
Government Intervention - Awareness & Outreach Among Handloom Weavers in Varanasi



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Handloom industry plays a vital role in contributing to the GDP and cultural importance of the country. This paper is focused on the various government interventions for the upliftment of handloom weavers, its outreach and satisfaction level among them. The industry has been facing the brunt since long in spite of tireless efforts of Government. The handloom industry has kept itself relevant and contributed in GDP of the country. This has been realizable because of aid from Government since independence and unmatched skills of the handloom weavers. The paper is descriptive in nature and is divided into four major parts i.e. introduction about handloom industry, description about the various schemes, problem statement & data analysis, conclusions & Suggestions. The paper illustrates that handloom sector is getting strong backing from government by through its policies & interventions. The awareness level is found to be 80.55% among the handloom weavers. Health care schemes have found to have more awareness. The newly launched intervention i.e. Trade facilitation has high level of satisfaction among those who are availing it, but the outreach has been reported to be low. Based on the analysis of awareness and satisfaction level for all the schemes suitable suggestions have been made.

Key Words: Awareness, Government interventions, Handloom industry, Satisfaction level, Outreach

Introduction:

India has rich culture of handlooms where Varanasi has garnered itself as the cultural capital of this heritage. The city is famous for its brocade and saris. The products of the Handloom industry have the worldwide reputation since long time, and it plays a very important role in Indian economy contributing 4% in GDP and it is an integral component of textile industry (IEBF). As per India Brand equity Foundation (IEBF) the export of handloom products from India stood at US\$ 357.53 million in FY2016-17 contributing 4% in GDP and it is an integral component of textile industry. As per India Brand equity Foundation (IEBF) the export of handloom products from India stood at US\$ 357.53 million in FY2016-17. As per Government of U.P., Varanasi hand weaving silk industry is worth 80 million dollar including 20 million dollar export. Government has consistently played a catalytic role in development of this sector through implementation of various schemes along with other important interventions.

The decadence of handloom industry commenced from 19th century due to industrialization which took place when trade and market liberalization came into being. The textile industry contributes nearly 20% of total industrial production and also one-third of total exports. It provides employment to around 20 million people. Competition from power-loom is the most important attribute of industrialization. Handloom weaving faces a stiff competition from market with new technologies and foreign manufactured products. In recent years, the power-looms have achieved a considerable share in the industry. The share of power-looms have increased from 37% to 68% (Textiles Annual Report, 2012-13) from 1980 to 1995 in India's total textile production. The handloom woven fabrics have an edge over machine woven fabrics because of unrivaled level of accomplishments, elaborations and

muddleness. The fabrics which are weaved using handlooms are still beyond the span of power looms in terms of designs and embellishment.

In Varanasi, the operational model of weaving has four pillars namely a) Independent/Individual Weavers b) The Master weaver. c) Loom less individual weaver and d) Cooperative weavers. The cooperative weavers work under the registered government Co-operative institutions. Loom-less Weavers do not have loom of their own and are employed under master weaver's factory premises. They get the supply of raw material (yarn) from master weavers and in turn wages are being paid. Wages are decided on the basis of negotiating power of the weavers and intricacies of the designs. Albeit the negotiating power of weavers has drained substantially during the last decade as the industry is facing a downtrend. One more type of loom less weavers are the ones who have been given a loom by master weaver and are installed at their home. The traders are the owners of the loom and weavers are paid the wages. The Independent weavers are not under the Wages system. The Independent weavers have their own loom, purchase own raw material from supplier on credit, weave the fabric and then sell it to the Gaddidar directly or through master weaver. Master weavers designs and weaves himself and also employs other weavers who weave for him on his loom or on the weaver's own handloom. Independent weavers are not able to get a better price because of lack of holding capacity, fluctuating raw material prices and payment delaying tactics of the traders. The weaving activity requires yarn, preparation of warp and waft and along with that weavers have to combat the volatility of market. So, working under Mahajan/Gaddidar is the only way out left. As far as number of active weavers are concerned there are 51217 registered weavers in Varanasi (<http://www.handloomcensus.gov.in/>)

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Overview of Various Schemes

Some of the government schemes for development and welfare of handlooms weavers for providing holistic and sustainable development to weavers are:

1. Trade Facilitation Center & Crafts Museum
2. Mahatma Gandhi Bunkar Bima Scheme (MGBBY)
3. Weavers' Health Insurance Scheme (HIS)
4. Yarn Supply Scheme
5. Revival Restructuring & Reform Scheme (RRR)
6. Comprehensive Handlooms Development Scheme (CHDS)

The schemes mentioned cater to different requirements of handloom weavers. Here is a brief description:

Revival Reform & Restructuring (RRR) Package for Handloom Sector

A package of Rs.3884 crore was approved by the Government on 24.11.2011 in the year 2011-12 under Revival, Reform & Restructuring (RRR) scheme for the benefit of 15,000 cooperative societies and 300,000 weavers across the country. Implementation of RRR package is being done by NABARD. RRR Package has been modified in order to conquer the practical obstacles in its application & utilization, to cover more apex societies, primary weaver cooperative (PWC) societies and individual weavers. The revised scheme helps in availing cheaper credit @ 6% of interest to the handloom sector. RRR Package also provides working capital loan to handloom weavers who are not covered under loan waiver package.

Comprehensive Handloom Development Scheme

CHDS is formed by merging the components of Integrated Handloom Development Scheme (IHDS), Marketing & Export Promotion Scheme (MEPS), Diversified & Handloom Development Scheme (DHDS) which was implemented during the 11th Plan. The aim is to develop Mega Handloom Clusters specializing in specific products. The same can be attained by improving facilities like infrastructural support, technology enhancement, creation of work shed, skill up-gradation, design inputs which are in vogue, healthcare facilities etc. In this scheme, financial assistance is given to Clusters, having 5000 handlooms per cluster and 300-500 handlooms per cluster for a time frame of 2 years at an upper cost of Rs.50.00 lakh and Rs.20.00 lakh per cluster. During 2012-13 to 2014-15, 57 projects were sanctioned for consolidation of clusters. Handloom marketing assistance is another component of the Comprehensive Handlooms Development Scheme being implemented during the 12th Plan period. The prime objective is to promote the paraphernalia for marketing for domestic & export market. The main function includes domestic marketing promotion, Export promotion, infrastructure development for marketing.

a) Health Insurance Scheme (HIS)

The implementation of this scheme was done by Office of the Development Commissioner for Handlooms till 30.09.2014. Now it is being done by Rashtriya Swasthya Bima Yojana (RSBY) which is under ambit of Ministry of Labor & Employment. It helps in welfare of weavers by aiding benefit of Rs.37500 for 5 member family. The breakup of this is as follows - Rs.7500/ for Outdoor patients and Rs.30000 Indoor patients treatment. From 01.04.2015 RSBY was transferred to Ministry of Health & Family Welfare. 1749452 weavers have been enrolled under this scheme till the year 2014. The scheme covers all pre-existing diseases and new disease.

b) Mahatma Gandhi Bunkar Bima Yojana (MGBBY)

This scheme provides insurance cover to the handloom weavers in the case of natural death and accidental death both. The benefit can only be availed by two children of the family covered. This scheme allows the weavers to get a benefit of Rs.60,000 for natural death, Rs.1,50,000 for accidental death as well as total disability and Rs.75,000 for partial disability. A scholarship of Rs.300/- per quarter per child is also given to students studying in IX to XII standard. The scheme will cover around 26.19 lakh weavers during the period 2012-13 to 2016-17 which will include maximum renewal cases each year.

Yarn Supply Scheme

This scheme helps the handlooms weavers in procurement of yarn at Mill Gate Price in order to avoid any hindrance in regular supply of basic raw materials. The scheme is being implemented by National Handloom Development Corporation, Lucknow. The freight reimbursement is the key component along with that depot operating charges @2% is paid to depot operating agencies. In order to provide level playing field with power loom sector 10% subsidy is given on Cotton, Domestic silk and woolen yarn with quantity capping. The depot facility will be operated which will supply the yarn. The beneficiaries will be the individual weavers, self help groups, cooperative societies at national and state level both, weaver entrepreneurs, handloom exporters. Yarn pass books are being allotted to all beneficiaries. The yarn is supplied at subsidized rate to the individual weavers or to the cooperative society for which he is working.

NHDC has opened 10 yarn depots-cum-warehouses in 12th Plan keeping in mind the needs of individual weavers who often require yarn in small quantity. Along with this NHDC is also helping weavers with dyes and chemicals in small quantities at lower rates.

Trade Facilitation Centre & Crafts Museum

In the Budget of 2014-15 announcement for setting up of Trade Facilitation Centre and Crafts Museum was made. This would help in development and promotion of handloom products by facilitating trade activities and carry forward the rich intricacies of art of weaving of Varanasi. The same has been inaugurated on 22 Dec 2016 by the Prime Minister. It provides one stop solution to domestic as well as foreign buyers. It provides marketing support to weavers by giving them a platform to showcase their products. Thus will help increase in earnings of weavers. The center is well equipped with advisory services especially export procedures, legal and regulatory requirements, handloom mart etc. Facilities such as Video conferencing, audio visual including touch screen and Kiosks for sellers are also present.

Statement of Problem

This paper intends to study the awareness of government schemes among handloom weavers of Varanasi. Handloom industry has a lot of potential because of abundance of articulate skill in weaving which is quiet evident from the fact that this sector contributes 15% in total cloth production and 95% of handlooms in the global market have been produced in India. The export of handloom products from India stood at US\$ 357.53 million in FY2016-17. In 2016-17, with estimated purchases of US\$ 100.08 million, the US was ranked number one in importing handloom products from India. The Government has regularly played catalytic role in sustenance of this industry which is quiet evident from the interventions

and schemes being implemented at regular interval. There are problems still persistent in handloom industry such as low income, poor literacy rate, health related issues, difficulty in procurement of raw material, poor standard living as depicted in the various literature available. In spite of government schemes being implemented at regular interval there has not been much improvement in the plight of weavers. This reflects the inadequacy in proper implementation or out reach of these schemes.

Objectives of the Study

The principal purpose of the study is to assess the penetration of government welfare schemes on the handloom weavers of Varanasi. Several sub-objectives are as follows:

1. To analyze the breath of awareness of handloom weavers on various government and welfare schemes
2. To assess the penetration of government schemes among handloom weavers with reference to problems pertaining to weaving - working capital requirement, raw material(yarn supply) requirement, skills up-gradation, health related issues& construction of work-sheds.

Literature Review

Rachappa and Dr. MP Naik (2017). Analyzed the handloom welfare schemes for handloom weavers in Kalaburagi district Gulbarga using a sample size of 150. It was inferred that many of respondents were un aware about scheme, provided by the Government. Many of respondents were not satisfied with the scheme, because of lack of proper distribution. The sanctioned amount of handloom scheme in Kalaburagi was fluctuating in nature. The daily wage rate is very low compared to other sector.

Dr. P. Surya Kumar (2015). Studied the various welfare schemes for handloom weavers and analyzed them based on the funds allocated and utilized. The data used was collected from Ministry of Textiles, Govt. of India for six years i.e. from 2008-09 to 2014-15. It was concluded that Government was supporting the handloom sector through a number of policies and interventions.

Nikhil Kaushik and Dr. Madhur Raj Jain (2015). Determined the breath of awareness of weavers on various government welfare schemes and assessed the reach of government schemes in addressing the core issues (for example, margin money requirement, basic inputs, up-gradation of skills, health issues and construction of work sheds, etc) involved in weaving. Also studied the impact of government schemes on the income level of weavers. Convenient sampling was done and Friedman Test was applied on the collected data. The study inferred that as much as 25 % of weavers population sampled was not aware of various schemes of Government.

Kasisomayajula S.R. (2012) studied about the socio-economic status of handloom industry in Andhra Pradesh. The earnings of handloom workers was found to be deteriorating in spite of implementation of various central and state government schemes. He suggested that policy change at both central & state level is the need of hour. Budget allocation to handloom sector is quite low and funds allocated are not being used effectively by the Government.

Ar. Nupur (2017). Studied the physical characteristics of housing and its impact on weavers. This study covered all the aspects like physical, social, health and environmental condition of weavers of Varanasi. The study revealed that about 70% of the weaver's population resides in old congested area of the city.

Tripathy (2009) Figured out the problems and perspectives of handloom industry in Orissa. He investigated the reasons behind the downfall of handloom industry, which were as follows :lack of education and awareness among the weavers, insufficient finances, difficulty in procurement of raw-materials, obsolete product developments techniques, lack of quality control, no cost control and instability in price of yarn. D. Narasimha Reddy (2008) Has opinionated that government should acknowledge the value of the handloom sector in attaining sustainable development & growth of the country. This sector is able to survive because of huge support from consumers and this sector being important source in employment generation for millions. Government has to provide a 'level playing field' for this sector along with modern mills and power looms.

G. Krishna Murthy (2004), author of "Income, Expenditure, Indebtness and Poverty among the weavers in Srikakulam District " suggested that the improvement in plight of handloom weavers can take place by increasing the wages and thus their income.

Sehgal G., Mir A. (2014) analyzed Government policies in Jammu and Kashmir state for socio economic development of various sectors namely agriculture, handlooms and handicraft. In handloom sector, schemes reflected a fluctuating trend. In agriculture sector, Kisan Credit Card (KCC) Scheme initially performed well but eventually there was downward trend in achievement level. In handicraft sector the schemes implemented showed a initial slow growth but later achievement graph rapidly started to show an upward trend.

Research Design

Geographical area covered : Handloom weavers of Varanasi. (Ramnagar, Lallapur, Bazardiha)

Sampling unit: Weavers and master weavers of Varanasi

Sampling Method : Convenience sampling method (non-probability sampling) was used

Data Used: Primary

Data Collection tools: Structured Questionnaire by face to face interaction was used to collect the information

Sample Size: 60 handloom weavers

After collecting data, the responses were classified on Likert 5 point scale, the information was edited, followed by coding & tabulation to facilitate analysis of data on Microsoft Excel 2007 .

Data analysis

Demographics

The handloom weavers of areas such as Bazardiha, Lallapur and Ramnagar of Varanasi were contacted.

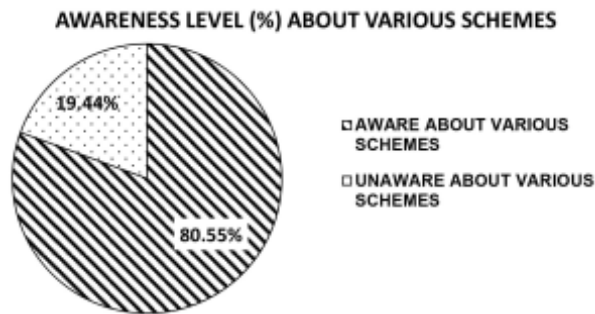
Out of 60 weavers contacted, 12 were females and 48 were males. All the respondents were Momin Ansaris (muslim community). As far as educational qualification is concerned 53 were educated up to class tenth and 7 have never attended school. Average family size was found to be 5.6. The major source of income was found to be from weaving and it was reported to be in the range of Rs. 5500 to 6500. The weavers either work individually or are employed under master weavers, here 10 were working under master weavers and 32 had their own loom and 6 were master weavers. The females who were contacted were working with their husbands under a master weaver. All most all the weavers had entire family involved in weaving in some or the other way. All the weavers (individual, master, women) were at least availing one scheme provided by the Government if not all.

Awareness & satisfaction level Analysis:

Table-1 : Awareness About The Various Schemes

NAME OF SCHEME	NUMBER OF RESPONSES	PERCENTAGE	RANKING (POPULARITY)
Trade Facilitation Center & Crafts Museum	40	66.66	4
Mahatma Gandhi Bunkar Bima Scheme	60	100	1
Weavers' Health Insurance Scheme	60	100	1
Yarn Supply Scheme	40	66.66	4
Revival Restructuring & Reform Scheme	44	73.33	3
Comprehensive Handlooms Development Scheme	46	76.66	2

Chart 1: Awareness level about various schemes

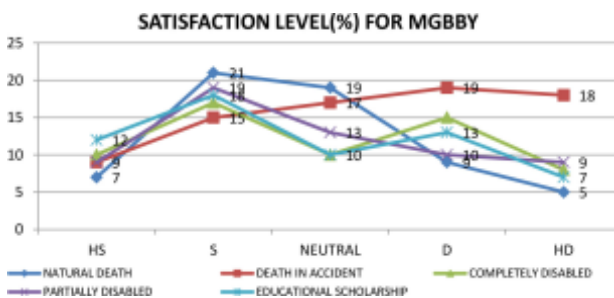


Analysis : The level of awareness is 80.55% among the handloom weavers for the various schemes that government has implemented.

TABLE-2 : MGBBY : (Highly Satisfied – HS, Satisfied – S, Neutral – N, Dissatisfied– D, Highly Dissatisfied – HD)

Occasion	HS	S	N	D	HD
a. Natural death	7	21	19	9	5
b. Death in accident	9	15	12	14	10
c. Completely Disabled	10	17	10	15	8
d. Partially Disabled	9	19	13	10	9
e. Educational Scholarship	12	18	10	13	7

CHART 2 : Satisfaction level for Mahatma Gandhi Bunkar Bima Yojana

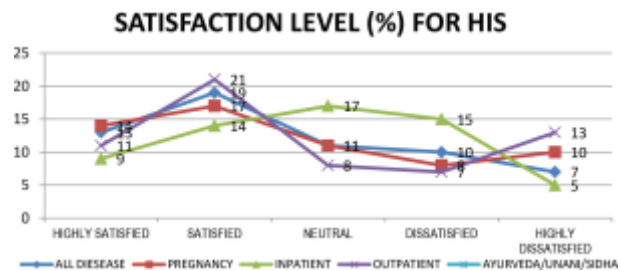


Analysis : The opinion about the schemes was measured on 5 point Likert Scale in order to find out the satisfaction level. It was observed that satisfaction level was more for facilities such as Educational Scholarship, partial disability and natural death. Dissatisfaction was more for complete disability case. For natural satisfaction is 46.66%, for death in accident its 40%, for completely disable it is 45%, for partially disable it is 46% and educational scholarship it is 50%

TABLE 3: HEALTH INSURANCE SCHEME : (Highly Satisfied – HS, Satisfied – S, Neutral – N, Dissatisfied– D, Highly Dissatisfied – HD)

ITEMS (of treatments)	HS	S	N	D	HD
32.1 All disease	13	19	11	10	7
32.2 Pregnancy	14	17	11	8	10
32.3 Inpatient	9	14	17	15	5
32.4 Out Patient Treatment	11	21	8	7	13
32.5 Ayurveda/Unani/Homeo / Siddha	0	0	0	0	0

CHART-3 : Satisfaction level for Health Insurance Scheme



Analysis : Of all the facility available the satisfaction rate is high for the outpatient treatment. None of them have used this facility for Aurveda/unani/homeopathy treatment. The awareness level for both health care schemes is found to be 100%.The satisfaction level for all disease coverage under this scheme is 53.33%,for pregnancy it is 51.6%, for inpatient it is 38.33%, outpatient it is 53.33%.

TABLE-4 : SATISFACTION LEVEL ABOUT RRR SCHEME & CHDS-(Highly Satisfied – HS, Satisfied – S, Neutral – N, Dissatisfied– D, Highly Dissatisfied – HD):

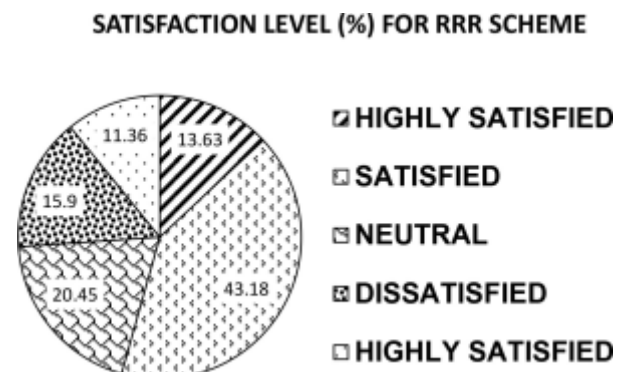
Schemes	HS	S	N	D	HD
Revival Restructuring & Reform Scheme	10	22	10	4	0
Comprehensive Handlooms Development Scheme	9	20	10	5	0

Analysis : The level of awareness for the RRR scheme is 76.66% and for CHDS scheme it is was found to be 73.33%.RRR scheme being introduced in 12th plan has gained popularity in short span of time.

TABLE-5 : Revival Restructuring Reform Scheme (Highly Satisfied – HS, Satisfied – S, Neutral – N, Dissatisfied– D, Highly Dissatisfied – HD)

	HS	S	N	D	HD
Ease of availability of loan/working capital	6 (13.63%)	19 (43.18%)	9 (20.45%)	7 (15.90%)	5 (11.36%)

CHART 5 : Satisfaction level for RRR Scheme

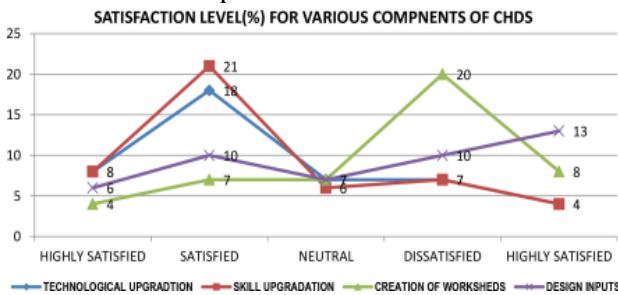


Analysis : 56.81% of the weavers who are availing this scheme are said to be satisfied or highly satisfied with this scheme. 20.45 % have neutral views about the same and 27.27% are either satisfied or highly dissatisfied. So the overall response is average for this intervention as half of the respondents are only satisfied.

TABLE 6 : Comprehensive Handlooms Development Scheme:(Highly Satisfied – HS, Satisfied – S, Neutral – N, Dissatisfied– D, Highly Dissatisfied – HD)-

	HS	S	N	D	HD
Technology up-gradation	8	18	7	7	4
Skill up-gradation	8	21	6	7	4
Infrastructure facilities/creation of work-sheds	4	7	7	20	8
Design-inputs	6	10	7	10	13

Chart-6 : Satisfaction level for Comprehensive Handlooms Development Scheme



Analysis : 56.52 % weavers are satisfied with technological up gradation component of CHDS scheme.63.04% of weavers were satisfied with skill up gradation scheme. 60.86% of weavers were dissatisfied with infrastructure facilities component and 50% is satisfaction rate for design inputs component.

TABLE-7 : Trade facilitation Center and Yarn Supply Scheme. (Highly Satisfied – HS, Satisfied – S, Neutral – N, Dissatisfied– D, Highly Dissatisfied – HD)

NAME OF SCHEME	HS	S	N	D	HD
TRADE FACILITATION CENTER	14	18	8	0	0
YARN SUPPLY SCHEME	13	16	0	6	5

Analysis : The satisfaction level for Trade Facilitation Center & Yarn Supply was reported was reported to be 80%.

TABLE-8 : MARKETING AND EXPORT PROMOTION Marketing assistance given by Comprehensive Handlooms Development Scheme

HS	S	N	D	HD
8 (20%)	8 (20%)	5 (12.5%)	17 (42.5%)	8 (20%)

Chart-7 : Satisfaction level for Marketing & Export Promotion Scheme

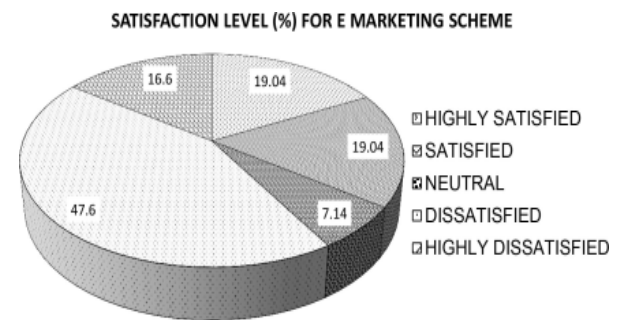


Analysis The satisfaction level was only 34.78% for this scheme where as dissatisfaction level was found to be 54.34%. The reasons stated for dissatisfaction was reported to be improper implementation of the scheme.

TABLE-9 : Export promotional (E marketing/handloom mark) assistance given by Comprehensive Handlooms Development Scheme.

HS	S	N	D	HD
8 (19.04)	8 (19.04%)	3 (7.14%)	20 (47.6%)	7 (16.6%)

Chart-8 : Satisfaction level for E Marketing Scheme for E Marketing Scheme.



Analysis : 58.69% of the respondents are not satisfied with the scheme and reason was reported to be ease of availing the facility, the presence of intermediaries. Though they are aware of the scheme but are not able to utilize the benefits of it.

Conclusion

The study conducted on the handloom weavers revealed that the awareness level about the various government interventions was found to be 80.55%. Government has put multi faceted efforts for up-liftment of weaving workers which is visible in form of various schemes and interventions. Schemes for the healthcare have a better outreach among weavers. Dissatisfaction level was high(47.6%) for the Marketing & Export promotions component of CHDS. Role of intermediaries was the prime reason for this as the weavers were not able to avail the facility in spite of having the awareness about the scheme. The newly launched Trade Facilitation Center & Crafts museum and Yarn supply scheme have popularity level of 66.6% and satisfaction level is 80% for both. Trade facilitation center is giving a platform to showcase their skills directly to the consumers and maximize the profit share. Trade facilitation center & Crafts Museum Scheme though is having satisfaction level among the weavers , the outreach is less. The awareness is more among the master weavers and individual weavers who are well to do. The yarn supply scheme on the other hand is supporting the weavers by facilitating adequate supply of raw materials at cheaper rates. Almost 50% of the weavers are satisfied with the ease of availability of loan with RRR scheme. The women weavers are availing the benefits of HIS and MGBBY with the help of their health cards. The

scholarship component of this scheme is major facilitator in making this scheme popular as they feel that education is the need of hour. The health care schemes are the most popular ones, followed by CHDS and RRR. Dissatisfaction was high for infrastructure development and design inputs facilities where as skill and technological up gradation facilities have been performing fairly well. The weavers were not very content with design inputs as government is not able to deploy trained designers at weavers service centers and so the latest designs which are in vogue are not accessible to them.

Suggestions

Government need to put in some more efforts specially in case of women weavers as they are mainly availing health care schemes only. As far as other schemes are concerned their spouses are solely involved in decision making about the schemes. Among the reasons stated for not being able to use the schemes the prime reason is presence of intermediaries. Due to the poor literacy rate among the weavers, they usually seek help from the intermediaries (Mahajans) who in turn take the benefits instead of the real beneficiary. Measures should be taken to remove them from the value chain. Some literacy programs should be launched so that the weavers who are working can get educated and directly interact with consumers and government officials. Measures should be taken to increase the outreach of Trade facilitation center and crafts museum. This intervention is majorly being availed by the master weavers or individual weavers who are well to do. The weavers who could actually be benefitted are not being able to do so. Therefore some awareness programs should be conducted in order to facilitate the outreach of the schemes.

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