weavers out of work.

Woven Product's Prices: Neither Remunerative to Weavers nor Acceptable to Consumers

The price a weaver's product commands from customers determines his wages. However, the prices of handwoven products have become so complex that weavers complain that they can only earn barely subsistence wages that are not comparable to those in other occupations. At the same time, consumers turn to non-hand-loomed products, believing the hand-loomed products to be more expensive (CN14/1, and Table CN14/2).

According to this research, if a weaver's product commands a reasonable price from the market, the weaver is 1.406 times more likely to be financially better off and 1.198 times more likely to remain in the occupation.

Given the circumstances surrounding the weaving industry, governments must come up with innovative solutions to help the weavers. If input prices cannot be kept low, they must monitor the employment status of weavers in the face of rising input costs and announce

appropriate subsidies on yarn and dyes or rebates on sales. As if to give a death blow to the handloom industry, the government is imposing GST on both handloom products and their ingredients instead of providing relief to the weavers struggling to survive.

Weavers' Perceptions About the Cause of Yarn Price Increase

Who is to blame for rising input costs? Weavers have developed a perception that the corporatisation of yarn production and sales is behind this steep increase in yarn prices. This research team spoke to 25 silk-saree weavers in Tatiparthi in the East Godavari district of Andhra Pradesh. They spoke in one single voice that big corporates have grabbed control over the supply of yarn and its prices. This perception probably has its roots in their pain and anguish over poor work opportunities, which is a direct consequence of increased yarn prices and the low marketability of their products. But the fact is that due to pandemic conditions obtaining last year, yarn production has dropped and prices increased by 65%.

Following is a brief presentation of viewpoints expressed by master weavers, society functionaries, bankers, and activists regarding the rising prices of inputs. The numbers in the parentheses at the end of the sentence indicate the number of respondents supporting the given viewpoint.

Rising Prices of Inputs: Evidence from Respondents' Narratives

1. Prices of inputs (silk and yarn) are constantly on the rise (17 responses, 22.66%).
2. Rising prices of inputs undermine the marketability of our products (22 responses, 29.33%).
3. Consumers do not accept our products with prices revised upwards based on input prices (11 responses, 14.66%).
4. Rising prices of inputs reduce weaver's wages (8 responses, 10.66%).
5. Retailers prefer power loom sarees now (6 responses, 8%).
6. Prices of inputs rose (4 responses, 5.33%).
7. The government should control input prices (4 responses, 5.33%).
8. The government failed to receive yarn subsidy claims from the societies (4 responses, 5.33%).

In conclusion, input costs are consistently increasing. Increasing input costs diminish the marketability of our products. Increasing yarn prices reduce the wages of weavers. Retailers prefer power loom products to handwoven products, which have become more expensive due to a rise in the price of yarn. Either the government should regulate yarn prices or provide a yarn price subsidy to offset the impact of yarn price increases.

Competition from Power Looms and Mills

The handloom weaving, with its historical splendour, beautiful workmanship, and crucial role in Indian dress culture, has had unwavering support and strong commitment from a substantial segment of the population for numerous decades, allowing craftsmen to earn a living. This advantageous and ideal position attracted its rivals, power looms and mills.

Power looms have grabbed most of the market legitimately belonging to the handlooms, by imitation and fraudulent practices. The competition from power looms is aggressive, and ruthless. Attacking handlooms by power looms is just a knife through butter because of the voicelessness and lack of lobby for handlooms (Table CN13/1 to Table CN13/4, Table CLMT3, TableDTM3, Table CLMT4).

Attitude of Retailers and Consumers Towards Power Loom Products

Intentionally or unintentionally, retailers appear to work with power looms to undermine the handloom sector. Retailers who were once dealing exclusively in handloomed products are now gravitated towards selling power loom products; 30 percent of the retail inventory now consists of power loom products (Ajay Kumar, DMM). It is needless to mention here that the retailers sell power loom products as handloom products.

Surprisingly, very few consumers bother to make a distinction between handloom and power loom products, and accept the claim of the retailers without doubt, that they sell handloom products only, although the reality is just the opposite of their claim.

Consumers also happily purchase power loom products which are cheaper and appealing to the eyes, more so because, they get a greater number of products from power looms. Underlying this kind of attitude of consumers are some interesting reasons: (1) They don't want to wear a saree many times as was done in the earlier days; they wear a saree once or twice and leave it unused for long. (2) They prefer to appear in a new saree very often. (3) Their current income levels, their new age life styles, and the societies in which they hang around require them to wear sarees appealing to eyes and change them very often; no woman wants to wear the same saree for different functions no matter how far away they are scheduled. (4) They show less concern for the livelihoods of the artisans, textile industries' high consumption of power, high pollution caused by mills, and so on (Table CN13/3 and Table CN13/4). In addition, power looms too improved their quality now so much that they look superior to handloom products; their products no longer have the loose-weave look but now, instead, present an air of high quality (Table CN13/1, Table CN13/2, Table CN13/3, Table CN13/4, and Table CN20/1).

Power Loom is Now a Part of a Handloom Household

In certain handloom villages like Siripuram and Vellanki in Nalgonda district, a power loom is set up in handloom household containing 2 to 4 handlooms. Low-design ikat cloth is produced on power loom while expensive silk saree are woven on handlooms. This is a method they figured out to compensate for the slow weaving on handloom.

As a results, the weavers of this area have forfeited their moral right to fight against power looms. But, in the other areas, weavers did not choose this clever way, either due to lack of suitability of their fabric or area specific pressures and limitations.

The enforcement authorities don't prosecute them since the product they weave does not involve the laying of extra warp or extra weft motifs, which the Act allows any loom to weave.

Strangely, the community leaders too are compassionate towards the handloom weavers who have a power loom also. Now such handloom weavers are scared of reservation enforcement officials' likely sudden raid. Nevertheless, power looms are working unhindered in the homes of the handloom weavers.

The handloom weavers in these villages, having compromised on the provisions of the reservation law, are silent on the competition from power looms, but express a deep concern over ikat patterns being rolled out in prints by the mills. That is the next category of transgressing the reservation law. The artisans bemoan that the ikat patterns coming in prints is the handiwork of huge corporates which, they, being tiny and fragile, are powerless to contend with. Nonetheless, it is responsibility of the government to check the violations in any form by any entity.

Nevertheless, in the interest of the handloom industry's survival, encroachment of power looms into the exclusive domain reserved for handlooms should be firmly forbidden and prohibited.

Governments should make laws that would prevent power looms from selling their products as handloom products and stealing the benefits that should legitimately belong to handlooms; government should consider to enact that every power loom product should be marked as originating from power loom, and every handloom product too should be marked as produced on handlooms.

Reservation Act and Its Weak Enforcement

The Handlooms (Reservation of Articles for Production) Act, 1985 reserves for exclusive production by handlooms, 11 items. They are: saree, dhoti, towel and gamcha, angavastram, lungie, bedsheet and bedcover, durry, certain dress materials, shawls and mufflers, woollen tweeds, and cheddars. This law was created in an effort to stop power looms and mills from intruding on the territory reserved for handlooms. But the enforcement of the law is just wishy-washy, ineffectual, and spiritless as manifested by the reduced demand for handloom products, and power looms products being labelled and sold as handloom products.

Every reserved item kept for production on handlooms is now produced by power looms. It is high time that the enforcement rein was tighter and the Act implemented in letter and spirit.

Most handloom weavers all through the states of Andhra Pradesh are resenting the way power looms weave the products reserved for exclusive production by the handlooms. Competition from power looms, constantly rising input prices, and GST are viewed as a perilous trinity of demonic forces that are dead set on killing the handloom industry.

The weavers unanimously resent the unfair competition from power looms, and ineffective implementation of Handlooms Act, power loom products being sold as handloom products, and no proper mechanism to distinguish between power loom and handloom products (Table CN7).

Sadly, the state departmental head in Telangana is the same official for both handlooms and power looms, which fact is a pointer to unlikelihood of safeguarding the interests of the handlooms from the attack of the power looms. The weavers have a strong perception that the governments are biased against handlooms and so help the power looms to ensure the extinction of the handlooms; the handloom weavers have no lobby with the government circles while power looms have one; the government mechanisms are doing a poor job of safeguarding interests of the handloom weavers, as reflected in the way the handloom products are not helped to compete with power loom products, and the Handloom (reservation of products for exclusive production on handlooms) Act is not implemented in its letter and spirit; as a result, handlooms are led to die a quicker death.

The enforcement apparatus too is just skeletal and runs with fewer officials. The enforcement officials, importantly, have no more authority than just raiding and filing a case in the court, which is again cumbersome, and time-consuming. They should be, at the very least, given the authority to levy a fine. The officials also get phone calls from politicians requesting that there should be neither raids nor filing of cases (Table CN16/1, and Table CLMT2).

In fact, more violations are aided at the level of selling outlets, where salespersons pass off all power looms products as handloom products. All that the enforcement officials could do is determine the source of the power loom product in question from the selling outlets, and send notices. But here is a compelling argument for making selling outlets also liable for punishment for participating in the violation.

Most importantly, government should establish a legal framework for distinguishing between power loom products and handloom products. It is high time that there were laws requiring all handlooms firms to place Handloom Marks on all handloom products, and power loom firms to place Power Loom Marks on power loom products. Governments, which are entrusted with the wellbeing of weavers, should provide Handloom Marks free of charge to all handloom firms and cooperative societies.

Following are the dominant viewpoints expressed by master weavers, society functionaries, bankers, and activists regarding unfair competition from power looms. The numbers in the parentheses at the end of the sentence indicates the number of respondents supporting the given viewpoint.

Unfair Competition from Power Looms: Evidence from Interviewees' Narratives

1. Unfair competition from power looms is behind decline of handlooms (20 responses, 26.66%).
2. Power looms produce in a day what it takes 7 days on handlooms (13 responses, 17.33%).
3. Power loom products are cheaper (6 responses, 8%).
4. Government encourages power looms to kill handlooms (5 responses, 6.66%).
5. Power looms copy what handlooms produce (4 responses, 5.33%).
6. Power looms should be controlled (4 responses, 5.33%).
7. Retailers prefer power loom sarees now (6 responses, 8%).
8. Retailers sell power loom products as handloom products (4 responses, 5.33%).
9. Power looms produce high quality products now (5 responses, 6.66%).
10. Mills are printing ikat designs, destroying handlooms in the process (4 responses, 5.33%).
11. There is unfair competition from Power Looms (9 responses, 12%).
12. Handloom Reservation Act is not enforced strictly (5 responses, 6.66%).
13. Failure to enforce Reservation Act is behind decline of handlooms (5 responses, 6.66%).

In conclusion, power looms pose a serious threat to handlooms. Power looms' rivalry is unfair. Power looms are invading the market previously occupied by handloom goods. The handloom sector suffers as a result of the sale of power loom products as handloom products. But, in certain places, handloom households also own power looms, therefore removing their moral right to object to unfair competition from power looms. The Act that reserves some articles for exclusive production on handlooms is only partially enforced, since enforcement mechanism is ill-equipped.

GST – Affected Marketability

General Goods and Services Tax (GST), which is levied on handloom products for the first time is killing the marketability of the handloom products. GST raises the prices. Weavers dislike the GST most, but there appear no chances of the government reversing it as of now.

Sadly, the handloom industry is already grappling with frequent increases in yarn prices and encroachment of power looms, which are impairing the marketability of the handloom products. The weaving community feels that the governments are hard on the handlooms, and don't show any compassion. The current rate of GST on handloom products is 5%, which was in fact more before. Apart from that, the inputs that go into handloom production are also subjected to a high GST rate, and thus all heavily taxed inputs make the handloom products extremely costlier (Table DTS6, Table DTM3, and Table CDT5).

A brief of review the taxes on handloom products shows that, in 2002, there was a Cent Vat (an equivalent of the present-day GST) of 9.2% on the hand-loomed products, which was

scrapped in 2004. Twisted silk yarn, which is an essential component of the woven fabric, now attracts a GST of 5%. Dyes and Chemicals, another important component of the woven fabric, attracts a GST of 12% to 18%. There is no GST on single thread yarn, but it is not useful for the weaving. Finally, handloomed fabric is subjected to 5% GST.

The government should wake up to the fact that aside from the higher prices of the handloom products, the other disadvantage of handlooms is that power looms are now able to copy every handloom product and produce the same quality of products at a much cheaper price due to their efficiency in production. This factor is already hurting the handloom industry. GST is the final straw on the camel's back.

Each advantage that may be granted to the handloom sector, however, has a downside. It is likely that any concessions that would be given to handloom products in GST may be illegitimately grabbed by the power looms. There is no proper mechanism that can efficiently and clearly distinguish between power loom products and handloom products. But that should not be a reason for denial of concessions to the handloom products. It is the duty of the government to streamline the enforcement function and ensure that the fragile group is kept safe from the attack by the stronger competitors.

Following are the dominant viewpoints expressed by master weavers, society functionaries, bankers, and activists regarding GST on Handlooms and their ingredients. The numbers in the parentheses at the end of the sentence indicates the number of respondents supporting the given viewpoint.

GST-Affected Marketability of Handloom Products: Evidence from Interviewees' Narratives

1. GST on handloom products undermined the marketability of handloom products (20 responses, 26.66%).
2. GST at a higher rate on other inputs severely affected the marketing of handloom products (5 responses, 6.66%).
3. The rising input prices, power looms and GST are the threesome set of negative forces bent on destroying handloom industry (5 responses, 6.66%).
4. The handloom Industry got used to GST (2 responses, 2.66%).

In conclusion, the weavers are most opposed to GST. The marketability of handloom products is harmed by GST. GST is charged on all inputs, besides handloom products, which collectively raise the price of the finished goods. The government is not sympathetic to the handloom industry, which is already being negatively impacted by power looms and increased yarn costs.

Loom Technology

The kinds of high-value products that can be woven are determined by the various loom technologies used in the handloom industry. A pit-mounted basic loom can only weave low-design fabrics if no technologies like jacquard or dobby are installed on it. A loom with a lifting motor, jacquard, and dobby can produce high-value goods. In contrast to a pit loom, a loom built on a frame can be fitted with cutting-edge technologies, is ergonomically sound, and requires less effort from the artisan. The industry has successfully upgraded the majority of its basic looms to jacquard and dobby looms in recognition of their potential. However, jacquard or high-speed looms are useless for certain high-design weaves that require manual labour at a snail's pace, such as ikat sarees. Strangely, funding for high-tech looms is provided in cases where low-tech loom is appropriate, but it is of no use and leads to misuse, if government assistance programs fail to recognize this characteristic.

Odds ratios and chi-square tests were used in this study to figure out how the loom technology affected weavers' economic disadvantage and encourage them to quit their jobs; it is estimated that a weaver will be 1.176 times worse off financially if he does not use a high-tech loom. Similarly, a high-tech loom is associated with a 1.119 times lesser intention to quit than one that is used (Table SPSS 1 and Table SPSS2).

Consumer Information to Weavers

Knowledge regarding consumers' preferred dress styles is vital for the success of this industry. But where will the craftsman obtain this knowledge?

The weavers who naturally cling to their workplaces are distanced from the preferences of the market and so have no way to get to know what is preferred by the consumers. Master weavers, and retail shop counter sales people have access to information relating to the consumer preferences. So, naturally weavers working with master weavers or the primary society are connected to consumer preference information. But the individual weavers who weave on their own are disconnected from the authentic consumer preference information flow. But they depend on what their neighbours weave and what they imagine as acceptable to the master weavers. But the saving grace is that there is always a chunk of consumers who look for old styles, and these independent weavers cater to this specific segment of the market.

The government has a role to play now; it can create an organisation that would collect consumer information and provide it to the handloom industry.

Consumer Attitude towards Handloom Products

Due to their prosocial beliefs, there are thankfully some elite clients who recognise the value of handloom products and are willing to pay a higher price. In general, consumers do not purchase expensive products. There are consumers on the lowest and intermediate rungs too

who prefer handloom to power loom products. Yet, buyers are not totally committed to handwoven goods. Notably, customers reject pricing that include the most recent input costs. Secondly, customers always desire novel designs. But customers do not provide explicit information regarding the product uniqueness they desire from the handloom products. But they choose the novel ones offered by the retailers. Strangely, consumers purchase power loom products marketed as handwoven by shops, without making any efforts to find out their authenticity.

Following are the dominant viewpoints expressed by master weavers, society functionaries, bankers, and activists regarding consumers' attitude towards handloom products. The numbers in the parentheses at the end of the sentence indicates the number of respondents supporting the given viewpoint.

Consumers' Preferences

1. Consumers don't accept our products with prices revised upwards based on input prices (11 responses, 14.66%).
2. Government should establish a system to collect information on consumer preferences (1 response, 1.33%).
3. There are customers who appreciate the worth of the craft and higher prices (2 responses, 2.66%).
4. Consumer is not interested in preserving handloom industry (1 response, 1.33%).
5. Handloom products are preferred now over others (1 response, 1.33%).
6. Retailers always expect new designs from us (3 responses, 4%).
7. We give new designs; retailers ask for them and choose them, but they don't give (2 responses, 2.66%).
8. Consumers don't buy high value products (2 responses, 2.66%).
9. Retailers prefer power loom sarees now (6 responses, 8%).
10. Retailers sell power loom products as handloom products (4 responses, 5.33%).

In sum, there are elite customers who appreciate the worth in handloom products and are willing to pay higher prices. Customers willing to buy high-value items are fewer. A section of customers are not committed to the preserving of the occupation. Customers buy power loom products marketed as handloom products. Retailers sell power loom products as handloom products. Artisan depends on inaccurate information about customer preferences. Government should establish a system to collect information on consumer preferences.

Financial Help and Relief from the Government

The governments used to financially help the weavers' cooperatives in five different ways. The benefits so given used to be passed on to the weavers. (1) *Thrift fund and matching contribution*. The weaver used to contribute 8% of his wages and the government used to contribute 8%. But in A.P., it is kept in abeyance. The weaver is now able to withdraw his contribution only but not that from the government. In Telangana, the government is giving a matching contribution of 16%. (2) *Yarn subsidy*: On the yarn bought by the societies from NHDC at mill gate price, the benefit used to go to the both weaver and society. In A.P., it is discontinued. In Telangana, it is in operation but the web page for upload of yarn benefit claims opens for a brief span and closes for long. The societies are not able to upload the claims, so it is almost of no use (Visalakshi Society, Warangal; Siddipet HWCS Society). (3) Earlier, three-fourths of cash credit interest burden used to be borne by the government in A.P. (paavala vaddee padhakam), and only one-fourth of the interest burden was on the society. Now the scheme is not in operation. (4) There is no scheme of rebate on the sales made by the primary weavers' society, which used to be available to the weavers' societies some time ago. (5) The A.P. Government owes a lot of money to the primary weavers' cooperative societies on account of pavala vaddi, yarn subsidy, thrift fund, and sales rebate schemes. The societies are showing them as dues from the societies, and paying huge sums of interest on those dues to the bank. This interest payment is badly affecting the financial viability of the primary societies. (6) The direct benefit transfer of Rs.24,000 per annum in A.P. to the handloom weaver under Netanna Hastam Pathakam is hardly 50% what a weaver used to get before, under different schemes while working with the society. The suspension of different schemes and sanction of one-time transfer of Rs.24,000 in the place of different schemes deprived the weaver of the 50 percent of the benefits he used to get before. This direct benefit scheme not only reduced the benefits that used to accrue to the individual weaver affiliated to a society but also failed to strengthen the society. In Telangana, on the other hand, all the governmental benefits are provided directly to individual weavers while completely ignoring the primary societies, which, as a result, lost the opportunity to become stronger institutions; consequently, weavers see no use in weaving for the society and turn to master weavers for work. (7) The vile image of the fake societies in the eyes of the government is depriving the genuine weavers the legitimate benefits that would come to them, since the government is under the impression that any benefit intended for the genuine societies are fraudulently grabbed by the fake societies. The government should devise ways to weed out or stifle all fake societies from the system, ignoring the possible criticism and ire from the weavers' leaders who cry foul over imagined injustice or for wrong purposes.

Shift in Government's Primary Purpose of Protecting Handloom Industry

Government's stated and avowed purpose of protecting handloom sector has changed from employment generation to safeguarding of culture, and sentiments of the public which do not weigh as much as employment generation in the thoughts of the policy makers. The governments should look at this industry as an employment avenue but not as a clothier of the nation or treasurable cultural artefact.

Region-Specific Solutions

The beleaguered industry, which has been suffering disadvantages and injuries on various counts requires a multipronged solution. The solutions to the problems of the industry also should be mostly region-specific, except with wage increase which should be across the regions. There are several instances where governments supplied under different schemes what was not needed by the beneficiaries; there was a total mismatch between what is given and what is needed. To illustrate, our research discovered that (1) looms were supplied under some schemes like cluster development, where there was no need for them, For example, weavers of ikat saree weaving don't need jacquard-mounted loom, and so for them, jacquard loom is unnecessary. In fact, the occupation has been in existence for several eras, they already own looms for several decades, and don't need new ones again. (2) training is given to those who did not make good use of it, (3) design change is expensive but there was no scheme to benefit a weaver who engaged in the change of design (Table CN6/5, and Table CN6/6).

Following are the major viewpoints expressed by master weavers, society functionaries, bankers, and activists regarding government's apathy towards the industry and expected assistance from it. The numbers in the parentheses at the end of the sentence indicates the number of respondents supporting the given viewpoint.

Assistance from Governments

1. Handlooms cannot survive without support from government (17 responses, 22.66%).
2. The government should give input subsidy (13 responses, 17.33%).
3. The government should organise and assure marketing (10 responses, 13.33%).
4. The governments are not compassionate to the handloom artisans (15 responses, 20%).
5. The government support to weavers is deplorably low (10 responses, 13.33%).
6. The government withdrew all marketing support (16 responses, 21.33%).
7. The government should provide marketing assistance (10 responses, 13.33%).
8. Marketing of handlooms is an issue (15 responses, 20%).
9. The government should give new designs (1 response, 1.33%).
10. The government should provide training on new designs (4 responses, 5.33%).
11. Huge receivables are pending with governments (5 responses, 6.66%).
12. The governments owe a lot of money (3 responses, 4%).
13. The government should develop captive market for handloom products (4 responses, 5.33%).
14. The government should buy our products and provide marketing facility (6 responses, 8%).
15. The government should give 20% rebate to help weavers overcome unfair competition (5 responses, 6.66%).
16. All cloth requirement of the government departments should be procured

- fromhandlooms (2 responses, 2.66%).
17. The government should motivate citizens to wear handloom products at least once in a week; aggressive campaign be launched (1 response, 1.33%).
 18. The governments should strengthen apex society's marketing function (2 responses, 2.66%).
 19. The governments should strengthen apex marketing societies (3 responses, 4%).
 20. The governments should build retail showroom network (2 responses, 2.66%).
 21. The government's apathy is behind the decline of the industry (2 responses, 2.66%).
 22. The government is intently reducing budget allocations (1 response, 1.33%).
 23. The government withdrew all artisan insurance schemes (1 response, 1.33%).
 24. The government formulates schemes that are not really needed (1 response, 1.33%).
 25. The governments played a significant role in weakening the primaries (1 response, 1.33%).
 26. The state and union governments must partner to provide assistance to this industry (1 response, 1.33%).

Credit Issues

This section will explore the challenges faced by (1) cooperative societies, (2) master weavers, and (3) weavers in accessing bank loans; cooperative societies access loans from cooperative banks with refinancing from NABARD, whereas master weavers access loans from nationalised and private banks. Individual weavers use MUDRA's lending programme.

Cooperatives: Cash Credit Application and Sanctioning Process

The demand for cooperatives' cash credit has decreased, which is a reflection of the handloom industry's collapse. The decline of the industry is seen from the way the number of weavers actually weaving is fast declining, which, in turn, caused the decline in the production, and the staff size of the society; the apex society too went in for downsizing of the staff and closure of many retail shops. The youth are not preferring this occupation. The compounded effect of the decline can be seen in the decreased demand for cash credit from NABARD.

But our research brings to light certain issues with regard to the use of cash credit from the cooperative banks, which are as follows. (1) Societies do not have skilled staff to create a loan application and submit periodical reports to the government and NABARD. (2) Societies are scared of the burden of interest, compound interest, and penalties from cooperative banks for delay in repayment (Table CN 3/1). (3) Procedures and paperwork are daunting to them, particularly because most of them are working with fewer staff members (Boddam HWCS).

NABARD's Penalties for Default and Delayed Payments from Apex Society

Why are cooperatives afraid of cooperative bank loans that NABARD refinances? The fact is that the interest burden on loans from NABARD, which have a compounding element, constantly looms large. The truth is that the government and apex societies' delayed payments are what cause the loan default, highly compounded interest, and severe penalties (Siddipeta HWCS). Similarly, some societies use only a limited part of the cash credit sanctioned due to the interest burden (Table CN 3/1, TableDTS7, TableDTM4, TableCMDT3, and Table CLMT5). These two factors, (1) delayed payments from apex society and (2) the heavy interest

burden and the associated penalties, drive the low-resource societies to stay away from loans from banks. Sadly, some societies (Siddipet and Dubbaka HWCS) attribute their society's precarious state exclusively to the interest burden that resulted from the delayed payments from the apex society. Bank loans have left spooky connotations in the minds of the persons that manage the society, so much so that the societies would not mind approaching even a high-interest private lender than a nationalized or cooperative bank (Table CN 3/1 to Table CN 3/3). Nevertheless, to aid cooperative weavers who are reluctant to sign up for NABARD loans, NABARD and the government should consider giving interest subventions similar to those for agricultural crop loans.

The issue of inadequate quantum of cash credit, as pointed out by Ghantashala HWCS (Refer to our concept note), was not raised by many society; they are only a few stray cases.

Process simplification, easing the norms relating to collateral securities, trusting in the genuineness of cash transactions as attested by cash payment and seasonality, flow and pace of payments and so on can be examined by District Cooperative Banks to facilitate a higher usage of cash credit.

Delay in Sanctioning Process of Cooperative Bank Loans

Interestingly, a few societies in Telangana districts expressed their concern over delay in the credit limits sanctioning process (Pochampally HWCS, Visalakshi S WCS, Warangal) at the government level, while in Andhra Pradesh, the societies have not experienced any difficulty with the delay in sanctioning process. In the event of a delay in the process, the related district coop bank comes to the aid of primary societies; it sanctions advance from the own funds of district coop bank. But the primary societies in Telangana state have figured out a way to get over the delay in sanctioning process in that they run transactions through a current account available with the district coop bank or a nationalised bank.

Following are the viewpoints expressed by master weavers, society functionaries, bankers, and activists regarding access to bank loans. The numbers in the parentheses at the end of the sentence indicate the number of respondents supporting the given viewpoint.

Cooperative Banking System

1. Loans from cooperative banks and NABARD impose a huge interest burden(6 responses, 8%).
2. Coop. and govt. banks despise the handloom industry (2 responses, 2.66%).
3. We do not get enough coop bank loans (3 responses, 4%).
4. NABARD should not insist on transacting through coop bank only (1 response,1.33%).
5. Interest subvention benefits arrive late (2 responses, 2.66%).
6. Loan processing is slow because of delays with the government department (2 responses,2.66%).
7. We have adequate own funds, so we do not need cash credit (1

- response, 1.33%).
8. Cash credit destroyed our society financially due to penalties (3 responses, 4%).
 9. Loans from money lenders are convenient and safe (2 responses, 2.66%).
 10. Loans from cooperative banks and NABARD require tiresome documentation (2 responses, 2.66%).
 11. We borrow from private lenders at a high-interest rate (1 response, 1.33%).

Master Weavers and Weavers: Banking and Finance-Related Issues

Weavers are either reluctant to approach banks on the grounds of cumbersome paperwork and their inability to provide collateral security, or they have poor credibility with the banks.

The individual weavers too prefer to work under a master weaver than take a loan and work independently, which exposes the weaver to a substantial marketing risk and a high-interest rate (Table CN2 /1 and Table CN2 /1).

Banks Not Approached for Working Capital Loans

Handloom entrepreneurs do not approach nationalised banks for working capital requirement of their handloom enterprises in Telangana. At the most, the traders approach private banks like ICICI or HDFC. Two reasons they cite for their reluctance to approach banks for their working capital needs are (1) inability to give collateral securities and (2) cumbersome procedures and documentation required (Table CN9/1).

The scenario is different in districts like Prakasham, Nalgonda, Anathapur, and East Godavari districts. Private banks and nationalised banks in those districts provide overdraft facilities to the handloom enterprises but not to the individual weavers. On the other hand, banks don't give working capital loans to individual weavers due to their lack of confidence in recovery of loans from them. Nevertheless, individual weavers are given loans under the MUDRA scheme only, but there are issues of the recovery of loans given under the MUDRA.

Banks like State Bank of India, Union Bank of India, Karur Vysya Bank, ICICI Bank, and HDFC Bank provide working capital loans to the handloom business firms; interestingly, recovery from them is not an issue. After the Covid crisis is gone, growth in the loans to handloom enterprises is also satisfactory.

Nationalized banks typically do not utilise NABARD refinancing. Availing of the refinance from NABARD by the nationalised banks depends on the position of liquidity with the bank, cost of funds, and cost of refinance, and other terms. For the banks with a higher percentage of CASA, the cost of funds would be low, and so they would not look for refinance, particularly if the rate of refinance is higher than their cost of funds and what is available in the market. During liquidity crunch and asset-liability mismatch, the banks explore all available options but are driven by the costs of funds. If other funds are adequately available at a rate

cheaper than that from refinancing organization, they would not go for refinance. It is needless to say that what matters most is the cost of funds.

It may be appropriate to mention here that with regard to sectors like handlooms which are struggling with the lack of viability, unfair competition, and low wages to artisans, NABARD should consider engaging in developmental banking rather than surplus-driven, pure banking. If it can come to the rescue of such beleaguered sectors by offering funds at philanthropic rates of interest, it will be a significant contribution to building a sound base for its sustained operations, sustainable development of rural communities, and reduction of inequalities. Philanthropic rates are nothing but deep concessional rates. Most importantly, it is imperative that these offers of finance at concessional rates have to be communicated through a spirited campaign because office circulars alone carrying this good news do not reach the prospective beneficiaries sooner and broader.

Appreciating that the NABARD borrows from the market, and so its refinance interest rates are market-driven, The government can come forward to rescue the vulnerable handloom sector by offering interest subvention as done in the case of crop loans to farmers, and thereby weavers' societies or master weavers get loans at concessional interest rates.

Literature is shouting unequivocally in one single voice that most schemes formulated till now for the development of handlooms are not based on region-specific needs, and hence do not benefit the sectors as much as they should (Table CN4). NABARD might consider taking a leaf out of such observation, and offer customised loan solutions to the different rural sectors. Such need-based, appropriate, and specific solutions could arise from the thoughts of executives who often make field visits or from studies commissioned with independent organizations.

The following dominant narratives reveal the issues with access of bank loans by master weavers and weavers.

Access to Bank Loans

1. The procedures of banks are cumbersome, so we do not approach them (6 responses, 8%).
2. The reluctance of entrepreneurs to take loans from banks is due to daunting paperwork(5 responses, 6.66%).
3. Private loans are expensive (4 responses, 5.33%).
4. We cannot give collateral security for loans from banks (4 responses, 5.33%).
5. Bank loans require huge amounts of paperwork, which we cannot do (4 responses, 5.33%).
6. The government should give interest-free loans (1 response, 1.33%).
7. The MUDRA loans or any loan should be hassle-free (2 responses, 2.66%).
8. Geotag id should be enough to process the loan application (1 response,.1.33%).

In sum, loans from cooperative banks and NABARD impose a huge interest burden. Many authentic societies express the view that cash credit from NABARD destroyed their society due to penalties. Some believe that loan processing is slow because of te delay with

The government department. Many societies have adequate funds so do not need finance from banks. NABARD application requires tiresome documentation. Some societies believe that loans from money lenders are convenient and safe. Some are borrowing from private lenders at a high-interest rate. NABARD and the government should consider introducing interest subvention as done for farmers.

Master weavers and weavers avoid banks as a result of their cumbersome procedures. The weavers are unwilling to offer the collateral security that the banks seek. Private loans are costly. They are unable to provide bank loans with collateral security.

Evaluation of Clusters

The government of India launched Handloom Cluster Development Project to provide technical components of the craft on a cluster basis. It focuses mostly on offering designs, training, loom technology, and shared facilities. Production, raw material sourcing, and marketing are not covered under this program.

Under Cluster Development program, looms were given as a component of the program, but the weavers who received them didn't require them since they already had them (Peddapuram HWCS, Puttapaka WCS). In some cases, jacquard setting is required when weaver wants it and can use it. Such cases are fit for supply of such extra fittings but not looms. That looms are provided where there is no need for them points to the errors in the scheme conceptualisation (Table CN4).

In Epurupalem, Vetapalem and Jandrapet, of the erstwhile Prakasam district, veterans are divided in their opinion on whether cluster development program achieved its purpose. Some say it is a 60% success while some say it is a 40% success. But some have opined that it is a colossal waste of public money and a 100% failure (Shubhodaya HWCS, Jandrapeta HWCS; Balaji, Epurupalem).

Some significant findings of this study include: (1) The buildings constructed for Common Facility Centres have fallen into disuse; they are locked, and wear a deserted look, no useful purpose is served. (2) In most cases, the beneficiaries felt they received the training in certain types of weaving which either the weavers are already conversant with or not relevant to what their master weavers want. They participated in the training just for the sake of receiving the machines, looms and accessories which are a component of the training, and they later sold those machines; some weavers kept them for use; overall, the machines and the training received did not serve the purpose for which they were given. Nevertheless, the beneficiaries are happy since they received stipend during the period of training.

Importantly, beneficiaries were not identified based on the need for training, and thus the training was a mismatch with their what should have been given. The training content also was not determined based on the need. Further, the training was just for name's sake or show

but not need-based. It was given just because it was a component of the program. Some weavers also felt that the beneficiary identification was done either for subjective reasons or by whims and fancies of the officer, but not in a transparent manner.

Following are the dominant viewpoints expressed by master weavers, society functionaries, bankers, and activists regarding handloom cluster development programs. The numbers in the parentheses at the end of the sentence indicates the number of respondents supporting the given viewpoint.

Cluster Development Programs and Their Evaluation: Evidence from Interviews

1. The cluster scheme did not serve the purpose fully (2 responses, 2.66%).
2. The training given under cluster is irrelevant, nominal (4 responses, 5.33%).
3. The equipment given under Cluster program is not useful, so sold or kept away(2 responses, 2.66%).
4. CFC construction was delayed (1 response,1.33%).
5. CFCs are not useful (1 response, 1.33%).
6. The cluster scheme is useful to some extent (2 responses,2.66%).
7. Project was delayed (1 response, 1.33%).
8. Project concept became outdated (1 response, 1.33%).
9. Weavers switched to better-paying products (1 response, 1.33%).
10. The cluster program without marketing is not useful (1 response, 1.33%).

In conclusion, the cluster development programme did not accomplish its intended aim. Training and the provision of looms and accessories do not correspond to actual needs. Unused common facility centres exist.

Policy Changes and Interventions

The handloom industry, as a cog in the wheel and an integral part of the larger system, cannot survive on its own. It invariably depends on the support of the government and the community. The input suppliers are strong corporates; the competitors too are robust mills and power looms; furthermore, the consumers are not aware of the need for sustainable

development. Due to all those conditions in which the handlooms have to exist, it requires the assistance and support of the government.

It is an undeniable fact that the industry is on the decline as reflected by the declining number of weavers, young people not inclined to choose this as a career option, poor wages to the weavers, expensiveness of handloom products, limited scope for introducing new designs, and, importantly, availability of several new age career options. However, the scenario in the weaving clusters where high - value products like silk sarees are woven, such as Dharmavaram, Uravakonda, Gadwal, Rajoli, Tatiparthi, Uppada, Pochampalli, and Puttapaka, weavers of all ages are working in the industry; youth account for as much as 30 percent of the workforce and they are not inclined to leave this occupation. They will at least weave for another 20 years. As previously stated, another group of facilitators such as dyers, designers, sizers, and so on rely heavily on this occupation. The facts presented above provide a compelling case for the The government's assistance to be extended for another 20 years.

Until relatively recently, the government supported handlooms with rebate programs which allowed consumers to get substantial discounts on mark-ups, thus enabling handlooms to compete easily with power looms; handlooms, inadvertently, remind customers of such discount facilities, without which, the customers will resent them and turn to alternatives, or defer their purchases.

Critical Sustainability Factors

The quantitative part of this study involving a survey on weavers identified the essential conditions, the sustainability drivers, that would positively affect the weaver's continuing in this weaving occupation, the weaver's happiness, his ability to earn adequate wages and save income, his financial well-being, and his occupational satisfaction. They are (1) product marketability, (2) employer efficiency, (3) weaving of sarees, (4) weaving of silks and a combination of cotton and silk, (5) easy cash convertibility, (6) reasonable price for his products, (7) assistance from the government, (8) input availability, (9) his bond with the employer, (10) design modification possibility, (11) family members' skills, and (12) use of an upgraded loom. However, new product development, paradoxically, although a strategic activity, burdens the weaver with the costs of rolling out new products; this is where the government's help is badly required. Input availability is very critical, according to our research, so it is very important that the impact of their prices should be contained, and this is where government support is required (SPSS1 to SPSS 21).

The qualitative study, through interviewees' narratives, brought out the following issues that impede the sustainability of the handloom industry. (1) Weaving wages are not enough. (2) Old weavers dominate the industry, and if their wages are remunerative, the young weavers stay in the industry. (3) Input prices are on a constant increase, which cripples the industry, particularly the weavers. (4) Power looms offer stiff competition to the handlooms. Government should review its policies on power looms. (5) Handloom Reservation Act is not effectively implemented. (6) Primary societies failed to provide employment to the weavers except in some districts in Krishna and East Godavari districts. (7) Apex societies are not able to help the primaries in the marketing of the latter's products. Delays in payment, allowing low wages, and inadequate purchases are issues faced by the primaries. (8) GST undermined the marketability of handloom products. (9) New product development is critical to the sustainability of the industry, but the ecosystem is imposing a huge cost burden on the weaver

while rolling out new designs. Governments should assist in the weaver's loss of wages, inputs used, implements needed, and training. The assistance should be need-based and region-specific, or case-specific. (10) Governments should help in the marketing of the weavers. (11) Governments should help in making available subsidized inputs. (12) Governments should strengthen the apex societies. (13) Weavers resent the constantly dwindling budgets of the industry. (14) Cooperative loan sanctioning process should be simplified. (15) The transactions of the cooperatives, master weavers, and individual weavers should be ICT-enabled so that loan sanctioning, provision of collateral security, and checking of loan default are facilitated. (16) Permanent identification of the loom, the weaver, the weaving worker, and the master weaver enables the effective delivery of government assistance. (17) Governments should introduce interest subvention schemes should be introduced to benefit the handloom industry of all sectors. (18) Governments should make efforts to create captive markets by ensuring all the class requirements of their departments are met from the handloom industry.

The following are the dominant themes of interviewees' narratives that highlight the adverse conditions faced by the handloom industry.

1. Retailers are taking long to clear dues, testifies to poor demand for our handloom products (5 responses, 6.66%).
2. Marketing of handlooms is an issue (15 responses, 20%).
3. The handloom marketing is seasonal (2 responses, 2.66%).
4. The handloom business is not profitable (3 responses, 4%).
5. Having handlooms running increases our credibility and the business. Trading alone will not bring credibility (2 responses, 2.66%).

Given the issues now confronting the handloom industry, The government has to create an enabling environment for the industry to turn around and thrive. The interventions should address the issues of handloom weavers outside cooperative fold and inside the cooperative fold as well but separately (Table CN6/1 to Table CN6/9). A brief review of the issues faced by the industry in each sector reveals the following conditions. It will be followed by recommendations on sector-wise interventions.

Issues Specific to Cooperative Weavers

(1). Primary societies and apex bodies are weak and unable to provide marketing to the handloom products and employment to the artisans (Tables CN 1/1, CN 1 / 2, CN 1/3, DTS3, , CN 15/1 to CN 15/5, DTS8, CMDT5, SPSS1, SPSS2, & SPSS 14). . (2) The governments' budgetary support for marketing of handloom products and purchase of inputs is abysmally low and deplorably inadequate. (3) Unfair competition from power looms and mills is daunting to the handloom industry. (4) Constant input price increase has destructive effect on the marketability of the products, employment potential, and reasonable wages to the weavers. (5) Fake societies are a burden to the industry. (6) GST on handloom products and their inputs has subverted and impaired the marketability.

Issues Specific to Weavers Outside Cooperative Fold

(1) Constant input price rise brings slowdown for the business in handloom products, and thus reduces employment of artisans and cuts into their wages too (Tables CN 14/1 & CN 14/2). (2) Competition from the power looms and mills is a devastating curse (Tables CN 13/1 to CN 13/4, DTM3, CDT5, CLMT3, CLMT4, & CN 16/1). (3) GST has become the bugbear of the handloom industry due to its impact on the marketability of the handloom products (Table CN/7). (4) The fragile weavers are not provided with the welfare benefits like health and life insurance, housing, pension, thrift etc. (5) Abundant new design options are not available for the weavers (Tables CN 11/1 to CN 11/7). (6) Training in the new designs for willing weavers is not available all through the year for several years (Table CN 19/1, CN 19/2, CN 19/3, CN 19/4, and DTS1). (7) Loom modification scheme at a highly subsidised rate is not available to the weavers. (8) The government is not helping the weaver financially when he incurs expenditure on tools and implements and loss of wages during the design change. (9) Consumer preference information with regard to new designs, new fibres, new patterns, recently launched products, and so on is not collected from the consumers and provided to the weavers (Table CN 5). (10) Looms, weavers and other handloom workers should be permanently identified so that the banks' credit processing and disbursement of direct benefits are made easy. Right identification and the data on the weavers's work and credit history can lighten the burden of providing collateral security by the weavers. (11) Individual weaves and master weavers should receive support from governments through interest subvention scheme as farmers do now for their crop loans. Weavers are financially and educationally as weak as or weaker than farmers and require liberal support from the governments (Tables CN 2/1, CN 2/2, CLMT7 & CN 9/1)..

Considering the anti-artisan conditions prevailing in the handloom industry, it is imperative that the The governments should launch the interventions outlined in sections that follow (Tables CN 6/1 to CN 6/9, DTS4, DTS5, DTS6, CDT4, CDT6, CDT7).

Issues Common to all handloom sectors

(1) The prices of inputs including yarn, silk, dyes, and chemicals are always on rise, sometimes very steeply, particularly in the case of silk and yarn. This condition badly hurts the marketability of products, employment potential, and wages to the artisan (Table CN 8/1 & CN 8/2, & SPSS2, CN 14/1 & CN 14/2, SPSS 2, SPSS 8, SPSS 10, & SPSS 14). (2) There is a heavy and unfair competition from the power looms, and mills (Tables CN 13/1 to CN 13/4, DTM3, CDT5, CLMT3, & CLMT4). (3) GST on handloom products and their inputs has undermined marketability of the handloom products (Table CN/7). (4) Handloom industry needs help in rolling out high-value, design-intense, and high- quality products to be able to stay ahead of the robust competition from the other mechanised textile manufacturing systems (Tables CN 11/1 to CN 11/7, SPSS 1, SPSS2, SPSS4, SPSS6, SPSS 8, SPSS 10, SPSS12, & SPSS 14). (5) Handloom industry should be seen as an environmentally friendly, and a sustainable employment avenue for the artisans of all ages, particularly the elders (Tables CN 12/1, CN 20/1, CN 5, CN 17/1, CN 17/2, CLMT8, & CN 18/1). (6) Handloom industry has no way to access the consumer preference information so it could weave market-relevant products.

Interventions That Would Benefit Weavers in Cooperative Sector

1. Apex societies should be strengthened; a robust network of retail marketing outlets should be built by each state apex society. It is quite obvious that apex society's delayed payments are rooted in slow conversion of cloth into cash. One of the ways to improve the functioning of an apex society is that its operations should be ICT-enabled. In essence, the apex societies' functions of quality control, procurement, marketing, inventory management, training of counter sales personnel and so on should be restructured, redesigned and reorganised. Taking cues from certain private handloom brands like Fab India, the state handloom marketing organizations should build their brands. For the creation of powerful marketing bodies, reputed business consultants and IIMs should be enlisted (Tables CN 1/1, CN 1 / 2, CN 1/3, DTS3, SPSS1, SPSS2, & SPSS 14) Primary cooperatives also should be helped in their own brand building initiatives by the governments through assistance quality assurance, promotion and marketing infrastructure.

2. The functioning of primary societies should be streamlined; counterfeit societies operated by private persons who are stealing every benefit that belongs to the legitimate weaver should be shut down. Importantly, elections should be held for the primary societies and ad hoc management arrangements be discontinued. The governments refusing to hold elections ought to face severe penalties. The governments should recognise that during the time elections are not held and ad hoc management team is managing the operations of the primary society, ad hoc teams don't take the decisions that will have a long- term influence on the financial results of the society, and do not work with dedication (Tables CN 15/1 to CN 15/5, DTS8, CMDT5, SPSS1, & SPSS2).

3. Weavers in the coop societies should be given all welfare benefits like thrift, life and health insurance, pension, and housing. Most weavers are elderly, voiceless, powerless to compete with power looms and cloth mills, unable to sell their products made with the inputs purchased with ever-increasing prices, and without any alternative source of income, are in desperate need for support from the government. (Tables CN 12/1, CN 20/1, CN 17/1, CN 17/2, CLMT8, CN 18/1, DTS1, DTS2, DTM1, DTM2, & CDT1).

4. Purchase of yarn and other inputs should be subsidised. Ever-increasing input prices are daunting to the weavers, and their entire life was a battle to overcome their effect on marketing of their products (Tables CN 8/1 & CN 8/2, CN 14/1 & CN 14/2, SPSS 2, SPSS 8, SPSS 10, & SPSS 14).

5. Marketing assistance in the form of rebate on retail sales made by the coop society should be given by the The government; that will make the handloom products competitive on price aspect in comparison to power looms cloth, and mill-made cloth (Tables CN 6/1 to CN 6/9, DTS4, DTS5, DTS6, CDT4, CDT6, CDT7, SPSS 6, SPSS 8, & SPSS 12).

6. The government has to tap into the demand and consumption of cloth by the The government departments like Indian Railways, Army, The government schools; to facilitate this, rules have to be enacted to enjoin all the The government departments to buy their requirement of cloth from the handloom industry only (Tables CN 6/1 to CN 6/9, DTS4, DTS5, DTS6, CDT4, CDT6, & CDT7).

7. Cooperative credit sanctioning process should be simplified; to enable the cooperative societies to send the proposals, renewals requests, and periodical reports quickly, and also enable banks to monitor repayments and defaults on real-time basis, a suitable ICT-enabled system should be created.

8. Governments should streamline the system of permanent identification of weavers, looms, and other handloom workers; efficient identification will help effective distribution of benefits, and banks' loan processing.

Interventions that would benefit all sectors of handloom industry

1. The prices of inputs should be brought under control; but if it is not possible to hold them down due to robust and uncontrollable market forces, input subsidies should be provided to the handloom weavers in both cooperative fold and outside cooperative sector. A mechanism should be created to provide this relief to the handloom weavers but not to power looms whose products may come in the guise of handloomed products. It is possible that any subsidy provided to the handlooms will be fraudulently grabbed by power looms, and if it were, it would do more damage to the survival of the handloom industry. Although mill-gate price scheme of the NHDC was introduced for the supply of inputs at lowest price so as to benefit the handloom weavers, as a result of systemic delays, in many cases the prices of the inputs supplied through this scheme and those of inputs supplied by private traders do not differ significantly.

2. To combat the competition from the power looms, the Act providing for reserving certain items for the exclusive production by handlooms should be firmly and thoroughly enforced. The enforcement officials have to be empowered further, at the very least with fine imposing authority. The retailers and sellers also should be made liable for punishment if they sell power loom products as handloom products, through an amendment to the Act. The Handloom Mark and the Power loom mark should be insisted on by the trade and consumers as well. The government should consider to enact a law to see that every product that comes from power loom is marked as a power loom product before it reaches the retail market, and every product that is woven on handlooms should be marked as a handloom product. In the very least, The government should consider that the Handloom Mark is given to all master weavers and primary societies free of charge.

3. GST on handloom products should be abolished since it impaired the marketability of handloom products which are already affected by continuous price rise and unfair competition from power looms. Further, handloom industry also deserves supply of GST-free inputs that go into the production of cloth on handlooms.

4. The government should enable the handloom industry to produce numerous and abundant new varieties from handlooms; The government organs of the textiles ministry should first roll out new weaves, patterns, fibres, colour combinations, and so on as prototypes for handloom weavers to produce. New products are the only way to ensure the long-term viability of this industry and its independence from The government support.

5. The government should establish organizations that launch new products into markets and collect consumer preference information for different products, both new and modified.

Such market information should be made available to the weavers; this is how handloom output can remain relevant to dynamic market conditions and meet the consumers' ever-changing expectations. Currently, master weavers create some new models based on their intuition and show them to the retailers, who, in turn, select some and ignore others. A new system of collecting data concerning consumers' preferences for new products should be more precise, and ideally come from the consumers themselves rather than the intuition of the master weavers.

6. Design change, albeit crucial for the handloom industry's survival, is expensive, risky and daunting to the weavers. The government should formulate schemes providing for compensating the weavers in making changes to the looms, purchase of raw materials that go into new products, and the accessories for design change, and loss of wages during transition from design to design for period of 5 to 10 years.

7. Training for artisans in weaving of new designs should be made available to weavers all year long and for several years on end, so eager weavers can take advantage of it and learn.

8. Welfare schemes providing for thrift, health and life insurance, housing, and pension should be formulated and made available to the weavers.

9. Handloom enterprises that can demonstrate that they are genuine handloom firms, by providing verifiable data on the weavers they employ, should be granted bank loans and refinancing by the NABARD, with the interest on such loans subsidised by the government. The same facility, i.e., interest subvention is provided to the farmers on their crop loans. Most importantly, all The government departments and government organisations, such as Development Commissioner for Handlooms of the Government of India, Department of Handlooms of each state, and NABARD, that seek to assist the handloom industry should recognise that a large proportion of handloom weavers are outside the cooperative fold, and it is critical to target those non-cooperative weavers so that their interventions benefit the industry as a whole, rather than just the cooperative fold.

10. Governments should streamline their weaver identification process; looms, weavers, and weaving workers should be permanently identified, and linked to common data base; the weavers' operations, work history, and credit history also should be computerised and made accessible to banks and government departments for processing of loan application and disbursement of direct benefits.

12. Every handloom enterprise and even a regional weaving community or a weaving village should be encouraged to build their own brands; the assistance for quality product development, marketing communications, and marketing infrastructure should be offered by the government to them.

11. Any scheme designed by the government to benefit handloom industry such as the provision of looms, accessories, training, and new designs and so on should be region-specific and beneficiary-specific. 'Cooky-cutter' schemes motivate clever people to siphon off the assistance received on irrelevant needs and defraud the scheme. Importantly, before designing any scheme, field data on the current needs and conditions should be collected in the form of baseline study. Following the implementation of a scheme, the effectiveness of scheme implementation and the usefulness of it should be evaluated by an independent organisation.

The government Can Create and Access Its Captive Market

The governments both at the centre and state, if they are compassionate to the artisans of the declining weaving craft and serious about coming to their aid, can build and tap into its captive demand. All the government departments regularly buy a lot of cloth to give to their employees or other beneficiaries like school children, who constitute a large captive market. But the The government should respecify the cloth quality standards, taking into account the disadvantages of weaver and his household; so, the standards that apply to mills and power looms should not be imposed on handlooms.

It is quite appropriate here to recollect how the government in recent times proclaimed August 7th as Handloom Day and observes it every year fervently. In addition to that, it has requested all the citizens to religiously wear on every Monday the dresses made with handloomed cloth, to help the declining craft and the artisans. But unfortunately, this advice is not heeded by the citizens, and if it were, in a country of this size, the consumption of handloom cloth would have been colossal and the artisans would have been employed in an endless stream. But the The government must persuade the citizens with a focused communication strategy.

In sum, the handloom industry is facing anti-artisan conditions due to constant input price rises, competition from power looms and mills, GST on handloom products and inputs, lack of welfare benefits, lack of new design options, training in new designs, loom modification scheme at a highly subsidised rate, and lack of consumer preference information. To address these issues, the governments should launch interventions such as health and life insurance, housing, pension, thrift, and loom modification schemes. Additionally, the government should enact a law to ensure that every product from power looms is marked as a power loom product before it reaches the retail market and that Handloom Mark is given to all master weavers and primary societies free of charge. Reservation Act should be strictly enforced. The The government should abolish GST on handloom products and provide supply of GST-free inputs. It should also enable the handloom industry to produce numerous and abundant new varieties from handlooms, roll out new weaves, patterns, fibres, colour combinations, and so on as prototypes for handloom weavers to produce, establish organizations that launch new products into markets and collect consumer preference information for different products, and formulate schemes providing for compensating the weavers in making changes to the looms, purchase of raw materials that go into new products, and the accessories for design change.

Interventions that would benefit weavers in cooperative sector include strengthening apex societies, building a robust network of retail marketing outlets, restructuring the functions of quality control, procurement, marketing, inventory management, training of counter sales personnel, and eliminating counterfeit societies. Interest subvention schemes should be introduced. Elections should be held for primary societies and ad-hoc management arrangements should be discontinued. Weavers in coop societies should be given welfare benefits, purchase of yarn and other inputs should be subsidised, marketing assistance in the

form of rebate on retail sales made by the coop society should be given by the government, and rules should be enacted to enjoin all government departments to buy their requirement of cloth only. Finally, the government must persuade citizens with a focused communication strategy.

Annexure I

NABARD's Handloom Industry Diagnostic Survey 2022

Profile of the Craftsman

(i) I am affiliated to:

1. Society 2. Group 3. Master Weaver 4. Independent ()

(ii) The major weaving fibre of my household is:

(1) Cotton (2) Cotton and Silk (3) Silk

(iii) I use a loom that is good for weaving marketable designs. 1. Yes 2. No ()

(iv) All my family members are skilled workers. 1. Yes. 2. No. ()

(v) My weaving produces:

(1) Low-Value (2) Medium Value (3) High-Value ()

(If the Per meter cost is less than Rs.100, it is Low -Value, between Rs.101 to 1000 Medium Value, and 1001 and above is considered as High Value)

(vi). My major product is:

(1) Sarees (2) Others

(vii) My next generation family members will continue in this occupation (1) Yes. (2) No ()

(viii) I always want to be a member of a cooperative society. (1) Yes. (2) No. ()

(ix) I want to quit this occupation. (1) Yes. (2) No. ()

(x) I don't recommend this occupation to my next generation. (1) Yes (2) No ()

(xi) This profession did not allow me to prosper financially (1) Yes (2) No ()

Occupational Satisfaction Index

		Yes	No
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1	I have enough work.		
2	My work gives me enough income.		
3	My finished work gets sold easily.		
4	I get raw materials easily.		
5	I have enough money to carry on my work.		
6	I have sufficient living accommodation.		
7	I am able to save money for future, from this work.		
8	I am able to fulfil all my family responsibilities due to this work.		
9	I am happy with this occupation.		
10	I recommend continuation of this craft to my young family members.		

Craft Innovation Index

		Yes	No
1	I often change my design.		
2	I have facilities to change the design.		
3	My new designs have ready market.		
4	It is easy for me to change designs.		
5	Change of designs gives me a good return.		
6	I always watch for new design opportunities.		

Credit Availability Index

		Yes	No
1	I easily get cash credit/loan for my occupation.		
2	The rate of interest is reasonable.		
3	The terms of repayment are easy.		
4	I quickly get cash credit/loan.		
5	My work is a success because of the easy loan availability.		

Credibility of Affiliating Society/Group/Master Weaver Index

		Yes	No
1	My society/group/master weaver is efficient.		
2	My society/group/master weaver is reliable.		

3	I get enough work from my society/group/master weaver.		
4	I get enough raw material from my society/group/master weaver		
5	I get enough cash advance from my society/group/master weaver.		
6.	My society/group/master weaver gives me enough new design opportunities.		
7	My final payments are settled fast by my society/group/master weaver.		

Product Marketability Index

		Yes	No
1	My product easily gets converted into cash.		
2	I have choice in whom to sell.		
3	I get a reasonable price for my product.		
4	I can quickly sell my product.		
5	My buyers don't want to lose me as their supplier.		

Help from the The government

		Yes	No
1	The help from The government is adequate.		
2	We depend heavily on the help from the The government.		
3	The government helps in industry crisis		

Input availability index

		Yes	No
1	Yarn and colours are adequately available.		
2	The prices of yarn, colours, and inputs are reasonable.		
3	Credit is adequately available.		
4	Design opportunities are adequately available.		
5	Common facilities are adequately available.		

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The List of Interviewees from Primary Societies

Code	Society	File	Interviewee	District	State
AlmprHWCS	Alampur HWCS	AlampurWCS	Nagappa, Manager	Mahabob Nagar	Telangana

BandarlankaHWCS	Bandarlanka Devanga HWCS	BandarlankaHWCS	Kotilingam, President	East Godavari	Andhra Pradesh
BoddamHWCS	Boddam HWCS	BoddamSociety	Gangaraju, Manager	Srikakul am	Andhra Pradesh
ArmbkaChrkuPllliHWCS	Arumbaka HWCS, Cherukupalli	CherukupalliHWCS	Yogananda Rao, Manager	Guntur	Andhra Pradesh
DbbkaHWCS	Dubbaka HWCS	DubbakaSociety	Gajula Bhaskar, Manager	Medak	Telanga na
EprplmHWCS	Epurupalem HWCS	EpurupalemHWCS	Koteswara Rao, Manager	Prakasha m	Andhra Pradesh
GhattuppalHWCS	Dhanalaks hmi HWCS, Ghattuppal	GhattuppalDhanalaks hmi	Anjaneyulu, President	Nalgond a	Telanga na
IsukplleHWCS	Isukapalli HWCS, Repalle	IsukapalliHWCS	Veereshalinga m, President	Guntur	Andhra Pradesh
JndrapetShubhodaya HWCS	Shubhodaya HWCS, Amodagiri , Jpeta	JandrapetaHWCS	Sajja Srinivasulu	Prakasha m	Andhra Pradesh
KppldddiArndyaHW CS	Arunodaya HWCS, Kappaladdi	KappaladdiSociety	ChinmayaLin gam, President	Krishna	Andhra Pradesh
KrmngarAdrshaHW CS	Adharsha 2 HWCS, Karimnagar	KarimnagarAdarsha2 HWCS	Mallaiah, President	Karimna gar	Telanga na

KthpliKrmngrHWC S	Kothapalli HWCS	KothapalliKarimnagarH WCS	Mahender, Manager	Karimnag ar	Telanga na
KyylagudemHWCS	Koyyalagude m HWCS	KyylagudemHWCS	Rangaiah, Manager	Nalgonda	Telanga na
MllvluHWCS	Chowdeswari HWCS, Mallavolu	MallavoluChowdeswariH WCS	Prasad, Manager	Krishna	Andhra Pradesh
PedanaNrthGndhiH WCS	The North Pedana Gandhi HWCS	NorthPedanaGandhiSocie ty	Nagendram, Manager	Krishna	Andhra Pradesh
PddaprmHWCS	Peddapuram HWCS, Peddapuram	PeddapuramHWCS	Chandrasekhar , Manager	East Godavari	Andhra Pradesh
PochmplyWCS	Pochampally HWCS, Pochampally	Pochampally HWCS	Anjaneyulu, Manager	Nalgonda	Telanga na
PolvrmOldHWCS	Polavaram HWCS	PolavaramOldSociety	Srinivas, Manager	Krishna	Andhra Pradesh
PlvrmSymPrsdWCS	Syam Prasad HWCS, Polavaram	PolavaramSyamPrasadSo ciety	Mallikarjun Rao, Manager	Krishna	Andhra Pradesh
PuttpkaHWCS	Puttapaka HWCS	PuttapakaSociety	Srinivasulu, Manager	Nalgonda	Telanga na
GollapliswcsCTRdi st	Radha SWCS, Gollapalli, Chittoor	RadhaSWCSgollpalli	Lakshminaraya na, President	Chittoor	Andhra Pradesh

RajamWCS	Rajam HWCS, Rajam, Sklm dist	Rajam Society	Appala Raju, Sr Clerk	Srikakula m	Andhra Pradesh
RajoliWCS	Rajoli HWCS, Rajoli, Mngar dist.	RajoliWCS	Gotre Narayana, president	Mahaboo b Nagar	Telanga na
SiddpetHWCS	Siddipeta HWCS, Siddipeta, MDK disr	SiddipetSociety	Srinivas M, Manager	Medak	Telanga na
SircillaMhswraWCS	Maheswara HWCS, Sircilla, Karmngr Dist	SircillaMaheswaraHW CS	Musam Rajaiah	Karimna gar	Telanga na
SiriprmWCS	Siripuram HWCS, Nalgonda dist	Siripuram HWCS, Nalgonda dist	Goel, Cashier	Nalgonda	Telanga na
STRjaprmBhvnaWCS	BhavanarishiH WCS, ST Rajapuram, EG	STRajapuramHWCSE GDist	G Satyanarayana, President	East Godavari	Andhra Pradesh
UppdaHWCS	Uppada HWCS, Uppada, EG Dist	UppadaHWCSEGDist	Satyanarayana, Salesperson	East Godavari	Andhra Pradesh
VeraRddyPiliMdkWCS	Veerareddypalli HWCS, Medak dist	VeerareddypalliSociet y	P Mallesham, Manager	Medak	Telanga na
VellnkiWCS	Vellanki HWCS, Nalgonda dist	VellankiHWCS	Purshotham, Manager	Nalgonda	Telanga na
WglVislkshiShrnjiWCS	Visalakshm Shatranji WCS, Wgl dist	WglVisalakshiSociety	Sampath, Manager	Warangal	Telanga na

The List of Master Weaver Interveiwees

Code	Society	File	Interviewee	District	State
AjayKumarDMM	Ajay Kumar, Dharmavaram	AjayKumarDMMMW	Ajay Kumar, DMM	Ananthapur	Andhra Pradesh
AshokWGL	Ashok, MW, Warangal	AshokWGL	Ashok, Master Weaver	Warangal	Telangana
BaljiEprplmChrla	Balaji, Epuru Palem, Chirala, Prakashm	BalajiEpurplmChrlMW	Balaji, Master Weaver	Prakashm	Andhra Pradesh
BalajiUrvknda	Balaji, Uravakonda, Ananthapur	BalajiUrvknda	Balaji, Uravakonda	Medak	Telangana
BuchaihSiddipet	Buchaiah, Siddipet	BuchaiahSiddipet	Buchaiah, Siddipet	Medak	Telangana
ChndrKnthRaoPedana	Chandra Kanth Rao, Pedana	ChndrKnthRaoPedana	Chandra Kanth Rao, Pedana	Krishna	Andhra Pradesh
ChppaVnkteswrluWglC rpts	Chippa Venkateswar lu, Warangal	ChppaVnkteswrluWglC rpts	Chippa Venkateswarl u	Warangal	Telangana

Code	Society	File	Interviewee	District	State
EthmkklaChntkndaSrinivas	Chintakindi Srinivas, Eethamukkala	EthmkklaChntkndaSrinivas	Chintakindi Srinivas, Eethamukkala	Prakashm	Andhra Pradesh
KlpuNagSrivasRaoPedana	Kalepu Naga Srinivasa Rao, Bandarlanka	KalepuNagaSrinivasRaoBandrlnka	K Naga Srinivasa Rao	East Godavari	Andhra Pradesh
KsinaVrbhdraRaoBndrlanka	Veerabhadra Handlooms	KasinaVeeraBhadraRaoBandrlanka	Kasina Veerabhadra Rao, B Lnka	East Godavari	Andhra Pradesh
NrsmhaKothkota	Narsimha Handlooms	Kothakota Narsimha, Kothakota	Saka Narasimha, kothakota	Mahabob Nagar	Telangana
KrshnaRaoPondur,	Krishna Rao, Pondur, Sklm dist	KrishnaRaoPondur	Krishna Rao, Pondur	Srikakulam	Andhra Pradesh
MallibaduPddPrm	D Mallibabu, Peddapuram	MallibabuDPeddapuramMW	Mallibabu, D. Peddapuram	East Godavari	Andhra Pradesh

Code	Society	File	Interviewe	District	State
NarsmhaRaoDesgnrPttpka	Narsimha Rao, Designer, Puttapaka	NarsmhaRaoDesgnrPttpka	Narasimha Rao, Puttapaka	Nalgonda	Telangana
NkkVnkrmaniahVnktGr	Nakka Venkatramanai ah & Sons	NkkaVnkrmanayyaVnktGr	N Venkateswara Rao	Nellore	Andhra Pradesh
PrsadHndLmsDMM	Prasad Handlooms, Dharmavaram	Prasad Handlooms, DMM	Prasad, Dharmavaram	Ananthapur	Andhra Pradesh
PunnaVenktshmvllnki	Punna Venkatesham, Vellanki	PunnaVenkatesham	Punna Venkatesham, Vellanki	Nalgonda	Telangana
RamshwarAppmSiriPuram	Appam Rameshwar, Siripuram	RameshwarAppmSiriPuram	Appam Rameshwar, S Puram	Nalgonda	Telangana
SatnrayanKPondur	K Satyanarayana, Pondur	SatnrayanKPondur	K Satyanarayana, Pondur	Srikakulam	Andhra Pradesh
SubrmnyamTatiprthi	Subramanyam, Tatiparthi, EG Dist	SubrmnyamTatiprthiMW	Subramanyam, Tatiparthi, EG Dist	East Godavari	Andhra Pradesh

Code	Society	File	Interviewee	District	State
SuryrnrynaTatiprthi ,	Suryanarayana, Tatiparthi, EG Dist	Suryanrayna Tatiprthi,	Suryanarayana, Tatiparthi	East Godavar i	Andhra Pradesh
VlnkiEdmSrinvas	TSR Handlooms, Vellnki	VellankiEdemSrinivas	Edem Srinivas, Vellanki	Nalgond a	Telanga na
VenkiahGnjiVllnki	Ganji Venkaiah	VenkaihGanji	Ganji Venkaiah, Vellanki	Nalgond a	Telanga na
VnkaiahMngalRyv rm	Munagala Venkaiah, Rayavaram	Venkaiah Munagala, Rayavaram	Munagala Venkaiah, Rayavaram	Krishna	Andhra Pradesh
VjyKmrMuttEprpl m	Mutte Vijay Kumar, Epurpalem	VijayKumarMeprplm MW	Mutte Vijay Kumar, Epurupalem	Prakash m	Andhra Pradesh

LIST of Bankers and Activists Interviewed

Code	Society	File	Interviewee	District	State
CROAPCOBvja	Chief Resource Officer, APCOB	CROapCOB	M B R Prasad	Krishna	Andhra Pradesh
KVBnk,Chrl	Asst Manager, Karur Vysya Bank, Chirala	KarurVysyaBankAsst Mgr		Prakasham	Andhra Pradesh
SBIeprplm	BM, SBI, Epurupalem, Chirala, Prakasham	SBIeprpalem		Prakasham	Andhra Pradesh
UBIDharmavaram	Field Officer, UBI, Dharmavaram	UBI, Dharmavaram	Field Officer	Ananthapur	Andhra Pradesh
SBIPchmpally	SBI, Pochampally	BanksPochampally		Nalgonda	Telangana
CanBnkPochmpally	Canara Bank Pochampally	BanksPochampally	Kutumbarao, Asst Manager	Nalgonda	Telangana
SrcillaKDCCB	BM, Karimnagar DCCB, Sircilla	SircillaBMKDCCB		Karimnagar	Telangana
DistCoopBankGdwal	Mnagar Dist Coop Bank	DistCoopBnks	Anjaneyulu	Mahaboob Nagar	Telangana
KothKotDistCoopBnk	Mnagar Dist Coop Bank	DistCoopBnks	Pradeep	Mahaboob Nagar	Telangana
DistCoopBnkAlmpur	Mnagar Dist Coop Bank	DistCoopBnks	Anjali	Mahaboob Nagar	Telangana
DistCoopBnkRjam	Manager SklDist Coop Bank, Rajam	DistCoopBnks	Kishore Kumar	Srikakulam	Andhra Pradesh
DistCoopBnkCEO Knr	CEO, Karimnagar Dist Coop Bank	DistCoopBnks	Satyanarayana Rao	Karimnagar	Telangana

Code	Society	File	Interviewee	District	State
DistCoopBnkAmlp rm	Manager, KakinadaDistCoopBa nk	DistCoopBnks	Varanasi Vijay	East Godavari	Andhra Pradesh
DistCoopBnkRaydr g	Manager, AnanthapurDistCoop Bank	DistCoopBnks	Sundar Raja Rao	Ananthapur	Andhra Pradesh
DistCoopBnkHndp ur	Manager, Atp Dist Coop Bank, Hindupur	DistCoopBnks	Lakshmi Reddy	Ananthapur	Andhra Pradesh
H&T,Chrla	Handlooms& Textiles Department	StateHLDeptChiral a	Prashant , DO	Prakasham	Andhra Pradesh
EnfrcmntDirctr	Enforcement Joint Director	EnforcementDirect or	Venkaesha m M	Hyderabad	Telanga na
AVRmnaActvstAtp	AV Ramana	AVRmnaActvstAt p	A V Ramana	Ananthapur	Andhra Pradesh
RajoliDRamuduAct vst,	Dulla Ramudu, Activist, Rajoli	ActvstRajoliDRam udu	D Ramudu Rajoli	Mahaboob Nagar	Telanga na
APCODMOrjy)	DMO, APCO, Rajahmundry	APCODMOrjy)	Srkanth	Rajamundry	Andhra Pradesh

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No	Table Heading
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Tables SPSS1to21

Weavers' Survey's Important Findings on Sustainability

Continuing in the weaving occupation depends on weaving sarees, employer's efficiency, adequate employment from the employer, easy marketability, easy cash convertibility, family members' skills, a strong bond with the employer, and using a high-tech loom as demonstrated by the odds ratios presented in Table SPSS 1.

Employer efficiency, adequate work from the employer, saree weaving, easy cash convertibility of woven products, common facility availability, reasonable price for the weaver's products, and bond with the employer are design modification possibilities that are crucial for the financial well-being of a weaver as demonstrated by the odd ratios presented in Table SPSS2.

Introduction of new designs is a burden on the artisan (SPSS 6); saree weaving and assistance from the government affect the weaver's happiness (SPSS 8); a weaver's ability to save money depends on weaving silk and a combination of silk and cotton, but not cotton (SPSS 10); product marketability and weaving of silk yield sufficient income to the weaver (SPSS 12); a weaver's occupational satisfaction depends on product marketability (SPSS 14); weaving of sarees, easy marketability, and easy cash convertibility determine a weaver's continuation in the occupation (SPSS 1); a weaver's financial well-being is linked to saree weaving, easy cash convertibility, reasonable price for the products, and design modification possibility (SPSS 2).

Weaver's happiness is caused by assistance from the government (SPSS 8). The product marketability ensures sufficient income for the weaver (SPSS 12). Weaver's satisfaction is determined by Product Marketability SPSS 14. Weaver's continuation in this weaving occupation depends on easy marketability and easy cash convertibility (SPSS 1). The well-being of a weaver is determined by easy cash convertibility of woven products and reasonable price for the weavers' products (SPSS 2).

Silk weaving is found to influence the retention of an artisan in the industry, as demonstrated by the logistic regression (SPSS 4). Employer efficiency is a strong determinant of weaver's continuing in the occupation SPSS 4.)

Weaver's financial insolvency increases due to the introduction of new designs, which testifies to the burden born by the weaver; the logistic regression analysis bears this out. So the government's support for new product development is required. (SPSS 6)

The logistic regression analysis results (SPSS 8) demonstrate that saree weaving, assistance from the government, employer efficiency, and input availability are the chief causes of weaver happiness.

A weaver's ability to save money depends on his weaving of silk, silk and cotton combination, and input availability as demonstrated by the logistic regression analysis in SPSS 10)

Product marketability, employer efficiency, and weaving of silk ensure sufficient income for the weavers, as demonstrated by our logistic regression in SPSS 12).

The occupational satisfaction of a weaver depends on employer efficiency, product marketability, and input availability, as demonstrated by the regression analysis in SPSS 14.

In sum, this study identified the essential conditions, the sustainability drivers, that would positively affect the weaver's continuing in this weaving occupation, the weaver's happiness, his ability to earn adequate wages and save income, his financial well-being, and his occupational satisfaction. They are (1) product marketability, (2) employer efficiency, (3) weaving of sarees, (4) weaving of silks and a combination of cotton and silk, (5) easy cash convertibility, (6) reasonable price for his products, (7) assistance from the government, (8) input availability, (9) his bond with the employer, (10) design modification possibility, (11) family members' skills, and (12) use of an upgraded loom. However, new product development, paradoxically, although a strategic activity, burdens the weaver with the costs of rolling out new products; this is where the government's help is badly required. Input availability is very critical, according to our research, so it is very important that the impact of their prices should be contained, and this is where government support is required.

Table SPSS 1

Odds Ratios and P-Values of Ch-Square for the Intention to Quit.

	Odds Ratio of Negative Outcome		
Positive Action/Condition/Cohort	Quitting the Occupation	Inverse of fraction	Chi-Square
Using a High -Tech Loom (Positive Action)	0.893	1.120	0.673
All family members are skilled workers.	0.686	1.458	0.098
My major product is Others/Sarees.	0.439	2.278	0
I often change my design	0.895	1.117	0.661
It is easy for me to change designs.	1.014	0.986	0.955
My employer is efficient.	0.463	2.160	0.006
My product easily gets converted into cash.	0.686	1.458	0.127
My finished work gets sold easily.	0.625	1.600	0.047
My new designs have ready market.	0.862	1.160	0.673
I get enough work from my employer.	0.609	1.642	0.047
I get a reasonable price for my product.	0.835	1.198	0.403
My employer doesn't want to lose me as their worker.	0.634	1.577	0.109
My final payments are settled quickly.	1.155	0.866	0.634
Common facilities are available.	1.364	0.733	0.203

Table SPSS2

Odds Ratios and P-Values of Ch-Square for Financial Backwardness

	Odds Ratio of Negative Outcome		
Positive Action/ Condition/Cohort	Did not prosper financially.	Inverse of fraction	Chi-Square
Using a high-tech loom	1.176	0.850	0.493
All family members are skilled workers.	1.292	0.774	0.209
My major product is Others/Sarees.	0.588	1.701	0.021
It is easy for me to change designs.	1.685	0.593	0.013
I often change my design	0.854	1.171	0.49
My final payments are settled quickly.	1.367	0.732	0.215
My employer is efficient.	0.388	2.577	0.004
My product easily gets converted into cash.	0.596	1.678	0.033
My new designs have ready market.	1.377	0.726	0.299
I get enough work from my employer.	0.49	2.041	0.005
I get a reasonable price for my product.	0.711	1.406	0.074
My employer doesn't want to lose me as their worker.	0.773	1.294	0.355
Common facilities are available for design change.	0.687	1.456	0.076
My finished work gets sold easily.	0.914	1.094	0.683

Table SPSS3

Logistic Regression

Dependent Variable/Outcome	Intention to Quit Weaving
Overall Percentage of Accurate Prediction (Should be close to 100%)	78%
Omnibus Test Model p-value (Should be close to 0 and less than 0.05)	0
Model Summary (Nagelkerke R-Square) (Should be close to 1)	0.169
Hosmer and Lemshow Test (Should be greater than 0.05)	0.39

The model's prediction success rate is 78% (Omnibus test $p=0.00$, Nagelkerke R-Square, 0.169, and Hosmer Lemeshow test's p -value = 0.39).

Table SPSS4

Logistic Regression Output

Dependent Variable: Intention to Quit This Weaving							
Independent Variable (Suspected Cause)	B	SE	Wald's	Sig/p-value	Odds Ratio	LB	UB
Credit Availability	0.22	0.88	6.339	0.012	1.247	1.05	1.48
Fibre Cotton By Silk	1.346	0.435	9.563	0.002	3.843	1.637	9.019
Master Weaver	-1.089	0.363	8.982	0.003	0.337	0.165	0.686

According to our binary logistic regression run with the Intention to Quit as a dependent variable, and Fibre used, Category of Employer, and Credit Availability, along with several other independent variables, weaving of cotton and silk (lengthwise and breadthwise) makes a weaver 3.843 times more likely to quit the occupation, which means weaving of silk alone but not cotton and silk, can keep him in the occupation ($B=1.346$, Wald's = 9.563, $p=0.002$, and $\text{Exp}(B) = 3.843$). Nevertheless, working with a master weaver, but not with a cooperative society, increases a weaver's likelihood of staying in the occupation by 2.97 times ($B = -1.089$, Wald's=8.982, $p = 0.003$, $\text{Exp}(B) = 0.337$ (2.97)). Credit availability increases the likelihood of a weaver quitting the profession by 1.247 times ($B =0.22$, Wald's = 6.339, $p= 0.012$, $\text{Exp}(B)= 1.247$), which is slightly contrary to expectations, implying that credit availability does not prevent a weaver from quitting the occupation.

Other variables not found to influence the intention to quit include the Government's Assistance, Product Marketability, Product Innovation, Employer Efficiency, Loom Technology, Fibre, Product Value, and Employer Category.

Table SPSS5

Logistic Regression Model Summary

Overall Percentage of Accurate Prediction (Should be larger and close to 1)	70.2
Omnibus Test Model p-value (Should be less than 0.05)	0
Model Summary (Nagelkerke R-Square) (Should be close to 1)	0.112
Hosmer and Lemeshow Test (Should be greater than 0.05)	0.047

The model's prediction success rate is 70.2% (Omnibus test $p=0.00$, Nagelkerke R-Square, 0.112, and Hosmer Lemeshow test's p -value = 0.047).

Table SPSS6

Logistic Regression Output

Dependent Variable: I did not prosper financially (Financial Backwardness of artisan)							
Independent Variable (Suspected Cause)	B	SE	Wald's	Sig/p-value	Odds Ratio	LB	UB
Product Innovation	0.182	0.074	5.995	0.014	1.199	1.037	1.387
Silk Fibre	-.823	0.319	6.644	0.01	0.439	0.235	0.821

Financial backwardness served as the dependent variable in a binary logistic regression analysis, with product innovation, fibre, and several other factors serving as independent variables. Surprisingly, product innovation raises the likelihood of weaver's financial insolvency by 1.199 times ($B=0.182$, Wald's=5.995, $p=0.014$, $\text{Exp}(B)=1.19$). This suggests that a weaver is required to bear the burden of product development and is not permitted to share in the financial rewards that result from it. The analysis also reveals that weaving silk alone but not cotton or cotton and silk decreases the weaver's likelihood of financial backwardness by 2.277 (inverse of 0.439) times ($B=-0.823$, 6.644, $p=0.01$, $\text{Exp}(B)=0.439$).

Other variables that were not found to influence Financial Brokenness (I did not prosper financially in this occupation.) include Product Type, The government's Assistance, Product Marketability, Input Availability, Employer Efficiency, Type of Loom Used, Cotton Yarn and Cotton/Silk, Product Value Category, and Employer Category.

Table SPSS7

Dependent Variable: I am happy with this occupation	
Overall Percentage of Accurate Prediction (Should be larger and close to 1)	79.00%
Omnibus Test Model p-value (Should be less than 0.05)	0
Model Summary (Nagelkerke R-Square) (Should be close to 1)	0.241
Hosmer and Lemeshow Test (Should be greater than 0.05)	0.264

The model's prediction success rate is 79% (Omnibus test $p=0.00$, Nagelkerke R-Square, 0.241, and Hosmer Lemeshow test's p -value = 0.264).

Table SPSS8

Dependent Variable: Occupational Satisfaction (I am happy with this occupation)							
Independent Variable (Suspected Cause)	B	SE	Wald's	Sig/p-value	Odds Ratio	LB	UB
Sarees	0.633	0.319	3.95	0.047	1.884	1.009	3.518
Assistance From The government	0.347	0.133	6.825	0.009	1.17	1.090	1.835
Input Availability	0.217	0.109	3.936	0.047	1.242	1.003	1.539
Employer Efficiency	0.262	0.081	10.359	0.001	1.299	1.108	1.524

Another binary logistic regression analysis was run with Occupational Satisfaction (I am happy with this occupation) as a dependent variable and saree weaving, assistance from the government, input availability, employer efficiency, and several other factors as independent variables.

When compared to weaving non-saree items, weaving sarees increases a weaver's likelihood of being satisfied with their work by 1.884 times (0.633, Wald's = 3.95, $p=0.047$, $\text{Exp}(B)=1.884$). It implies that weaving sarees is the most fulfilling career choice for a weaver.

In a similar vein, the weaver is happier by 1.17 times when the government provides assistance (0.347, Wald's=6.825). $p=0.009$, $\text{Exp}(B)=1.17$). The weaver's happiness in their work is also influenced by the availability of inputs by 1,242 times ($B=0.217$, Wald's=3.936). $p=0.047$, $\text{Exp}(B)=1.242$). A weaver's happiness is increased by 1.299 times when their employer is effective.

Other factors that were not found to influence Occupational Satisfaction include Product Marketability, Product Innovation, Credit Availability, Type of Loom, Type of Fibre, Product Value, and Employer Category.

Table SPSS9

Dependent Variable/Outcome: I am able to save money from this occupation.	
Overall Percentage of Accurate Prediction (Should be larger and close to 1)	74.80%
Omnibus Test Model p-value (Should be less than 0.05)	0.052
Model Summary (Nagelkerke R-Square) (Should be close to 1)	0.068
Hosmer and Lemeshow Test (Should be greater than 0.05)	0.246

The model's prediction success rate is 74.8% (Omnibus test $p=0.052$, Nagelkerke R-Square, 0.068, and Hosmer Lemeshow test's p -value = 0.246).

Table SPSS10

Dependent Variable: I am able to save money.							
Independent Variable (Suspected Cause)	B	SE	Wald's	Sig/p-value	Odds Ratio	LB	UB
Input Availability	0.291	0.109	7.045	0.008	1.337	1.079	1.657
Silk and Cotton	0.916	0.457	4.015	0.045	2.498	1.020	6.117
Silk	1.148	0.382	9.015	0.003	3.15	1.49	6.663

A binary logistic regression was run again to check which factors enable the weaver to save money from his occupation. The ability to save money (I am able to save money) served as the dependent variable, and input availability, silk and cotton, silk and several other conditions were included as independent variables.

The analysis reveals that there is a 1.337-fold increase in the likelihood of saving money when inputs are readily available ($B=0.291$, Wald's = 7.045, $p=0.008$, $\text{Exp}(B)=1.337$), a 2.498-fold increase when weaving silk and cotton (not cotton) ($B=0.916$, Wald's=4.015, $p=0.045$, $\text{Exp}(B)=2.498$, and a 3.15-fold increase when weaving silk ($B=1.148$, Wald's=9.015, $p=0.003$, $\text{Exp}(B)= 3.15$). It implies that the weaver is able to save money on his work because of stable input prices and the easy availability, and weaving of silk.

Other variables not found to influence saving of money from this occupation include Product Type, Government Assistance, Product Marketability, Credit Availability, Product Innovation, Type of Loom Used, Employer Efficiency, Product Value Type, and Employer Category.

Table SPSS11

Dependent Variable/Outcome: My work gives enough income.	
Overall Percentage of Accurate Prediction (Should be larger and close to 1)	66.50%
Omnibus Test Model p-value (Should be less than 0.05)	0
Model Summary (Nagelkerke R-Square) (Should be close to 1)	0.158
Hosmer and Lemeshow Test (Should be greater than 0.05)	0.207

The model's prediction success rate is 66.5% (Omnibus test $p=0.00$, Nagelkerke R-Square, 0.158, and Hosmer Lemeshow test's p -value = 0.207).

Table SPSS12

Dependent Variable: My work gives me enough income.							
Independent Variable	B	SE	Wald's	Sig/p-value	Odds Ratio	LB	UB

Product Marketability	0.283	0.095	8.858	0.003	1.327	1.102	1.599
Employer Efficiency	0.22	0.086	6.594	0.01	1.246	1.053	1.474
Silk	0.815	0.345	5.468	0.019	2.258	1.141	4.47

Sufficient income, or "My work gives me enough income," was the dependent variable in our binary logistic regression analysis, and product marketability, employer efficiency, silk weaving, and a few other variables were included as independent variables. The purpose of this analysis was to identify the variables that would enable a weaver to earn sufficient income from the occupation. The agents of income sufficiency were silk weaving, product marketability, and silk weaving. The analysis revealed that, in comparison to cotton weaving, silk weaving raises the likelihood of a weaver earning a sufficient wage by 2.258 times ($B=0.815$, Wald's $=5.468$ $p=0.019$, $\text{Exp}(B)=2.258$), product marketability by 1.327 times ($B=0.283$, Wald's $=8.858$ $p=0.003$, $\text{Exp}(B)=1.327$), and employer efficiency by 1.246 times ($B=0.22$, Wald's $=6.594$, $p=0.01$, $\text{Exp}(B)=1.246$).

Other variables not found to significantly influence income sufficiency (My work gives me enough income.) include The government Assistance, Credit Availability, Product Innovation, Input Availability, Type of Loom Used, Cotton and Cotton/Silk, Product Value Category, and Employer Category.

Table SPSS 13

Model Summary	
Adjusted R Square	0.41
Anova F	58.354
Anova p-value	0

Table SPSS14

Regression Coefficients

	B	Standardised B	t	p-value
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(Constant)	1.090		3.503	.001
Product Innovation Index	.102	.078	2.026	.043
Credit Availability Index	.002	.001	.032	.975
Employer Efficiency Index	.411	.349	8.294	.000
Product Marketability Index	.286	.226	4.860	.000
The government Assistance Index	.096	.047	1.274	.203
Input Availability Index	.288	.196	4.501	.000

Regression analysis was run to unravel the variables that cause occupational satisfaction for the weaver and the effect size of each influencing variable. Product marketability, governmental assistance, input availability, product innovation, credit availability, employer efficiency, and occupational satisfaction were included as potential factors.

Product marketability ($B=0.286$, $t=4.860$, $p=0.000$), employer efficiency ($B=0.411$, $t=8.294$, $p=0.000$), input availability ($B=0.288$, $t=4.501$, $p=0.000$), and product innovation ($B=0.102$, $t=2.026$, $p=0.043$) all had a significant impact on occupational satisfaction, while credit availability and The government assistance did not.

The model accounts for 41% of the variance in the dependent variable, as shown by the model summary ($F=58.354$, $p=0.000$).

Table SPSS15

The following is a summary of responses of weavers in the sample to the survey that intended to uncover the issues faced by the weavers.

Occupational Satisfaction with the weavers in the sample				
Statements	Frequencies		Percentage	
	No	Yes	No	Yes
I have enough work.	131	365	26.4	73.6
My work gives me enough income.	317	179	63.9	36.1
My finished work gets sold easily.	120	376	24.2	75.8
I get raw materials easily.	70	426	14.1	85.9
I have enough money to carry on my work.	312	184	62.9	37.1

I have sufficient living accommodation.	121	375	24.4	75.6
I am able to save money for future, from this work.	369	127	74.4	25.6
I am able to fulfil all my family responsibilities due to this work.	89	407	17.9	82.1
I am happy with this occupation.	119	377	24.0	76.0
I recommend continuation of this craft to my young family members.	406	90	81.9	18.1

According to the survey's sample of weavers, 26.4% do not have enough work, and 64% say they do not make enough money. 24.4% of the sample's weavers believe that their product is difficult to sell, and 24.4 percent said they did not have a place to live. Strangely, 74.4% of weavers stated that they do not save money from their earnings. 24 percent said they were unhappy in their job. 82% of weavers say that younger generations should not choose this career path.

Table SPSS16

Product Innovation				
Statements	Frequencies		Percentages	
	No	Yes	No	Yes
I often change my design.	112	384	22.6	77.4
I have facilities to change the design.	77	419	11.5	84.5
My new designs have ready market.	48	448	9.7	90.3
It is easy for me to change designs.	125	371	25.2	74.8
Change of designs gives me a good return.	151	345	30.4	69.6
I always watch for new design opportunities.	211	285	42.5	57.5

Approximately 23% of weavers do not frequently alter their designs, and approximately 12% lack the facilities. It is difficult for 25,2 percent of weavers to modify their designs. Changes to the design do not yield a good return for 30.4% of weavers. 42.5 percent of weavers do not look for opportunities to change the design.

Table SPSS17

Credit Availability				
Statements	Frequencies		Percentages	
	No	Yes	No	Yes
I easily get cash credit/loan for my occupation.	211	285	67.3	32.7
The rate of interest is reasonable.	385	111	77.6	22.4
The terms of repayment are easy.	399	97	80.4	19.6
I quickly get cash credit/loan.	363	133	73.2	26.8

My work is a success because of the easy loan availability.	222	274	44.8	55.2
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For 67.3% of weavers, getting a loan is hard, and 77.6% think the interest rate is too high. Similarly, 80.4% believe that the repayment terms are onerous. Loans cannot be obtained quickly for 73.2 percent of weavers. Due to difficulties in obtaining loans, 45 percent of weavers claim that their work is unsuccessful.

Table SPSS18

Employer Efficiency	Frequencies		Percentages	
	No	Yes	No	Yes
My society/group/master weaver is efficient.	64	432	12.9	87.1
My society/group/master weaver is reliable.	64	432	12.9	87.1
I get enough work from my society/group/master weaver.	100	396	20.2	79.8
I get enough raw material from my society/group/master weaver	39	457	7.9	92.1
I get enough cash advance from my society/group/master weaver.	245	251	49.4	50.6
My society/group/master weaver gives me enough new design opportunities.	74	422	14.9	85.1
My final payments are settled fast by my society/group/master weaver.	78	418	15.7	84.3

87.1 percent of weavers think their employer is trustworthy and effective. However, 20% of weavers believe that their employers do not provide them with enough work. The majority of employers do not provide the weavers with an advance. The weavers receive their final payments quickly for 16% only.

Table SPSS19

Product Marketability	Frequencies		Percentages	
	No	Yes	No	Yes
Statements				
My product easily gets converted into cash.	107	389	21.6	78.4
I have choice in whom to sell.	257	239	51.8	48.2
I get a reasonable price for my product.	222	274	44.8	55.2
I can quickly sell my product.	195	301	39.3	60.7
My buyers don't want to lose me as their supplier.	70	426	14.1	85.9

The survey also reveals that 52% of weavers have no choice in whom to sell, and that 21.6 percent of weavers' products are difficult to turn into cash. 45 percent of weavers believe

their product is not sold at a fair price. 39.3% of weavers believe that they will not be able to sell their product quickly. The fact that only 14.1% of weavers reported that their employers have no trouble separating themselves from the existing workforce is very encouraging. This testifies to the trade value that a weaver carries with him.

Table SPSS20

Assistance from The governments				
Statements	Frequencies		Percentages	
	No	Yes	No	Yes
The help from The government is adequate.	175	321	35.3	64.7
We depend heavily on the help from the The government.	258	238	52.0	48.0
The government helps in industry crisis	337	159	67.9	32.1

35.3% of weavers believe that the government's assistance is inadequate; According to 52% of the weavers, they do not rely on the government for their livelihood. As many as 68% of weavers are of the opinion that the governments do not assist in times of crisis.

Table SPSS21

Input Availability				
Statements	Frequency		Percentage	
	No	Yes	No	Yes
Yarn and colours are adequately available.	59	437	11.9	88.1
The prices of yarn, colours, and inputs are reasonable.	310	186	62.5	37.5
Credit is adequately available.	313	183	63.1	36.9
Design opportunities are adequately available.	70	426	14.1	85.9
Common facilities are adequately available.	148	348	29.8	70.2

62.5 percent of weavers are saddened by the unreasonable prices of their inputs. 63.1 percent believe credit availability is inadequate. Credit is not readily available for 63.1%. 29.8% of respondents stated that common facilities are insufficient for their occupation.

CN 1 to 20 Tables

Table CN 1/1

Apex Societies

Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
Apex society delays payments inordinately.	RamshwarAppmSiri Puram, NkkVnkrmaniahVnktGr	BandarlankaHWCS, DbbkaHWCS, IsukplleHWCS, JndrapetShubhodayaHWCS, PuttpkaHWCS, RajamWCS, SiddpetHWCS, VeraRddyPlliMdkWCS, VellnkiWCS, WglVislkshiShrnjiWCS, AlmprHWCS, GollaplliswcsCTRdist		2	12	0	14
Apex society owes a lot of money to primaries.		DbbkaHWCS		0	1	0	1
Apex buys enough materials from primaries.		PuttpkaHWCS, RajamWCS		0	2	0	2
Apex society gives new designs.		PuttpkaHWCS, VeraRddyPlliMdkWCS		0	2	0	2
Apex society did not revise purchase price in a long time.	ChppaVnkteswrluWglCrpts	KrmngarAdrshaHWCS, KthpliKrmngrHWCS, PuttpkaHWCS, VellnkiWCS, WglVislkshiShrnjiWCS, AlmprHWCS		1	6	0	7
Apex society does not give enough wages.	ChppaVnkteswrluWglCrpts	KrmngarAdrshaHWCS, KthpliKrmngrHWCS, VellnkiWCS, WglVislkshiShrnjiWCS, AlmprHWCS	AVRmnaActvstAtp	1	5	1	7
The quality standards of Apex society are low so they suit our old weavers.		RajamWCS		0	1	0	1

N.B. CN denotes Combined Narratives. The figures in column 4,5,6,7, and 8 represent the number of members supporting the stated view, from master weavers, society functionaries, banks, and activists, together with their totals respectively. It is apparent that a larger number indicates the higher significance of the view, and thus

forms a significant theme. Column 1 represents the specific view, and Column 2, 3, and 4 represent the names of the societies, masters, and others respectively, who support the view.

Table CN1/2

Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Bankers & Activists	Total Number of Occurrences
Apex society does not purchase enough from us.	NarsmhaRaoDesgnrPttпка, RamshwarAppmSiriPuram	EprplmHWCS, JndrapetShubhodayaHWCS, KthpliKrmngrHWCS, RajamWCS, VeraRddyPlliMdkWCS, VellnkiWCS, WglVislkshiShrnjiWCS	AVRmnaActvstAtp	2	7	1	10
Apex society does not buy high value saree that we can weave.		RajoliWCS		0	1	0	1
Apex society failed to market our products.	NarsmhaRaoDesgnrPttпка, RamshwarAppmSiriPuram	EprplmHWCS, VellnkiWCS, WglVislkshiShrnjiWCS	AVRmnaActvstAtp	2	3	1	6
Apex society has no marketing capability. It should have outlet network.	RamshwarAppmSiriPuram	VellnkiWCS	AVRmnaActvstAtp	1	1	1	3
Apex society does not distinguish between good and bad motifs.		VellnkiWCS, RajoliWCS		0	2	1	3
Apex society officials are corrupt.	BuchaihSiddipet, NarsmhaRaoDesgnrPttпка	VeraRddyPlliMdkWCS	AVRmnaActvstAtp	2	1	1	4
Apex society is exploiting primaries by paying less and selling for more.		VellnkiWCS, WglVislkshiShrnjiWCS		0	2	0	2

Table CN1/3

Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
Apex society buys poor quality goods.		RajamWCS		0	1	0	1
Apex society gives a better price to our products.	BuchaihSiddipet	VeraRddyPliiMdkWCS		1	1	0	2
Apex society buys from fake societies.	ChndrKnthRaoPedana	VeraRddyPliiMdkWCS		1	1	0	2
Wider product mix is the key to marketing success.	VlnkiEdmSrinvas			1	0	0	1
Apex society buys and sells power loom cloth.	BaljiEprplmChrla	GollapliswcsCTRdist	AVRmnaActvstAtp	1	1	1	3
We depend more on apex society for sales.		BandarlankaHWCS, BoddamHWCS, DbbkaHWCS, IsukpilleHWCS, PuttpkaHWCS, RajamWCS, SiriprmWCS, UppdaHWCS, VeraRddyPliiMdkWCS, VellnkiWCS, RajoliWCS, WglVislkshiShrnjiWCS, AlmprHWCS, RajoliWCS		0	14	1	15
We depend less on apex society for sales.		ArmbkaChrkuPliiHWCS, JndrapetShubhodayaHWCS, KppldddiArndyaHWCS, MllvluHWCS, PedanaNrthGndhiHWCS, PochmplyWCS, PolvrnOldHWCS		0	7	0	7
The government's strategy of marketing through apex society failed.		GollapliswcsCTRdist		0	1	0	1

Table CN2 /1

Access To Banking System & Related Issues							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	S oc	B nk	Tot al
We don't get adequate finance from banks.	AshokWGL	VeraRddyPlliMdkWC S	RajoliDRamuduA ctvst	1	1	1	3
Private loans are expensive.	BuchaihSiddipet, KrshnaRaoPondur	VeraRddyPlliMdkWC S	RajoliDRamuduA ctvst	2	1	1	4
We cannot give collateral security for loans from banks.	ChndrKnthRaoPedana, ChppaVnkteswrluWglCrpts, KrshnaRaoPondur		RajoliDRamuduA ctvst	3	0	1	4
Procedures of banks are cumbersome, so we don't approach.	BuchaihSiddipet, ChndrKnthRaoPedana, KsinaVrbhdraRaoBndrlanka, SatnrayanKPondur, VlnkiEdmSrinvas	VeraRddyPlliMdkWC S		5	1	0	6
Bank loans require huge paperwork, which we cannot do.	ChndrKnthRaoPedana, KsinaVrbhdraRaoBndrlanka, VlnkiEdmSrinvas	VeraRddyPlliMdkWC S		3	1	0	4

N.B. The figures in column 4,5,6,7, and 8 represent the number of members supporting the stated view, from master weavers, society functionaries, banks, and activists, together with their totals respectively. It is apparent that a larger number indicates the higher significance of the view, and thus forms a significant theme. Column 1 represents the specific view, and Column 2, 3, and 4 represent the names of the societies, masters, and others respectively, who support the view.

Table CN2/2

Access To Banking System & Related Issues							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	So c	Bn k	Tot al
Banks harass small loanees.	ChndrKnthRaoPedana			1	0	0	1
We don't take loans from banks.	KsinaVrbhdraRaoBndrlanka			1	0	0	1
Private loans are less cumbersome and so easy to access.	SatnrayanKPondur			1	0	0	1
Bank loans are expensive for us, and will build into a huge burden.	NkkVnktmaniahVnktGr			1	0	0	1
Master weavers are borrowing from banks.			KVBnkChrl, SBleprplm	0	1	2	3
Recoveries of loans from master weavers are satisfactory.			KVBnkChrl, SBleprplm	0	0	2	2
Direct benefits to individual weavers is a good idea.	NrsmhaKothkota			1	0	0	1
Individual weavers default on loan payment.			SBIPchmpally, CanBnkPochmply	0	0	2	2
Individual weavers always look for debt waiver.			SBIPchmpally, CanBnkPochmply	0	0	2	2

Table CN 3/1

Cash Credit Issues of Cooperative Societies

Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
Loans from cooperative banks and NABARD impose a huge interest burden.	NkkVnkrmaniahVnktGr	BandarlankaHWCS, JndrapetShubhodaya HWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, SiddpetHWCS		1	5	0	6
Loans from cooperative banks and NABARD require tiresome documentation.		BoddamHWCS, VeraRddyPlliMdkWCS		0	2	0	2
We are borrowing from private lenders at a high interest rate.		WglVislkshiShrnjiWCS		0	1	0	1

N.B. The figures in column 4, 5, 6, 7, and 8 represent the number of members supporting the stated view, from master weavers, society functionaries, banks, and activists, together with their totals respectively. It is apparent that a larger number indicates the higher significance of the view, and thus forms a significant theme. Column 1 represents the specific view, and Column 2, 3, and 4 represent the names of the societies, masters, and others respectively, who support the view.

CN3/2

Cash Credit Issues of Cooperative Societies							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
Loan processing is slow because of delay with The government department.		ArmbkaChrkuPllilHWCS, PochmplyWCS		0	2	0	2
We have adequate own funds, so don't need cash credit.		PddaprmHWCS		0	1	0	1
Cash credit destroyed our society financially due to penalties.	BaljiEprplmChrla	JndrapetShubhodayaHWCS		1	1	0	2
Loans from money lenders are convenient and safe.		BoddamHWCS		0	1	1	2
Cash credit destroyed our society financially due to penalties.		BandarlankaHWCS, JndrapetShubhodayaHWCS, SiddpetHWCS		0	3	0	3

CN3/3

Cash Credit Issues of Cooperative Societies							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
Coop. and govt. banks despise handloom industry.	ChppaVnkteswrluWglC rpts	WglVislkshiShrnjiWCS		1	1	0	2
We don't get enough loan from coop bank.		PuttpkaHWCS, VeraRddyPliiMdkWCS, WglVislkshiShrnjiWCS		0	3	0	3
NABARD should not insist on transacting through coop bank only.		VeraRddyPliiMdkWCS		0	1	0	1
Interest subvention benefits arrive late.		GollaplliswcsCTRdist	DistCoopBnkCEOknr	0	1	1	2

Table CN4

Usefulness of Cluster Development Programs							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	MW	SoC	Bnk	Total
Cluster scheme did not serve the purpose fully.		JndrapetShubhodayaHWCS	H&Tchrla	0	1	1	2
Training given under cluster is irrelevant, nominal.	EthmkklaChntkndaSrinivas	JndrapetShubhodayaHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS		1	3	0	4
Equipment given under Cluster program is not useful, so sold or kept away.	EthmkklaChntkndaSrinivas	JndrapetShubhodayaHWCS		1	1	0	2
CFC construction was delayed.			H&Tchrla	0	0	1	1
Cluster scheme is useful to some extent.	EthmkklaChntkndaSrinivas		H&Tchrla	1	0	1	2
Project was delayed.			H&Tchrla	0	0	1	1
Project concept became outdated.			H&Tchrla	0	0	1	1
Weavers switched to better-paying products.			H&Tchrla	0	0	1	1
Cluster program without marketing is not useful.	NkkVnkrmaniahVnktGr			1	0	0	1

Table CN5

Customers' Attitude Towards Handloom Products							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	S o c	B n k	To tal
There are customers who appreciate the worth of the craft and higher prices.	BuchaihSiddipet	UppdaHWCS		1	1	0	2
Having handlooms running increases our credibility and the business. Tradining alone will not bring credibility.	KsinaVrbhdraRaoBndrla nka			1	1	0	2
Handloom business is not profitable.	KsinaVrbhdraRaoBndrla nka, VenkiahGnjiVllnki, NkkVnkrmaniahVnktG r			2	1	0	3
Consumer is not interested in preserving handloom industry.		KrmngarAdrshaH WCS		0	1	0	1
Handloom products are preferred now over others.			SBIeprplm	0	0	1	1

Table CN6/1

Expected Assistance From The government For Marketing							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
The government should develop captive market for handloom products.		KrmngarAdrshaHWCS, VellnkiWCS, WglVislkshiShrnjiWCS	AVRmnaActvstAtp	0	3	1	4
The government should buy our products and provide marketing facility.	SatnrayanKPondur,	BandarlankaHWCS, GhattuppalHWCS, KrmngarAdrshaHWCS, VellnkiWCS	AVRmnaActvstAtp	1	4	1	6
The government should give 20% rebate to help weavers overcome unfair competition.		BandarlankaHWCS, ArmbkaChrkuPlliHWCS, PochmplyWCS, AlmprHWCS	AVRmnaActvstAtp	0	4	1	5
All cloth requirement of the The government departments should be procured from handlooms.		WglVislkshiShrnjiWCS	AVRmnaActvstAtp	0	1	1	2

Table CN6/2

Expected Assistance From The government For Marketing							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries	Bankers, Activists etc.	MW	Soc	Bnk	Total
The government should motivate citizens to wear handloom products at least once in a week; aggressive campaign be launched.	VlnkiEdmSrinvas,			1	0	0	1
The government should organise and assure marketing.	KsinaVrbhdraRaoBndrlanka, SatnrayanKPondur, RamshwarAppmSiriPuram, NkkVnkrmaniahVnktGr	BandarlankaHWCS, ArmbkaChrkuPliiHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, WglVislkshiShrnjiWCS	AVRmnaActvstAtp	4	5	1	10
The governments should strengthen apex society's marketing function.	RamshwarAppmSiriPuram, VlnkiEdmSrinvas			2	0	0	2
The governments should build retail showroom network.	NkkVnkrmaniahVnktGr	GollaplliswcsCTRdist		1	1	0	2

Table CN6/3

The government's Apathy Towards Handloom Industry							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries	Bankers, Activists, Others	M W	So c	Bn k	Tota l
Rising input prices, power looms and GST are the threesome set of negative forces bent on destroying handloom industry.	NkkVnkrmaniahVnktGr	JndrapetShubhodayaHWCS, PochmpllyWCS, PolvrnOldHWCS	AVRmnaActvstAtp	1	3	1	5
The government's apathy is behind the decline of the industry.			AVRmnaActvstAtp	0	0	1	1

Table CN6/4

The government's Apathy Towards Handloom Industry							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries	Bankers, Activists, Others	MW	Soc	Bnk	Total
The governments are not compassionate to the handloom artisans.		BoddamHWCS, ArmbkaChrkuPliHWCS, GhattupalHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, MilvluHWCS, PochmplyWCS, PolvrnOldHWCS, SirellaMhswraWCS, STRjaprmBhvnaWCS, VeraRddyPliMdkWCS, VellnkiWCS, AlmprHWCS	AVRmnaActvstAtp, RajoliDRamuduActvst	0	13	2	15
The government's support to weavers is deplorably low.	ChndrKnthRaoPedana	PolvrnOldHWCS, SirellaMhswraWCS, SirellaMhswraWCS, STRjaprmBhvnaWCS, VeraRddyPliMdkWCS, VellnkiWCS, WglVislkshiShrnjiWCS	AVRmnaActvstAtp, RajoliDRamuduActvst	1	7	2	10
The government withdrew all marketing support.		BoddamHWCS, ArmbkaChrkuPliHWCS, GhattupalHWCS, KpllddiArndyaHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, MilvluHWCS, PddaprmHWCS, PochmplyWCS, PolvrnOldHWCS, SirellaMhswraWCS, STRjaprmBhvnaWCS, VellnkiWCS, WglVislkshiShrnjiWCS, AlmprHWCS	AVRmnaActvstAtp	0	15	1	16

Table CN6/5

The government's Apathy Towards Handloom Industry							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries	Bankers, Activists, Others	MW	Soc	Bnk	Total
The government is intently reducing budget allocations.			AVRmnaActvstAtp, RajoliDRamuduActvst	0	0	2	2
The government withdrew all artisan insurance schemes.		PochmplyWCS		0	1	0	1
The government formulates schemes that are not really needed.	NarsmhaRaoDesgnrPttпка			1	0	0	1

Table CN6/6

The government's Apathy Towards Handloom Industry							
Key Finding	Master Weavers	Society Functionaries	Banks, Activists, & Others	Society Functionaries	Society Functionaries	Society Functionaries	Society Functionaries
The government supplied looms for no reason.	NarsmhaRaoDesgnrPtpka			0	1	1	2
The government should provide marketing assistance.	PunnaVenktshmlInki, NkkVnkrmaniahVnktGr	GhattuppalHWCS, KthpliKrmngrHWCS, KyylagudemHWC S, PddaprmHWCS, PochmplyWCS, WglVislkshiShrnji WCS, AlmprHWCS	AVRmnaActvstAtp, DistCoopBnkAmlprm	1	7	2	10

Table CN6/7

The government's Apathy Towards Handloom Industry							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries	Bankers, Activists, Others	MW	Soc	Bnk	Total
The governments should strengthen apex marketing societies.	RamshwarAppmSiriPuram, VlnkiEdmSrinvas			1	1	1	3
The government should create and tap into captive markets .	VlnkiEdmSrinvas	PochmplyWCS, WglVislkshiShrnjiWCS	AVRmnaActvstAtp	0	2	1	3

Table CN6/8

The government's Apathy Towards Handloom Industry							
Society Functionaries	Society Functionaries	Society Functionaries	Society Functionaries	Society Functionaries	Society Functionaries	Society Functionaries	
The government should persuade citizens to wear handloom products.	VlnkiEdmSrinvas			1	0	0	1
The governments owe a lot of money.		PolvrnOldHWCS, PlvrnSymPrsdWCS, SirellaMhswraWCS		0	3	0	3
The governments played a significant role in weakening the primaries.		RajoliWCS		0	1	0	1
State and Union The governments must partner to provide assistance to this industry.			RajoliDRamuduActv st	0	0	1	1

Table CN6/9

Areas Where The governments' Assistance Is Required							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	MW	So c	Bn k	To tal
This industry cannot survive without the support from The government.	ChndrKnthRaoPedana, PunnaVenktshmvlnki, SuryrynaTatiprthi, VlnkiEdmSrinvas	ArmbkaChrkuPlllHWCS, JndrapetShubhodayaHWCS, KrmngarAdrshaHWCS, KyylagudemHWCS, SiriprmWCS, VeraRddyPlllMdkWCS, WglVlskshiShrnjiWCS, AlmprHWCS, GollaplliswcsCTRdist	SrcillaKDCCB, AVRmnaActvst Atp	3	9	2	14
The government should give new designs.	BuchaihSiddipet			1	0	0	1
The government should provide training on new designs.	BuchaihSiddipet, ChndrKnthRaoPedana, NkkVnkrmaniahVnktGr	BoddamHWCS		3	1	0	4
Huge recievables are pending with The governments.	ChppaVnkteswrluWglCrpts	BoddamHWCS, KppldddiArndyaHWCS, MllvluHWCS, PlvrnSymPrsdWCS		1	4	0	5
The government should give interest-free loans.			RajoliDRamudu Actvst	0	0	1	1
MUDRA loans or any loan should be hassle-free.	RajoliDRamduActvst		RajoliDRamudu Actvst	1	0	1	2
Geotag id should be enough to process the loan application.			RajoliDRamudu Actvst	0	0	1	1

Table CN7

Destructive Effect of GST

Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries	Bankers, Activists, Others	M W	Soc	B n k	Total
GST on handloom products undermined the marketability of handloom products.	BalajiUrvknda, KsinaVrbhdraRaoBndrlanka, PunnaVenktshmvllnki,RamshwarAppmSiriPuram, SubrmnyamTatiprthi, SuryrnyanaTatiprthi, EthmkklaChntkndaSrinivas, VjyKmrMuttEprplm, NkkVnkrmaniahVnktGr	GhattuppalHWCS,JndrapetShubhodayaHWCS, KthpliKrmngrHWCS, MllvluHWCS, PochmplyWCS, SiriprmWCS, STRjaprmBhvnaWCS, AlmprHWCS,RajoliWCS, GollaplliswcsCTRdist	AVRmnaActvstAt p	9	10	1	20
GST at a higher rate on other inputs severely affected the marketing of handloom products.	BalajiUrvknda, PunnaVenktshmvllnki, RamshwarAppmSiriPuram,SubrmnyamTatiprthi, VjyKmrMuttEprplm			5	0	0	5
Industry got used to GST.				0	1	1	2

Table CN8/1

Criticality of Input Prices and Solutions Expected							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
Handlooms cannot survive without support from The government.	SuryrnyanaTatiprthi,	GhattuppalHWCS, IsukpalleHWCS, JndrapetShubhodayaHWCS, KrmngarAdrshaHWCS, KthpliKrmngrHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, PochmpillyWCS, VellnkiWCS, SiriprmWCS, STRjaprmBhvnaWCS, WglVislkshiShrnjiWCS, AlmprHWCS, RajoliWCS, GollaplliswcsCTRdist	AVRmnaActvstAtp	1	15	1	17
The government should control input prices .	PrsadHndLmsDMM, SubrmnyamTatiprthi	SiriprmWCS	AVRmnaActvstAtp	2	1	1	4
The government should give input subsidy.	KsinaVrbhdraRaoBndrlanka, VenkiahGnjiVlInki	BandarlankaHWCS, ArmbkaChrkuPlliHWCS, GhattuppalHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, PddaprmHWCS, VellnkiWCS, GollaplliswcsCTRdist	AVRmnaActvstAtp, RajoliDRamuduActvst, DistCoopBnkAmlprm	2	8	3	13
The government failed to receive yarn subsidy claims from the societies.	ChppaVnkteswrluWglC rpts	KthpliKrmngrHWCS, KyylagudemHWCS, WglVislkshiShrnjiWCS		1	3	0	4

Table CN8/2

Criticality of Input Prices and Solutions Expected							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
The government failed to give weavers the yarn subsidy received from NHDC.	ChppaVnkteswrluWgl Crpts	ArmbkaChrkuPliHWCS, KthpliKrmngrHWCS, WglVislkshiShrnjiWCS		0	3	0	3
Corporates are behind rise of input prices.		PddaprmHWCS		0	1	0	1
All subsidy schemes should have a larger component for raw material and lowest for physical assets.			SBIPchmpally	0	0	1	1

Table CN9/1

Master Weavers' Reluctance To Borrow From Banks							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
Reluctance of entrepreneurs to take Loans from banks is due to inability to give collateral security.	ChppaVnkteswrluWglCrpts			0	1	0	1
Reluctance of entrepreneurs to take Loans from banks is due to daunting paperwork.	BuchaihSiddipet, ChndrKnthRaoPedana, KsinaVrbhdraRaoBndrlanka , SatnrayanKPondur, VlnkiEdmSrinvas			5	0	0	5

Table CN10/1

Role of Master Weavers in the Survival of the Industry							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	So c	Bn k	Tot al
Master weavers invest heavily on weavers in the form of advances.	AjayKumarDMM, AshokWGL, Chppa VnkteswrluWglCrpts, BaljiEprplmChrla	RajoliWCS		4	1	0	5
Master weavers lose money on weavers' advances	BaljiEprplmChrla, VjyKmrMuttEprplm			2	0	0	2
Master weavers give more employment to weavers.		BandarlankaHWCS, DbbkaHWCS, EprplmHWCS, KppldddArndyaHWCS, PedanaNrthGndhiHWCS,PlvrmsymPrsdWCS, PuttpkaHWCS, UppdaHWCS, GollaplliswcsCTRdist		0	9	0	9
Wages paid by master weavers are fair.	KlpuNagSrnvasRaoPedana	UppdaHWCS		1	1	0	2
Master weavers pay less wages, and exploit.	NarsmhaRaoDesgnrPtpka	PedanaNrthGndhiHWCS,PlvrmsymPrsdWCS		1	2	0	3

Table CN10/2

Role of Master Weavers in the Survival of the Industry							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	S oc	B nk	Tot al
We depend on master weavers.	NarsmhaRaoDesgnrPtpka	UppdaHWCS		1	1	0	2
Master weavers pay dues to weavers on time, without delay.	SatnrayanKPondur	KppldddiArndyaHWCS		1	1	0	2
Master weavers are not able to provide full work to the weavers.	SuryrnrynaTatiprthi, VjyKmrMuttEprplm	EprplmHWCS, KppldddiArndyaHWCS, UppdaHWCS		2	3	0	5
Master weavers manage their cash flow efficiently.		BandarlankaHWCS, KppldddiArndyaHWCS, MllvluHWCS	SBIPchmpally	0	3	1	4
Middlemen are benefitted.		ArmbkaChrkuPlliHWCS	SBIPchmpally, CanBnkPochmpally	0	1	2	3

Table CN11/1

New Product Development							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
New products increase demand for our products.	KlpuNagSrnvasRaoPedana, VnkaiahMngalRyvrn, BaljiEprplmChrla	IsukpilleHWCS, KppldddiArndyaHWCS, KrmngarAdrshaHWCS, KthpliKrmngrHWCS, PolvrnOldHWCS, PuttpkaHWCS	DistCoopBnkCEOknr, SBIPchmpally	3	6	2	11
New products facilitate increase of weaving wages.	AshokWGL, BuchaihSiddipet, ChndrKnthRaoPedana, KlpuNagSrnvasRaoPedana, BaljiEprplmChrla	BandarlankaHWCS, IsukpilleHWCS, KppldddiArndyaHWCS, PedanaNrthGndhiHWCS, SiddpetHWCS, SiddpetHWCS, SiriprmWCS, UppdaHWCS	DistCoopBnkCEOknr	5	8	1	14
New products are a heavy burden to the weaver.	ChndrKnthRaoPedana			1	0	0	1
New varieties don't increase wages but keep the relationship with the master weaver.		KrmngarAdrshaHWCS, KthpliKrmngrHWCS		0	2	0	2

Table CN11/2

New Product Development							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
We change the designs often.		KppldddiArndyaHWCS, MilvluHWCS, PuttpkaHWCS		0	3	0	3
We don't change designs often.	MallibaduPddPrm	BoddamHWCS, ArmbkaChrkuPlliHWCS, RajamWCS, SirellaMhswraWCS		1	4	0	5
New designs give better margins.	BuchaihSiddipet, KrshnaRaoPondur	BoddamHWCS, KppldddiArndyaHWCS, PuttpkaHWCS, SiddpetHWCS	DistCoopBnkCEOKnR, SBIPchmpally	2	4	2	8
New varieties give us new business.	KlpuNagSrnavasRaoPedana, KrshnaRaoPondur, BaljiEprplmChrla	BoddamHWCS, EprplmHWCS, KrmngarAdrshaHWCS	SBIPchmpally	3	3	1	7

Table CN11/3

New Product Development							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
Retailers always expect new designs from us.	KlpuNagSrivasRaoPedana, KsinaVrbhdraRaoBndrlanka		SBIPchmpally	2	0	1	3
The government should give new designs.	BuchaihSiddipet			1	0	0	1
Weavers have to be motivated to take up new design training.		SiddpetHWCS		0	1	0	1
Weavers don't accept design change.	ChndrKnthRaoPedana, KrshnaRaoPondur, SatnrayanKPondur	BoddamHWCS, IsukplleHWCS, PedanaNrt hGndhiHWCS, PolvrmOldHWCS, PlvrmSymPrsdWCS, RajamWCS, SirillaMhswraWCS, STRjaprmBhvnaWCS		3	8	1	12

Table CN11/4

New Product Development							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Bankers & Activists	Total Number of Occurrences
We give new designs; retailers ask for them and choose them, but they don't give.	KlpuNagSrivasRaoPedana, PrsadHndLmsDMM			2	0	0	2
Completely new designs are not possible on handlooms.	KsinaVrbhdraRaoBndrlanka	BoddamHWCS, JndrapetShubhodayaHWCS, MillvluHWCS, PedanaNrthGndhiHWCS, PolvrmOldHWCS		1	5	0	6
Traditional designs move fast.	KrshnaRaoPondur, VnkaiahMngalRyvrn	BoddamHWCS, JndrapetShubhodayaHWCS, PolvrmOldHWCS, PolvrmOldHWCS, PuttpkaHWCS		2	5	0	7
We weave the same, no change of designs.	VnkaiahMngalRyvrn	ArmbkaChrkuPliiHWCS, RajamWCS, SircllaMhswraWCS		0	3	0	3

Table CN11/5

New Product Development							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Bankers & Activists	Total Number of Occurrences
New designs make up a good investment.	SatnrayanK Pondur	BoddamHWCS, KppldddiArndyaHWCS, PolvrmOldHWCS, PuttpkaHWCS		1	4	0	5
Our products don't command good prices.	VenkiahGnjiVlInki	BoddamHWCS		1	1	0	2
We diversified into new varieties.	VnkaiahMngalRyvrm	PochmpllyWCS	DistCoopBnkCEO Knr	1	1	1	3
New designs have positive impact only for a short period only.		VeraRddyPlliMdkWCS		0	1	0	1

Table CN11/6

New Product Development							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
Improved quality can give better wages.	EthmkklaChntkndaSrinivas			1	0	0	1
Consumers don't buy high value products.		MllvluHWCS, GollaplliswcsCTRdist		0	2	0	2
Our weavers require training for new weaving new varieties.	NkkVnkrmaniahVnktGr	SiddpetHWCS		1	1	0	2
Loom upgration is required.		BandarlankaHWCS, STRjaprmBhvnaWCS	H&TChrla	0	2	1	3
We don't have faciities to change the designs and related equipment.		ArmbkaChrkuPllliHWCS		0	1	0	1

Table CN11/7

New Product Development							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Bank s& Activists	Total Number of Occurrences
We could not market new designs.		SiddpetHWCS, SiriprmWCS		0	2	0	2
Our cotton varieties command good prices.		JndrapetShubhodayaHWCS, MllvluHWCS		0	2	0	2
We don't have skilled weavers to weaver new designs.		PolvrnOldHWCS, PlvrnSymPrsdWCS, SirllaMhswraWCS, SirllaMhswraWCS, STRjaprmBhvnaWCS		0	5	1	6
Society weavers are not getting any extra bendfits, so cannot be asked to weave new designs.		PlvrnSymPrsdWCS		0	1	0	1

Table CN12/1

Positives and Negatives of Handloom Industry							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	So c	Bn k	Tot al
Handloom weavers are fragile and trapped in a system.	VlnkiEdmSrinvas, VenkiahGnjiVlnki	ArmbkaChrkuPlliHWCS, SirellaMhswraWCS	AVRmnaActvstAt p	2	2	1	5
Handloom industry is on decline.		BoddamHWCS, ArmbkaChrkuPlliHWCS, EprplmHWCS, IsukpilleHWCS, VeraRddyPlliMdkWCS		0	5	0	5
Weavers are not getting enough work.	VlnkiEdmSrinvas	BoddamHWCS, EprplmHWCS, KppldddiArndyaHWCS		0	3	0	3
Handloom weaving safeguards family system.	VlnkiEdmSrinvas			1	1	1	3
Handlooms provide employment to a larger number.	VlnkiEdmSrinvas			1	0	0	1

Table CN13/1

Unfair Competition for Power Looms							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Banks, Activists and Others	M Ws	S oc i	B n ks	Tot al
Unfair competition from power looms is behind decline of handlooms.	BalajiUrvknda, KsinaVrbhdraRaoBndrlanka, SubrmnyamTatiprthi,Surynr ynaTatiprthi, VnkaiahMngalRyvrn, EthmkklaChntkndaSrinivas, VjyKmrMuttEprplm, NrmhaKothkota, NkkVnkrmaniahVnktGr	JndrapetShubhodayaHWCS, KthpliKrmngrHWCS,PedanaNrthGndhi HWCS, PolvrnOldHWCS, STRjaprmBhvnaWCS, UppdaHWCS, VeraRddyPlliMdkWCS, GollaplliswecCTRdist	AVRmnaActvstAtp, DistCoopBnkRaydrg, DistCoopBnkHndpur	9	8	3	20
The government encourages power looms to kill handlooms.	SurynrynaTatiprthi	JndrapetShubhodayaHWCS, PolvrnOldHWCS	AVRmnaActvstAtp, AVRmnaActvstAtp	1	2	2	5
Power looms copy what handlooms produce.	KsinaVrbhdraRaoBndrlanka, SurynrynaTatiprthi, VnkaiahMngalRyvrn	RajoliWCS		3	1	0	4

Table CN13/2

Unfair Competition for Power Looms							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Banks, Activists and Others	M Ws	S oc i	B n ks	Tot al
The government ignores the unfair competition from power looms.		JndrapetShubhodayaHWCS, PolvrnOldHWCS	AVRmnaActvstAtp	0	2	1	3
Power looms should be controlled.	AjayKumarDMM, SubrmnyamTatiprthi,Surynr ynaTatiprthi, EthmkklaChntkndaSrinivas			4	0	0	4
Handloom weavers should switch to power looms and The government should encourage such switch.	PrasadHndLmsDMM, KsinaVrbhdraRaoBndrlanka			2	0	0	2
Strict control of power looms can ensure revival of handloom industry.	AjayKumarDMM, SubrmnyamTatiprthi		AVRmnaActvstAtp	2	0	1	3

Table CN13/3

Unfair Competition for Power Looms							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Banks, Activists and Others	M Ws	S oc i	B n ks	Tot al
The government appoints the same official to take care of both handlooms and power looms.	VeraRddyPlliMdkWCS, VellnkiWCS			2	0	0	2
Power looms produce in a day what it takes 7 days on handlooms.	AjayKumarDMM, BalajiUrvknda, KlpuNagSrivasRaoPedana, VlnkiEdmSrinivas, PrsadHndLmsDMM, SubrmnyamTatiprthi, SuryrnaTatiprthi, BaljiEprplmChrla	KthpliKrmngrHWCS, PedanaNrthGndhiHWCS	AVRmnaActvstAtp, DistCoopBnkCEOKnr, DistCoopBnkRaydrg	8	2	3	13
Retailers prefer power loom sarees now.	AjayKumarDMM, EthmkklaChntkndaSrinivas, VjyKmrMuttEprplm	VeraRddyPlliMdkWCS, GollaplliswcsCTRdist	DistCoopBnkHndpur	3	2	1	6
We should switch to powerlooms.	AjayKumarDMM, KsinaVrbhdraRaoBndrlanka, KsinaVrbhdraRaoBndrlanka, BaljiEprplmChrla			3	0	0	3

Table CN13/4

Unfair Competition for Power Looms							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Banks, Activists and Others	M Ws	S oc i	B n ks	Tot al
Power looms cause input prices to rise.	BalajiUrvknda			1	0	0	1
Power looms give a wider product mix now.	KsinaVrbhdraRaoBndrlanka		DistCoopBnkCEOKnr,	1	0	1	2
Retailers sell power loom products as handloom products.	KsinaVrbhdraRaoBndrlanka, EthmkklaChntkndaSrinivas	UppdaHWCS	AVRmnaActvstAtp	2	1	1	4
Power looms produce high quality products now.	KsinaVrbhdraRaoBndrlanka, VnkaiahMngalRyvrn	PedanaNrthGndhiHWCS, RajoliWCS	DistCoopBnkRaydrg	2	2	1	5
Mills are printing ikat designs; destroying handlooms.	RamshwarAppmSiriPuram, SuryrnyraTatiprthi	PochmplyWCS	AVRmnaActvstAtp	2	1	1	4
Handloom weavers help power looms to copy their designs.	VnkaiahMngalRyvrn, VlnkiEdmSrinvas			2	0	0	2

Power loom products are cheaper.		PedanaNrthGndhiHWCS, VeraRddyPlliMdkWCS	SrcillaKDCCB, AVRmnaActvstAtp, DistCoopBnkCEOKnr, DistCoopBnkRaydrg	0	2	4	6
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Table CN14/1

Prices of Inputs Including Silk, Yarn, Dyes & Chemicals							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
Prices of inputs (silk, yarn etc) are constantly on rise.	BalajiUrvknda,Klp uNagSrnavasRaoPed ana, MallibaduPddPrm, PrsadHndLmsDM M, PunnaVenktshMVII nki, RamshwarAppmSir iPuram, VenkiahGnjiVIIInki, VjyKmrMuttEprpl m	BoddamHWCS, GhattuppalHWCS, MllvluHWCS, PuttpkaHWCS, VellnkiWCS, GollaplliswcsCTRdist	AVRmnaActvstAtp, KVBNkChrl, DistCoopBnkRaydrg	8	6	3	17
Prices of inputs rose.	NkkVnkrmaniahV nktGr	GollaplliswcsCTRdist	KVBNk,Chrl, DistCoopBnkRaydrg	1	1	2	4
Rising prices of inputs undermine the marketability of our products.	PrsadHndLmsDM M, PunnaVenktshMVII nki, RamshwarAppmSir iPuram, SubrmnyamTatiprthi, SuryrnrynaTatiprthi,	BoddamHWCS, GhattuppalHWCS, IsukplleHWCS, KppldddiArndyaHWCS, MllvluHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS,PochmpillyWCS, PuttpkaHWCS, SiriprmWCS, VellnkiWCS, AlmprHWCS, GollaplliswcsCTRdist	AVRmnaActvstAtp, KVBNkChrl	7	13	2	22

	VenkiahGnjiVllnki, NkkVnkrmaniahV nktGr						
Rising prices of inputs reduce weaver's wages.	VenkiahGnjiVllnki, VjyKmrMuttEprpl m	GhattuppalHWCS, IsukplleHWCS, KppldddiArndyaHWCS, PochmplyWCS, PuttpkaHWCS, SiriprmWCS		1	6	1	8

Table CN14/2

Prices of Inputs Including Silk, Yarn, Dyes & Chemicals							
Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
Rising prices of inputs reduce weaver's employment.		SiriprmWCS		0	1	0	1
Rising prices of wages cut into the margins of the master weavers.	KlpuNagSrivasRaoPedana, SubrmnyamTatiprthi, VjyKmrMuttEprplm		KVBnkChrl	3	0	1	4
Consumers don't accept our products with prices revised upwards based on input prices.	KlpuNagSrivasRaoPedana, PrsadHndLmsDMM, PunnaVenktshmVllnki, VenkiahGnjiVllnki, VjyKmrMuttEprplm	KppldddiArndyaHWCS, PddaprmHWCS, PochmplyWCS, SiriprmWCS	AVRmnaActvstAtp, KVBnkChrl	5	4	2	11
Corporates like ReshaMandi are behind yarn price increase.	PrsadHndLmsDMM, SuryrnrynaTatiprthi	PddaprmHWCS		2	1	0	3
Yarn from other traders than NHDC is cheaper.	NkkVnkrmaniahVnktGr	AlmprHWCS		1	1	0	2

Table CN15/1

Management of Primary Coop Societies							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	S o c	B nk	To tal
Primary societies are mismanaged.	NarsmhaRaoDesgnrPttпка, RamshwarAppmSiriPuram, VenkiahGnjiVllnki	PuttpkaHWCS, VeraRddyPlliMdkWCS	DistCoopBnkCEOKnр	3	2	1	6
Most members are not weavers.		PuttpkaHWCS	DistCoopBnkCEOKnр	0	1	1	2
It is better for the weavers to work outside coop societies.		BandarlankaHWCS, DbbkaHWCS, EprplmHWCS, PuttpkaHWCS, SiriprmWCS, UppdaHWCS		0	6	1	7
Primaries are not able to provide work to artisans.		BoddamHWCS, DbbkaHWCS, EprplmHWCS, MllvluHWCS, PddaprmHWCS, PuttpkaHWCS, SiriprmWCS, UppdaHWCS, VellnkiWCS	KothKotDistCoopBnk	0	9	1	10

Stocks were held up unsold.	BoddamHWCS, DbbkaHWCS, RajamWCS	KothKotDistCoopBnk, DistCoopBnkAmlprm	0	3	2	5
Societies lack staff.	BoddamHWCS		0	1	0	1

Table CN15/2

Management of Primary Coop Societies							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	S oc	B nk	To tal
Primary societies lack leadership.		BoddamHWCS, PedanaNrthGndhiHWCS, PuttpkaHWCS, SircllaMhswraWCS, UppdaHWCS	DistCoopBnkA mlprm	0	5	1	6
Primaries are kept on ad hoc management arrangements.		BandarlankaHWCS, PuttpkaHWCS		0	2	0	2
Primaries failed to serve their purpose.	RamshwarAppmSiriPuram, VenkiahGnjiVllnki	BoddamHWCS, PuttpkaHWCS, SircllaMhswraWCS	DistCoopBnkCE OKnr	2	3	1	6
Geotagging does not consider the preparatory workers as part of weaving.	RamshwarAppmSiriPuram	DbbkaHWCS		1	1	0	2
Societies are not productive; don't work; don't produce value for market.	SuryrnrynaTatiprthi, VenkiahGnjiVllnki	PuttpkaHWCS		2	1	0	3

Table CN15/3

Management of Primary Coop Societies							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	MW	Soc	Bnk	Total
Primaries should be strengthened.	VlnkiEdmSrinvas, RajoliWCS	PuttpkaHWCS		2	1	0	3
We have large sums in fixed deposits.		BandarlankaHWCS, KppldddiArndyaHWCS, KrmngarAdrshaHWCS,MIlvluHWC S, PedanaNrthGndhiHWCS, PddaprmHWCS, PochmplyWCS, PlvrmsymPrsdWCS, SirellaMhswraWCS		0	9	1	10
Elected bodies do good but elections are not held.		BandarlankaHWCS, BoddamHWCS, ArmbkaChrkuPliHWCS, DbbkaHWCS, EprplmHWCS, KppldddiArndyaHWCS, KthpliKrmngrHWCS,MIlvluHWCS, PedanaNrthGndhiHWCS,		0	15	0	15

		PochmplyWCS, PolvrnOldHWCS,PuttpkaHWCS, SiriprmWCS, VellnkiWCS, RajoliWCS					
We don't have skilled weavers to weave new designs.		BoddamHWCS, JndrapetShubhodayaHWCS, PolvrnOldHWCS, RajamWCS, SiddpetHWCS		0	5	0	5

Table CN15/4

Management of Primary Coop Societies							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	S oc	B nk	Tot al
We lost money on advances to weavers.		JndrapetShubhodayaHWCS, WglVislkshiShrnjiWCS		0	2	0	2
We have good quality control practices.		KppldddiArndyaHWCS, MllvluHWCS		0	2	0	2
We are short of weavers.		KppldddiArndyaHWCS, SircllaMhswraWCS		0	2	0	2
Primaries are cutting their margins to give more wages to weavers.		KrmngarAdrshaHWCS		0	1	0	1

Table CN15/5

Management of Primary Coop Societies							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	S oc	Bn k	Tot al
We produce what power looms cannot.		MllvluHWCS		0	1	0	1
Weavers prefer to work in primaries.		PochmplyWCS, PolvrnOldHWCS, PlvrnSymPrsdWCS, PuttpkaHWCS, SirillaMhswraWCS, SiriprmWCS, WglVislkshiShrnjiWCS		0	7	0	7
We pay more wages to weavers from own funds to keep them working for us.		AlmprHWCS		0	1	0	1

Weavers are not quality conscious.		RajamWCS		0	1	0	1
Master weavers took control of primary society.		VeraRddyPlliMdkWCS		0	1	0	1

Table CN16/1

Enforcement of Handloom Reservation Act							
Key Finding	Master Weaver	Society Functionaries	Bankers, Activists and Other	MW	Soc	Bn	Total
Handloom Reservation Act is not enforced strictly.	BalajiUrvknda	JndrapetShubhodayaHWCS, GollaplliswcsCTRdist	AVRmnaActvstAtp, RajoliDRamuduActvst,	1	2	2	5
Failure to enforce Reservation Act is behind decline of handlooms.	BalajiUrvknda	JndrapetShubhodayaHWCS, GollaplliswcsCTRdist	AVRmnaActvstAtp, RajoliDRamuduActvst	1	2	2	5

The government is ignoring the handloom sector.		PolvrmOldHWCS	AVRmnaActvstAtp	0	1	1	2
The government does not appreciate that handloom weavers are fragile and voiceless.	VlnkiEdmSrinvas	PolvrmOldHWCS	AVRmnaActvstAtp	1	1	1	3

Table CN17/1

Industry's Survival Span Prognosis							
Key Finding	Master Weaver	Society Functionaries	Bankers, Activists and Other	M W	So c	B n	Tot al
This industry will disappear in 5 years	AjayKumarDMM	SiddpetHWCS, SircllaMhswraWCS, GollaplliswcsCTRdist		1	3	0	4
This industry will disappear in 10 years.	KsinaVrbhdraRaoBndrlanka,KrshnaRaoPondur, SatnrayanKPondur, BaljiEprplmChrla, EthmkklaChntkndaSrinivas	KrmngarAdrshaHWCS, PedanaNrthGndhiHWCS, SiriprmWCS		5	3	0	8
This industry will survive 15 years.	NkkVnkrmaniahVnktGr			1	0	0	1

The industry is on decline.		AlmprHWCS	SrcillaKDCCB, H&Tchrla, DistCoopBnkAmlprm, DistCoopBnkRaydrg, DistCoopBnkHndpur	0	1	5	6
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Table CN17/2

Industry's Survival Span Prognosis						
Key Finding	Master Weaver	Society Functionaries	Bankers, Activists and Other	M W	S o c	B n T o t a l
Industry will survive 20 years.	ChppaVnkteswrluWglC rpts	RajoliWCS	DistCoopBnkCEOKnr	1	1	3
The industry is growing and has no death.	BuchaihSiddipet, KlpuNagSrivasRaoPed ana	JndrapetShubhodayaHWCS	DistCoopBankGdwal, KothKotDistCoopBnk, DistCoopBnkAlmpur, DistCoopBnkAmlprm, SBIPchmpally, CanBnkPochmpally	2	1	6

This industry will continue to exist if new varieties come.	VjyKmrMuttEprplm	SiddpetHWCS		1	1	0	2
The industry can be revived with The government's support.		BandarlankaHWCS, GhattuppalHWCS, IsukpalleHWCS		0	3	0	3
This industry will not survive if the same conditions continue.		SiddpetHWCS, PlvrmsymPrsdWCS, SircllaMhswraWCS, SiriprmWCS, GollapliswcesCTRdist		0	5	1	6
Industry will experience boom again.			KVBnkChrl, SBIEprplm, SBIPchmpally, CanBnkPochmpally,	0	0	4	4
This industry is viable.			SBIPchmpally, CanBnkPochmpally,	0	0	2	2

Table CN18/1

Handloom Products Trade Issues							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	So c	B n k	Tot al
Retailers are taking long to clear dues, testifies to poor demand for our handloom products.	AjayKumarDMM, PrsadHndLmsDMM, VenkiahGnjiVllnki, VjyKmrMuttEprplm	GollaplliswcsCTRdist		4	1	0	5
Traders pay our bills immediately.	AshokWGL	KppldddiArndyaHWCS		1	1	0	2
Marketing of handlooms is an issue.	KlpuNagSrnvasRaoPedana, KsinaVrbhdraRaoBndrlanka, RamshwarAppmSiriPuram, VenkiahGnjiVllnki, VenkiahGnjiVllnki, VjyKmrMuttEprplm, NkkVnkrmaniahVnktGr	ArmbkaChrkuPllliHWCS, KrmngarAdrshaHWCS, KthpliKrmngrHWCS, AlmprHWCS, RajoliWCS	SrcillaKDCCB, DistCoopBnkCEOKnr, DistCoopBnkAmlprm, DistCoopBnkAmlprm	6	5	4	15
Handloom marketing is seasonal.	KlpuNagSrnvasRaoPedana		KVBnk,Chrl	1	0	1	2
The government should establish a system to collect information on consumer prefereces.	NkkVnkrmaniahVnktGr			1	0	0	1

Table CN19/1

Wages, Age Profile & Skills of Weavers

Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
Inadequate wages are paid for handloom weaving	ChndrKnthRaoPedana, AjayKumarDMM, NarsmhaRaoDesgnrPtpka, VnkaiahMngalRyvrm, EthmkklaChntkndaSrinivas, NkkVnkrmaniahVnktGr	BandarlankaHWCS, ArmbkaChrkuPliiHWCS,Isukpille HWCS,KrmngarAdrshaHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, PochmplyWCS, PolvrmOldHWCS, SiddpetHWCS, SirillaMhswraWCS, SiriprmWCS, VeraRddyPliiMdkWCS, WglVislkshiShmjiWCS	SrcillaKDCCB, AVRmnaActvstAtp, H&Tchrla, DistCoopBnkCEOKnr, DistCoopBnkAmlprm, DistCoopBnkRaydrg	5	13	6	24
Weavers get good wages here.	NrsmhaKothkota			1	0	0	1
Wages are low here. Other occupation pay better.	AjayKumarDMM, KsinaVrbhdraRaoBndrlanka, NarsmhaRaoDesgnrPtpka, VnkaiahMngalRyvrm, BaljiEprplmChrla, NkkVnkrmaniahVnktGr	BandarlankaHWCS, ArmbkaChrkuPliiHWCS,Isukpille HWCS, KrmngarAdrshaHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, PochmplyWCS, PolvrmOldHWCS,SirillaMhswra WCS, SiddpetHWCS, VeraRddyPliiMdkWCS, WglVislkshiShmjiWCS	SrcillaKDCCB, H&Tchrla, DistCoopBnkCEOKnr, DistCoopBnkAmlprm	5	12	4	21

Table CN19/2

Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
Capable workers are not available in this occupation.	KsinaVrbhdraRaoBndrlanka, KrshnaRaoPondur, VnkaiahMngalRyvrm, NkkVnkrmaniahVnktGr	BoddamHWCS, ArmbkaChrkuPliiHWCS, IsukplleHWCS, PedanaNrthGndhiHWCS		4	4	1	9
Youth are not attracted into this occupation.	AshokWGL, BuchaihSiddipet, Chnd rKnthRaoPedana, ChppaVnktswrlu WglCrpts, BaljiEprplmChrla, KlpuNagSrnvasRaoPedana, KrshnaRaoPondur, PrsadHndLmsDMM, PunnaVenktshmvllnki, VnkaiahMngalRyvrm, NkkVnkrmaniahVnktGr	BandarlankaHWCS, IsukplleHWCS, KppldddiArndyaHWCS, KrmngarAdrshaHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, PolvrnOldHWCS, RajamWCS, SiddpetHWCS, SircllaMhswraWCS, SiriprmWCS, STRjaprmBhvnaWCS, AlmprHWCS	SrcillaKDCCB, H&TChrla, DistCoopBnkCEOENr	10	13	3	26
Weavers are educating their children for new age jobs.	NrsmhaKothkota			1	0	0	1
Youth in weaving don't get brides.	PunnaVenktshmvllnki	IsukplleHWCS, RajoliWCS		1	2	0	3

Table CN19/3

Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
Elders only stay in this occupation.	ChndrKnthRaoPedana, ChppaVnkteswrluWglCrpts, MallibaduPddPrm, PunnaVenktshmvllnki	BandarlankaHWCS, BoddamHWCS, ArmbkaChrkuPlliHWCS, IsukplleHWCS, KthpliKrmngrHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, PlvrmsymPrsdWCS, AlmprHWCS, RajamWCS, SircllaMhswraWCS, SiriprmWCS, VeraRddyPlliMdkWCS	DistCoopBnkCEOKnR	3	13	1	17
High-value designs are not possible with old weavers.	ChndrKnthRaoPedana, KsinaVrbhdraRaoBndrlanka	BoddamHWCS, ArmbkaChrkuPlliHWCS, PolvrmsymPrsdWCS, SiddpetHWCS		1	5	0	6
Youth also work in this occupation.	VnkaiahMngalRyvrm	JndrapetShubhodayaHWCS, MllvluHWCS		1	2	0	3
Youth can be attracted into this occupation with higher wages.	BuchaihSiddipet, ChndrKnthRaoPedana, KlpuNagSrnvasRaoPedana	GhattuppallHWCS, IsukplleHWCS, KppldddiArndyaHWCS, KrmngarAdrshaHWCS, KthpliKrmngrHWCS, PddaprmHWCS, SiddpetHWCS, VellnkiWCS	AVRmnaActvstAtp	3	8	1	12

TableCN19/4

Key Finding (Codes)	Master Weavers' Narratives	Society functionaries' Narratives	Narratives of Activists, Bankers, and Others	Master Weavers	Societies	Banks & Activists	Total Number of Occurrences
More weavers will come if wages are increased.	KrshnaRaoPondur	IsukplleHWCS	AVRmnaActvstAtp	1	1	1	3
We don't get weavers to work for us.	PrsadHndLmsDMM, SatnrayanKPondur, BaljiEprplmChrla, EthmkllaChntkndaSrinivas, NrsmaKothkota	IsukplleHWCS, KithpliKrmngrHWCS, AlmprHWCS, RajoliWCS		5	4	0	9
Weavers are looking outside weaving for work.	SatnrayanKPondur, BaljiEprplmChrla	BoddamHWCS, EprplmHWCS, SiddpetHWCS, RajoliWCS, GollaplliswcsCTRdist	DistCoopBnkCEOENr	2	5	1	8
Weavers of all ages are working in this occupation.	SubrmnyamTatiprthi	PochmplyWCS, UppdaHWCS, RajoliWCS		1	3	0	4
If Reservation Act is implemented effectively, youth will come into this profession.			AVRmnaActvstAtp	0	0	1	1

Table CN20/1

Handloom Weaving Occupation Is Remunerative!							
Key Finding	Master Weaver	Society Functionaries	Bankers, Activists and Other	M W	S oc	B n	Tot al
Income from weaving on handlooms is high.	AjayKumarDMM	JndrapetShubhodayaHWCS		1	1	0	2
Other non-traditional castes are coming into this profession.	AjayKumarDMM, KrshnaRaoPondur			2	0	0	2
High value products are possible on handlooms.		BoddamHWCS, UppdaHWCS		0	2	0	2
Quality of handloom products is high.		BoddamHWCS, JndrapetShubhodayaHWCS, UppdaHWCS		0	3	0	3
Handlooms give more jobs than power looms do.	VlnkiEdmSrinvas			1	0	0	1
People of all ages are working in this industry.		UppdaHWCS		0	1	0	1
Educated youth also choose this profession.	SuryrnyaTatiprthi			1	0	0	1
Better wages can bring youth into this occupation.	AshokWGL,BuchaihSidd ipet	IsukplleHWCS, KrmngarAdrshaHWCS		2	2	0	4
Weavers of other areas move to this area for weaving.	KrshnaRaoPondur, BaljiEprplmChrla			2	0	0	2

DTS1 to CLMT8 Tables

Table DTS1

Key/Dominant Themes of Society Functionaries			
Key Finding	Society functionaries' Narratives	Number of Society functionaries' supporting the view	Total Number of persons supporting the view
Inadequate wages are paid for handloom weaving	BandarlankaHWCS, ArmbkaChrkuPliHWCS, IsukpilleHWCS, KrmngarAdrshaHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, PochmplyWCS, PolvrOldHWCS, SiddpetHWCS, SircllaMhswraWCS, SiriprmWCS, VeraRddyPliMdkWCS, WglVislkshiShrnjiWCS	13	24
Wages are low here. Other occupation pay better.	BandarlankaHWCS, ArmbkaChrkuPliHWCS, IsukpilleHWCS, KrmngarAdrshaHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, PochmplyWCS, PolvrOldHWCS, SircllaMhswraWCS, SiddpetHWCS, VeraRddyPliMdkWCS, WglVislkshiShrnjiWCS	12	21
Youth are not attracted into this occupation.	BandarlankaHWCS, IsukpilleHWCS, KpplddiArndyaHWCS, KrmngarAdrshaHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, PolvrOldHWCS, RajamWCS, SiddpetHWCS, SircllaMhswraWCS, SiriprmWCS, STRjaprmBhvnaWCS, AlmprHWCS	13	26
Elders only stay in this occupation.	BandarlankaHWCS, BoddamHWCS, ArmbkaChrkuPliHWCS, IsukpilleHWCS, KthpliKrmngrHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, PlvrSymPrsdWCS, AlmprHWCS, RajamWCS, SircllaMhswraWCS, SiriprmWCS, VeraRddyPliMdkWCS	13	17

N.B. Right-hand columns indicate the number of people who agree with each notion or point of view. Specifically, if a table is intended for one of three groups, such as society functionaries, master weavers, bankers, etc., the number of members of that group who support the given notion appears first (3rd column) and the number of members of all groups who support it is shown in the 4th column (aggregate). It is obvious that a larger figure indicates the higher significance of the view and thus forms a dominant theme. Column 1 represents the viewpoint and Column 2 indicates the names of the society functionaries endorsing that view. DTS stands for Dominant Themes of Societies.

Table DTS2

Key/Dominant Themes of Society Functionaries			
Key Finding	Society functionaries' Narratives	Societies	Total Number of Occurrences
Youth can be attracted into this occupation with higher wages.	GhattuppalHWCS, IsukplleHWCS, KppldddiArndyaHWCS, KrmngarAdrshaHWCS, KthpliKrmngrHWCS, PddaprmHWCS, SiddpetHWCS, VellnkiWCS	8	12
We don't get weavers to work for us.	IsukplleHWCS, KthpliKrmngrHWCS, AlmprHWCS, RajoliWCS	4	9
Weavers are looking outside weaving for work.	BoddamHWCS, EprplmHWCS, SiddpetHWCS, RajoliWCS, GollaplliswcsCTRdist	5	8
Apex society delays payments inordinately.	BandarlankaHWCS, DbbkaHWCS, IsukplleHWCS, JndrapetShubhodayaHWCS, PuttpkaHWCS, RajamWCS, SiddpetHWCS, VeraRddyPliMdkWCS, VellnkiWCS, WglVislkshiShrnjiWCS, AlmprHWCS, GollaplliswcsCTRdist	12	14
Apex society did not revise purchase price in a long time.	KrmngarAdrshaHWCS, KthpliKrmngrHWCS, PuttpkaHWCS, VellnkiWCS, WglVislkshiShrnjiWCS, AlmprHWCS	6	7
Apex society does not give enough wages.	KrmngarAdrshaHWCS, KthpliKrmngrHWCS, VellnkiWCS, WglVislkshiShrnjiWCS, AlmprHWCS	5	7

TableDTS3

Key/Dominant Themes of Society Functionaries			
Key Finding (Codes)	Society functionaries' Narratives	Societies	Total Number of Occurrences
Apex society does not purchase enough from us.	EprplmHWCS, IndrapetShubhodayaHWCS, KthpliKrmngrHWCS, RajamWCS, VeraRddyPlliMdkWCS, VellnkiWCS, WglVislkshiShrnjiWCS	7	10
We depend more on apex society for sales.	BandarlankaHWCS, BoddamHWCS, DbbkaHWCS, IsukplleHWCS, PuttpkaHWCS, RajamWCS, SiriprmWCS, UppdaHWCS, VeraRddyPlliMdkWCS, VellnkiWCS, RajoliWCS, WglVislkshiShrnjiWCS, AlmprHWCS, RajoliWCS	14	15
We depend less on apex society for sales.	ArmbkaChrkuPliHWCS, IndrapetShubhodayaHWCS, KppldddiArndyaHWCS, MilvluHWCS, PedanaNrthGndhiHWCS, PochmplyWCS, PolvrnOldHWCS	7	7
Prices of inputs (silk, yarn etc) are constantly on rise.	BoddamHWCS, GhattuppallHWCS, MilvluHWCS, PuttpkaHWCS, VellnkiWCS, GollaplliswcsCTRdist	6	17
Rising prices of inputs undermine the marketability of our products.	BoddamHWCS, GhattuppallHWCS, IsukplleHWCS, KppldddiArndyaHWCS, MilvluHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, PochmplyWCS, PuttpkaHWCS, SiriprmWCS, VellnkiWCS, AlmprHWCS, GollaplliswcsCTRdist	13	22

Table DTS4

Key/Dominant Themes of Society Functionaries			
Key Finding	Society functionaries' Narratives	Societies	Total Number of Occurances
Handlooms cannot survive without support from The government.	GhattuppalHWCS, IsukpilleHWCS, JndrapetShubhodayaHWCS, KrmngarAdrshaHWCS, KthpliKrmngrHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, PochmplyWCS, VellnkiWCS, SiriprmWCS, STRjaprmBhvnaWCS, WglVislkshiShrnjiWCS, AlmprHWCS, RajoliWCS, GollaplliswcsCTRdist	15	17
The government should give input subsidy.	BandarlankaHWCS, ArmbkaChrkuPlliHWCS, GhattuppalHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, PddaprmHWCS, VellnkiWCS, GollaplliswcsCTRdist	8	13
The government should organise and assure marketing.	BandarlankaHWCS, ArmbkaChrkuPlliHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, WglVislkshiShrnjiWCS	5	10
Unfair competition from power looms is behind decline of handlooms.	JndrapetShubhodayaHWCS, KthpliKrmngrHWCS, PedanaNrthGndhiHWCS, PolvrnOldHWCS, STRjaprmBhvnaWCS, UppdaHWCS, VeraRddyPlliMdkWCS, GollaplliswcsCTRdist	8	20

N.B. Right-hand columns indicate the number of people who agree with each notion or point of view. Specifically, if a table is intended for one of three groups, such as society functionaries, master weavers, bankers, etc., the number of members of that group who support the given notion appears first (3rd column) and the number of members of all groups who support it is shown in the 4th column (aggregate). It is obvious that a larger figure indicates the higher

significance of the view and thus forms a dominant theme. Column 1 represents the viewpoint and Column 2 indicates the names of the society functionaries endorsing that view. DTS stands for Dominant Themes of Societies.

Table DTS5

Key/Dominant Themes of Society Functionaries			
Key Finding	Society functionaries' Narratives	Societies	Total Number of Occurances
GST on handloom products undermined the marketability of handloom products.	GhattuppalHWCS, JndrapetShubhodayaHWCS, KthpliKrmngrHWCS, MillvuHWCS, PochmplyWCS, SiriprmWCS, STRjaprmBhvnaWCS, AlmprHWCS, RajoliWCS, GollaplliswcsCTRdist	10	20
The governments are not compassionate towards the handloom artisans.	BoddamHWCS, ArmbkaChrkuPliHWCS, GhattuppalHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, MillvuHWCS, PochmplyWCS, PolvrOldHWCS, SirellaMhswraWCS, STRjaprmBhvnaWCS, VeraRddyPliMdkWCS, VellnkiWCS, AlmprHWCS	13	15
The government's support to weavers is deplorably low.	PolvrOldHWCS, SirellaMhswraWCS, SirellaMhswraWCS, STRjaprmBhvnaWCS, VeraRddyPliMdkWCS, VellnkiWCS, WglVislkshiShrnjiWCS	7	10
The government withdrew all marketing support.	BoddamHWCS, ArmbkaChrkuPliHWCS, GhattuppalHWCS, KpplddiArndyaHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, MillvuHWCS, PddaprmHWCS, PochmplyWCS, PolvrOldHWCS, SirellaMhswraWCS, STRjaprmBhvnaWCS, VellnkiWCS, WglVislkshiShrnjiWCS, AlmprHWCS	15	16
The government should provide marketing assistance.	GhattuppalHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, PddaprmHWCS, PochmplyWCS, WglVislkshiShrnjiWCS, AlmprHWCS	7	10

Table DTS6

Key/Dominant Themes of Society Functionaries			
Key Finding (Codes)	Society functionaries' Narratives	Societies	Total Number of Occurrences
Loans from cooperative banks and NABARD impose a huge interest burden.	BandarlankaHWCS, JndrapetShubhodayaHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, SiddpetHWCS	5	6
New products increase demand for our products.	IsukpilleHWCS, KppldddiArndyaHWCS, KrmngarAdrshaHWCS, KthpliKrmngrHWCS, PolvrnOldHWCS, PuttpkaHWCS	6	11
New products facilitate increase of weaving wages.	BandarlankaHWCS, IsukpilleHWCS, KppldddiArndyaHWCS, PedanaNrthGndhiHWCS, SiddpetHWCS, SiddpetHWCS, SiriprmWCS, UppdaHWCS	8	14
New designs give better margins.	BoddamHWCS, KppldddiArndyaHWCS, PuttpkaHWCS, SiddpetHWCS	4	8
Weavers don't accept design change.	BoddamHWCS, IsukpilleHWCS, PedanaNrthGndhiHWCS, PolvrnOldHWCS, PlvrnSymPrsdWCS, RajamWCS, SirillaMhswraWCS, STRjaprmBhvnaWCS	8	12

Table DTS7

Key/Dominant Themes of Society Functionaries			
Key Finding	Society functionaries' Narratives	Societies	Total Number of Occurrences
We don't have skilled weavers to weaver new designs.	PolvrnOldHWCS, PlvrnSymPrsdWCS, SircllaMhswraWCS, SircllaMhswraWCS, STRjaprmBhvnaWCS	5	6
This industry cannot survive without the support from The government.	ArmbkaChrkuPlliHWCS, JndrapetShubhodayaHWCS, KrmngarAdrshaHWCS, KyylagudemHWCS, SiriprmWCS, VeraRddyPliMdkWCS, WglVislkshiShrnjiWCS, AlmprHWCS, GollaplliswcsCTRdist	9	14
Master weavers give more employment to weavers.	BandarlankaHWCS, DbbkaHWCS, EprplmHWCS, KpplddiArndyaHWCS, PedanaNrthGndhiHWCS,PlvrnSymPrsdWCS, PuttpkaHWCS, UppdaHWCS, GollaplliswcsCTRdist	9	9
Marketing of handlooms is an issue.	ArmbkaChrkuPlliHWCS, KrmngarAdrshaHWCS, KthpliKrmngrHWCS, AlmprHWCS, RajoliWCS	5	15
It is better for the weavers to work outside coop societies.	BandarlankaHWCS, DbbkaHWCS, EprplmHWCS, PuttpkaHWCS, SiriprmWCS, UppdaHWCS	6	7
Primaries are not able to provide work to artisans.	BoddamHWCS, DbbkaHWCS, EprplmHWCS, MilvluHWCS, PddaprmHWCS, PuttpkaHWCS, SiriprmWCS, UppdaHWCS, VellnkiWCS	9	10
Primary societies lack leadership.	BoddamHWCS, PedanaNrthGndhiHWCS, PuttpkaHWCS, SircllaMhswraWCS, UppdaHWCS	5	6

Table DTS8

Key/Dominant Themes of Society Functionaries			
Key Finding	Society functionaries' Narratives	Societies	Total Number of Occurances
We have large sums in fixed deposits.	BandarlankaHWCS, KppldddiArndyaHWCS, KrmngarAdrshaHWCS, MillvluHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, PochmplyWCS, PlvrmsymPrsdWCS, SircllaMhswraWCS	9	10
Elected bodies do good but elections are not held.	BandarlankaHWCS, BoddamHWCS, ArmbkaChrkuPllihWCS, DbbkaHWCS, EprplmHWCS, KppldddiArndyaHWCS, KithpliKrmngrHWCS, MillvluHWCS, PedanaNrthGndhiHWCS, PochmplyWCS, PolvrmsOldHWCS, PuttpkaHWCS, SiriprmWCS, VellnkiWCS, RajoliWCS	15	15
Weavers prefer to work in primaries.	PochmplyWCS, PolvrmsOldHWCS, PlvrmsymPrsdWCS, PuttpkaHWCS, SircllaMhswraWCS, SiriprmWCS, WglVislkshiShrnjiWCS	7	7
Handloom industry is on decline.	BoddamHWCS, ArmbkaChrkuPllihWCS, EprplmHWCS, IsukpilleHWCS, VeraRddyPllimdkWCS	5	5

Table DTM1

Key Themes of Master Weavers' Narratives			
Key Finding (Codes)	Master Weavers' Narratives	Master Weavers	Total Number of Occurrences
Indequate wages are paid for handloom weaving	ChndrKnthRaoPedana, AjayKumarDMM, NarsmhaRaoDesgnrPtpka, VnkaiahMngalRyvrm, EthmkklaChntkndaSrinivas, NkkVnkrmaniahVnktGr	5	24
Wages are low here. Other occupation pay better.	AjayKumarDMM, KsinaVrbhdraRaoBndrlanka, NarsmhaRaoDesgnrPtpka, VnkaiahMngalRyvrm, BaljiEprplmChrln, NkkVnkrmaniahVnktGr	5	21
Capable workers are not available in this occupation.	KsinaVrbhdraRaoBndrlanka, KrshnaRaoPondur, VnkaiahMngalRyvrm, NkkVnkrmaniahVnktGr	4	9
Youth are not attracted into this occupation.	AshokWGL, BuchaihSiddipet, ChndrKnthRaoPedana, ChppaVnktswrluWglCrpts, BaljiEprplmChrln, KlpuNagSrivasRaoPedana, KrshnaRaoPondur, PrsadHndLmsDMM, PunnaVenktshmVlnki, VnkaiahMngalRyvrm, NkkVnkrmaniahVnktGr	10	26
Elders only stay in this occupation.	ChndrKnthRaoPedana, ChppaVnktswrluWglCrpts, MallibaduPddPrm, PunnaVenktshmVlnki	3	17

N.B. DTM stands for dominant themes of Master Weavers' Narratives

N.B. Right-hand columns indicate the number of people who agree with each notion or point of view. Specifically, if a table is intended for one of three groups, such as society functionaries, master weavers, bankers, etc., the number of members of that group who support the given notion appears first (3rd column) and the number of members of all groups who support it is shown in the 4th column (aggregate). It is obvious that a larger figure indicates the higher significance of the view and thus forms a dominant theme. Column 1 represents the viewpoint and Column 2 indicates the number of master weavers endorsing that view.

Table DTM2

Key Themes of Master Weavers' Narratives			
Key Finding (Codes)	Master Weavers' Narratives	Master Weavers	Total Number of Occurrences
Youth can be attracted into this occupation with higher wages.	BuchaihSiddipet, ChndrKnthRaoPedana, KlpuNagSrvasRaoPedana	3	12
We don't get weavers to work for us.	PrsadHndLmsDMM, SatnrayanKPondur, BaljiEprplmChrla, EthmkklaChntkndaSrinivas, NrsmhaKothkota	5	9
Prices of inputs (silk, yarn etc) are constantly on rise.	BalajiUrvknda, KlpuNagSrvasRaoPedana, MallibaduPddPrm, PrsadHndLmsDMM, PunnaVenktshmVllnki, RamshwarAppmSiriPuram, VenkiahGnjiVllnki, VjyKmrMuttEprplm	8	17
Rising prices of inputs undermine the marketability of our products.	PrsadHndLmsDMM, PunnaVenktshmVllnki, RamshwarAppmSiriPuram, SubrmnyamTatiprthi, SuryrnrynaTatiprthi, VenkiahGnjiVllnki, NkkVnkrmaniahVnktGr	7	22
Consumers don't accept our products with prices revised upwards based on input prices.	KlpuNagSrvasRaoPedana, PrsadHndLmsDMM, PunnaVenktshmVllnki, VenkiahGnjiVllnki, VjyKmrMuttEprplm	5	11

Table DTM3

Key Themes of Master Weavers' Narratives			
Key Finding (Codes)	Master Weavers' Narratives	Master Weavers	Total Number of Occurances
The government should organise and assure marketing.	KsinaVrbhdraRaoBndrlanka, SatnrayanKPondur, RamshwarAppmSiriPuram, NkkVnkrmaniahVnktGr	4	10
Unfair competition from power looms is behind decline of handlooms.	BalajiUrvknda, KsinaVrbhdraRaoBndrlanka, SubrmnyamTatiprthi, SuryrynaTatiprthi, VnkaiahMngalRyvrn, EthmkklaChntkndaSrinivas, VjyKmrMuttEprplm, NrsmaKothkota, NkkVnkrmaniahVnktGr	9	20
Power looms should be controlled.	AjayKumarDMM, SubrmnyamTatiprthi, SuryrynaTatiprthi, EthmkklaChntkndaSrinivas	4	4
Power looms produce in a day what it takes 7 days on handlooms.	AjayKumarDMM, BalajiUrvknda, KlpuNagSrnvasRaoPedana, VlnkiEdmSrinivas, PrsadHndLmsDMM, SubrmnyamTatiprthi, SuryrynaTatiprthi, BaljiEprplmChrla	8	13
GST on handloom products undermined the marketability of handloom products.	BalajiUrvknda, KsinaVrbhdraRaoBndrlanka, PunnaVenktshmVlnki, RamshwarAppmSiriPuram, SubrmnyamTatiprthi, SuryrynaTatiprthi, EthmkklaChntkndaSrinivas, VjyKmrMuttEprplm, NkkVnkrmaniahVnktGr	9	20
GST at a higher rate on other inputs severely affected the marketing of handloom products.	BalajiUrvknda, PunnaVenktshmVlnki, RamshwarAppmSiriPuram, SubrmnyamTatiprthi, VjyKmrMuttEprplm	5	5

N.B. Column 1 represents the viewpoint, while Column 2 indicates the names of master weaves who support the view. Column 3 and 4 indicates number of master weavers who support the view and the total number of persons all groups who support the viewpoint, respectively.

Table DTM4

Key Themes of Master Weavers' Narratives			
Key Finding (Codes)	Master Weavers' Narratives	Master Weavers	Total Number of Occurrences
Reluctance of entrepreneurs to take Loans from banks is due to daunting paperwork.	BuchaihSiddipet, ChndrKnthRaoPedana, KsinaVrbhdraRaoBndrlanka, SatnrayanKPondur, VlnkiEdmSrinvas	5	5
New products increase demand for our products.	KlpuNagSrnvasRaoPedana, VnkaiahMngalRyvrm, BaljiEprplmChrla	3	11
New products facilitate increase of weaving wages.	AshokWGL, BuchaihSiddipet, ChndrKnthRaoPedana, KlpuNagSrnvasRaoPedana, BaljiEprplmChrla, BaljiEprplmChrla	5	14
This industry will disappear in 10 years.	KsinaVrbhdraRaoBndrlanka, KrshnaRaoPondur, SatnrayanKPondur, BaljiEprplmChrla, EthmkklaChntkndaSrinvas	5	8
Retailers are taking long to clear dues, testifies to poor demand for our handloom products.	AjayKumarDMM, PrsadHndLmsDMM, VenkiahGnjiVlnki, VjyKmrMuttEprplm	4	5
Marketing of handlooms is an issue.	KlpuNagSrnvasRaoPedana, KsinaVrbhdraRaoBndrlanka, RamshwarAppmSiriPuram, VenkiahGnjiVlnki, VenkiahGnjiVlnki, VjyKmrMuttEprplm, NkkVnktrmaniahVnktGr	6	15
Procedures of banks are cumbersome, so we don't approach.	BuchaihSiddipet, ChndrKnthRaoPedana, KsinaVrbhdraRaoBndrlanka, SatnrayanKPondur, VlnkiEdmSrinvas	5	6

Table CDT1

Dominant Themes of Interviews With Both Master Weavers and Societies' Functionaries, and Others							
Key Finding	Master Weavers' Narratives	Society Officials' Narratives	Banks and Activists'	M W s	So ci e	B n k s	To tal
Inadequate wages are paid for handloom weaving.	ChndrKnthRaoPedana, AjayKumarDMM, NarsmhaRaoDesgnrPttпка, VnkaiahMngalRyvrm, EthmkklaChntkndaSrinivas, NkkVnkrtrmaniahVnktGr	BandarlankaHWCS, ArmbkaChrkuPliiHWCS,IsukplleHWCS, KrmngarAdrshaHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, PochmplyWCS, PolvrmOldHWCS, SiddpetHWCS, SircillaMhswraWCS, SiriprmWCS, VeraRddyPliiMdkWCS, WglVislkshiShrnjiWCS	SrcillaKDCCB, AVRmnaActvstAtp, H&Tchrla, DistCoopBnkCEOKnr, DistCoopBnkAmlprm, DistCoopBnkRaydrg	5	13	6	24
Wages are low here. Other occupation pay better.	AjayKumarDMM, KsinaVrbhdraRaoBndrlanka, NarsmhaRaoDesgnrPttпка, VnkaiahMngalRyvrm, BaljiEprplmChrla, NkkVnkrtrmaniahVnktGr	BandarlankaHWCS, ArmbkaChrkuPliiHWCS,IsukplleHWCS, KrmngarAdrshaHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, PochmplyWCS, PolvrmOldHWCS,SircillaMhswraWCS, SiddpetHWCS, VeraRddyPliiMdkWCS, WglVislkshiShrnjiWCS	SrcillaKDCCB, H&Tchrla, DistCoopBnkCEOKnr, DistCoopBnkAmlprm	5	12	4	21
Youth are not attracted into this occupation.	AshokWGL,BuchaihSiddipet,ChndrK nthRaoPedana,ChppaVnkteswrluWglC rpts, BaljiEprplmChrla, KlpuNagSrivasRaoPedana, KrshnaRaoPondur, PrsadHndLmsDMM, PunnaVenktshmVllnki, VnkaiahMngalRyvrm, NkkVnkrtrmaniahVnktGr	BandarlankaHWCS, IsukplleHWCS, KpplddiArndyaHWCS, KrmngarAdrshaHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, PolvrmOldHWCS, RajamWCS, SiddpetHWCS, SircillaMhswraWCS, SiriprmWCS, STRjaprmBhvnaWCS,AlmprHWCS	SrcillaKDCCB, H&TChrla, DistCoopBnkCEOKnr	10	13	3	26

N.B. The figures in column 4,5,6,7, and 8 represent the number of members supporting the stated view, from master weavers, society functionaries, banks, and activists, together with their totals respectively. CDT stands for Combined Dominant Themes of the Respondents' Narratives.

Table CDT2

Dominant Themes of Interviews With Both Master Weavers and Societies' Functionaries, and Others							
Key Finding	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	MW	So c	B n k	To tal
Elders only stay in this occupation.	ChndrKnthRaoPedana, ChppaVnkteswrluWglCrpts, MallibaduPddPrm, PunnaVenktshtmVllnki	BandarlankaHWCS, BoddamHWCS, ArmbkaChrkuPllliHWCS, IsukplleHWCS, KthpliKrmngrHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS,PlvrmSymPrsdWCS, AlmprHWCS,RajamWCS, SircllaMhswraWCS, SiriprmWCS, VeraRddyPllliMdkWCS	DistCoopBnkCEOKnR	3	13	1	17
Youth can be attracted into this occupation with higher wages.	BuchaihSiddipet, ChndrKnthRaoPedana, KlpuNagSrnavas RaoPedana	GhattuppalHWCS, IsukplleHWCS, KppllddiArndyaHWCS, KrmngarAdrshaHWCS, KthpliKrmngrHWCS, PddaprmHWCS, SiddpetHWCS, VellnkiWCS	AVRmnaActvstAtp	3	8	1	12
Apex society delays payments inordinately.	RamshwarAppmSiriPuram, NkkVnkrmaniahVnktGr	BandarlankaHWCS, DbbkaHWCS, IsukplleHWCS, JndrapetShubhodayaHWCS, PuttpkaHWCS, RajamWCS, SiddpetHWCS, VeraRddyPllliMdkWCS, VellnkiWCS, WglVislkshiShrnjiWCS, AlmprHWCS, GollaplliswcsCTRdist		2	12	0	14
Apex society does not purchase enough from us.	NarsmhaRaoDesgnrPtppka, RamshwarAppmSiriPuram	EprplmHWCS, JndrapetShubhodayaHWCS, KthpliKrmngrHWCS, RajamWCS, VeraRddyPllliMdkWCS, VellnkiWCS, WglVislkshiShrnjiWCS	AVRmnaActvstAtp	2	7	1	10

N.B. The figures in column 4,5,6,7, and 8 represent the number of members supporting the stated view, from master weavers, society functionaries, banks, and activists, together with their totals respectively. It is apparent that a larger number indicates the higher significance of the view, and thus forms a significant theme. CDT stands for Combined Dominant Themes of the Respondents' Narratives.

Table CDT3

Dominant Themes of Interviews With Both Master Weavers and Societies' Functionaries, and Others							
Key Finding	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	So c	B n k	To tal
We depend more on apex society for our marketing.		BandarlankaHWCS, BoddamHWCS, DbbkaHWCS, IsukplleHWCS, PuttpkaHWCS, RajamWCS, SiriprmWCS, UppdaHWCS, VeraRddyPlliMdkWCS, VellnkiWCS, RajoliWCS, WglVislkshiShrnjiWCS, AlmprHWCS, RajoliWCS		0	14	1	15
Prices of inputs (silk, yarn etc.) are constantly on rise.	BalajiUrvknda, KlpuNagSrivasRaoPedana, MallibaduPddPrm, PrsadHndLmsDMM, PunnaVenktsmVllnki, RamshwarAppmSiriPuram, VenkiahGnjiVllnki, VjyKmrMuttEprplm	BoddamHWCS, GhattuppalHWCS, MilvluHWCS, PuttpkaHWCS, VellnkiWCS, GollaplliswcsCTRdist	AVRmnaActvstAtp, KVBNkChrl, DistCoopBnkRaydr	8	6	3	17
Rising prices of inputs undermine the marketability of our products.	PrsadHndLmsDMM, PunnaVenktsmVllnki, RamshwarAppmSiriPuram, SubrmnyamTatiprthi, SuryrnrynaTatiprthi, VenkiahGnjiVllnki, NkkVnkrmaniahVnktGr	BoddamHWCS, GhattuppalHWCS, IsukplleHWCS, KppldddiArndyaHWCS, MilvluHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, PochmplyWCS, PuttpkaHWCS, SiriprmWCS, VellnkiWCS, AlmprHWCS, GollaplliswcsCTRdist	AVRmnaActvstAtp, KVBNkChrl	7	13	2	22
Consumers don't accept our products with prices revised upwards based on input prices.	KlpuNagSrivasRaoPedana, PrsadHndLmsDMM, PunnaVenktsmVllnki, VenkiahGnjiVllnki, VjyKmrMuttEprplm	KppldddiArndyaHWCS, PddaprmHWCS, PochmplyWCS, SiriprmWCS	AVRmnaActvstAtp, KVBNkChrl	5	4	2	11

Table CDT4

Dominant Themes of Interviews With Both Master Weavers and Societies' Functionaries, and Others							
Key Finding	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	So c	B n k	To tal
Handlooms cannot survive without the support from The government.	SuryrnyaTatiprthi	GhattuppalHWCS, IsukplleHWCS, JndrapetShubhodayaHWCS, KrmngarAdrshaHWCS, KthpliKrmngrHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, PochmplyWCS, VellnkiWCS, SiriprmWCS, STRjaprmBhvnaWCS, WglVislkshiShrnjiWCS, AlmprHWCS, RajoliWCS, GollaplliswcsCTRdist	AVRmnaActvstAtp	1	15	1	17
The government should give input subsidy.	KsinaVrbhdraRaoBndrlanka, VenkiahGnjiVlInki	BandarlankaHWCS, ArmbkaChrkuPliiHWCS, GhattuppalHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, PddaprmHWCS, VellnkiWCS, GollaplliswcsCTRdist	AVRmnaActvstAtp, RajoliDRamuduActvst, DistCoopBnkAmlprm	2	8	3	13
The government should assure and organise marketing.	KsinaVrbhdraRaoBndrlanka, SatnrayanK Pondur, RamshwarAppmSiriPuram, NkkVnktrmaniahVnktGr	BandarlankaHWCS, ArmbkaChrkuPliiHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, WglVislkshiShrnjiWCS	AVRmnaActvstAtp	4	5	1	10
Unfair competition from power looms is behind the decline of handlooms.	BalajiUrvknda, KsinaVrbhdraRaoBndrlanka, SubrmnyamTatiprthi, SuryrnyaTatiprthi, VnkaiahMngalRyvrn, EthmkklaChntkndaSrinivas, VjyKmrMuttEprplm, NrmshaKothkota, NkkVnktrmaniahVnktGr	JndrapetShubhodayaHWCS, KthpliKrmngrHWCS, PedanaNrthGndhiHWCS, PolvrnOldHWCS, STRjaprmBhvnaWCS, UppdaHWCS, VeraRddyPliiMdkWCS, GollaplliswcsCTRdist	AVRmnaActvstAtp, DistCoopBnkRaydrg, DistCoopBnkHndpur	9	8	3	20

Table CDT5

Dominant Themes of Interviews With Both Master Weavers and Societies' Functionaries, and Others							
Key Finding	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	So c	B n k	To tal
Power looms produce in a day what it takes 7 days for handlooms to produce.	AjayKumarDMM,BalajiUrvknda,Klpu NagSrivasRaoPedana, VlnkiEdmSrinivas, PrsadHndLmsDMM, SubrmnyamTatiprthi,SuryrnyanaTatiprthi, BaljiEprplmChrla	KthpliKrmngrHWCS, PedanaNrthGndhiHWCS	AVRmnaActvstAtp, DistCoopBnkCEOKnR, DistCoopBnkRaydrg	8	2	3	13
GST on handloom products undermined the marketability of handloom products.	BalajiUrvknda, KsinaVrbhdraRaoBndrlanka, PunnaVenktsmVlnki,RamshwarAppmSiriPuram, SubrmnyamTatiprthi, SuryrnyanaTatiprthi, EthmkklaChntkndaSrinivas, VjyKmrMuttEprplm, NkkVnkrmaniahVnktGr	GhattuppalHWCS,JndrapetShubhodayaHWCS, KthpliKrmngrHWCS, MillvluHWCS, PochmplyWCS, SiriprmWCS, STRjaprmBhvnaWCS, AlmprHWCS,RajoliWCS, GollaplliswcsCTRdist	AVRmnaActvstAtp	9	10	1	20
The governments are not compassionate towards the handloom artisans.		BoddamHWCS, ArmbkaChrkuPllliHWCS, GhattuppalHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, MillvluHWCS, PochmplyWCS, PolvrmlOldHWCS, SircellaMhswraWCS, STRjaprmBhvnaWCS, VeraRddyPllliMdkWCS, VellnkiWCS, AlmprHWCS	AVRmnaActvstAtp, RajoliDRamuduActvst	0	13	2	15
The government's support to weavers is deplorably low.	ChndrKnthRaoPedana	PolvrmlOldHWCS, SircellaMhswraWCS, SircellaMhswraWCS, STRjaprmBhvnaWCS, VeraRddyPllliMdkWCS, VellnkiWCS, WglVislkshiShrnjiWCS	AVRmnaActvstAtp, RajoliDRamuduActvst	1	7	2	10

N.B. Column 1 represents the specific view, and Column 2, 3, and 4 represent the names of the societies, masters, and others respectively, who support the view. The figures in column 4,5,6,7, and 8 represent the number of members supporting the stated view, from master weavers, society functionaries, banks, and activists, together with their totals respectively. It is apparent that a larger number indicates the higher significance of the view, and thus forms a significant theme. CDT stands for Combined Dominant Themes of the Respondents' Narratives.

Table CDT6

Dominant Themes of Interviews Held With Both Master Weavers and Societies' Functionaries, and Others							
Key Finding	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	So c	B n k	To tal
The government withdrew all marketing support.		BoddamHWCS, ArmbkaChrkuPliiHWCS, GhattupalHWCS, KppldddiArndyaHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, MillvluHWCS, PddaprmHWCS, PochmplyWCS, PolvrnOldHWCS, SircllaMhswraWCS, STRjaprmBhvnaWCS, VellnkiWCS, WglVislkshiShrnjiWCS, AlmprHWCS	AVRmnaActvstAtp	0	15	1	16
The government should provide marketing assistance.	PunnaVenktshmVllnki, NkkVnkrmaniahVnktGr	GhattupalHWCS, KthpliKrmngrHWCS, KyylagudemHWCS, PddaprmHWCS, PochmplyWCS, WglVislkshiShrnjiWCS, AlmprHWCS	AVRmnaActvstAtp, DistCoopBnkAmlprm	1	7	2	10
New products increase demand for our products.	KlpuNagSrnvasRaoPedana, VnkaiahMngalRyvrn, BaljiEprplmChrla	IsukpilleHWCS, KppldddiArndyaHWCS, KrmngarAdrshaHWCS, KthpliKrmngrHWCS, PolvrnOldHWCS, PuttpkaHWCS	DistCoopBnkCEOKnr, SBIPchmpally	3	6	2	11
New products facilitate increase of weaving wages.	AshokWGL, BuchaihSiddipet, ChndrKnthRaoPedana, KlpuNagSrnvas RaoPedana, BaljiEprplmChrla, BaljiEprplmChrla	BandarlankaHWCS, IsukpilleHWCS, KppldddiArndyaHWCS, PedanaNrthGndhiHWCS, SiddpetHWCS, SiddpetHWCS, SiriprmWCS, UppdaHWCS	DistCoopBnkCEOKnr	5	8	1	14
Weavers don't accept design change.	ChndrKnthRaoPedana, KrshnaRaoPondur, SatnrayanKPondur	BoddamHWCS, IsukpilleHWCS, PedanaNrthGndhiHWCS, PolvrnOldHWCS, PlvrnSymPrsdWCS, RajamWCS, SircllaMhswraWCS, STRjaprmBhvnaWCS		3	8	1	12

Table CDT7

Dominant Themes of Interviews Held With Both Master Weavers and Societies' Functionaries, and Others							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	So c	B n k	To tal
This industry cannot survive without the support from The government.	ChndrKnthRaoPedana, PunnaVenktshMVIInki, SuryrnrynaTatiprthi, VlnkiEdmSrinvas	ArmbkaChrkuPliiHWCS, JndrapetShubhodayaHWCS, KrmngarAdrshaHWCS, KyylagudemHWCS, SiriprmWCS, VeraRddyPliiMdkWCS, WglVislkshiShrnjiWCS, AlmprHWCS, GollaplliswcsCTRdist	SrcillaKDCCB, AVRmnaActvstAtp	3	9	2	14
Marketing of handlooms is an issue.	KlpuNagSrivasRaoPedana, KsinaVrbhdraRaoBndrlank a, RamshwarAppmSiriPuram, VenkiahGnjiVIInki, VenkiahGnjiVIInki, VjyKmrMuttEprplm, NkkVnkrmaniahVnktGr	ArmbkaChrkuPliiHWCS, KrmngarAdrshaHWCS, KthpliKrmngrHWCS, AlmprHWCS, RajoliWCS	SrcillaKDCCB, DistCoopBnkCEOKnr, DistCoopBnkAmlprm, DistCoopBnkAmlprm	6	5	4	15
Primaries are not able to provide work to artisans.		BoddamHWCS, DbbkaHWCS, EprplmHWCS, MllvluHWCS, PddaprmHWCS, PuttpkaHWCS, SiriprmWCS, UppdaHWCS, VellnkiWCS	KothKotDistCoopBnk	0	9	1	10
We have large sums in fixed deposits.		BandarlankaHWCS, KppldddiArndyaHWCS, KrmngarAdrshaHWCS, MllvluHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, PochmplyWCS, PlvrmsymPrsdWCS, SirillaMhswraWCS		0	9	1	10
Elected bodies do good but elections are not held.		BandarlankaHWCS, BoddamHWCS, ArmbkaChrkuPliiHWCS, DbbkaHWCS, EprplmHWCS, KppldddiArndyaHWCS, KthpliKrmngrHWCS, MllvluHWCS, PedanaNrthGndhiHWCS, PochmplyWCS, PolvrmsymPrsdWCS, PuttpkaHWCS, SiriprmWCS, VellnkiWCS, RajoliWCS		0	15	0	15

Table CMDT1

Moderately Dominant Themes of Interviews With Master Weavers, Society Functionaries, and Others							
Key Finding	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	S o c	B n k	T o t a l
High-value designs are not possible with old weavers.	ChndrKnthRaoPedana, KsinaVrbhdraRaoBndrlanka	BoddamHWCS, ArmbkaChrkuPlliHWCS, PolvrmOldHWCS, PlvrmSymPrsdWCS, SiddpetHWCS		2	5	0	7
We don't get weavers to work for us.	PrsadHndLmsDMM, SatnrayanKPondur, BaljiEprplmChrla, EthmkklaChntkndaSrinivas, NrsmaKothkota	IsukpilleHWCS, KthpliKrmngrHWCS, AlmprHWCS, RajoliWCS		5	4	0	9
Weavers are looking outside weaving for work.	SatnrayanKPondur, BaljiEprplmChrla	BoddamHWCS, EprplmHWCS, SiddpetHWCS, RajoliWCS, GollaplliswcsCTRdist	DistCoopBnk CEOKnr	2	5	1	8
Apex society did not revise purchase price in a long time.	ChppaVnkteswrluWglCrpts	KrmngarAdrshaHWCS, KthpliKrmngrHWCS, PuttpkaHWCS, VellnkiWCS, WglVislkshiShrnjiWCS, AlmprHWCS		1	6	0	7
Apex society does not give enough wages.	ChppaVnkteswrluWglCrpts	KrmngarAdrshaHWCS, KthpliKrmngrHWCS, VellnkiWCS, WglVislkshiShrnjiWCS, AlmprHWCS	AVRmnaActv stAtp	1	5	1	7

N.B. CMDT indicates Combined **Moderately Dominant** Themes.

Table CMDT2

Moderately Dominant Themes of Interviews With Master Weavers, Society Functionaries, and Others							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	MW	Soc	Bank	Total
Apex society failed to market our products.	NarsmhaRaoDesgnrPtpka, RamshwarAppmSiriPuram	EprplmHWCS, VellnkiWCS, WglVislkshiShrnjiWCS	AVRmnaActvst Atp	2	3	1	6
We depend less on apex society for sales.		ArmbkaChrkuPlliHWCS, JndrapetShubhodayaHWCS, KppldddiArndyaHWCS, MllvluHWCS, PedanaNrthGndhiHWCS, PochmpllyWCS, PolvrmOldHWCS		0	7	0	7
Rising prices of inputs reduce weaver's wages.	VenkiahGnjiVllnki, VjyKmrMuttEprplm	GhattuppallHWCS, IsukpilleHWCS, KppldddiArndyaHWCS, PochmpllyWCS, PuttpkaHWCS, SiriprmWCS		1	6	1	8
Retailers prefer power loom sarees now.	AjayKumarDMM, EthmkklaChntkndaSrinivas, VjyKmrMuttEprplm	VeraRddyPlliMdkWCS, GollaplliswecsCTRdist	DistCoopBnkH ndpur	3	2	1	6
Power loom products are cheaper.		PedanaNrthGndhiHWCS, VeraRddyPlliMdkWCS	SrcillaKDCCB, AVRmnaActvst Atp, DistCoopBnkC EOKnr, DistCoopBnkRa ydrg	0	2	4	6

Table CMDT3

Moderately Dominant Themes of Interviews With Master Weavers, Society Functionaries, and Others							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	S o c	B n k	T o t a l
Loans from cooperative banks and NABARD impose a huge interest burden.	NkkVnktmaniahVnktGr	BandarlankaHWCS, JndrapetShubhodayaHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS, SiddpetHWCS		1	5	0	6
Completely new designs are not possible on handlooms.	KsinaVrbhdraRaoBndrlanka	BoddamHWCS, JndrapetShubhodayaHWCS, MllvluHWCS, PedanaNrthGndhiHWCS, PolvrmlOldHWCS		1	5	0	6
Traditional designs move fast.	KrshnaRaoPondur, VnkaiahMngalRyvrml	BoddamHWCS, JndrapetShubhodayaHWCS, PolvrmlOldHWCS, PolvrmlOldHWCS, PuttpkaHWCS		2	5	0	7
We don't have skilled weavers to weaver new designs.		PolvrmlOldHWCS, PlvrmlSymPrsdWCS, SircllaMhswraWCS, SircllaMhswraWCS, STRjaprmBhvnaWCS		0	5	1	6
This industry will disappear in 10 years.	KsinaVrbhdraRaoBndrlanka, KrshnaRaoPondur, SatnrayanKPondur, BaljiEprplmChrla, EthmkklaChntkndaSrinivas	KrmngarAdrshaHWCS, PedanaNrthGndhiHWCS, SiriprmWCS		5	3	0	8

Table CMDT4

Moderately Dominant Themes of Interviews With Master Weavers, Society Functionaries, and Others							
Key Finding	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	MW	Soc	Bank	Total
The industry is on decline.		AlmprHWCS	SrcillaKDCCB, H&Tchrla, DistCoopBnkAmlprm, DistCoopBnkRaydrg, DistCoopBnkHndpur	0	1	5	6
industry is growing and has no death.	BuchaihSiddipet, KlpuNagSrnvasRaoPedana	JndrapetShubhodayaHWCS	DistCoopBankGdwal, KothKotDistCoopBnk, DistCoopBnkAlmpur, DistCoopBnkAmlprm, SBIPchmpally, CanBnkPochmpally	2	1	6	9
This indutry will not survive if the same conditions continue.		SiddpetHWCS, PlvrmsymPrsdWCS, SircllaMhswraWCS, SiriprmWCS, GollaplliswcsCTRdist		0	5	1	6
Procedures of banks are cumbersome, so we don't approach.	BuchaihSiddipet, ChndrKnthRaoPedana, KsinaVrbhdraRaoBndrlanka, SatnrayanKPondur, VlnkiEdmSrnvas	VeraRddyPlliMdkWCS		5	1	0	6

Table CMDT5

Moderately Dominant Themes of Interviews With Master Weavers, Society Functionaries, and Others							
Key Finding	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M	S	B	T
				W	o	n	a
					c	k	l
It is better for the weavers to work outside coop societies.		BandarlankaHWCS, DbbkaHWCS, EprplmHWCS, PuttpkaHWCS, SiriprmWCS, UppdaHWCS		0	6	1	7
Primary societies lack leadership.		BoddamHWCS, PedanaNrthGndhiHWCS, PuttpkaHWCS, SirellaMhswraWCS, UppdaHWCS	DistCoopBnkAm lprm	0	5	1	6
Primaries failed to serve their purpose.	RamshwarAppmSiriPuram, VenkiahGnjiVllnki	BoddamHWCS, PuttpkaHWCS, SirellaMhswraWCS	DistCoopBnkCE OKnr	2	3	1	6
Weavers prefer to work in primaries.		PochmplyWCS, PolvrnOldHWCS, PlvrnSymPrsdWCS, PuttpkaHWCS, SirellaMhswraWCS, SiriprmWCS, WglVislkshiShrnjiWCS		0	7	0	7

Table CLMT1

Less Dominant Themes of Interview Content of Master Weavers, Society Functionaries and Others							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	S o c	B nk	To tal
Weavers of all ages are working in this occupation.	SubrmnyamTatiprthi	PochmplyWCS, UppdaHWCS, RajoliWCS		1	3	0	4
Apex society officials are corrupt.	BuchaihSiddipet, NarsmhaRaoDesgnrPtpka	VeraRddyPlliMdkWCS	AVRmnaActvstAtp	2	1	1	4
Prices of inputs rose.	NkkVnkrmaniahVnktGr	GollaplliswecCTRdist	KVBnk,Chrl, DistCoopBnkRaydrg	1	1	2	4
The government should control input prices.	PrsadHndLmsDMM, SubrmnyamTatiprthi	SiriprmWCS	AVRmnaActvstAtp	2	1	1	4
The government failed to receive yarn subsidy claims from the societies.	ChppaVnkteswrluWglCrpts	KthpliKrmngrHWCS, KyylagudemHWCS, WglVislkshiShrnjiWCS		1	3	0	4

N.B. CLMT indicates Less Dominant but Clear Themes.

Table CLMT2

Less Dominant Themes of Interview Content of Master Weavers, Society Functionaries and Others							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	MW	Soc	Bank	Total
The government should give 20% rebate to help weavers overcome unfair competition.		BandarlankaHWCS, ArmbkaChrkuPlliHWCS, PochmplyWCS, AlmprHWCS	AVRmnaActvstAtp	0	4	1	5
Handloom Reservation Act is not enforced strictly.	BalajiUrvknda	JndrapetShubhodayaHWCS, GollaplliswcsCTRdist	AVRmnaActvstAtp, RajoliDRamuduActvst,	1	2	2	5
Failure to enforce Reservation Act is behind decline of handlooms.	BalajiUrvknda	JndrapetShubhodayaHWCS, GollaplliswcsCTRdist	AVRmnaActvstAtp, RajoliDRamuduActvst	1	2	2	5

Table CLMT3

Less Dominant Themes of Interview Content of Master Weavers, Society Functionaries and Others							
Key Finding	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	MW	So c	B nk	Total
The government encourages power looms to kill handlooms.	SuryrynaTatiprthi	JndrapetShubhodayaHWCS, PolvrnOldHWCS	AVRmnaActvstAtp, AVRmnaActvstAtp	1	2	2	5
Power looms copy what handlooms produce.	KsinaVrbhdraRaoBndrlanka, SuryrynaTatiprthi, VnkaiahMngalRyvrm	RajoliWCS		3	1	0	4
Power looms should be controlled.	AjayKumarDMM, SubrmnyamTatiprthi,SuryrynaTatip rthi, EthmkklaChntkndaSrinivas			4	0	0	4
Retailers prefer power loom sarees now.	AjayKumarDMM, EthmkklaChntkndaSrinivas, VjyKmrMuttEprplm	VeraRddyPlliMdkWCS, GollaplliswcsCTRdist	DistCoopBnkHndpur	3	2	1	6
Retailers sell power loom products as handloom products.	KsinaVrbhdraRaoBndrlanka, EthmkklaChntkndaSrinivas	UppdaHWCS	AVRmnaActvstAtp	2	1	1	4

Table CLMT4

Less Dominant Themes of Interview Content of Master Weavers, Society Functionaries and Others							
Key Finding	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	MW	Soc	Bnk	Total
Power looms produce high quality products now.	KsinaVrbhdraRaoBndrlanka, VnkaiahMngalRyvrm	PedanaNrthGndhiHWCS, RajoliWCS	DistCoopBnkRaydrg	2	2	1	5
Mills are printing ikat designs and destroying handlooms.	RamshwarAppmSiriPuram, SuryrynaTatiprthi	PochmplyWCS	AVRmnaActvstAtp	2	1	1	4
GST at a higher rate on other inputs severely affected the marketing of handloom products.	BalajiUrvknda, PunnaVenktshmVlInki, RamshwarAppmSiriPuram,SubrmnyamTati prthi, VjyKmrMuttEprplm			5	0	0	5
Rising input prices, power looms and GST are the threesome set of negative forces bent on destroying handloom industry.	NkkVnktrmaniahVnktGr	JndrapetShubhodayaHWCS, PochmplyWCS, PolvrmOldHWCS	AVRmnaActvstAtp	1	3	1	5

Table CLMT5

Less Dominant Themes of Interview Content of Master Weavers, Society Functionaries and Others							
Key Finding	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	S o c	B n k	To tal
Reluctance of entrepreneurs to take Loans from banks is due to daunting paperwork.	BuchaihSiddipet, ChndrKnthRaoPedana, KsinaVrbhdraRaoBndrlanka, SatnrayanKPondur, VlnkiEdmSrinvas			5	0	0	5
New designs make up a good investment.	SatnrayanKPondur	BoddamHWCS, KppldddiArndyaHWCS, PolvrnOldHWCS, PuttpkaHWCS		1	4	0	5
Industry will experience boom again.			KVBnkChrl, SBleprlm, SBIPchmpally, CanBnkPochmpally,	0	0	4	4
Better wages can bring youth into this occupation.	AshokWGL,BuchaihSiddipet	IsukplleHWCS, KrmngarAdrshaHWCS		2	2	0	4
The government should provide training on new designs.	BuchaihSiddipet, ChndrKnthRaoPedana, NkkVnkrmaniahVnktGr	BoddamHWCS		3	1	0	4

N.B. The figures in column 4,5,6,7, and 8 represent the number of members supporting the stated view, from master weavers, society functionaries, banks, and activists, together with their totals respectively. It is apparent that a larger number indicates the higher significance of the view, and thus forms a significant theme.

Table CLMT6

Less Dominant Themes of Interview Content of Master Weavers, Society Functionaries and Others							
Key Finding (Codes)	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	S o c	B n k	To tal
Huge receivables are pending with The governments.	ChppaVnkteswrluWglCrpts	BoddamHWCS, KpplddiArndyaHWCS, MllvluHWCS, PlvrmSymPrsdWCS		1	4	0	5
Master weavers invest heavily on weavers in the form of advances.	AjayKumarDMM, AshokWGL, ChppaVnkteswrluWglCrpts, BaljiEprplmChrla	RajoliWCS		4	1	0	5
Master weavers are not able to provide full work to the weavers.	SuryrynaTatiprthi, VjyKmrMuttEprplm	EprplmHWCS, KpplddiArndyaHWCS, UppdaHWCS		2	3	0	5
Master weavers manage their cash flow efficiently.		BandarlankaHWCS, KpplddiArndyaHWCS, MllvluHWCS	SBIPchmpally	0	3	1	4

N.B. The figures in column 4,5,6,7, and 8 represent the number of members supporting the stated view, from master weavers, society functionaries, banks, and activists, together with their totals respectively. It is apparent that a larger number indicates the higher significance of the view, and thus forms a significant theme.

Table CLMT7

Less Dominant but Clear Themes of Interview Content of Master Weavers, Society Functionaries and Others							
Key Finding	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	MW	Soc	Bnk	Total
Retailers are taking long to clear dues, testifies to poor demand for our handloom products.	AjayKumarDMM, PrsadHndLmsDMM, VenkiahGnjiVlInki, VjyKmrMuttEprplm	GollaplliswcsCTRdist		4	1	0	5
Private loans are expensive.	BuchaihSiddipet, KrshnaRaoPondur	VeraRddyPlliMdkWCS	RajoliDRamudu Actvst	2	1	1	4
We cannot give collateral security for loans from banks.	ChndrKnthRaoPedana, ChppaVnkteswrluWglCrpts, KrshnaRaoPondur		RajoliDRamudu Actvst	3	0	1	4
Bank loans require huge paperwork, which we cannot do.	ChndrKnthRaoPedana, KsinaVrbhdraRaoBndrlanka, VlInkiEdmSrinvas	VeraRddyPlliMdkWCS		3	1	0	4

N.B. The figures in column 4,5,6,7, and 8 represent the number of members supporting the stated view, from master weavers, society functionaries, banks, and activists, together with their totals respectively. It is apparent that a larger number indicates the higher significance of the view, and thus forms a significant theme. CLMT indicates Less Dominant but Clear Themes

Table CLMT8

Less Dominant Themes of Interview Content of Master Weavers, Society Functionaries and Others							
Key Finding	Master Weavers' Narratives	Society Functionaries' Narratives	Bankers, Activists, Others	M W	S oc	B nk	To tal
Handloom business is not profitable.	KsinaVrbhdraRaoBndrlanka, VenkiahGnjiVllnki, NkkVnkrmaniahVnktGr			2	1	1	4
Stocks were held up unsold.		BoddamHWCS, DbbkaHWCS, RajamWCS	KothKotDistCoopBnk, DistCoopBnkAmlprm	0	3	2	5
We don't have skilled weavers to weave new designs.		BoddamHWCS, JndrapetShubhodayaHWCS, PolvrmOldHWCS, RajamWCS, SiddpetHWCS		0	5	0	5
Handloom weavers are fragile and trapped in a system.	VlnkiEdmSrinvas, VenkiahGnjiVllnki	ArmbkaChrkuPllihWCS, SircllaMhswraWCS	AVRmnaActvstAtp	2	2	1	5
Handloom industry is on decline.		BoddamHWCS, ArmbkaChrkuPllihWCS, EprplmHWCS, IsukplleHWCS, VeraRddyPllihMdkWCS		0	5	0	5
Training given under cluster is irrelevant, nominal.	EthmkklaChntkndaSrinivas	JndrapetShubhodayaHWCS, PedanaNrthGndhiHWCS, PddaprmHWCS		1	3	0	4

CLMT indicates Less Dominant but Clear Themes



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