

**SPLENDOR SUPPORT OF MICRO FINANCE TO
IMPROVE INCOME LEVEL OF HAND WEAVERS IN
TELANGANA**

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Abstract

Handloom industry in India is an ancient cottage Industry. It was a duck of golden eggs to handloom weavers. After agricultural sector handloom sector like holy cow to village people especially for women those who are weaving cloths with looms. This Industry became a part of Indian culture and tradition. The artisans of India are famous for hand spinning, hand printing and dying. They are accustomed to the art of weaving as a hereditary occupation. In 1980's India occupied first position (84.78%), which was 3.90 mn, out of the world's total capacity of 4.60 mn. This industry provided employment almost 14 million people directly and indirectly in Indian decentralized sector (According to second handloom senses 2000 -2001). The greatness and golden corona of handloom sector year by year slowly deprive its brightness. This down fall proved by Third National Handloom census (2009-10), there are 43.31 lakh (4.331 million) weavers in India which was indicating 40% down fall of weavers compare with 2000-2001 senses. Since two dictates handloom weavers facing competition from power loom sector and they are scaring with shivering hand by various difficulties like financial inefficiency Globalization, Material scarcity, etc. these problems stealing their bright feature and colored dreams. Weavers are looking for furtherance with their frigid eyes. Financial support is more essential to bring moonlight in their shrouded darkness life.

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Being a part of Indian handloom industry Telangana weavers also playing major role for producing qualitative handloom products. Here most of the weavers are inheriting their waiving skills and abilities from their families and adding their innovative creation to design intricate artistic and attractive products by use of handlooms in Medak, Karimnagar, Nallagonda, Mahabub Nagar and Warangal etc., There are about 82,435 handloom weavers in cooperative fold and 1,58,902 in outside cooperative fold (department of handloom textile Telangana). Telangana weavers also not exceptional to overcome sever livelihood problems. They can be countered problems if they get financial support from state government side and suitable schemes through micro finance. The basic objective of this paper is to analyze the challenges and problems being confronted by the handloom industry in the state of Telangana, particularly suggest certain suitable schemes of the Microfinance network for creating the awareness in weavers' life to shove the multifarious problems that some other industries do not have. The present study is descriptive in nature. The data have been collected through the semi structured interview, focused group discussion from 250 weavers and 10 government officials in limited geographical areas of Telangana.

Key words: Hand weavers, Challenges, Micro finance, Telangana

Introduction

Handlooms in India:

Handloom industry in India is an ancient cottage industry. References to the use of handloom are abundant in the recorded details of epics like the Ramayana and the Mahabharata. This industry seems to have flourished between 5000 and 3000 BC. The civilizations of Harappa and Mohenjo-Daro reveal the use of woolen and decorative embroidery in handloom. The industry as we understand it today is constantly associated with Indian rural economic scenario ever since. The Handloom industry being a part of the Indian culture and tradition, it is one of the oldest cottage industries in India diffused widely through the country. The artisans of India are famous

for hand spinning, hand printing and hand typing. They are accustomed to the art of weaving as a hereditary occupation. Two decades back India stood in first position (84.78%), which is 3.90 mn, out of the world's total capacity of 4.60 mn. This industry provided directly and indirectly employment almost 1.4 crore people in Indian decentralized sector. The handloom industry in the country has shown reasonable growth in the past. But, in present days this industry facing various problems and struggling like a lame duck. Year by year shrouded darkness stealing the brightness in the life of weavers. Handloom industry and weavers have been threatening by huge competition. Several problems are pushing them in to abyss. In past, handloom sector is a major employment generating sector. Now the conditions are quite opposite. As per third national handloom census (2009-2010), number of weavers and allied workers more than 30% declined compare with 1995-96 census report. National Council of Applied Economic Research (NCAER) for the Office of Development Commissioner (Handlooms) reveals that as on 2009-10 more than 43 lakh persons are engaged in weaving and allied activities. This number was 65.5 lakh as per Second Handloom Census conducted during 1995-96. The following table indicates Handloom Sector down falling as per 3rd census in all over India.

DOWN FALLING OF HANDLOOM SECTOR			
S.No.	Details	Census of 2009-10	Census of 1995-96
1	No. of weavers and allied workers	43.32 lakh	65.51 lakh
2	No. of weavers households	22.60 lakh	25.30 lakh
3	No. of looms	23.77 lakh	34.87 lakh

The total weaver household units recorded a decline from the first (29.9 lakh weaver households), to the second (25.3 lakh weaver households) and the third (22.6 lakh weaver households) Handloom Census, indicating that the number of household in the sector has exhibited a declining trend over the last two decades. Most of the workers are female (77%) and the number of male workers (23%) is comparatively smaller. Nearly 33 per cent of the handloom worker households do not have looms and about 67 per cent of handloom households having looms own looms, which may or may not be owned by them. The average annual household income in 2009-10 was INR 36,498 for an average household size of 4.59 persons. Only 25% of the households report that their children are interested in taking up handlooms as profession.

Methodology:

The present study is descriptive in nature. It was carried out in Telanagana districts like Nallagonda, Karim nagar, Mahaboob Nagar, warangal and Medak. Primary data collected from 250 weavers and 10 senior officials those who are working in Department of textiles-Telangana. The weavers and senior officials were administered with the structured and semi structured interview schedule respectively. Secondary data from government reports, newspaper articles was also collected.

Major Challenges of the Handloom Sector

Here major challenges are discussed in three categories Viz., Financial, Power loom and other challenges. The source of finance is primary need to run any type of business. It gives the huge psychological strength to bring out creativity and novelty of people. Unfortunately, More than 90% weavers are facing financial problems and they don't have awareness about credit availability sources. Overcome financial difficulties are a major challenge to hand loom weavers. In helpless condition, weavers are approaching master weavers and private finance with more interest rates to sustain their life and maintain minimum living standards. Economically they are becoming poor by their innocence, financial illiteracy and village background etc. Maintain the regular production, marketing cycle, it is necessary that timely and adequate financial support, because of these reasons 80% of weavers work with Master Weavers. Master weavers are providing timely financial support but giving very low prices to products which are not covering at least their daily wage. Banks/financial institutions are also stepping back by seeing financial inefficiency and poor loan recover performance of weavers. At present, most of the weavers are unable to satisfactorily provide adequate security to banks/financing institutions. This climate becoming primary witness of weavers emigration to other industries.

Secondly, hand loom industry facing huge competition from power loom sector. In recent years, the power-loom came in dominate Indian hand loom industry with new strategies and advanced technology. Indian handloom industries and hand weavers tried to adapt in terms of changing conditions but they failed to swim against capitalistic strategies. Drastic changes appeared in Indian handloom sector by the power looms which are unable to digest by hand weavers. The official data shared that power-looms have increased from 37 per cent in 1980 to 68 per cent in

1995 in India's total textile production. Increasing use of power-looms had influenced on the handloom market. Besides this, production system and capitalistic control is another reason behind the decline situation of handloom. The capitalism is another feature of Industrialization. Herewith, increasing price of raw material is also affected the handloom market. The handloom weavers are no longer stay with handloom and they shifted to other jobs. Thus, technological change (power-loom), low wages and rising price of yarn (raw material) have adversely affected the handloom sector as well as handloom weavers.

Finally, Handloom industry is facing many problems related to raw material, marketing and sales network Like absence of scientific market research, improper planning of promotional activities, lack of proper infrastructure, lack of innovative designs , looms were not upgraded, yarn was not of required count , last but not the least poor quality yarn etc., these all challenges created unhealthy situations to sustain life of hand weavers. Slowly the number in hand weaver's percentage in Indian handloom industry has been decline since two decades.

Hand loom industry in Telangana

Telangana state recently bifurcated from united Andhra Pradesh. People have new hopes, desires, and expectations about their future. Since sixty years people's strife in Telangana is uncountable because Telangana story moves the passions. Telangana is one of the important States in the Handloom Industry. Here most of the weavers are inheriting their waiving skills and abilities from their families and adding their innovative creation to design intricate artistic and attractive products by use of handlooms in various districts viz., Medak, Karimnagar, Nallagonda, Mahabub Nagar and Warangal etc., There are about 82,435 handloom weavers in cooperative fold and 1,58,902 in outside cooperative fold. There are 475 Weavers Cooperative Societies in the State consisting of Cotton-253, Silk-50, Wool-44. Besides this, there are 128-Tailor Power looms and other societies. There is one Apex society i.e. APCO for marketing the handloom products. The new governments of Telangana trying to implement Several Centrally Sponsored Schemes as well as State Schemes are being implemented for the socio-economic development of Handloom Weavers in Telangana including schemes with matching share of Central and State Governments.

The other side of coin hand weavers is struggling to survive their life. In recent years, many of weavers ended their lives due to various problems. Some of them starved and some committed suicides. Lack of Government assistance, competition from power loom products, creditors force, middle men involvement etc., are the major causes for these miseries and crisis. Most of the Handloom weavers in all areas are living below poverty line means that there is no proper pucca house, no healthy food, and no clothes. There is no working or fixed capital investment, not even some piece-meal of projects such as, a work shed-cum-housing and project package schemes are not being provided. They merely perpetuate the existing conditions. There have not been any needed plans on basic requirements of the produce. Facilities such as house, land, food, water and electricity need to be provided in many places. So the weavers need at least pucca house with continuous electricity.

In our survey, some respondents shared their experiences in Karimnagar district. In a small village crisscrossed by lush paddies in a more rural part of the district, they said “we start our thrum of handlooms every day 6.00 am and continuing till late night, but our families are earning less than 6,000 rupees per month which are insufficient to pay food, medical costs and educate their children”.

Another respondent Smt. Dacharla Aruna wife of weaver said with tears “one year back I lost my husband, he died with Sevier fever. At the time we did not have at least Rs 5,000/- for medicate him. Still I am suffering to clear Rs. 40,000/- debt which was borrowed from Master Weaver. Children Maintenance is our biggest expense, the main reason for our debt.”

After hearing the above experiences knowing more information of income levels about weavers, the data for contingent income valuation of weavers has been collected through sample survey method with group discussions and face to face interviews from a sample of 250 weavers’ respondents consisting of 50 each from five different districts situated in Telangana. The following table exhibits income level of hand weavers in limited geographical districts of Telangana.

Monthly Income levels	Nallagonda		Karim nagar		Medak		Warangal		Mehabub nagar		Total	
	NOW	%	NOW	%	NOW	%	NOW	%	NOW	%	NOW	%
Below 1000	08	16	04	08	09	18	06	12	09	18	36	14.4
1001 to 2000	09	18	07	14	09	18	13	26	11	22	49	19.6
2001 to 3000	12	24	08	16	11	22	12	24	15	30	58	23.2
3001 to 4000	14	28	20	40	16	32	10	20	09	18	69	27.6
4001 to 5000	06	12	08	16	04	08	08	16	06	12	32	12.8
5000 above	01	02	03	06	01	02	01	02	---	---	06	2.4
Respondents	50		50		50		50		50		250	

(NOW means Number of Weavers)

Weavers' households have been divided into independent weavers, master weavers, weavers under middle men, co-operative weavers and labour weavers. The majority of respondent weavers in the district belong to the age groups of 15 to 65 years. Out of sample respondent weavers male weavers constitute 72 per cent and female weavers are 28 per cent. Thus men constitute greater proportion than women.

The overall sample survey reveals that the highest percentage (almost 85 percent) of all categories of weavers getting less than 4000 rupees per month. Very few proportions of weavers are getting more than Rs 4000/- income per month. 14.4 percent weavers are earning less than Rs 1000/- per month. In case of Mehabub Nagar we could not find weaver who getting more than Rs. 5000/- income per month. Here 70 percent of weavers earning less than Rs. 3000/- p.m. in case of Karim Nagar District this percentage somewhat better, here more than 60% of people are earning Rs. 3000/- and above. The overall condition of the weavers almost similar in five districts with little variations because weavers who are earning more than Rs/- 5000 per month percentage indicates only 2.4 percent.

As regards to looms, more than 60 percent (151 out of 250) of independent weavers, weavers under middlemen and cooperative weavers have only one loom each and their average income per month less than Rs.2,600/- only. Those who have two looms their average earnings per month exceeded Rs. 3, 400. A few percentages of weavers contain four looms and they are earning near to Rs.5000/- per month. This also not indicating equality in all districts, only Medak, Karim Nagar districts are quoted more than Rs.5, 200 per month. In our observation one thing is clear those who have more looms they are earning more money per month. But these

earnings are not sufficient to sustain their life from minimum requirements. The following table exhibits the loom wise income per month of weavers in five districts.

No.Of looms	Nallagonda		Karim nagar		Medak		Warangal		Mehabub nagar		Total	
	Looms	NoI	Avg.M. Income	NoI	Avg.M. Income	NoI	Avg.M. Income	NoI	Avg.M. Income	NoI	Avg.M Income	NoI
One	31	2,620	24	2,960	29	2,734	30	2,390	37	2,226	151	2,586
Two	14	3,516	18	3756	12	3,620	09	3,225	11	2,970	64	3,417
Three	04	4,020	06	4,700	07	4,100	08	3,850	01	3,400	26	4014
Four	01	4,700	02	5,300	02	5,200	03	4,600	01	4,200	09	4,800
Total	50		50		50		50		50		250	

(NoI* Number of Looms, M.income* Monthly income)

The above information discloses the insufficient earning conditions of Telangana weavers. Most of the weavers are unable to maintain a good standard of living. Poverty is a common prevalent among weaver households.

But, still weavers strongly believe their cultural work. They don't want to come out from this field. Eagerly they are waiting to give a fruit bowl to their next generations. Weavers are expecting financial support from banks, government side. If the government understand and provide minimum financial facilities to improve working capital or creating awareness of micro finance schemes, loom less weavers also they can weave independently and survive in somewhat better conditions.

Role the Microfinance Agencies:

Muhammad Yunus, a Nobel Prize winner, introduced the concept of Microfinance in Bangladesh in the form of the "Grameen Bank". **Microfinance** is a source of financial services for poor people those who are suffering with Lifecycle Needs (such as weddings, funerals, childbirth, education, home building, widowhood and old age), Personal Emergencies (such as sickness, injury, unemployment, theft, harassment or death), Disasters(such as fires, floods, cyclones and man-made events like war or bulldozing of dwellings), Investment Opportunities (expanding a business, buying land or equipment, improving housing, securing a job) Etc. The two main mechanisms for the delivery of financial services to such clients are: (1) relationship-based banking for individual entrepreneurs and small businesses; and (2) group-

based models, where several entrepreneurs come together to apply for loans and other services as a group. “Micro finance” The name became popular in the financial sector of every nation after the United Nations launched the International Year of Micro finance 2005.

In India, The National Bank for Agriculture and Rural Development (NABARD) took this idea and started the concept of microfinance. Under this mechanism, there exists a link between SHGs (Self-help groups), NGOs (Non Government organizations) and banks. SHGs are formed and nurtured by NGOs. The SHG-Bank linkage program has been placed since 1992. As far as, it has adopted a multi agency approach for the development of its microfinance program. All the major financial institutions viz., Commercial Banks, Co-operative Banks, Regional Rural Banks, along with NGOs and MFIs have been associated with the micro finance program. These institutions made experiments with various models to deliver microfinance at the doorsteps of rural poor. Of all the models, the SHG – Bank Linkage model is the most prominent microfinance models in India. The SHG – Bank linkage model has emerged as a major microfinance model in India.

Self Help Group Movement in Telangana:

The new State of Telangana, with a geographical area of 1,14,840 sq. kilometers and having a population of 3,51,93,978 (2011 census), is the twelfth largest State in terms of both area and the size of population in the country. The population of the State is predominantly rural with 61.33% of people residing in rural areas and the remaining 38.67% of people residing in urban areas. Currently, SERP (Society for Elimination of Rural Poverty) noticed Nearly 90 percent of the poor households in the State are members of these community institutions. Currently 47,41,891 women have formed 4,16,811, Self Help Groups (SHGs) at the Village / Habitation levels. The SHGs have federated at the village level to form village organizations (VO) and VOs have federated at Mandal level to form Mandal Mahila Samakhya (MMS). Currently there are 17,811 VOs and 438 MMS. These Mandal Mahila Samakhya federated at District Level to form 9 Zilla Samakhya

MEPMA (Mission for elimination of poverty in Municipal Area) also stated that in urban level Around 12.66 lakh women members formed into 1.26 lakh Women Self Help Groups (SHGs). A total of 4177 Slum Level Federations (SLF) and 97 Town Level Federations (TLF)

have been formed up to December 2014. Around 19,900 persons with disabilities are also organized into 3,980 exclusive SHGs. 57 Town Vikalangula Samakyas (TVSS) and 55 Parents Associations of Persons with Mental Rehabilitation were formed in the State. SHGs Bank Linkage worth Rs.517.00 crore have been provided to 18,193 Self Help Groups for the year 2014-15. Further, under Vaddi Leni Runalu, an amount of Rs.75.02 crore is released to 6,448 Self Help Groups.

Through SHG Movement, savings has been taken up as a mass movement by women. The SHGs are not only resorting but are also taking small loans out of the corpus available with the group. SHGs have an accumulated Saving of Rs.1845.00 Crore cumulatively (Rs 378 Crore every year), Community Investment Fund- Total 435.00 Cr, Bank linkage /Cash credit limit – Rs.22657.00 Cr cumulative and potential of Rs.4000.00 Cr every year.

Other than this Telangana Minister for Panchayati Raj K. T. Rama Rao said in international work shop, the newly-formed State would soon become a role model for other States in motivating self-help groups, initiatives aimed at women's empowerment, early childhood education, health and nutrition for pregnant women and newly-born to improve quality of life.

Micro Finance Features and Schemes are helpful to Hand Weavers:

Financial scarcity, credit loan awareness and lack of own loom is major problem to hand weavers in Telangana state. The Telangana Government, Commercial banks and NGO's are putting sleepless efforts to pull out hand weavers from crisis. By the support of Central Government, Banks and financial Institutions, Government introduced various Schemes to give financial and moral support to poor people. Under the Roof of Microfinance institutions self help groups (SHG) are also playing a major role in the promotion of handloom sector in general and the employment of the weavers in particular. The main features of micro finance clearing the way which was covered by thorns in past. They can get relaxation from Micro credit, Middleman and private lender.

Features of microfinance are: 1. Loan given without security, 2. Loans to those people who live below the poverty line, 3. Members of SHGs may benefit from micro finance, 4. Maximum limit of loan under micro finance Rs.25,000/-, 5. Terms and conditions offered to poor people are decided by NGOs, 6. Microfinance is different from Microcredit- under the latter, small loans are

given to the borrower but under microfinance alongside many other financial services including savings accounts and insurance. Therefore, microfinance has a wider concept than microcredit.

Potential Schemes for Hand Weavers:

Under District Rural Development Agency (DRDA) and Indira Kranthi Patham (IKP) Telangana government introduced and continuing various Schemes to poor people the basic objective of the Telangana Government, The disadvantaged communities shall be empowered to overcome all social, economic, cultural and psychological barriers through self-managed organizations. They will attain higher productivity with improved skills and asset base and utilize resources to full potential and gainful access to services. Our missions is to enable the disadvantaged communities perceive possibilities for change and bring about desired change by exercising informed choices through collective action. Fulfill the vision of Telangana Government some Potential schemes are serving effectively is as follows....

1.Sthree Nidhi: To address the issues of inadequate finance and to ensure timely availability of credit for meeting emergent and other needs, there is a need to supplement credit aside what is being accessed from banking sector. Stree Nidhi is specifically created to meet these needs of women with the following objectives. The above circumstances led to emergence of Stree Nidhi Credit Cooperative Federation Limited (Stree Nidhi). The Govt. of Telangana in association with Mandal Samakhyas (MS), and Town Level Federations (TLF) promoted Stree Nidhi by contributing Share Capital. Stree Nidhi was registered under Telangana Cooperative Societies Act 1964 on 7th September 2011 and commenced lending operations from 6th October 2011.

Objectives:

- ✓ To meet the credit needs of the SHG members through MS / VOs and TLF/SLF for income generating activities and emergent purposes like medical and educational purposes.
- ✓ To ensure timely credit availability to SHGs in 48 hours.
- ✓ To supplement credit to SHG members while ensuring that SHGs will give first priority for availing loans from Banks under SHG- Bank linkage programme.
- ✓ To ensure that the poorest of the poor (POP) get credit at least of 50% of the loan disbursement.

Stree Nidhi has earned a unique place in delivering of credit to poor, presiding timely and appropriate credit. Measure will be taken to portion the same as a livelihood promoting institutions to augment income of the poor. It is proposed to finance Rs 1100 crs. during the year 2015-16. There are 436 Mandal Mahila Samakhya (MMS) of SHGs in association with Government of Telangana have promoted "STREE NIDHI Credit Co-operative Federation Ltd." to address the issues of inadequate finance and to ensure timely availability of credit, preferably within 48 hours, for meeting emergency and other needs of the poorest of the poor. Rs.481.80 Crores were disbursed to 2,24,902 members of 60,797 SHGs in 7,432 VOs in 423 mandals for the FY 2014-15 up to January'2014.

2. Institution Building: Promoting and strengthening member owned, member managed, self-reliant and financially sustainable institutions of the poor and the poorest in all the village of the villages of the state for enhancing the quality of life of the members and securing sustainable livelihoods.

Objectives:

- ✓ Promotion strengthening of self-managed and financially sustainable community based organizations that are owned and controlled by poorest of the poor and poor.
- ✓ Providing a wide range of micro-finance products and social developmental services to members on a timely basis for securing sustainable livelihoods and improving quality of life of poorest of the poor and poor.
- ✓ Ensuring timely provision of technical services to the members by developing social capital.

3. Bank Linkage/(Vaddi Leni Runalu): The broad vision of the program is to enable the poor households in accessing adequate formal credit at their doorsteps through their membership in SHGs.

Objectives:

- ✓ Consumption smoothening or even servicing previous high cost debts
- ✓ Support existing livelihoods
- ✓ Finally, to implement Microcredit Plan (MCP), when households reach a stage where they can assume a higher degree of risk.

4. VLR (Vaddi Leni Runalu-100% interest subsidy): The Government of Telangana was converted Pavala Vaddi scheme into Vaddi Leni runalu from 1st January, 2012 which total

interest reimbursement is being made by the Government to further strengthen the viability of rural enterprises.

Objectives: with a view to incentivize prompt payment and to make the rural enterprises more remunerative, Government of A.P started the total interest subvention program is known as \Vaddi Leni Runalu\ under which total interest reimbursement is being made by the Government to further strengthen the viability of rural enterprises under which SHGs have to pay only the principal portion called SHG portion of the EMI and the rest of the EMI is credited directly by the Government into loan accounts of SHGs. The SHG portion of the EMI is arrived at by dividing the loan amount by number of installments. The present administration of the scheme is \Vaddi Leni Runalu\ in its true sense.

5.Loan Insurance: In the light of bank linkage program with VADDILENI RUNNALU, a huge amount of money is transacted by the SHG members in the name of total financial inclusion covering even the swapping of old debts. It is proud to inform that Govt. of AP leads in SHG Bank Linkage Program with 40% of all bank loans given to SHGs in India. The bankers are comfortable and testifying that the recovery rate is 99%. In this back drop, SHG women evince great interest in insuring the loans taken by the members from the Commercial Banks or from their own federations as a safety net against financial risks in the event of natural and accidental mishaps, to protect their children, family members from debt traps. Hence, the scheme shall be scaled up to cover each and every SHG member. increase the size of loans to SHG members, by creating confidence among the Bankers. The Insurance amount is Rs.0.40 paisa per hundred per Annum. This activity is being implemented through Zilla Mahila Samakhya of the concerned district.

6.Pension-cum-Insurance Scheme: This is a co-contributory pension cum insurance scheme visualized by the State Government for the benefit of SHG women over and above the age of 18 years in urban areas to provide social security after the age of 60 years. 56,276 women have been renewed during 2013-14, of which 5,852, who crossed the age of 60 years were given a pension of Rs.500 every month.

7.National Rural Livelihood Mission: National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development (MORD), Government of India in June 2011. It is a centrally sponsored ongoing scheme funded by the Government of India and the State Government in the ratio of 75:25. Aided in part through investment support by the World Bank,

the Mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. In addition, the poor would be facilitated to achieve increased access to their rights, entitlements and public services, diversified risk and better social indicators of empowerment.

Objectives: The main objectives of NRLM are mobilizing all rural poor households into effective self help groups(SHG) and SHG federation, enhancing access to credit and other financial, technical, and marketing services, building capacities and skills for gainful and sustainable livelihoods, improving the delivery of social and economic support services to poor through NRLM.

If Government create more awareness about these schemes and really hand weavers are utilize the financial support in proper way! We hope, as soon as the community of hand weaving shall be overcome all social, economic, cultural and psychological barriers. They have to attain higher productivity with improved skills, asset base and utilize resources. At the same time there is a need to evolve a systematic procedure for promoting micro enterprises to create employment opportunities among SHG members. Essential to conduct some workshops, awareness programs on authorized platform for improve financial skills and developing their risk taking abilities even in the handloom sector.

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