

# **Impact of Indian Government Welfare Schemes on Handloom Weavers**

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**Project 3**

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# Approval Sheet

The project titled 'Scheme assessment for the weavers of India' by Biswajit Das, is approved for partial fulfilment of the requirement for the degree of 'Master of Design' in Communication Design.

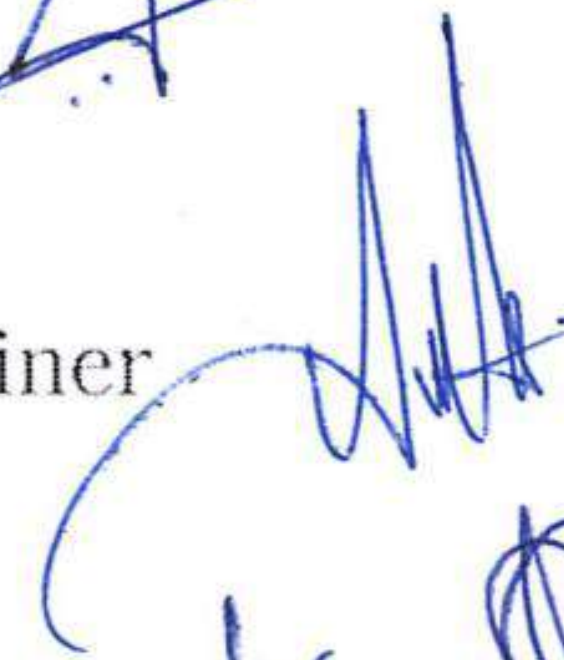
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for



Dated 27.05.24

# Declaration

I declare that this written document represents my ideas in my own words and where others' ideas or words have been included, I have adequately cited and referenced the original sources.

I also declare that I have adhered to all principle of academic honesty and integrity and have not misrepresented or fabricated or falsified any idea/data/fact/source in my submission.

I understand that any violation of the above will be cause for disciplinary action by the Institute and can also evoke penal action from the sources which have thus not been properly cited or from whom proper permission has not been taken when needed.

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Dated 27.05.24



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# Abstract

Handloom weaving, a deep-rooted tradition in India's cultural and economic landscape, employs millions and stands as a testament to the country's rich heritage. As a researcher, I focused on the weavers of Yeola, Maharashtra, renowned for their exquisite Paithani sarees, to explore the impact of government welfare schemes on their livelihoods. This study aimed to assess the awareness and effectiveness of various schemes such as the Yarn Supply Scheme, Integrated Handlooms Development Scheme, Marketing & Export Promotion Scheme, Health Insurance Scheme, and Mahatma Gandhi Bunkar Bima Yojana among a sample population of 106 weavers.

Utilizing a cross-sectional descriptive research method, the study revealed that nearly one-fourth of the weavers were unaware of these schemes, hindering their potential benefits. For those informed, the schemes significantly improved their financial stability, health security, and market access. Despite these positive outcomes, the research highlighted-

-persistent challenges due to bureaucratic complexities and inadequate outreach. The findings underscore the urgent need for enhanced awareness campaigns, simplified application processes, and robust implementation mechanisms to ensure these weavers can fully benefit from government support. This research provides actionable recommendations to bridge the gaps, ultimately aiming to uplift the underprivileged weavers of Yeola and sustain the invaluable tradition of handloom weaving in India.

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# Introduction

Handloom weaving is a vital part of India's culture and economy, providing jobs and showcasing the country's rich heritage through beautiful fabrics. However, the weavers, who are the backbone of this industry, often face significant challenges. Many of these weavers live in distant rural areas, far from the major cities where government support and resources are more readily available. This distance makes it hard for them to access the benefits and assistance they need to sustain their craft and livelihood.

Government welfare schemes for weavers are essential because they aim to address various issues these artisans face. These schemes provide financial aid, health insurance, life insurance, and better access to raw materials and markets. Programs like the Yarn Supply Scheme, Integrated Handlooms Development Scheme, Marketing & Export Promotion Scheme, Health Insurance Scheme, and Mahatma Gandhi Bunkar Bima Yojana are designed to help weavers improve their economic stability, health, and overall quality of life.

Despite the importance of these schemes, many weavers remain unaware of their existence or how to access them. This lack of awareness is a major problem, especially in remote areas where information dissemination is poor. Weavers with physical disabilities or other limitations face even greater difficulties in accessing these schemes. The government's efforts are often concentrated in major cities, leaving those in distant or rural areas underserved.

Raising awareness about these schemes is crucial. Many people, including policymakers and the general public, may not fully understand the hardships that weavers endure or the vital role they play in preserving India's handloom tradition. Increased awareness and better communication can help ensure that these schemes reach the weavers who need them most, helping to sustain the handloom industry and improve the lives of the artisans who dedicate themselves to this craft.

## Goal

The primary goal of this research project is to evaluate the effectiveness of government welfare schemes for the weavers of Yeola, Maharashtra, with a view to understanding how similar initiatives can be implemented in other regions and states across India.

By focusing on Yeola, renowned for its Paithani sarees and home to a significant population of handloom weavers, this project aims to gain insights into the impact of various government schemes on the livelihoods and well-being of these artisans. Through surveys, interviews, and data analysis, the research will assess the awareness levels, accessibility, and utilization of schemes such as the Yarn Supply Scheme, Integrated Handlooms Development Scheme, Marketing & Export Promotion Scheme, Health Insurance Scheme, and Mahatma Gandhi Bunkar Bima Yojana among the weavers of Yeola.

Once a comprehensive understanding of the effectiveness of these schemes in Yeola is obtained, the project will extend its scope to assess similar schemes in other regions and states across India. By comparing and contrasting the implementation, outcomes, - and challenges faced in different geographical contexts, the research aims to identify best practices and areas for improvement in government support for handloom weavers nationwide.

Through this project, we seek to contribute to the enhancement of policies and programs aimed at supporting handloom weavers, not only in Yeola but also in other marginalized communities across India. By leveraging the lessons learned from Yeola, we aim to advocate for more inclusive and effective welfare schemes that uplift the lives and livelihoods of handloom artisans nationwide, thereby preserving India's rich textile heritage and promoting sustainable economic development in rural areas

## Objectives

The objectives of this communication design research project are to analyze the effectiveness of current communication strategies in reaching and engaging target audiences, identify areas for improvement, and develop innovative communication solutions. Through qualitative and quantitative methods, the project aims to understand audience preferences, perceptions, and behaviors regarding various communication channels and messages. By synthesizing these insights, the project seeks to create tailored communication strategies that effectively convey key messages, enhance audience engagement, and achieve desired outcomes. Ultimately, the project aims to contribute to the development of impactful communication designs that address specific communication challenges and support organizational goals.

## Scope

This communication design project encompasses a comprehensive examination of communication strategies across diverse platforms and contexts. The scope includes analyzing current communication materials, channels, and messaging techniques employed by the organization or entity. It involves studying the target audience's demographics, preferences, and communication behaviors to tailor strategies effectively. Additionally, the project assesses the effectiveness of existing communication efforts in achieving desired outcomes and identifies areas for improvement. Scope also extends to exploring emerging communication trends and technologies to enhance engagement and reach. The project may involve conducting surveys, interviews, focus groups, and media audits to gather insights and feedback. Furthermore, it may encompass the development and testing of new communication materials, such as visual designs, multimedia content, or digital campaigns. Overall, the scope of this project is to refine and optimize communication strategies to effectively convey messages, foster meaningful connections with audiences, and achieve organizational objectives.

# Data Collection & Analysis:

## Literature Review:

### Government Welfare Schemes for Handloom Weavers

Government welfare schemes play a pivotal role in supporting the livelihoods of handloom weavers across India. Several initiatives have been introduced to address the socio-economic challenges faced by this vulnerable group and promote the growth of the handloom sector. This literature review provides insights into key government schemes aimed at empowering handloom weavers and enhancing their socio-economic well-being.

1. **Yarn Supply Scheme:** The Yarn Supply Scheme, initiated by the Ministry of Textiles, aims to provide subsidized yarn to handloom weavers, ensuring access to quality raw materials at affordable prices. Studies indicate that the scheme has positively impacted weavers' production capabilities and reduced their production costs, thereby enhancing their competitiveness in the market.

2. **Integrated Handlooms Development Scheme (IHDS):** IHDS focuses on holistic development by providing support for infrastructure development, skill enhancement, marketing, and technology upgradation in the handloom sector. Research suggests that IHDS has contributed to improving the socio-economic conditions of weavers by providing better access to markets, training, and infrastructure facilities.

3. **Marketing & Export Promotion Scheme:** This scheme aims to facilitate market linkages for handloom products and promote their exports globally. Studies highlight the importance of marketing support in enhancing the visibility and demand for handloom products, thereby increasing the income of weavers. The Marketing Scheme is vital for weavers as it facilitates market linkages, enhances product visibility, and promotes handloom products globally. By increasing demand and accessibility, it enables weavers to expand their customer base, increase sales, and ultimately improve their economic prospects.

#### **4. Bunkar Beema Yojana (Health Insurance Scheme):**

The Health Insurance Scheme is a crucial component of government welfare initiatives aimed at addressing the healthcare needs of handloom weavers in India. This scheme provides comprehensive coverage for medical expenses, including hospitalization, treatment, and other healthcare services. Recognizing the vulnerability of weavers to health-related risks and the financial burden associated with medical emergencies, the scheme ensures access to quality healthcare without imposing excessive financial strain on them.

- Research indicates that access to health insurance significantly improves the health-seeking behavior of weavers, encouraging timely medical consultations and treatments. Moreover, it serves as a vital safety net, reducing the financial burden on weavers and their families during unforeseen health crises.
- Over the past decade, the implementation of the Health Insurance Scheme has witnessed substantial progress, with a significant number of weavers benefiting from its coverage. According to government statistics, approximately 2 million handloom weavers have availed themselves of health insurance benefits under various schemes-

- -across India between 2011 and 2021, providing them with essential healthcare support and financial security during times of need.

#### **5. Mahatma Gandhi Bunkar Bima Yojana:**

The Mahatma Gandhi Bunkar Bima Yojana is a pivotal government scheme designed to provide life insurance coverage to handloom weavers and their families. This scheme offers financial security in the event of death or disability of the insured weaver, ensuring that their dependents are safeguarded from economic hardships.

- Under this scheme, weavers are provided with life insurance coverage at nominal premiums, making it accessible and affordable for artisans from economically vulnerable backgrounds. In addition to providing peace of mind to weavers and their families, the scheme promotes social welfare and financial inclusion within the handloom community.
- Implemented nationwide, the Mahatma Gandhi Bunkar Bima Yojana has made significant strides in enhancing the socio-economic well-being of handloom weavers across India.

In conclusion, government welfare schemes play a crucial role in addressing the socio-economic challenges faced by handloom weavers. However, there is a need for continuous evaluation and improvement to ensure the effective implementation and utilization of these schemes, thereby enhancing the livelihoods and well-being of handloom weavers across India.

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### **Number & Type of Looms**

There Are A Total Of 23.77 Lakh Looms In India, Spread Across Household And Non-Household handloom Units. Of The Total Number Of Looms, 20.66 Lakh Are In Rural Areas And 3.11 Lakh are In Urban Areas. 90 Per Cent Of The Looms Are Working And 10 Per Cent Are Idle. Of All Looms, 58 Per Cent Are Frame Looms (4% With Dobby/Jacquard, While The Majority 54% Are Other

frame looms), 26 per cent are pit looms (15% with doobby/jacquard and 11% are other pit looms), 13 per cent are loin looms, 1 per cent are pedal looms, and 2 per cent are other kinds of looms. There are major differences in the type of looms found in handloom households in the North-East and other states. Frame looms (78%) and loin looms (21%) account for the majority in the North-East. On the other hand, pit looms (74%) dominate all other states, even though there are frame looms (19%) and pedal looms (4%) as well. Of all looms, 53 per cent are used fully or partially for commercial production, with some being used only for commercial production (29%) and others being used in a mix of domestic and commercial production (24%). 38 per cent of the looms are used for domestic production and 9 per cent are idle looms.

Most of the looms undertaking domestic production are in rural areas, and a large majority of them is located in the North-Eastern states. Most of the looms undertaking mixed production are in the rural areas as well. A relatively higher proportion of commercial looms are found in urban areas.

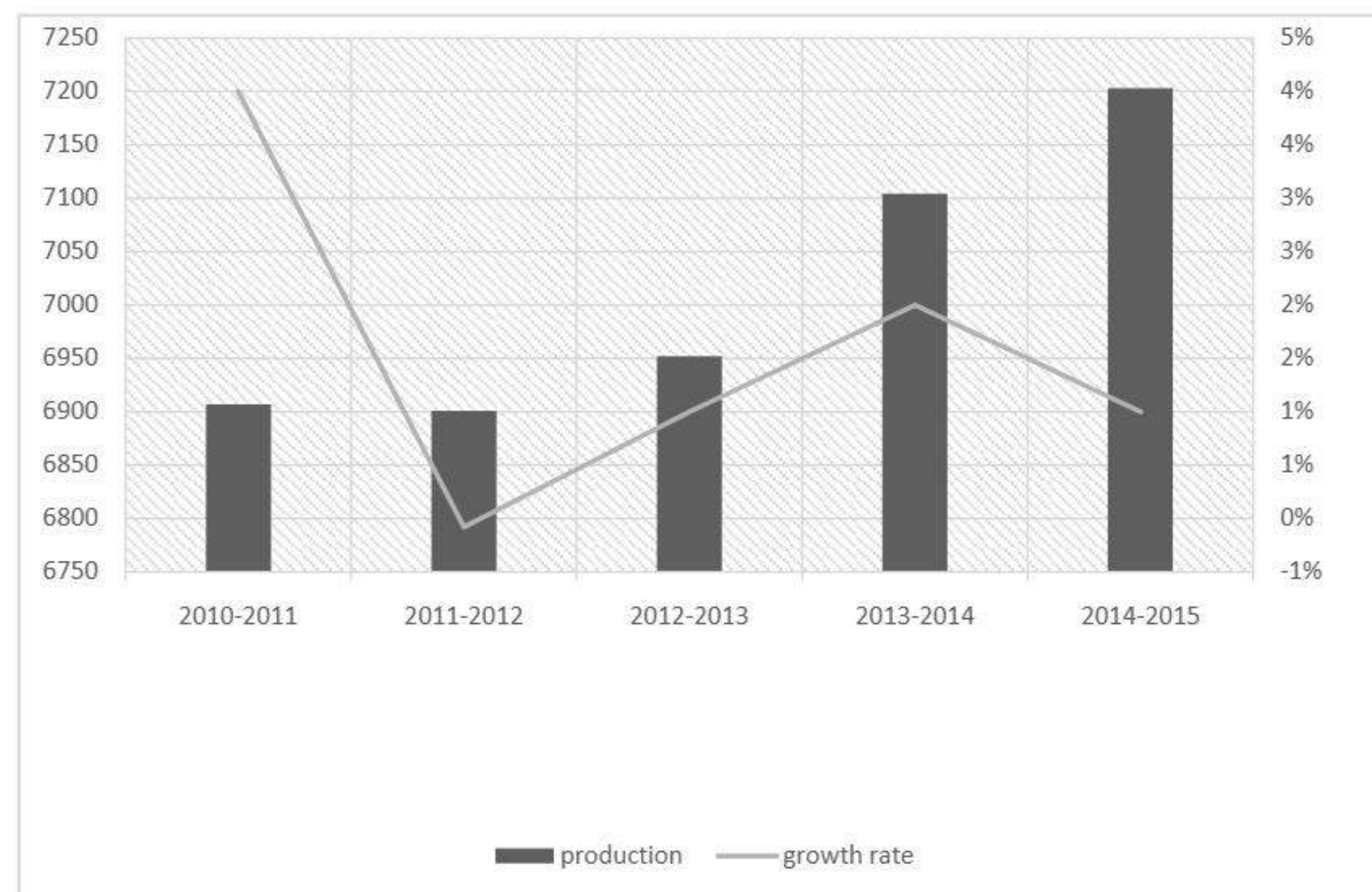
A large majority of looms in the North-Eastern states engage into domestic production (62%), and a relatively less proportion is into mixed production

(34%). In states outside the North-East, 82 per cent of the looms are purely for commercial production and 14 per cent for mixed production. There was a decline in the number of idle looms from the second (10%) to the third (4%) census.

### Handloom products

The production of handloom products in India has experienced a growth rate of 4% in the year 2010-11 while there is a declining trend in the growth with 0.08% in 2011-12. The year 2012-13 has witnessed a growth rate of 1% while in 2013-14 the growth rate is 2%. The year 2014-15 has 1% growth rate in the production of handlooms in India.

**Chart 2: Handloom production (in million sq. Meters) and its growth during the years**

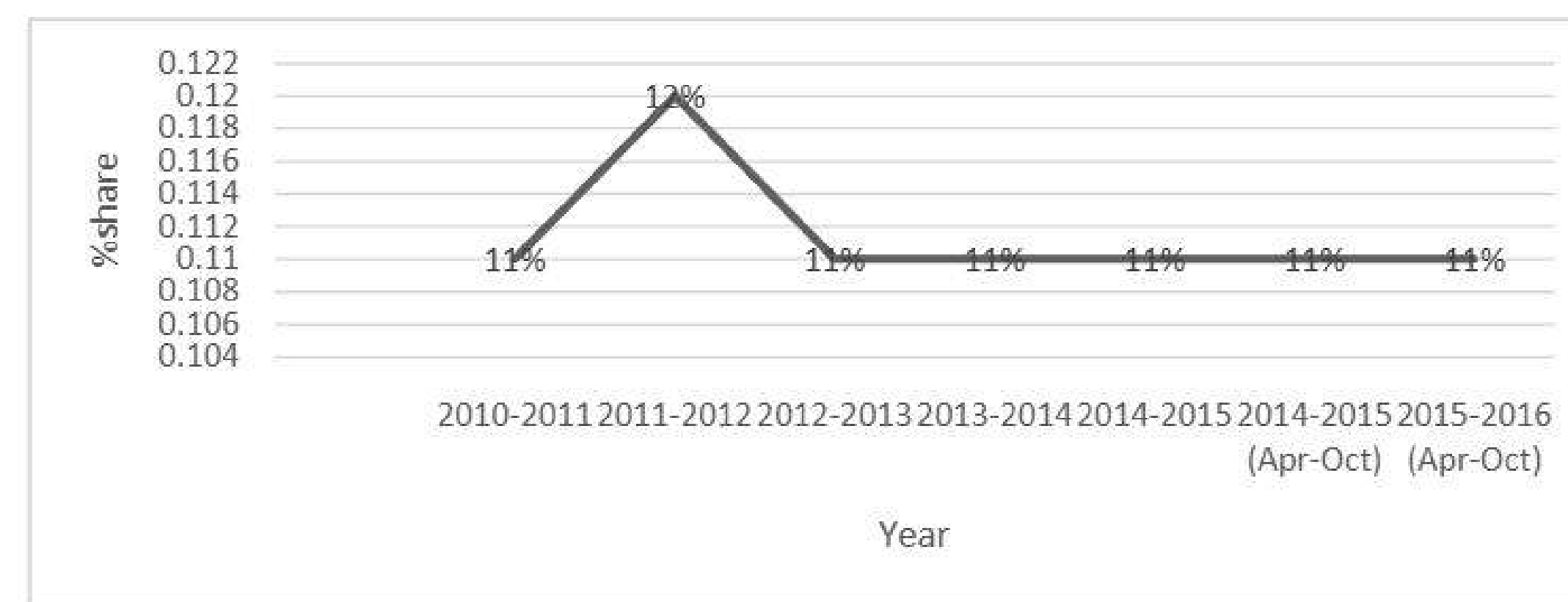


2010-16

Source: O/o Textile Commissioner, Mumbai

The % share of handlooms in the total production of cloth in India is steady at 11% in the years 2010-11 and 2012-16 while in the year 2011-12 the % share increased to 12%

**Chart 3: Share of Handlooms in the total production of cloth in India (2010-16)**

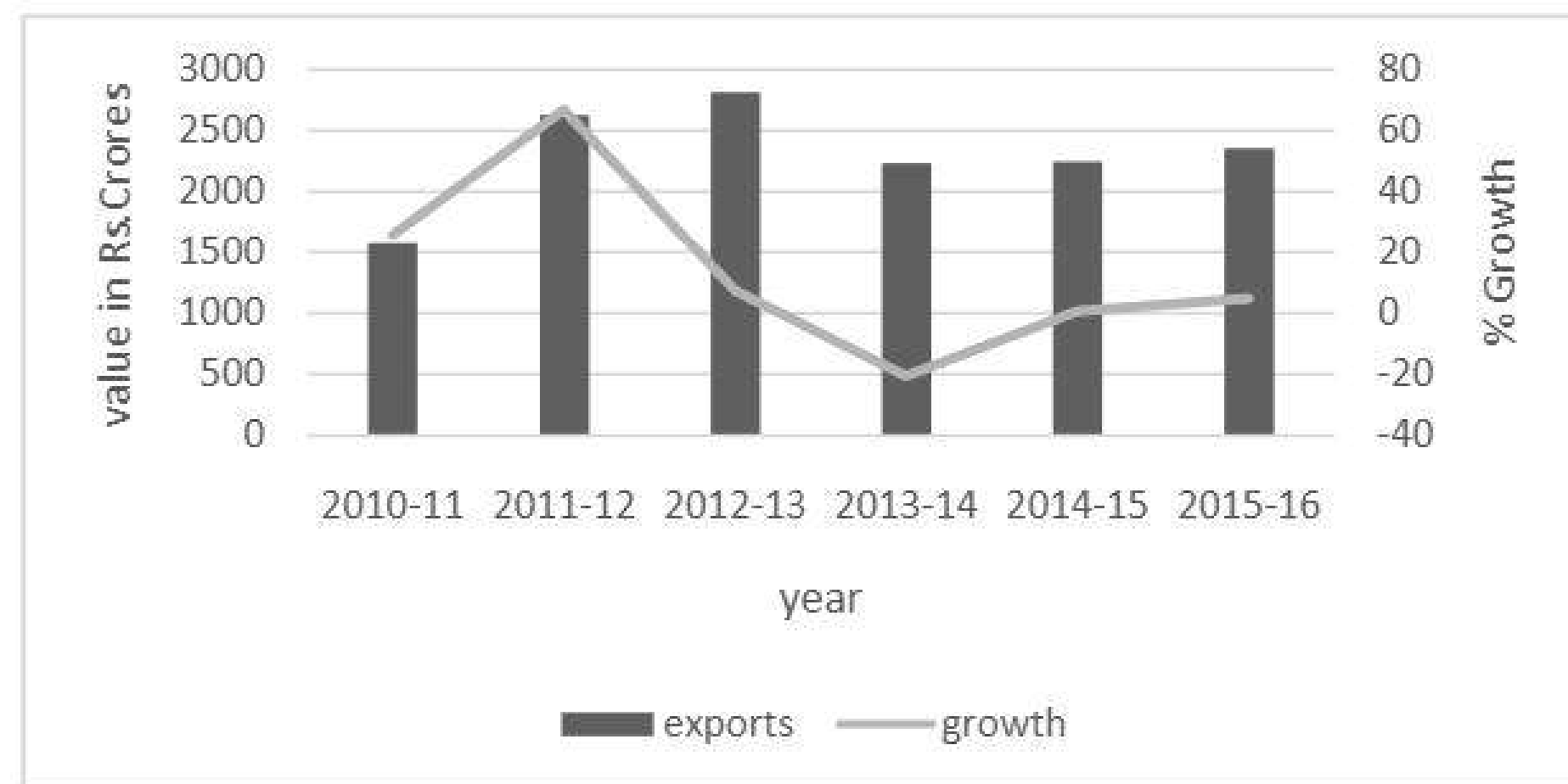


**Note:** Growth Rate is calculated w.r.t. same period of last year.

### Exports

Export of handloom products was Rs.1253 crore (US\$ 264 Million) during FY 2009-10 and witnessed a steady increase during the FYs 2010-11, 2011-12 and 2012-13 registering Rs.1575 crore (US\$ 346 Million), Rs.2624 crore (US\$ 548 Million) and Rs.2812 crore (US\$ 517 Million) respectively. Subsequently export witnessed a decline during FY 2013-14 registering Rs.2233 crore (US\$ 369 Million). However, export has marginally increased during FY 2014-15 and 2015-16 reaching Rs.2246 crore (US\$ 367 Million) and Rs.2353 crore (US\$ 360 million).

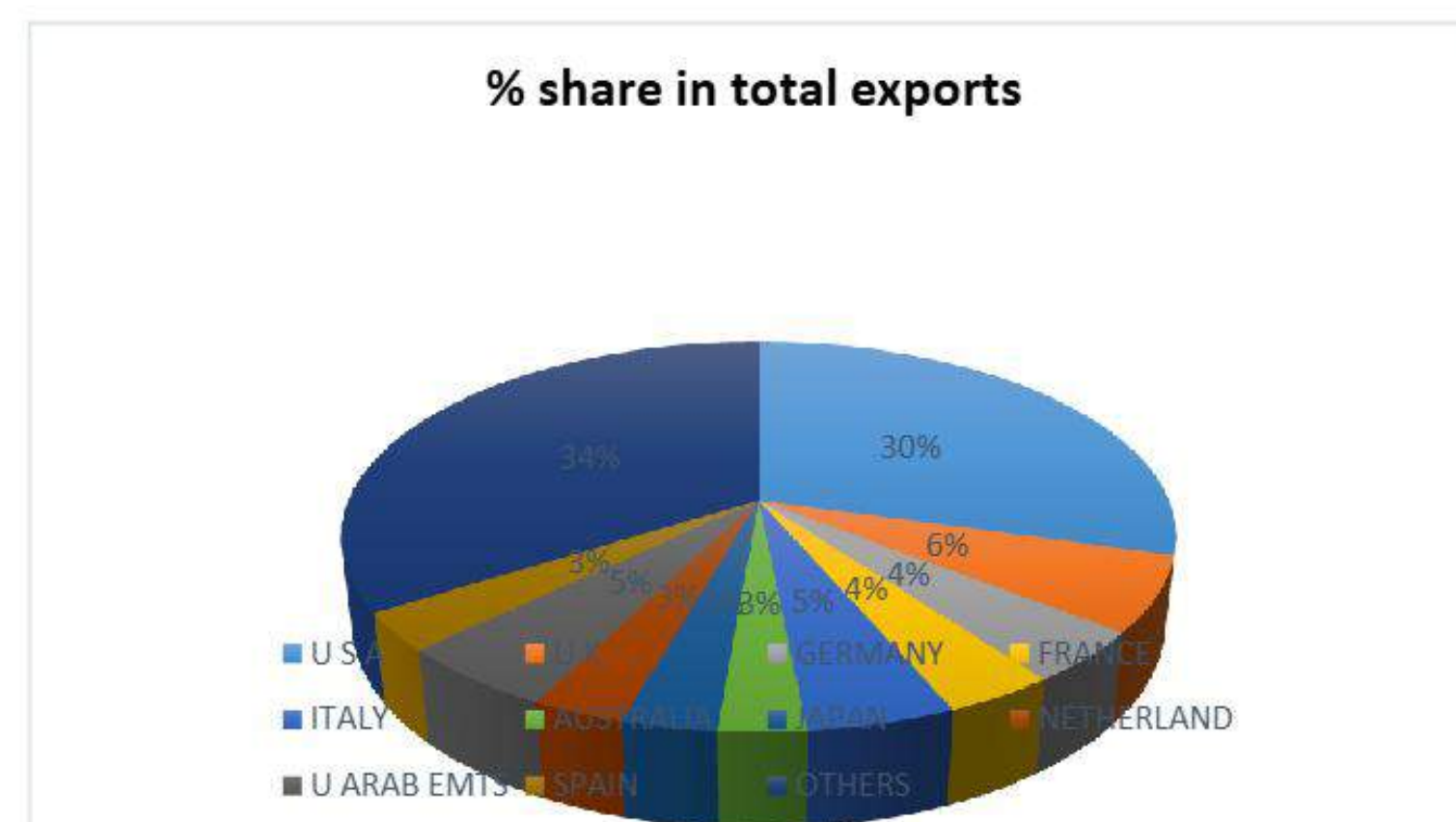
**Chart 4: Export of handloom products by India during the years 2010-16**



Source: //www.hepcindia.com/export-scenario/

Among the top 10 export destinations of handloom products during FY 2014-15, USA, Japan and Netherland have witnessed decline of about 8%, 14% and 5% respectively whereas UK, Germany, Italy, France, Australia, Sweden and Spain have registered growth of 15%, 3%, 3%, 5%, 24%, 26% and 13% respectively during this period.

**Chart 5: share of top 10 countries in export of handloom products of India (2015-16)**



Source: //www.hepcindia.com/export-scenario/

## Weavers

There are 43.31 lakh handloom workers in the country, out of which 36.33 workers stay in rural areas and 6.98 workers stay in urban areas. An age-wise distribution reveals that adult (aged 18 years and above) handloom workers account for 89 per cent of the workforce, while under-age workers (aged less than 18 years) account for 11 per cent of the workforce.

Also, nearly 70 per cent of the handloom workforce is in the productive age group, that is, 49 percent are aged 18-35 years, and 21 per cent are aged 36-45 years. About 15 per cent of the workers are in the age group 46-60 years, while 4 per cent of the workers are aged more than 60 years. A summary of key indicators compared between second and third handloom census is as follows:

A comparison of the Handloom weaver households enumerated in the second and third census shows a decline in the number of weavers from the second census (25.25 lakh) to the third (22.68 lakh).

A comparison of the weavers enumerated in the second and third census shows a decline in the number of weavers from the second census (34.71 lakh) to the third (29.09 lakh).

Total man-days worked by weaver households during census year was found to have increased from the second (4,977) to the third (5,313) census. Man-days worked per weaver household during census year was found to have increased from the second (197) to the third (234) census.

Adult handloom workers report an average of 191 days of work. For adult weavers this is 183 days, while for an adult allied worker, the corresponding figure is 217 days. The proportion of full-time weavers was found to have increased from the second (44%) to the third (64%) census. There is a decline in the percentage of handloom worker households that reported less than a metre of fabric production per weaver per day from second census (68%) to third census (46%). There is an increase in the proportion of households who report more than 60 per cent of income from handloom sources from the second census (31%) to the third census (35%). There was a decline in the number of idle looms from the second (10%) to the third (4%) census.

### Budget allocations to handloom sector in the 12th five year plan:

Plan outlay and expenditure: During the year 2013-14, the total plan expenditure incurred was 3130.94 crore as against the Revised Estimate provision of 3900 crore which is 80.28% of the Revised Estimate. The expenditure during the year 2014-15 (upto 28-02-2015) is 2837.78 crore as against the Revised Estimate of 3500.00 crore which is 81.08% of the revised estimates. Non-Plan: During the year 2013-14, the total expenditure incurred was 784.58 crore against the Revised Estimate of 803.97 crore which is 97.59% of the revised estimate. The expenditure during the year 2014-15 (upto 28-02-2015) is 614.18 crore as against the Revised Estimate of 683.54 which is 89.85% of the revised estimates.

**Table 1: Budget allocated and utilized in the Twelfth Five Year Plan**

(Value in Rs. Crores)

| Year    | Budget allocated | Budget utilized        |
|---------|------------------|------------------------|
| 2012-13 | 13.51            | 13.51                  |
| 2013-14 | 16.00            | 16.00                  |
| 2014-15 | 20.00            | 18.98                  |
| 2015-16 | 17.66            | 15.65                  |
| 2016-17 | 29.00            | 14.50 ( upto Sep 2016) |

Source: Year End Review 2016: Ministry of Textiles

### Vision:

The vision for the handloom sector for the Twelfth Plan is to develop a strong, competitive and vibrant sector in order to provide sustainable employment to the weavers and ancillary workers, particularly belonging to the disadvantaged sections of the population and to ensure faster, more inclusive growth of the sector.

### Strategy:

Marketing, Exports, Brand Building and Promotion of Handloom Products: The brand of 'Handmade in India' will be promoted domestically as well as abroad, and since the handlooms, handicrafts, and khadi and the village industry sectors are distinct but have threads of commonality, greater synergy will be encouraged between them to achieve more efficient utilisation of resources.

**Table 3: Financial releases during the 12<sup>th</sup> plan period**

(Value in Rs. crores)

| S. No.       | Scheme  | 2012-13       | 2013-14       | BE 2014-15    |
|--------------|---|---------------|---------------|---------------|
| 1.           | National Handloom Development Programme:        |               |               |               |
| (i)          | Comprehensive Handloom Development Scheme       | 197.4         | 117.35        | 38.00         |
| (ii)         | Revival, Reform and Restructuring Package (RRR) | 291.03        | 269.79        | 19.00         |
| 2.           | Handloom Weavers' Comprehensive Welfare Scheme  | 127.03        | 66.00         | 61.00         |
| 3.           | Yarn Supply Scheme                              | 122.91        | 96.86         | 73.00         |
| <b>Total</b> |   | <b>738.37</b> | <b>550.00</b> | <b>191.00</b> |

Source: draft consultation paper on Handlooms, Planning Commission Government of India,

**Table 2: Ratio between centre and states for loan waiver and recapitalization of handloom weavers**

| S.No. | Beneficiary                           | General States Category (Centre : States) | Special States Category (Centre : States) |
|-------|---------------------------------------|---|---|
| (i)   | State level apex societies            | 75 : 25                                   | 90 : 10                                   |
| (ii)  | Primary weavers cooperative societies | 80 : 20                                   | 90 : 10                                   |
| (iii) | Individual weavers/SHGs etc.          | 80 : 20                                   | 90 : 10                                   |

Source: Outcome budget 2015-16, Government of India, Ministry of Textiles, page

no.99

### Research Design:

**Target population/Area:** Handloom weavers of Yeola district of Maharashtra.

**Sampling unit:** Weavers and master weavers of Yeola.

### Sampling Method:

Convenience sampling method (non-probability sampling) was chosen to save time and cost.

**Data Collection Methods:** Primary and Secondary

**Data Collection tools:** Interview through

**Structured Questionnaire**  
**Sample Size:** 66 individuals (47 weavers and 9 master-weavers)

## Hypotheses of the Study:

1. There is significant awareness of government schemes related to handloom sector amongst the weavers and master weavers in the Yeola.
2. There is significant impact of government schemes in all the areas it addresses.
3. There is a significant impact of government schemes on the income level of weavers and master weavers in the Yeola sector.

The demographic profile showed that weavers were practiced by a greater proportion of rural people (88.65 percent) than urban with males outnumbering the females in this sector. As far as master-weavers are concerned, all were belonging to rural area. Nearly nine-tenth of the handloom weaver population studied was in the productive age group of 15 to 55 years (89.47 percent). Also, over one-fourth of the weavers attained little or no schooling. Nearly one-third and another one-fourth of the weaver population had completed just primary and secondary schooling respectively.

The negligible percentages of higher educated people indicates towards educational poverty of the population under study and the lack of scientific practices and technological innovations at par with power-looms can be inferred as one of the consequences undermining handlooms

Awareness of Welfare Schemes Provided by Central/State Government to Handloom Workers:

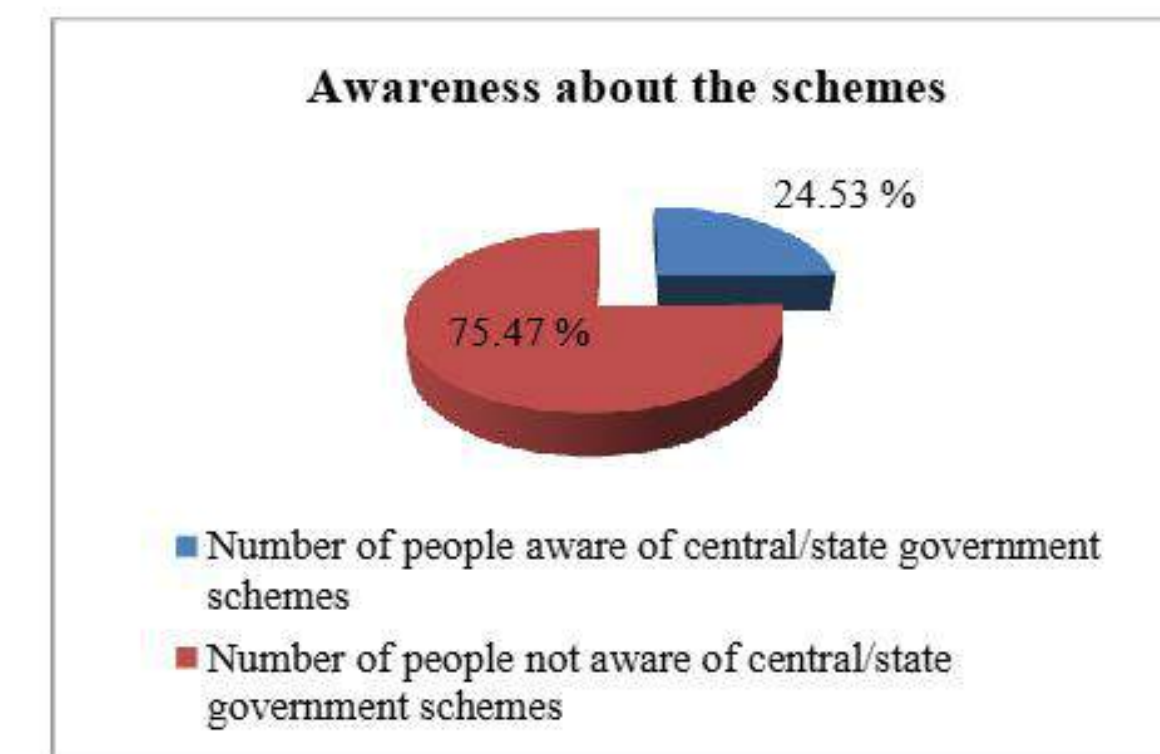


Figure 1: Awareness about government schemes

The preparedness of the Handloom Authority for handicapped or physically weaker weavers is evident through various schemes tailored to their needs. For instance, the Handloom Weavers' Comprehensive Welfare Scheme includes provisions for skill development, financial assistance, and special rehabilitation measures for physically challenged weavers. According to government data, approximately 10,000 physically challenged weavers have benefitted from skill development training programs, while over 5,000 have received financial assistance for equipment and infrastructure improvements in the past five years. These initiatives underscore the authority's commitment to inclusivity and empowerment within the handloom sector. Around three-fourth of weavers and weaver-masters (72.6 percent) were found to be aware of central and state government schemes like Integrated Handlooms Development Scheme, Mahatama Gandhi Bunkar Bima Yojana,

Health Insurance Scheme, Marketing & Export Promotion Scheme and Yarn Supply Scheme. Government should take necessary steps to make these schemes aware to all sections of the weaver community. Weavers must know benefits of these schemes, especially those living in the back of beyond.

**Impact of Yarn Supply Scheme on Weavers:**

Most of the weavers (98.11 percent) are satisfied with this scheme as they get all types of yarn (basicraw materials) at mill gate price.

**Impact of Integrated Handlooms Development Scheme on Weavers and Master-Weavers:**

The impact of IHDS on weaver and master-weavers was studied by ranking the satisfaction generated by the provisions of the scheme to the weaver using Friedman test (non-parametric test). Weaverssatisfaction was found to be low associated with provision of providing margin money for workingcapital, money to purchase new loom, doobby, jacquard and accessories, money for construction of aworksheet, interaction with the connected organizations. In case of master-weavers, satisfaction level islow in providing money for purchase of computer aided textile design (CATD) system and creatingawareness about the unique handloom products.

But, the aspects of the scheme including training programs in weaving, dyeing and design to enhance working skills and provision of facilitating credit from financial institutions/banks found appreciation and high satisfaction among the weavers and master weavers.

Nine-tenths of the population under study was found to be benefited from training programs in weaving, dyeing and design thereby increasing their annual earnings by 5% to 15%

| <b>Ranks</b>                  |                  |
|-------------------------------|------------------|
|                               | <b>Mean Rank</b> |
| Margin Money                  | 2.68             |
| Money to purchase             | 2.66             |
| Construction of workshed      | 2.60             |
| Training                      | 5.32             |
| Facilitate credit             | 5.26             |
| Interaction with organization | 2.48             |

**Impact of Marketing & Export Promotion Scheme (MEPS) on Weavers:**

Determining the impact of MEPS on weavers with regard to the satisfaction generated by the variousaspects/ components of the scheme to the weavers was done using Friedman test (non-parametric test)on ordinal scale. The lower the mean rank, the higher is the overall dissatisfaction level for thatcomponent. Low belief/satisfaction is

found to be associated with encouragement/support from the scheme towards innovation in designs and awareness of brand identity in the market. However, the provisions of the scheme including organizing national handloom expos, special expos and generating awareness of technological developments and advances to improve quality and productivity of weavers have found healthy belief and satisfaction. Promotion of traditional skills was also positively appreciated by the weavers as part of this scheme.

#### **Impact of Health Insurance Scheme on Weavers:**

This gave benefits to handloom weavers of Yeola from pre-existing diseases as well as new diseases not only to weaver but also his wife and children. But scheme has been disapproved by the government, once they came to know that weavers are producing fraud bills to take wrong advantage of this scheme, scheme was drawn back.

#### **Impact of Mahatma Gandhi Bunkar Bima Yojana on Weavers:**

The insurance coverage in case of natural death or accidental death or total disability or partial disability was availed by each and every weaver who comes under this scheme. But the other two components which are regarding scholarship to children were not given to weaver's family.

As a designer, several interventions can be proposed to enhance the accessibility and effectiveness of welfare schemes for weavers and master weavers:

**Community Outreach Programs:** Organize regular community meetings or workshops in Yeola village to raise awareness about available government schemes. Use simple and visually appealing materials like posters, pamphlets, and banners to convey information effectively.

**Local Language Communication:** Ensure that all communication materials are in the local language or dialect spoken by the weavers to facilitate better understanding. Use storytelling or visual aids to simplify complex information and engage the audience effectively.

**Peer-to-Peer Learning:** Encourage interaction among weavers by organizing peer-to-peer learning sessions where those who have successfully availed scheme benefits share their experiences and guide others through the application process.

**Collaboration with Local Leaders:** Partner with local community leaders, cooperatives, or NGOs working in Yeola village to amplify the reach and impact of awareness campaigns

### Observations & Suggestions :

As the next steps, design interventions should focus on addressing the key challenges identified in the study and enhancing the effectiveness of government schemes for weavers in Yeola. Here are some further prospects for design intervention:

1. **Tailored Communication Materials:** Develop customized communication materials, such as posters, brochures, and audiovisual aids, specifically designed for the weavers of Yeola. These materials should be visually appealing, culturally relevant, and easy to understand, catering to the literacy levels and language preferences of the target audience.
2. **Community Workshops and Training Programs:** Organize interactive workshops and training programs in Yeola village to educate weavers about available government schemes, their benefits, and application procedures. Incorporate hands-on activities, role-plays, and case studies to enhance learning and engagement among participants.
3. **Mobile Information Units:** Deploy mobile information units equipped with multimedia displays and trained facilitators to remote areas of Yeola village. These units can travel to different weaving clusters, providing on-the-spot assistance and disseminating information about government schemes directly to weavers.
4. **Digital Literacy Programs:** Offer digital literacy programs to weavers in Yeola, empowering them with basic computer skills and knowledge of online resources. This will enable them to access information about government schemes through digital platforms and communicate effectively with relevant authorities.
5. **Partnerships with Local Organizations:** Collaborate with local self-help groups, cooperatives, and NGOs operating in Yeola to amplify the reach and impact of design interventions. These organizations can serve as intermediaries, facilitating communication, and providing additional support to weavers in accessing government schemes.

### Limitations of Study:

The short duration of the research limited the study of all possible factors impacting the livelihood of weavers of Yeola. Respondents available for study were limited due to the master weaver's apprehensions on losing his workforce to interaction with outsiders on better livelihood opportunities. There could be bias in the responses of the respondents owing to on their unwillingness towards disclosing personal information.

### **Conclusion:**

The study concludes that almost one-fourth of the weaver population sampled in Yeola was not aware of central and state government schemes. Hence, immediate efforts are to be made by the government of India to increase awareness and ensure satisfactory usage of these schemes to improve the livelihoods and enhance the income of the weavers. Research on the Integrated Handlooms Development Scheme (IHDS) suggests that various components, such as provision for margin money, purchase of new looms, technical training, and awareness about unique handloom products, were not effectively catering to the weavers.

Less than 15 percent of the weaver population benefited from the IHDS, possibly due to inadequate fund allocation and slow release of funds by the government. The study on the Marketing & Export Promotion Scheme revealed that weavers in Yeola receive little support regarding innovation in design components and brand identity. Sales of handloom products from Yeola in the global market could be increased by registering their products with a brand name and logo. Additionally, findings on the Mahatma Gandhi Bunkar Bima Yojana (MGBBY) and Health Insurance Scheme indicate instances of weavers producing fraudulent bills to take undue advantage of these schemes. Regular monitoring by employing third-party non-governmental organizations is suggested for effective and judicial implementation of the schemes.

Further data from the internet indicates that Yeola has approximately 5,000 handloom weavers, with only a small percentage benefiting from government schemes due to lack of awareness and accessibility. Efforts must be intensified to reach out to more weavers and streamline the implementation of schemes to uplift the handloom sector in Yeola.

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