# WOMEN IN THE FAMILY ENTERPRISES OF HANDLOOM WEAVING: A CASE STUDY OF NADIA, WEST BENGAL

# THESIS SUBMITTED FOR THE DEGREE OF DOCTOR OF PHILOSOPHY

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## **Dedicated**

To My Parents

Mrs. Gopa Basu and Mr. Pranab Basu

And My Sister

Mrs. Sanghita Basu

#### THESIS DETAILS

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## "Statement of Originality"

I, Sayana Basu registered on 14.12.2017 do hereby declare that this thesis entitled "WOMEN IN THE FAMILY ENTERPRISES OF HANDLOOM WEAVING: A CASE STUDY OF NADIA, WEST BENGAL" contains literature survey and original research work done by the undersigned candidate as part of Doctoral studies.

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#### ABBREVIATIONS AND ACRONYMS

CSE - Centre for Sustainable Employment

DAMA - Dastkar Andhra Marketing Association

DESI - Developing Ecologically Sustainable Industry

GOI - Government of India

IIHT - Indian Institute of Handloom and Technology

IMF - International Monetary Fund

IPR- - Intellectual Property Rights

Kg - Kilogram

KVIC - Khadi and Village Industries Commission

ILO - International Labour Organization

MFI - Micro Financial Institutions

MGPS - Mill Gate Price Scheme

MUDRA - Micro Units Development & Refinance Agency

NABARD - National Bank for Agriculture and Rural Development

NBFC - Non-Banking Financial Company

NGO - Non-Governmental Organizations

NHDC - National Handloom Development Corporation

OWAS - Ovako Working Posture Analysis System

PMJDY - Pradhan Mantri Jan Dhan Yojana

PMMY - Pradhan Mantri Mudra Yojana

p.a. - Per Annum

RP - Research Participant

RRB - Regional Rural Banks

SBI - State Bank of India

SEWA - Self Employed Women's Association

TH - The Hindu

UN - United Nations

UNCTAD - United Nations Conference on Trade and Development

UNU-INTECH - United Nations University Institute for New Technologies

USD - United States Dollars

## INTRODUCTION

#### Introduction

Handloom as a traditional Indian art form has been primarily sustained by transferring of skills from one generation to another as a part of family legacy. The handloom production operation in India is the second largest employment generating activity (after agriculture), with a predominance of weavers (80%) chiefly engaged in the process of fabric manufacturing from home (Goswami & Jain, 2014). The handloom sector is one of the largest unorganized sectors of India and forms an intrinsic part of the rural and semi-rural economy (Liebl & Roy, 2003; Grace Annapoorani, 2021). It plays a critical role in poverty alleviation and employment generation opportunities in rural economies (Hazarika, B., & Goswami, 2018). One of the biggest cottage industries, it also has a strong historical tradition of thousands of years of excellent artisanship that exemplifies the vibrant Indian culture. The significance of the sector in the national economy cannot be overstated especially for its benefits in flexibility of short production runs, quality, innovative edge, and suitability for export needs (Mukhopadhyay, 2022).

With a significant proportion of handloom weavers and other ancillary actors stretched across rural and semi-rural parts of the country, the sector represents the economic lifeline of the most vulnerable sections of our society. The sector currently contributes 15% of the total cloth produced in the country (Maulik, 2021). Handloom is one of the few sectors that provide low cost, green livelihood opportunities to millions of families, supplementing incomes in times of agrarian distress, checking widespread migration and preserving traditional economic relationships. Over the years, this sector has transformed itself from a cottage-based micro economy into a larger economic sector has grown into a major textile division, playing a critical role in foreign markets (Singh & Gautam, 2022; Singh, & Srivastava, 2018). India's handloom business currently plays a crucial role in country's export earnings that is worth approximately USD 319.02 annually. With its rich traditional cultural diversity, the Indian handloom fabrics have placed the country in a prominent position in the global textile market. Intriguingly, the fabric that has distinguished India from other countries is crafted by dexterous hands, belonging to some of the most marginalized sections of the artisans of our society: particularly the female artisans from the family enterprises in rural India.

Drawing inspiration from the Swadeshi Movement that was launched on 7th August, 1905 to curb the country's dependency on foreign goods and to boost indigenous industries for

domestic production; in 2015, the Government of India (under the aegis of Ministry of Textile) decided to designate 7th August as the National Handloom Day. The first National Handloom Day inaugurated by Prime Minister Narendra Modi in Chennai on 7 August 2015 urged the countrymen to give impetus to the sector by using more handloom manufactured fabric in everyday life. Four years later, the Fourth Handloom Census Report of 2019-20, released by the Ministry of Textile, on 7<sup>th</sup>August 2019 (5<sup>th</sup> National Handloom Day) beseeched all the stakeholders to use the findings of the report to preserve and strengthen India's rich handloom heritage. The report addressing the overall situation and myriad challenges presently afflicting the sector, began with a quote

'Our problem being to form the future, we can only form it on the materials of the past; we must use our heredity, instead of denying it.'

-T S Eliot, (1928: 278-79)

The Ministry of Textile used the aforementioned quotation to highlight the significance of preserving historical knowledge for future generation. The report reiterated the significant role of heredity in the intergenerational transferring of indigenous knowledge and attentively preserving it. This subtly insinuates that the responsibility of the current situation can be traced in the deeds of the past, the past that reveals the preponderant share of the family-based handloom enterprises in the textile industry of India (Parthasarathy, 1996).

The Fourth Handloom Census (2019-20), covering a total of 25,45,312 weaving households, enumerated a total of 26,73,891 weavers in the country. The study reported four states currently encompassing a vast share of 18 lakh weaving households in different states across the country, namely Assam (10.9 lakhs), West Bengal (3.4 lakhs), Manipur (2.1 lakhs) and Tamil Nadu (1.7 lakhs), among others. Of the 25 lakhs weaving households, 22.5 lakhs of handloom artisans are located in the rural areas, with only 2.8 lakhs located in the urban areas of the country. The report also recorded the women weavers from the sector accounting for 72%, while male weavers accounting for only 28% of the total handloom weavers in the country. Most of these weaving households (66.3%) were reported having a monthly income typically less than Rs. 5,000. However, 36.1% of the weaving households primarily coming from the states of Goa, Maharashtra and Uttarakhand were found having a monthly income slightly more than Rs. 5,000. The Ministry of Textile acclaimed that their successful implementation of the welfare policies and programs has led to the curtailment in the proportion of weavers having a monthly income less than Rs. 5,000; as against the Third

Handloom Census Report (2009-10) which enumerated 99% of the weavers earning less than Rs. 5000.

82% of the total handloom weavers in the rural areas of the country were reported as working independently inside family enterprises, while 51% of the weavers from urban spaces were found associated with more organized structures such as Khadi and Village Industries Commission (KVIC), Khadi and Village Industries Board, State Handloom Development Corporation etc. The survey further recorded the overall nature of engagement of the 28% of male artisans in handloom weaving activity being of full-time nature against the preponderant share of female artisans (72 %) who were primarily accounted in the category of part time or casual workers from the handloom family enterprises. One can see that there is significant difference in engagement/participation between male and female weavers in the sector. Interestingly, the study recorded a higher proportion of women weavers (85.8%) being self-employed than their male counterparts. The male weavers (59.5%) were found to be primarily associated with organized handloom establishments like co-operative societies in the sector.

The cottage-based industry of handloom weaving in India is primarily dependent on the family labour in every stage of production such as warping, dying, tying, winding etc. (Mustaquim & Islam, 2018; Niranjana & Vinayan, 2001). The sector engaging more than 72% of female artisans from the family-based enterprises has been commended by the Ministry of Textile as a flourishing industry with corroborating evidences of ensuring direct remuneration to the rural artisans, particularly to the poor rural women artisans of the country. With the predominance of female artisans, the sector has witnessed an increasing number of women (twice as much higher than the male counterparts) now engaging themselves in weaving as well as allied activities. The Ministry evaluates the sector as enhancing women's economic empowerment through 'financial independence and improved self-worth both within and outside of their homes' (GOI, 2019-20: 21-22). This compels us to inquire whether women's increasing labour incorporation in weaving activities within the domestic set-ups have brought about a change in terms of widening of choices and opportunities. We will also investigate whether the predominance of female artisans within the handloom family enterprises are genuinely secured and protected as revered artists in their workspaces. While these diverse aspects of the operation (winding, warping, beaming, drafting, etching designs of fabric border, polishing) make thorough appraisal of family enterprises in the sector a difficult task to be achieved, nonetheless understanding the complex nature of the production functions becomes crucial for getting a complete picture of the nature of works women undertake.

#### I. Handloom Sector in West Bengal

Of the total 25.4 lakhs of handloom-based family enterprises in India, four states account for 18 lakhs of all handloom family enterprises in the country. These are the states of Assam (10.9 lakhs) West Bengal (3.4 lakhs), Manipur (2.1 lakhs) and Tamil Nadu (1.7 lakhs). Handloom has been noted to be one of the largest established cottage-based textile industries in the state of West Bengal as it encompasses a vast majority of skilled and semi-skilled female artisans from different districts of Nadia, Murshidabad, Bankura, Burdwan, Birbhum etc. The male and female artisans in these districts are intrinsically engaged with the sector taking an active part in the process of fabric manufacturing inside their homes. West Bengal primarily dominates in the production of *saree*<sup>2</sup> along with Andhra Pradesh, Tamil Nadu, Assam and Tripura. Bengal together with Assam also leads in the production of towels, napkins, dusters and *gamcha*<sup>3</sup>, accounting for 84.4% of the country's total production. As for surgical bandages, West Bengal along with Assam accounts for nearly 46.8% of the country's surgical bandage production. Some of the important handloom potential areas of West Bengal are listed below.

Table 1: Major Handloom Clusters in the Districts of West Bengal

Sl. No.	Districts of West Bengal	Important Handloom Clusters
1	Nadia	Phulia, Santipur, Ghoralia, Aishtala, Nabadwip, Nakashipara,
		Rajapur
2	Murshidabad	Chak-Islampur, Jiaganj, Khargram, Raghunathganj
3	Burdwan	Kalna, Dhatrigram, Parulia, Samudragarh, Musthali, Katwa,
		Purbasthali, Tamaghata
4	Cooch Bihar	Toofanganj, Dinhata
5	Dakshin Dinajpur	Gangarampur Block & Municipality
6	Bankura	Bishnupur, Sonamukhi, Rajagram
7	Purulia	Raghunathpur & Kashipur.

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<sup>&</sup>lt;sup>1</sup> Handloom weavers and handloom ancillary workers are together referred as the handloom artisans in the thesis. Full time handloom weavers are referred as skilled artisans. Workers engaged in tasks like warping, winding, dyeing, printing, finishing, sizing etc. are referred as semi-skilled artisans.

<sup>&</sup>lt;sup>2</sup> Saree or Sari is a garment typically worn by women in the Indian subcontinent. It is long strip of unstitched cloth with a length varying from 5 to 9 yards (4.5 metres to 8 metres)

<sup>&</sup>lt;sup>3</sup> Gamcha or Gamucha is a thin cotton towel with checked designs used by people in India. Unlike western style towels which are thick, gamcha is best suited to the country's humid climate.

Sl. No.	Districts of West Bengal	Important Handloom Clusters
8	Paschim Medinipur	Shyamsundarpur, Ghatal, Dantan
9	Purba Medinipur	Jukhia, Chandanpur, Radhamoni
10	South 24 Parganas	Amtala, Bhangar, Chakboralick.
11	North 24 Parganas	Bashirhat, Deganga, Bongaon
12	Birbhum	Tantipara, Rampurhat, Baswa
13	Hooghly	Dhaniakhali, Rajbalhat, Begampur
14	Howrah	Udaynarayanpur, Shyampur
15	Uttar Dinajpur	Malgaon
16	Malda	Sattari, Bhabanipur
17	Jalpaiguri	Kumargram, Falakata

Source: Directorate of Textiles, Government of West Bengal



Fig 1: Major Handloom Clusters in the Districts of West Bengal

Source: Directorate of Textiles, Government of West Bengal

West Bengal has a rich cultural heritage of handloom weaving and handloom sarees occupy a special place in this cultural legacy, especially in the districts of Nadia, Bankura, Birbhum, Purulia and Murshidabad. Other districts such as North 24-Parganas, South 24-Parganas, Burdwan, Paschim Midnapore, Purba Midnapore are also known for their production coarser variety of sarees, *lungis*<sup>4</sup>, *gamchas*<sup>5</sup>, *dhutis*<sup>6</sup> etc. Every district of West Bengal has its weaving clusters which specialize in the production of exclusive variety of handloom fabric materials and designs. The following list denotes each district of West Bengal specializing in the production of specific variety of handloom fabrics.

Table 2: District Wise Exclusive Production of Handloom Fabric Items in West Bengal

Sl. No.	Districts	Handloom Items
1	Nadia	Tangail, Jamdani, Santipuri Sarees, Dress materials, Lungi,
		Exportable Fabrics (Scarf, Stole), Coarser Sarees, Gamcha
2	Hooghly	Dhaniakhali, Begumpuri Sarees, Fine Cotton Dhuti, Sarees,
		Coarser Sarees
3	24-Parganas (N)	Gauze, Bandage, Gamcha, Lungi, Coarser Sarees
4	24-Parganas (S)	Fine Cotton Sarees, Coarser Sarees, Gamcha
5	Howrah	Fine Cotton Sarees, Dhuti, Shirting, Furnishing Fabrics,
		Gamcha, Coarser Sarees
6	Burdwan	Tangail, Jamdani Sarees, Exportable Fabrics (Scarf, Stole,
		Home furnishing, Coarser Sarees, Gamcha, Lungi, Cotton
		Khadi Shirtings, Debipur Dhuti
7	Purba Midnapore	Coarser Sarees, Shirting, Furnishing Gamcha
8	Paschim	Fine and Coarser Saree, Tassar Than, Cotton Shirting
	Midnapore	
9	Bankura	Baluchari Sarees, Silk Than, Shirting, Tassar Scarf
10	Purulia	Tassar Than, Silk Shirting, Coarser Cotton Sarees, Gamcha
11	Birbhum	Tassar Than, Shirting
12	Murshidabad	Silk Than, Silk shirting, Korial Saree, Coarser Cotton Saree
13	Uttar Dinajpur	Gamcha, Coarser Saree, Jute furnishing
14	Dakshin Dinajpur	Tangail Saree, Fine Cotton Sarees
15	Cooch Behar	Tangail Saree, Fine Cotton Sarees, Coarser Saree
16	Jalpaiguri	Coarser Saree, Gamcha
17	Darjeeling	Woolen Shawl, Coarser Saree

Source: Directorate of Textiles, Government of West Bengal

<sup>&</sup>lt;sup>4</sup>Lungi is a type of a sarong typically worn by men in the Indian subcontinent. It is a long piece of unsewn cloth usually wrapped around the lower half of the body.

<sup>&</sup>lt;sup>5</sup>Gamcha is a traditional thin coarse cotton towel.

<sup>&</sup>lt;sup>6</sup>Dhuti or Dhoti is a type of a sarong typically worn by men in Southern Asia. It is kind of a traditional drapery worn on the lower part of the body from the waist.

## II. State Participation in the Share Capital of West Bengal State Handloom Weavers' Cooperative Society Ltd. (TANTUJA)

The West Bengal State Handloom Weavers' Cooperative Society Ltd. (Tantuja) is the Apex Society of Primary Weavers (Handloom) Co-op Societies of West Bengal. Established on 1<sup>st</sup> October 1954, Tantuja functions under the administrative control of the Government of West Bengal. Tantuja has 12 procurement centres, 2 training-cum-production centres and 83 sales outlets throughout the country. Tantuja is primarily engaged in the process of procuring the handloom fabrics from cooperative societies and from handloom artisans and selling them via their own showrooms (Datta & Agarwal, 2018).

In view of the large number of handloom weavers working outside the cooperative fold, the West Bengal government introduced multiple schemes in various sectors such as training sessions for up-grading skills, design development, marketing facilities for promoting their products and so on. Co-operative oriented schemes were designed that caters to the needs of the weavers, particularly for those weavers who working under the co-operative fold. Various schemes were introduced for the weavers to participate in the share capital of societies for strengthening their share base. This is done so that weavers can avail substantial amount of credit, as working capital, from the National Bank for Agriculture and Rural Development (NABARD)<sup>7</sup>. The financial program provides relief in interest charges for such credit. NABARD helps the weavers in training programmes to upgrade their skills. It also assists the weavers to acquire modern appliances and accessories for their looms, to have a better access to marketing incentives, to improve their housing-cum-work shed facilities, to enhance easy access to provident fund and pension for the health care and overall welfare.

#### III. Overview of Handloom Clusters of Nadia

As the decentralized nature of handloom production operation stretches over expansive areas in the districts of West Bengal; the weaving clusters of Nadia have been able to unite diverse section of the population, engaging multiple economic stakeholders and market operators (Mitra et al, 2009). The handloom production chain covering a wide gamut of undertakings

<sup>&</sup>lt;sup>7</sup>National Bank for Agriculture and Rural Development or NABARD was established on 12 July 1982. NABARD functioning as a development bank is mandated to provide and regulate credit and other facilities for the promotion and development of agriculture, small scale industries, cottage and village industries, handicrafts and other rural crafts and other allied economic activities in the rural areas. NABARD has been founded with a view to promote integrated rural development and to secure prosperity of rural areas.

connects these economic actors in the textile manufacturing operation, as they move the woven fabrics from the producers to deliver it to the consumers. The sector's operations relying on the indigenous knowledge of weaving and assistance of the family members for labour and production management has created a unique opportunity to engage both skilled and semi-skilled artisans of the region. In this context the sector has played a critical role in direct recruitment of the home-based women weavers and ancillary workers residing across a number of regions in the district of Nadia such as Phulia, Santipur, Ghoralia, Aishtala, Nabawdip, Nakashipara, Ranaghat I & II, Rajapur etc. However, the extensive network of production operations of fabric manufacturing in the weaving belts of Nadia is primarily concentrated in Phulia, Santipur, Ranaghat I & II and Nabadwip regions (Roy, 2017).

The handloom industry in West Bengal has experienced comparatively low level of organized establishments (in reference to expansion of government cooperative societies, handloom development corporations etc.). Consequently, the absence of large-scale handloom establishments such as yarn depot, dye and chemical houses, storage facilities and so on are prominent in the handloom belts of Nadia. The weaving clusters of Nadia are marked by private traders and textile merchants investing a substantial amount of credit in the textile trading ventures in this region. This might have been induced by relatively low cost of production with high returns. The family enterprises in this region are much dependent on the private traders and other forms of intermediaries for manufacturing and marketing assistance in the textile production chain (Khasnabis & Nag, 2001).

The handloom family enterprises in the weaving clusters of Nadia namely, Phulia, Santipur, Ranaghat I & II and Nabadwip are dominantly family or kin-oriented businesses (Roy, 2017). In these small family enterprises, every member of the household actively partakes in a tangible way in the process of fabric manufacturing. Manufacturing high quality of handloom fabrics demands manual dexterity of interlacing yarns and quality control in every stage of weaving operation. This is primarily undertaken by women from the family enterprises and is often deemed impracticable without their benefaction for the domiciliary management of fabric production. There is a complex interrelatedness of social and technical process of labour involved in the sector. In the weaving community, each weaver family is connected to the other through their association with the auxiliary weaving activities, such as yarn processing, drying, yarn dyeing, warping, winding etc. Weaving as a cultural system bridges the fragmented rural artisans to the urban marketing system through intermediary services of

credit lines, market investors, raw material wholesalers and supplier networks etc. The weaving system connects these fragmented rural artisans to the urban marketing system through intermediary services. In these handloom clusters, the weavers, the master weavers, the dyers, the yarn suppliers, marketing agents are well connected and depend on each other for advancing their business ventures. It therefore becomes significant to consider the potentiality of traditional handloom weaving to prevail as a sustainable socio-technology as it is heavily dependent on multiple economic actors in the value chain.

Before delving deeper into the nature of fabric manufacturing operation within handloom family enterprises, it is imperative to understand that multiple factors contribute to the sector's dispersed, decentralized character (Balakrishnan & Dholakia, 1979). To begin with, the handloom family enterprise units in the district of Nadia are widely distributed throughout an expansive geographical area; implying that fabric manufacturing takes place at many locations. Secondly, the volume of production from each of these family enterprises is quite small when considered individually. Hence a significant number of family enterprises would need to be coordinated and mediated to meet the level of demand which is usually encountered in regional, national, or global markets. Thirdly, even when the producers (the home-based weavers) are tied to powerful intermediaries in the weaving clusters, they are portrayed as 'independent weavers' in the conventional statistical reports. Fourthly, the flexibility of this sector, in terms of home-based manufacturing operation, enables the mobility of the weaver to shift from one location to the other with ease. Finally, managerial responsibility over the handloom family enterprises is quite diffused and obscured, even when the sector is brought under strict government oversights and accorded high priority by the Ministry of Textile.

Therefore, while the official reports of the government perceived collective family efforts as one of the means of transcending poverty, a careful consideration becomes necessary to speculate how the women artisans from the domestic layout are faring in this sector. With the growing prominence of Indian handloom fabrics across the global textile market, it becomes important to analyze the power dynamics operating within the handloom family enterprises and to study how it is affecting the lives of the women artisans inside their homes. While the family enterprises of handloom comprise heterogeneous set of weaving functions, this study will examine to what extent the tasks are assigned based on gender stereotypes. While investigating whether women's increasing participation in handloom economic activities

have brought about a change in terms of widening their choices and opportunities, my research will attempt to record their experiences and the strategies employed by them to sustain their livelihood in the weaving territory. For simply investigating women's contribution inside the family enterprises might not be sufficient to understand their experiences, especially when the gender roles are known to be effectively converged and appropriately diffused with the economic expectations of the family and the community.

#### IV. Women's Historical Labour Force Participation in the Handloom Sector

The handloom workforce being predominantly female can possibly be traced to the history that the act of spinning of cloth bears characteristics resembling women's historical pattern of labour force participation in handloom. For traditional handloom sector, history reveals corroborating evidences of women playing a major role in this textile division even during the country's freedom movement. From the times of the 'Swadeshi' movement (1905) to the present day, in the global trend of nationalizing the hand-woven fabrics for a profit, women's labour appears to have been accommodated according to the demands of the nation at different historical junctures. The ancient legacy of spinning wheel hails back to Gandhi's call to boycott foreign products to take control of the indigenous industry. We witness Gandhi, with his humble spinning wheel or the 'charkha<sup>8</sup>' utilize handloom to spearhead the nationalist movement by motivating women regardless of their age, class, caste to engage in the production of handloom fabrics from their homes (Patel, 1988). By harping on to such techniques of protests, Gandhi indicated that women could contribute to nationalist movement without needing to cross the sacrosanct threshold of their homes (Kishwar, 1985; Mookerjea-Leonard, 2010). Various stages of the Indian nationalist movements thus selected home as a specific site of resistance for protecting and preserving the Indian cultural identity while fighting for nation's freedom. Despite suggesting modalities for women's participation in public realms, however, it appears that women's increased involvement in handloom did not significantly reduce or alter their share of care labour at home, nor did it necessarily make them visible on public platforms, neither then, nor now. In Gandhi's Charkha movement, women in the course of struggle for India's freedom personified endurance, self-sacrifice and gentleness. Spinning of Khadi for the upliftment of the nation acted as a symbol of selfreliance and regeneration where women became the epitome of tolerance and sacrifice as they blended those with the traditional household roles ascribed to them. Charkha movement gave a purpose to women to preserve the cultural heritage and the traditions in an idealized

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<sup>&</sup>lt;sup>8</sup>Domestic spinning wheel used for spinning cotton

marital and domestic space of home. From this we can see that a certain form of effort or engagement from the women was desired, and on that basis, a specific set of women's roles and duties were constructed, appropriated and asserted to serve the movements' agenda. A critical analysis of the political process becomes necessary which tends to normalize and naturalize such representation and adopt measures to structure it as women's representation. One can say that 'charkha' or the present day handloom enterprise gives one a clue to interrogate the entities divided in the spatial domains of *ghar* and *bahir*<sup>9</sup>. We can interpret this stand of Gandhian politics beyond the archival historical study; that make its new way with regards to the interconnection between the spatial domains and occupational body in the contemporary times.

#### V. Conceptualizing Occupational Mobility and Gender Dynamics Operating in the Handloom Clusters of Nadia:

In recent times there has been a growing trend of the male weavers moving out from handloom to other means of livelihood. This has increasingly concerned the researchers, demographers and activists associated with the trade (Mamidipudi & Bijker, 2012; Rai 2022; Das, 2021). This phenomena in the industry generating annual export revenue of worth USD 319.02 million has particularly alarmed the policy makers. There is a growing concern over what has induced the unsustainable situation that is pushing the male weavers from handloom to other occupations. While the general image of the textile industry portrays handloom weaving as a lucrative trade, a thorough investigation becomes necessary to understand how the sector, as a milieu of indigenous knowledge, is increasingly becoming unsustainable to the family weaving enterprises. A critical analysis of the handloom production chain hence becomes essential to understand the versatility of the sector, which has witnessed the microexistential strategies adopted by weaving family enterprises to survive poverty. While this trend has been believed to be exacerbated with the Indian textile industry shifting from the artisanal to a more mechanized mode of fabric production, a closer investigation becomes necessary to understand why despite the lucrative returns in the industry, handloom as a means of livelihood is increasingly becoming unfeasible for weaver's economic sustainability. A deeper investigation will help to understand how this unsustainability and exit decision of male weavers affect the gender dynamics of the family enterprises. Furthermore, if handloom weaving is genuinely becoming an unsustainable source of

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<sup>&</sup>lt;sup>9</sup>Gender roles expected to conform and correspond to with the distinct separation of social spaces of ghar and bahir i.e. home and the world

livelihood, we need to understand why a section of the female members, semi-skilled or skilled artisans themselves, from the family enterprises of Nadia are persistent on continuing the ancestral crafts while men from the same handloom family enterprises are rapidly relocating themselves from the sector to alternative income generating sources in the urban spaces of the city.

To understand the gendered nature of mobility in the wider informal and unorganized nature of handloom economy, my research will analyze the critical interrelationship that exists among the hierarchical class of economic actors, their traditional repository of knowledge and ingenious skills and social connections for marketing strategies in the production chain. This in turn can play a vital role in understanding the targeting of worker groups based on gender in the handloom labour market. It will also be important to investigate how the informal handloom economy is interconnected with the formal economy (via market or sub contraction) and more eminently, how the socially constructed gender roles are catering to a vast demand for hand-woven fabrics across the geographical contiguity of national and international markets.

#### VI. Review of Literature

In the following section thematic reviews of literature are organized around subject matter and issues pertinent to my research. The review of literature is arranged thematically rather than chronologically.

#### a. Influence of Gender Dynamics on the Family Enterprise

Research appraising the family-enterprise duality has tried to explore the domiciliary management of work with the close members inside home. Traditionally family enterprises have been described as an interaction and overlapping of two systems- the family system and the business system. Several authors (Corbetta, 1995; Nordqvist et al. 2014; Sundaramurthy & Kreiner, 2008) have analyzed and interpreted typologies of family enterprises based on goal perception, dispersion of equity ownership, family and non-family involvement etc. Gibb Dyer (2006) in his study on family enterprises identified certain set of attributes that influenced the management and performance of such household-commercial organizations. These elements included social capital, financial capital and human capital that he believed profoundly affected the functioning of the family enterprises. A recent study by Habbershon (2006) propounded that the impact of 'family-effect' or 'familiness' on household enterprises is the principal benefactor for the family businesses to act effectively and ingeniously.

Habbershon's study enabled discovery of how the potential of the family enterprises to adapt and prevail over harsh circumstances is heavily reliant on the innovative approaches adopted by the members inside the family organizations. But this treatment of the members can never be symmetrical in the context of gender. It also becomes important to acknowledge at this juncture that given the dynamic nature of the boundaries guiding the functioning of family enterprises, comprehending the borders of interaction and negotiations among the actors can be a stimulating task. For while it can be agreed that no formal demarcation can exist within household enterprises, nonetheless it will be interesting to record how the peripheries of family-enterprise as family system and family-enterprise as business system are overlapping and communicating in a distinctive, exclusive manner across time and generations and how the gender dynamics inside the family is affected by these changes.

Patel and Fiet (2011) in their study on the influence of family members on family enterprises stated that combinative capabilities of family members would always allow a certain edge- an ascendency over non-familial corporations with regard to identifying new prospects through the combined capacity of transacting, bargaining and trading the end produce with the support of the family members. The advantages highlighted by Patel and Fiet encompassed long time acclimatization, reliable trading relations and most importantly assignment allocation among dependable family members. The quintessential features of these small or medium sized family enterprises has been believed to allow the members to function with lower number of operational staffs with the likelihood of increased turnover. But while the study provided cognizance of the potential of the family enterprises to adapt and prevail over harsh circumstances (relying heavily on the innovative approaches adopted by the members inside the household); it does not address the nebulous nature of functioning within it, particularly with regard to task allocation, decision making capacity, values and beliefs that are in operation on the basis of gender.

In recent times, the growing interest among feminist scholars regarding intra-household dynamics of family enterprise management has led to increasing visibility of the incorporation of women's home-based efforts into the labour market. While the nature of gender relations inside family enterprises has always been difficult to comprehend in its full complexity, nonetheless these intricate relationships impinge economic, social and cultural outcomes in multifarious ways and hence needs to be investigated. Research by feminist scholars (Uberoi, 2005; Vadnjal & Zupan, 2009; Folker, 2008; Rodríguez-Modroño, 2015; Goode, 1963) has disclosed that the complex network of relationships inside the dynamics of

family enterprises is not only revealed in the division of labour and allocation of resources based on gender, but is frequently manifested in ideas and representation- often expecting women to comply to certain behaviour patterns, traits, household desires etc. The very existence of gender asymmetry in family decision-making process invariably leads to individual differences in work perceptions, expectations from family members, preferences and access to productive resources etc (Agarwal, 1997). Goode (1963) on the subject of modernization of family briefly noted that the behaviour of the family members not only changes and modifies in response to the exogenous impact of industrialization and mechanization but they express themselves along the line of all the elements that have impeded India's social development. Pérez (2003) in his work has suggested that family enterprises should be interpreted from evolutionist perspectives where the dynamics of gender relations inside the home are always changing. Inserting family enterprises at the intersection of social and business system can elucidate how organizational and productive changes impinge upon the transformation of personal relationships inside home as well.

Such gendered nature of engagements inside family enterprises have been evaluated and thus it has been argued that women are fundamentally involved in works where the blurred boundaries of invisibility are greatly palpable; owing to the intimate relationship of women with the domestic and family setups (Rowe and Hong, 2000). But this is not a result of a natural process, rather it is stimulated by the role and responsibility that is imposed upon women historically and by the nature of socialization that expects women to be altruistic caregivers for the home and the community at large. The situation probes one to inquire whether women's increasing labour incorporation in economic activities from the domestic set up have brought about a change in terms of widening of choices and opportunities inside the home.

Uberoi (2005) has mentioned that the ideal Indian joint family is a crucial element in national self-imaging as the social norms and rituals (minutely practiced) expresses and represents certain 'valued' aspects of Indian culture and traditions. The study identifies that there is no precise normative structure for the Indian family. Uberoi, on Indian joint family arrangements briefly notes that it is quite difficult for one to separate and detach the facts from the values, the behaviour from the norms, and to critically evaluate the subject at all dispassionately. The study acknowledges that the growth and the transition of a family system is premised on the strength and weakness of its members and is often accomplished by the double standards, oppression and exploitation of women and portrayal of emotional needs for preserving the

joint-family structures. She further notes that joint family arrangements and its supporting value system are often widely believed by its members to be under a threat from alien values and alien ways of living a life. Consequently they take effective measures to guard it and prevent any kind of drastic changes in the traditional family structures.

#### b. Women, Work and Identities

Mies (1981) highlighting that two third of the work in the world was performed by women, reiterates that as long as they are defined as the 'non-working housewife', it will become a major premise for the ceaseless exploitation of their labour in home as well as in the unorganized, informal sectors. From the portrayal of women as the housewife follows the portrayal of men as the breadwinners, the division between the private space of home and the public space of the market, the sphere of reproduction and the sphere of production, the subordination of the former by the latter. Mies believed that women who are working from their home are semi-domesticated. In the sense that these women have to preserve the image of an ideal housewife, but in the essence must participate as wage labourers fully integrated into the market-oriented production system. Mies has further pointed in her study that domestication and seclusion functions as a part of class differentiation and the intermediaries hiring these women from their homes use and reinforce these elements for the feudal domestication of women. In other words, as long as mystification of women is preserved in the non-worker category, it will always be feasible to conserve them as unorganized workforce, all the while invisibilizing or obscuring their exceptional benefaction at the core of family-based production operations. Remembering Rajan's (2003) work one can understand why the author analysed that the dialectical link between reality and representation, where she claims that studying 'real' Indian women requires a continuous investigation of 'imagined' women as they are ideologically created and discursively placed as per the need of the family, community and state. She analysed how a variety of representational discourses construct and interpellate Indian women.

Sen, (1997) has shown that the blurry separation history between the sphere of production and the sphere of reproduction and the stereotypical description of women as the housewife is frequently believed to generate a readily disposable pool of cheap labour whose abidance in the day-to-day production inside the family enterprises neither bears any entitlements nor any recognition. Women from these domestic set-ups are often pushed into precarious forms of work, since those without entitlements are obliged to accept, without having any collective

bargaining power against the hiring authorities. Therefore, the portrayal of women as the non-working housewife serves the purpose of obliterating their true production relations and at the same time helps to obscure their exploitation inside home as well as the labour market. In her study, Sen deduced that the main beneficiaries from this separation are upper class men holding discernible power in the community; usually the intermediaries in the production chain that hire women from the domestic layouts.

In the case of handloom industry in India, Niranjana (2001) acknowledged that with the nature of industry being quintessentially dispersed and decentralized, the lack of adequate data on the condition of the weavers (both within the cooperative fold as well as family enterprises) makes it difficult to fully grasp why the trade is increasingly becoming an unsustainable means of livelihood to the artisans. The study acknowledging handloom weaving as primarily a small scale, rural-based economy refers the sector as subsistence-oriented peasant family economy. With women's labour inside the family enterprises being crucial for ensuring substantial production, she addressed women's arduous participation inside handloom family enterprises as self-exploitation of labour for their survival. Niranjana's appraisal of the condition of women artisans in the handloom sector compels one to investigate how women offer their resistance to fight the exploitation of their weaving skills so that eminence of their re(productive) labour is acknowledged and recognized in the handloom community.

If an attempt is made to construct a hierarchy of workers in the production chain, Niranjana believes that the unpaid home-based women workers would possibly appear to be positioned in the lowest rank; for despite their substantial contribution to the fabric manufacturing processes, women have a higher likelihood of standing invisible and unacknowledged for their mystified existence in the non-working housewife category. Since payments or profits are prerequisite for considering an activity as work (Kaur and Punia, 1986), women's engagement inside family enterprises are often considered to be voluntarily taken up by them to support the family. The study also brings into focus how the instances of exploitation by the master weavers, *mahajans*<sup>10</sup> and other intermediaries in the marketing production chain

<sup>&</sup>lt;sup>10</sup> Mahajans are the most powerful economic actor in the value chain who has the largest social networking capacity than any other actors in the field of handloom weaving. The mahajans in the weaving clusters do not necessarily possess the traditional knowledge of weaving but typically has access to gigantic amount of economic resources and large reservoir of social networks. By the virtue of this power, resources and linkages, the mahajan is able to establish his supremacy in the field and is able to maintain his domination in the handloom production chain

within the weaving community has led to suicide of handloom weavers in different parts of the country.

Niranjana's study highlights that the nature and intensity of hindrance to the development of the handloom industry has consistently altered through the course of time. While during the colonial rule, problems arose due to importing of yarn and reorganization of production process; the development of powerloom at a different point of time threatened the livelihood of the indigenous handloom weavers. The government of India encouraged the expansion of co-operative societies that succeeded in some areas while failed in some others. Each of these critical junctures has contributed to the history of periodic crisis affecting the handloom industry. The study tried to explore whether the acute crisis pertaining to the sector is centred on the issue of labour crisis coupled with unsuitable technology or whether it is the inappropriate policies of Indian state that failed to cater to the needs of the weavers to survive in the open market. With the open market policy the country adopted in 1991, study emphasizes on its implication in the handloom sector, reiterating the need for re-evaluation of policies and re-organization of government programs necessary to address the labour issue. The study recognizing the handloom industry being occasionally enveloped in crises (whenever there is a natural calamity or raw materials scarcity) highlights the erosion of natural livelihood of the rural people, resulting in displacement of labour from the traditional sector.

While prior studies (Devi 2012; 2013; Ramswamy and Hmangaihzuali 2016; Singh & Singh, 2008) have primarily viewed the handloom industry in terms of potential growth and development, there appears to be little information on how weavers, particularly the women weavers, associate themselves with the traditional, indigenous art of handloom weaving. Roy (2017) in his study on the handloom industry in Nadia has shown how for caste-based occupational structure such as handloom weaving, the concept/ notion of community often appears to evoke a sense of belonging among the members, i.e., a sense of common occupational identity that integrates the artisans working inside the weaving cluster towards sustainable handloom production. For hereditary occupation of this artistic community, the preservation and transmission of the traditions, socio-cultural customs, rites and rituals forms a crucial part. These lifestyle interests, practices, behaviours, preferences of the weavers appear to be strongly guided by their social interaction and cultural notion of their self in the community. Acknowledging that handloom weaving revolves around occupational identity

construction; a critical thinking becomes important to analyse how the identity of the artisans flow from the industry to an individual and how the occupational mobility of the male weavers, which is premised on it, influences and modifies the gendered nature of functioning inside the family enterprises.

#### c. Gender Biasness against Women Workers

Baud's study (1992) on the powerloom sector exhibited instances of negligible figure of women workers hired in textile mills who had high wages along with job security and additional benefits. In the textile mills surveyed in this study though women were capable of operating machines and to cater to the demands of the work (even with their limited technical training), they were at the risk of elimination with the improvement of technology and mechanization adopted to drive down the cost of production. The centrality of new technology compelled the employers to demand workers with higher levels of technical education (the new marketable skills) and new technical trainings; which resulted in new recruitment of young male workers. This change prompted a way of screening women out of the formal textile enterprises. Interestingly, a significant share of the sub-contractual works from these textile mills were again transferred to the home-based women workers who lost their jobs, where the raw materials were dispensed and payment was based on per-piece production. These textile mills shifting their workload on to the women exhibited how an invisible class of home-based female workforce continues to be subjected to gender discriminatory behaviour by the labour market. Even for the home-based works that were dispensed by the textile mills, Baud identified children within such family enterprises often being subjected to incongruous treatment based on their gender. Gender stereotypes adhering to financial independence of the young members inside the family could clearly be seen to start as early as disparity in pocket money received by young male and female children in these family enterprises.

Banerjee's (1985a) study too have shown that vivid occupational sexism is in play against recruiting women for high paying occupations, where discrimination is usually made by offering low status, and low paid jobs to women primarily resulting from labour market segregation. Feminist scholarships (Parashar, 2012; Agarwal, 1989) have inspected systematic marginalization of poor women in reference to exhibition of implicit prejudices in sharing of natural resources or accessing of productive assets. They have unearthed how the degree of damage is exacerbated with the gender-blind policies of the state which employs

tactics of illusion while obliterating, ignoring and even subverting the needs of poor, marginalized women in the country. The urgent need for the establishment of a linkage between local resources and different levels of action and authority is believed to assist in the comprehension of the dynamics of gender relations operating and gender discriminatory treatment encountered by women at the grassroots level. This in turn can allow a change in theoretical orientation and induce the much needed gendered inquiry.

# d. Changing Economy and the Burden on Women

Feminist economists (Banerjee and Mitter, 1998; Krishnaraj, 1998; Banerjee, 1985b; Kumar, 1983) analysed why the burden of changing economy unrelentingly falls on women, where introduction of new policies or changing technology profoundly affects the women coming from different backgrounds in various kinds of industries, in different parts of the country. Banerjee identified that while the disruption of the traditional economy affects both men and women; it appears that with the introduction of modern machineries in the traditional sector, the situation of women worsens than that of men. Banerjee's study points out how the woman ends up being a 'greater looser' in the fast changing industrial world. Banerjee's (1985b) study focusing on the women spinners of Bengal with particular reference to the cotton textile industry at early beginning of the 19<sup>th</sup> century highlights how women workers are the first to bear the brunt of job losses with introduction of mechanized mills. It is found that the hand spinners, who are mostly women, could no longer cope with the abysmally low wage rates and are forced to exit the industry. The study focused on a similar instance of women working in textile mills during 1930s in Western India, where modernization of mills that is forced to be adapted under the pressure to compete with the Japanese cheap textile products; led to women's joblessness. In short, the tasks such as waste-picking, dying of yarn, handfolding – the works earlier performed by women, are the first to be substituted with the modernization of textile mills. The research also considered another case, undertaken by Action India under UNU-INTECH project, covering the Hindu and Muslim weaving community; i.e. Kohlis and Jolahas, in the Nandanagri and Sunderngari, on the outskirts of Delhi. The study primarily focused on the women spinners from weaving households, often referred as the 'charkawalis' who survived by selling hand-woven bed sheets in the local markets. But during the 1980s, with the introduction of new economic policies that allowed unrestricted export of raw cotton and yarn, pushed these women administered family enterprises to the brink of destruction. The situation forced many charkawalis of the regions to exit the market space. The study highlights how women's occupation in the textile industry is destroyed with the introduction of new machineries or modernization of mills. It reiterates how the woman quintessentially ends up being the greater looser in the fast-changing industrial economy. Taking off from Banerjee and Mitter's work, Kumar (1998) in her study of women in the Bombay textile industry between 1919 and 1939 emphasizes how rationalization in the sphere of production frequently encompass rationalization in the field of reproduction as well. The emerging definition of the concept of a family wage, which excludes female administered family enterprises, combined with the reorganization of manual tasks in the textile industry leads to the reduction of the substantial presence of women in the work force.

Mukherjee's study (1983) has shown that introduction of modern technology in traditional sectors such as agriculture has differential effect on men and women associated with it. The study referring to the manual process of husking during rice harvesting period states that rice husking has always been a socially acceptable occupation for women in Bengal and could be pursued by rural women of all strata, regardless of the professions taken up by their men folks. Paddy husking was one of the few occupations capable of providing a respectable livelihood for underprivileged women. Even in the middle of the twentieth century, when faced with destitution, families resorted to rice-husking works to make their ends meet. The study shows that with the adoption of new technology, the livelihood of women associated with rice husking is destroyed. In short, the works which for decades past has been a female monopoly in agricultural industry is replaced by modern technologies. Mukherjee emphasizes that women's employment participation has better hopes of surviving if modern/superior technology offers adequate alternative employment opportunities for the women workers who are displaced due to introduction of new machines.

# e. Government's Gender Neutral Approach and Forceful Application of Gender-Neutral Methodologies for Data Collection

Numerous studies (Joshi & Dhar, 2022; Chapman & Baird, 2021; Parashar, 2012; Agnes, 1992) appraising the government's gender-neutral approach and its lack of adequate inquiry for enhancing gender accountability exhibited how this discourse can lead to notable gaps and omission in programs and policy formulations. Feminist scholarships (Sen, 1997; Rowe and Hong, 2000) disclosing the blurry historical records of work engagements in the unorganized sectors, particularly in the home-based production operations, exhibited how women are exposed to vulnerabilities of varying kinds and degrees. With no explicit

employment contract or protection by the existing labour laws, the hiring authorities have reorganized and rearranged the forms of employment (part time and casual), determining the nature of remuneration of the workers by themselves. The hiring authority's pursuit for cheap labour consequently leaves enormous gender implication on the sector with adverse effect on women's remunerative opportunities. The consistent rise in the incorporation of women in such informal works; that offers flexibility of working from home (with sub-contracting, contractual, part-time nature of recruitment) suggests a ubiquitous attraction of drawing rural women in this sector.

Dewan (1999) has considered the negligence of the policy makers when important issues arise in reference to formulation and reviewing of labour legislations. Dewan elucidates in her study on why and how the policy makers intend on easy and costless transfer of the burden of social services from the productive economical class (in reference to the male labourer in the formal or semi-formal sectors) to the non-productive working group in reference to the women workers functioning largely inside the informal, unorganized sectors of the country. The study focusing on the lack of any concern pertaining to gender analysis during the policy formulation and the following course of action leaving a profound impact on the women highlights how the lack of gender inquiry have repercussions on women's formal-informal employment opportunities, income security, wages and negotiations etc. The study reiterates that the absence of concrete gender policies in largely informal, unorganized workforce will indisputably leave an impression on the existing gender relations at the workspaces as well.

Feminist historiographers (Chatterjee, 1989; Nair, 2008; Sinha, 2000) have critiqued the forceful application of gender-blind and gender-neutral methodologies while assimilating and analyzing data for developing a complex and dynamic conception of female agency in the historical knowledge of the country. The researchers emphasize on the political nature of the subject and discuss the challenges faced in this article. Nair (1994) reiterating in her study that every aspect of reality is gendered asserts an urgent need for re-conceptualization. She highlights in her works how strategies such as discourse analysis have always been encountered with overt hostility instead of critical engagement with the subject. Despite improved access to materials and data that allow for the reconstruction of women's blurred and fractured subjectivities across history, Indian feminist historiography has been diluted precisely because some relational components of gender ideology are rarely examined and hence continues to remain unchallenged and obscured. Banerjee's scholarship (1989)

attempts to redefine the course of colonial history of India, drawing attention to the gender distinction made during the social movement, thereby making women a different and a separate category for study and analysis. The study recognizes and brings into focus the existence of patriarchal practices in society (varying according to the class) and in the process making women a crucial site for the formation and preservation of beliefs, ideologies and practices. The study refers to the period of cultural nationalism where middle class women were encouraged to engage with social issues. While pre-independent nationalism demanded active political participation of women for the nation, by the late 19th century cultural nationalism demanded the idea of the nation to be portrayed as of superior culture in contrast to the western civilization. And this ideal, superior, traditional Indian culture is in opposition to the earlier social reforms, which had women's issue as the key to social reforms. In this context the private and public spheres came into significance where the private sphere is posed as an ideal and indigenous alternative to preserve the traditions to that of the western civilization. The new ideal Indian dutiful women in the private space of the household units are portrayed as a sharp contrast to the women belonging to the lower class, those who have more access to the public spheres. Rajan (2000) in her work examines how postcolonial feminism should not be viewed as a subject of postcolonial studies or as an alternative variety of feminism; rather it should be studied as an intervention that modifies and alters the configurations of both postcolonial and feminist studies. Rajan asserts that postcolonial feminism is examination of the colonialism and neo-colonialism at the intersection of gender, nation, race, class, women's work, sexuality and rights. The study also refers to the land resettlements during the colonial era that gave unbound power to the powerful and big group of landlords, at the cost of the poor agricultural labourers and tenants, who at their mercy, were pushed to the lowest strata of the economic ladder. These actions however had implications for women belonging to both the classes, ultimately resulting in their active participation in peasant's movement for their land struggle in the latter. The study reminds the control over the means of production singularly remains in the hands of men. The existing law in the colonial period further supported and strengthened the patriarchal practices of marriage, succession and property inheritance. Chatterjee (1989) similarly mentions that the female body and 'female-ness' is constantly being made and unmade to serve the nation at a given moment or left later for further interpretation. Chatterjee urges that a critical analysis of the political process is necessary which tends to normalise and naturalise such representation and adopt measures to structure it as women's representation. The Indian nationalist selected a specific site of resistance while defending Indian cultural identity in the struggle for freedom. In an attempt to defend the uniqueness of Indian culture, it is the women of the nation who are chosen to represent in a manner where the society could identify them with the traditional scriptures. And in doing so new image of Indian women is created to serve the nation; she is refined than the traditional Indian woman, but superior to the western women. Drawing illustrations from Nair's work, Sen (2008) too in her study on the impact of modernization, national policies, trade unionism on the working-class population in India during the period of 1890-1990, divulges how the issues of underlying gender dynamics is considered entirely superfluous while studying Indian labour historiography. The paper proceeding to analyse the centrality of wives, mothers, sisters and daughter's contribution in industrial development, elucidates how their arduous engagements are rarely chronicled while studying growth and development of the industrial working class population in the country.

#### f. Significance of Co-operatives in the Production Chain

Dev, et al. (2008) in their study on the handloom weaving sector in Andhra Pradesh, India observes that for the policy makers, the sector of handloom is too reminiscent of nationalist ideals to be discarded and at the same time it is not very competitive in the modern textile industry. The Government of India, with the objective of generating productive, sustained and gainful employment, has formulated a number of policies along with programmatic intervention for the handloom sector. While a number of these government policies have yielded positive results, but there remains several aspects such as social, demographic, cultural and technical, that have created a situation where there has been only a partial fulfilment of the different policy objectives. The handloom sector is failing to retain a competitive edge in the face of challenges coming from rising powerloom units, soaring cost of raw materials and absence of sufficient state support. As a result this textile division remains a major concern. The study has abetted to bring forth the potential role of the cooperatives in curbing the exploitation of other economic actors on field, i.e., the master weavers, traders and other marketing agents in the weaving community. The author draws readers' attention to another form of important intermediary organization that emerges in production chain: the mahajans. The mahajan's engagement of the master weavers (in fabric manufacturing) is premised on a mutual interest which attempts to bridge the gap existent between the marketing agents and the cluster weavers, especially in the remote noncommunicative villages. This bridging of the gap assists the mahajans to administer their control on the home-based women weavers while simultaneously preventing unnecessary

cost of transportations (supply of raw materials, finished products etc) to the residence of the master weavers. The master weavers receive a percentage of the wages (as the commissioning agent) from the mahajans for their contribution. The research on the subject of handloom cooperative societies highlights that the high-quality performance and proper implementation of government policies by the cooperatives is perhaps the best means to safeguard the home-based women handloom weavers and simultaneously countervail the negative impact of the intermediaries in the production chain. However the beneficial aspects of cooperative societies are limited because the cost for its preservation, sustenance and continuance is quite high; in contrast the maintenance and administrative expenditures at the master weaver's working sheds is comparatively much lower. Further investigation shows that the proportion of jobs extended to the handloom cooperatives is insufficient, which leads to under-utilization of the full potential at two distinct levels. Firstly, most of the handlooms under the cooperative societies continue to remain idle and secondly, the individual weavers keep their loom active despite the meagre wages. Consequently despite the very low profit margin, the master weavers and other marketing agents continue to thrive because of the optimal use of enormous fixed private capital with no establishment costs in the adverse input and output handloom marketing condition.

This study also helps us understand that given a preference, these poor women weavers from family enterprises are not too inclined to work for the master weavers in regions where the handloom cooperative societies are strong. The weavers employed under the master weavers are found in an adverse position for their inadequate bargaining capacity or negotiating power because of the lack of sufficient job opportunities in the weaving clusters. A large share of migrant weavers in the handloom clusters of Andhra Pradesh are found seasonally employed for a short duration and are essentially dependent on the master weavers for the credit support, raw material supply and other paraphernalia. However the situation is found to be not very different for the non-migrant workers (the local weavers) either, who are heavily reliant on the master weavers for works throughout the year. Moreover the restrictions on the admission of new weavers under the cooperative societies have further propelled the trend to take jobs under master weavers. The study concludes that the two major institutional structures, handloom cooperative society and the master weavers are interdependent and closely interrelated, and their development and performance will directly and indirectly leave an impact on the home-based women handloom weavers of the region. The author infers that increasing competition from the powerlooms is indeed perilous to the handloom sector,

however this situation can be counterbalanced if the handloom cooperative societies with the government support produces high value, unique (brand value) products that can be marketed locally and internationally.

Syamasundari and Niranjana (2006) studied the non-market factors and conditions that leave a tremendous impact on the marketing industry of the handloom fabrics produced. The study highlights the existence of powerful economic actors in the industry. To get better understanding the study takes into consideration several successful pioneers in the field of marketing the handloom fabric items and evaluate the reasons behind their success. The study investigates new innovative techniques the big fashion houses have adapted, concerning production relevant activities and assessing which stage of operation they adhere their importance to. The study tries to understand how consumer's choice is absolutely inseparable in a normative matrix, as handloom is set in a socio-cultural milieu. The author reasonably argues that the success in handloom can be realized when the non-market aspect of this sector is equally valued along with the market components. It emphasizes on production paradigm that values growth along with equity.

To understand the non-market aspect of the handloom sector, the study first takes into consideration the big corporate fashion house: Fabindia. The paper examines how the primary target of this iconic fashion house (Fabindia) is the choices made by the people must be made available to them by the retailer. One of positive aspects of the Fabindia products is that it ensures the quality of the product by consistently working on the visual appeal by improving their product's colourfastness and consistency in the weave. While Fabindia provide the colour forecast details, it heavily relies on the inherent designing skills of the home-based women weavers, and continues to encourage them via the intermediaries, to innovate as they enlarge their production base. Therefore it is important to note that Fabindia appropriately positions itself in between the producer and consumer, making the desirable products available to the consumers via intermediate agencies. Further investigation revealed that this institution frequently sources products from the master weavers along with other intermediaries who are directly working with the weavers. In other words, Fabindia does not directly communicate with the individual weavers. Hence, while the retail front is administered by Fabindia, production process is managed by the master weavers and their agents. It has been found that Fabindia does not take the responsibility of providing production credit to weavers (in the form of working capital as provided by the master weavers to the weavers in this case), but however it takes part in providing market capital

(that is in the form providing a consistent supply of orders) to agencies who are procuring the textile orders from them. So the popularity of Fabindia products primarily lies in its ability to access different market spaces covering wide geographical space. The study emphasizes that master weavers play a very important role, as they administer substantial amount of control in the whole production process. The master weavers play a significant role in the preproduction weaving system, exerting their authority over several aspects such as supply of production credit, providing goods and other forms of raw materials against credit: in other words, the master weavers hold supreme power over main credit source in the entire production process. The master weavers sometimes even provide loom to the loom-less weavers, and other raw materials such as dye and chemicals etc. And it is this control of the master weavers that act as an advantage point for successful marketing, because the master weaver's knowledge and access of the skilled weavers allows them an admission in new marketplaces and new retail stores.

Apart from Fabindia, the study also brings in the subject of production that is mobilized through cooperatives, where the state provides all kinds of support and financial aid that reaches the weavers as per the government regulations. To study this aspect of the handloom enterprise the author takes into consideration one of the successful handloom cooperative societies of Andhra Pradesh: Angara Society. Angara society positioned the staffs in a more strategic position (like overseeing production, rectifying when there are issues regarding the quality of the product). What is unique about this cooperative society is that they employ local designers from the Indian Institute of Handloom and Technology (IIHT), who have better knowledge and access to local markets and help in production translation.

Apart from cooperative societies initiated by the state, there also exist other producer groupings who believe in the principle of collectivism, who organize their production and market linkages differently, sometimes with the help of non-governmental institutions. The Urmul handloom initiative in Rajasthan is one such example. It reportedly believes in the principle of helping the local weavers helping themselves. Therefore it leaves almost all aspects of production in charge of the weavers themselves such as quality controls, marketing. However professional designers are employed by the NGOs with regard to the design development. The idea of a self-reliant producer allows them to be inventive with their production practices. Similarly, another store selling middle range fabric in Bangalore, Karnataka, named Developing Ecologically Sustainable Industry (DESI) is renowned for handloom production. The success of DESI lies in the fact that this organization has

channelled rural skills to satiate the demand of urban market despite of having a production base regionally located. DESI relies on a cultural trust (Kavi Kavya) for procurement of raw materials. The success of DESI lies in their distribution of various tasks and responsibilities across similar minded agencies (such as Charkha, Kavi Kavya). The study brings into focus another similar organization named Dastkar Andhra Marketing Association (DAMA), which has its base of production across different cooperatives in Andhra Pradesh. Like DESI, DAMA exclusively depend on the local resources for developing an inexpensive colour palette. DAMA primarily works with the capital base of different cooperatives and inherent skills of the weavers, thus this organization does not invest in working capital but instead it invests in the process of developing marketable product. That is, it efficiently manages the service that caters the demand of handloom woven products. DAMA overtime has become an important interface between production base and market.

While the study highlights how the cooperative societies can play a powerful role in bringing the weavers together under an umbrella, it must be noted that most of the time cooperative societies rely on the big fashion houses for getting bulk handloom orders. For large corporate fashion houses like Fabindia, their pursuit for cheap labour for enhancing the profit margin consequently leaves enormous gender implication on the sector with adverse effect on women's remunerative opportunities. While active participation of the master weavers and other intermediaries with the handloom family enterprises has been identified as agents, with regard to their capacity to engage in the bargaining process and to discern alternative recourse for a cooperative solution during production exigencies, but their treatment of the members inside the handloom family enterprises can never be symmetrical in the context of gender. As the voice, emergence and agency of men and women are very dissimilar owing to multiple factors that range from valuation of their contribution in accordance to social norms and cultural practices to gender-differential social sanctions.

#### g. Occupational Mobility and Gender

Gender segregation at the labour market is where disproportionate distribution of male and female workers is often experienced as a result of the industries, mills, enterprises, or even small occupations having gender bias practice in recruitment process and distribution of tasks based on it. However, this behaviour cannot be solely responsible for the asymmetric distribution of male or female workers in a workplace, for there can multiple factors that contribute to feminization of work spaces. Research involving uneven distribution of male

and female personnel in various occupations became well distinguished in the beginning of 1990s where economists tried to explain occupational gender segregation in the backdrop of human capital theory and theory of discrimination. The basic idea behind the human capital theory is that the choice of occupation is premised on individual evaluation of return for associating oneself with the work during lifetime. The individual evaluation not only influences the initial choice of jobs or occupations but also has an impact on occupational mobility process. The human capital theorists Becker (1994) and Schultz (1990) put forward the argument that women are prone to choose works that allow them to balance paid works with household duties. As a result, women prefer jobs that allow for more flexible working schedules: either working part-time or combining full-time works with domestic chores inside the home. The supporters of this theory like Polachek (1981) and Anker (1997) also believe that since women are frequently withdrawn from the labour market as result they often choose jobs that have high starting wage and low return on accumulated professional experience. The human capital theory, despite bringing forth the important issue of occupational gender segregation in the labour market, has been gravely criticized for its oversimplified explanation and more importantly for confounding labour with capital.

In the context of cultural capital that assists in enhancing and promoting of social mobility (Bourdieu, 1985), it is important to note that the accessibility to different forms of social capital vary in accordance with divergent groups. In the case of family enterprises the variance can be distinctly noted based on the gender. But this is not a result of a natural process, rather it is stimulated by the role and responsibility that is imposed upon women historically and by the nature of socialization that expects women to be altruistic caregivers for the home and the community at large. It therefore becomes important to study the women's collective accumulation of experience, knowledge and skills over the years and analyze if its utilization and application of these skills has helped to establish their cultural proficiency (to improve their status in the society).

Standing (1999) in his work acknowledges that in the era of global economy, new technologies, new labour control systems and modified forms of work organization would leave a tremendous impact on the nature of labour force participation throughout the world, where he elucidates that much of jobs of men would now be accounted by women. Pointing out some of the important aspects of his earlier works, he reiterates that the rise in female labour force participation would result from the changing character of the labour market around the world which would lead to 'feminization' of many workspaces. The author in his

study highlights that the feminization of labour would arise when nature or character of activities of a particular job, rightly or wrongly, is associated with women and because the job in question results in an increasing number of women participating in it. In other words, a type of job could be feminized, or men could themselves be in feminized positions. That is to say that the jobs which are traditionally occupied by men can now be shifted on to women or a particular form of job can be altered to have characteristics resembling with women's historical pattern of domestic labour engagements.

The author identified that labour market being gendered is not the result of natural differences between men and women, but instead is a repercussion from the discrimination and disadvantage as well as the behavioural reaction of the workers and employers against women. Standing emphasizes that in the era of flexibility, the fast-changing global world has witnessed an increased insecurity and inequality among the labour class population, particularly against the women workers. It therefore becomes imperative for the social scientists to find means of promoting justice in the context of women's workplace protections, representation of women's voice and new regulations that can secure the women workers as they will be pushed to precarious positions of work.

Ghosh (2010) in her study on the plight of migrant workers in the Hooghly and Howrah region of West Bengal has shown that there is general consensus that seasonal migration or circular migration of workers is a win-win situation in the model of human mobility. This is premised on the idea that circular migrants optimize return and minimize cost both in the case of sending and receiving economies. But what people fail to understand is that circular migration is in fact a survival strategy embraced by the workers to overcome poverty. It is one of means of surviving extreme economic hardships when livelihood opportunities are not favourable at home. However, for the government bodies it is one of means of recruiting low-skilled labour without having the responsibility of integrating them into the social fabrics. Ghosh in her study elucidates how persistent flow of women migrants from Bengal's informal economy to work as domestic help in the major cities of Delhi, Mumbai and Bangalore is mostly poverty induced. With no occupational security most of the migrant workers are compelled to work against meagre wages despite having to bear high personal cost of living in the major cities.

Neetha & Rajan (2018) in her study on women and migration highlights how migration of men and women has different gendered impacts. In reference to male migrations, the authors

emphasize that gender and migration cannot be understood in isolation of one another, as care-work is an essential element that needs to be brought into this framework. Even when the women are not migrating with their spouses, the decision to not take the women is largely influenced by the care responsibilities which the family expects women undertake in their homes. The study emphasizes that the households which witness mobility of the male workers experience shifting of the households' dynamics and gender relations which in turn affects the status of the women who are left behind. The impact of male migration reveals both positive and negative repercussions on women. The study highlights that while many women achieve greater access to productive resources and enhanced economic autonomy with regard to management of household affairs; the social and family restraints on women are found to be substantial, sometimes outweighing the positive developments in gender relations.

Mamidipudi and Bijker (2012) about Indian handloom sector divulges how this textile division is so much more than just a sustainable form of living supported by government policies. The author brings forth a whole new perspective of viewing the handloom enterprise: alternate to the general belief of linear migration of weavers from handloom weaving into other forms livelihood. The study shows there is strategic mobility in the weaving communities where weavers retreat flexibly from the handloom sector and again return to the handloom, depending on their economic conditions. The authors emphasize that the mobility pattern can be traced in weaver's circumstances of vulnerabilities and aspiration. The authors point out that the general views of the weaving sector hold the image of an unproductive and unsustainable textile division trapped in a progress discourse, a poverty discourse, and a market discourse. The author here attempts to provide a different view, an alternative perspective; where the handloom weaving is shown as a unit of skill and technology, ensemble of knowledge and socio-economic relation that explains its sustainability over the decades. The author points out that in the world of handloom weaving, there is an inevitable shift from the artisanal mode to industrialization, thus mobility and migration of the weavers are a very important aspect that needs to be addressed immediately.

#### h. Challenges of Women Entrepreneurship

Women around the globe constitute barely one third of economic enterprises (Kaviarasu et al, 2018). Though women have begun to claim their space in the business world, there is no denying the broad range of socio-cultural, technical, financial challenges that impedes their

endeavours of professional growth and development. While cottage-based handloom industry has a significant representation of women among the workforce, an adequate financial support and encouragement to women can create strong probability for them to ascend the ladder of personal growth, development and empowerment. Proper entrepreneurial education and training can enhance the productive potentials and improve capacity building among the women workers. However, in the case of handloom as family business, the concept of women's domestic work, enterprise commitment and family firm leadership encompass a complex cognitive process. Since the patriarchal space of handloom family firms has been traditionally administered by male heads, women's entrepreneurial development and advancements is not one without struggles. Juggling to balance family responsibilities and firm obligations, several women have been able to re-discover their potentials and emerged in leadership positions while carving a niche in the trade

Focusing on the marketing of handloom produce, John and Kamini (2017) have brought forth the important aspects of socio-economic conditions of rising women entrepreneurs of handloom sector in weaving belts of Kerala with special reference to the districts of Thiruvananthapuram and Kannur. The study reveals that currently this sector is providing a means of livelihood to approximately 1.75 lakhs of people (both directly and indirectly), with substantial share of weavers belonging to communities of 'Shaliyas' and 'Devnagas'. The study focuses on handloom industry of Kerala that formulates a very important part of economic wealth of the state. But despite the arduous manual labour, this sector is marked by low productivity due to technological inadequacies. The women weavers here typically belong to the lower economic classes, where high prevalence of malnutrition among the women and children are marked in the weaving community. Some of the primary obstructions faced by women handloom entrepreneurs are perpetual financial indebtedness, inadequate supply of raw materials and most importantly absence of funding and promoting agencies to improve their marketing capacities. The women handloom entrepreneurs are under constant threat from powerloom's cheap textile produce and low-priced imports from the foreign states. Despite handloom enterprises being the economic lifeline of the region, insufficiency of information-media contact has a paramount impact on the marketing for the home-based women weavers. This problem is more pronounced in regions of Kannur district, in comparison to Thiruvananthapuram, where the situation is slightly better as Thiruvananthapuram is the capital city providing more opportunities for social contact and participation. The study points to the need of independent women entrepreneurs, who are not a part of any cooperative society or welfare associations, to be identified where the marketing promotions for these independent women entrepreneurs are catered separately. The study revealed the negligible profits earned by these women were primarily utilized for their daily requirements such as education of their children, buying of food and groceries etc. Consequently, these women have very little money left for purchasing of business resources. Women entrepreneurs typically end up suffering from inadequate financial resources and operating capital. Limited access to credit and tangible security adversely affects their business situation.

In another study, Mahanta (2016) focused on female entrepreneurship and highlighted how a sense of ownership and control over productive assets amplify woman's decision-making power. The study draws the attention on women entrepreneurs of Assam, where traditional sectors of handloom and handicrafts items suffer from the lack of any formal training or other business resources. But despite the serious impediment to production, the women artisans have been able to realize the potential resources of the region and have initiated various entrepreneurial activities in order to tap the natural wealth of the locality. To elaborate this point the paper discusses the entrepreneurial success of Ms. Lalita Devi Jain of Guwahati, Assam, who created her own brand called 'Madhushree' of hand-woven materials, carving a niche in the local textile market. Though she initially struggled with only five looms in the beginning, but over the period of 25 years, she not only increased her assets to 50 looms, but also employed 200 women who later became a part of her family that helped to create the brand of Madhushree. The study focuses on the problems faced by the registered as well as unregistered women entrepreneurs of Assam where the paucity of fund is one of the many contributing factors for women's inability to start their business despite of their eagerness. The paper brings into focus that despite ample evidence of women's high loan repayment capacity the banks and other informal credit lines continue to have a discriminatory attitude against female loan applicants. The study discuses that the problems faced by the women entrepreneurs in our society is not always limited to financial inadequacies or infrastructural gap, instead multifarious socio-personal problems that restricts the women from becoming potential entrepreneurs. The author identifies that the family conflicts frequently arises when women attempt to take charge of the family business.

In a similar study by Mohandas (2016), in Kerala we find that the majority of the women entrepreneurs administered their readymade garments shops by themselves. However, one of the major obstacles faced by the women entrepreneurs is inadequate fixed working capital.

The author identifies that the main reason behind this is gender discriminatory attitude of the family members where the male heads of the family do not like to risk their capital in ventures run by women. Banks are also not very keen while lending loans to women entrepreneurs. Thus, woman entrepreneurs often rely on personal savings and loans from family and friends. Another important aspect pointed out by the study is that most of the women entrepreneurs of Kerala depend on intermediaries for marketing their products. This highlights the difficulties encountered by women entrepreneurs where they are unable to explore the market and understand the demand of the consumers for their incapacity to take part in market research. The study emphasizes the importance of financial assistance, training for entrepreneurship, infrastructural development, and marketing facilities etc. being essential to enhance the entrepreneurial capacities among women.

## i. Gender and Ergonomic Issues

The separation history between the home and the workplace has frequently been believed to accentuate the biological and the functional differences in the engagements of men and women that lead to legitimising this variability as the foundation for functioning of social organizations (Spain, 1993). The ideological partitioning of the home and workspace has often obscured the ways in which women engage, manage and shape each realm. Home as a site of production and social reproduction has therefore often witnessed disproportionate amount of expectations from women to strike a balance while juggling to manage her household chores and enterprise duties. Feminist research on the gender-associated workspace exposures (Habib & Messing, 2012; Messing & Stellman, 2006; Migiliore 2021; Messing, 2017) has shown how even inside the same industry and same workplaces there is difference in the nature and intensity of accidents and illness affecting men and women unevenly. These contrasts necessitate careful consideration of relationships of gender to the exposures of women to occupational perils and duration of exposure to such hazards. Exploring the ergonomic issues associated with the dynamics of interaction between the women and their workplace engagements within the family enterprises can help to understand the complex fabric of work, family-business relationships, and the impacts on women's health.

Ergonomic problems associated with the handloom sectors has been widely studied and reported in various research investigations using clinical study approaches such as application of 'Oswestry Disability Index' (also popularly known as the Oswestry Low Back Pain

Disability Questionnaire) to measure a person's permanent functional disability. The lower back pain coupled with aching muscles (ranging from mild to excruciating pain) in upper limbs, widely prevalent among the women is recorded as one of the major occupational hazards associated with the handloom industry. It has been primarily attributed to awkward postures of functioning during long hours of weaving activity, as determined by the Ovako Working Posture Analysis System (OWAS). But the quantitative description derived from such clinical studies lacked in comprehensive understanding of the core health issues affecting women disproportionately- the women who are found working unremittingly inside the family enterprises of handloom weaving. While prior research (Durlov et al. 2014; Awasthi et al. 2018; Pandit et al. 2013) primarily focused its attention on the physiological conditions of the weavers, in reference to Musculo Skeletal Disorders associated with the handloom sector, it did not take into consideration the gender differences in perception of work, workplace stressors and the intensity of occupational peril affecting the women inside the family enterprises disproportionately.

Work related health disorders have emerged as one of major concerns among the weavers associated with the handloom industry (Koiri, 2020). Manufacturing of high quality of fabrics requires quality control in every stage of production such as manually sorting the fibres, carding and spinning in the cord machine, acid and chrome dyeing of yarn etc. Several workplace elements like weaving in a constrained position, awkward posture, and static load have been inextricably intertwined upper extremity musculoskeletal pain and stiffness (Pandit et al, 2013). Weaving operation being commenced on any one of the two kinds of hand operated looms- i.e. the desk-bench workstation or the sitting arrangements on the floor, witnessed women onerously moving the elbows and feet for drawing pushing of the shuttle and the pedals for a significant amount of time in a day to ensure sustainable production. While all the members inside the family enterprises are found to actively partake with the same tools, means and conditions of work, ergonomic implications appear to have greater effects on women engaged with the family enterprise of handloom weaving.

Nag et al. (2010) in their research on the occupational health hazard pertaining to the unorganized, informal sector of handloom weaving have critiqued the gender-blind programs and the resultant impact on the health conditions of the vast share of female artisans associated with the sector. He argued that the generalized and the standardized notion of the occupational hazards pertaining to this industry having an unvarying, uniform impact on both male and the female workers engaged with the sector is indeed alarming. This

misinterpretation has altogether ignored multiple aspects of occupational health hazards that have posed serious health risks particularly to the female artisans working within handloom family enterprises. Despite the centrality of women's labour in the industry of handloom fabric manufacturing, their health crisis pertaining to the onerous home-based fabric manufacturing operation largely remains in the shadows. The situation could be majorly attributed to non-accounting of women's health issues separately in the conventional statistics. Given the centrality of women in the household-based fabric manufacturing process, the health crisis pertaining to their onerous obligation inside the household have rarely been chronicled separately and still largely continues to remain in the shadows. However, instances of repetitive body movements such as repetitive elbow movements or repetitive knee movements while frequently resulting in muscle spraining or tendon inflammation bears no evidence that part-time women workers experience lesser health crisis than full time women workers.

Feminist research on ergonomic issues (Laberge et al., 2020; Messing et al., 2021) have shown that while exposure to repetitive work inside family enterprises makes the members vulnerable to physiological stresses, yet the repetitive nature of work that often bears greater connections with the gender relations have frequently been disassociated from it (Bello, 2019). Despite being associated with similar pattern of occupational engagements, gender differences have been found in the frequency and intensity of adverse occupational health outcomes. Ergonomic studies have revealed that repetitive hand or leg motion while slowly injuring, can take years to manifest on the body of the workers as against accidents which are immediately visible. Chronic health problems found in the sector arising from repetitive movements usually develops over a prolong period of time and is interconnected with multiple elements such as leisure hours, available recovery time, access to productive resources, health care supports etc (Muthukumar et al., 2022).

# j. Covid-19 Pandemic and its Impact on Women in the Informal, Unorganized Workforce

Apart from morbidity and mortality, the single most major problem raised with regard to COVID-19 pandemic impact is the loss of jobs and livelihoods. However, in this context very little attention has been given on women's livelihoods, and much less on the economic and social precariousness that has resulted from this event. Livelihood losses, for example, not only harm women's incomes, but they also have the potentials to exacerbate the pre-existing

gender inequities and regressive social norms. Globally, 58% of working women are engaged with informal employment and recent investigation by the UN suggests that during the first month of the pandemic, informal workers worldwide lost an average of 60% of their income (UN Women, 2020). 4.4% of men and women in the US were unemployed as of March 2020 (UNCTAD, 2021). However, in only one month, the jobless rate for women increased to 16.1% while it increased to 13.6% for men. As time went on, the gender disparity diminished, and both rates dropped to 6.7% in December 2020. But, compared to men, women's labour force participation reduced by 3.4% during the course of that year. This has been primarily induced lack of raw materials supply and low demand. It appears that while in several countries men's unemployment surpassed that of women; women's labour force participation continued to diminish more rapidly, providing an essential complexity to the COVID-19 unemployment panorama.

In India, 90% of female workers and 86% of male workers are engaged in the informal sector (GOI, 2019). The agricultural sector itself involves 73% of female workers from the rural regions. The women from the rural regions of India are primarily found to work on the family farms (without pay) or as agricultural labourers or artisans whereas women from the urban regions are largely concentrated in the service sector and to some extent in the manufacturing and construction division. The immediate impact of a nationwide lockdown without prior preparation or warning on March 25, 2020 was on jobs. Data from an all-India survey of 40,000 people conducted in April 2020 (Deshpande, 2020a) revealed that, while men lost more jobs than women in absolute terms (given the pre-existing gender gaps in formal and informal employment), women are 20% less likely than men among those who were employed prior to the lockdown. Small survey undertaken during this period of time gave vignette of Covid-19 and economic toll on women. SEWA-BHARAT (2020) interviewing 300 women workers from 20 trades across 12 states in the country revealed that only 5% of the women workers are able to earn anything after lockout. Women engaged in the agricultural division were unable to harvest or sell their crops. Women engaged with small family enterprises like tailoring, bakery, tea stalls; pickle units encountered a significant or entire income loss. Pande et al., (2020) has shown in his study that an estimated 70 million women live in households without ration cards, consequently these women were pushed to disadvantaged position when the government extended free ration scheme during the pandemic period. While women centric intervention by the government like depositing Rs. 500 in the bank account of poor women account for 3 months under the Pradhan Mantri Jan

Dhan Yojana (PMJDY) scheme is truly appreciable, there were many who were excluded from this financial assistance as they did not have PMJDY bank account for receiving the transferred fund (CSE, 2020).

It is important to note that COVID-19 related male unemployment India has harmed not only men, but even the women working inside their households (ILO, 2020). When hundreds of male workers returned to their hometowns after losing their jobs, the burden of making do with the little fell directly on the women (UN Women, 2020). The sudden unemployment status of the male workers (in the cities or even in the same neighbourhood) led to cutting down of the household income and in several occasions the household-based manufactured goods (produced by women) solely financed the consumption expenditure of the family members. Loss of male livelihoods has resulted in a number of indirect consequences for women, including food insecurity, acute indigence, indebtedness, asset and valuable loss, and social isolation (Pande et. al, 2020). To compensate for income loss induced by male joblessness, women are forced to dip into their little savings, take out loans, and even sell assets such as livestock and other small gold valuables. Moreover, the return of the male workers has also enhanced women's burden of domestic work which not only includes cooking and cleaning but additional chores such as increased time for water fetching, collection of firewood etc. Overall, while both men and women have endured significant challenges from the pandemic restrictions and subsequent lockdowns, the intra-household dynamics operating within the home placed women at greater long-term risks. It therefore becomes imperative to elucidate the gender inequality inside the household which has enhanced by pandemic's gendered impact.

It is important to record that loss of work or livelihoods can result in a variety of indirect consequences for women, including food insecurity, hunger, undernourishment, destitution, indebtedness, property loss, social isolation etc. Depletion of savings and asset loss is another indirect effect of Covid-19 pandemic. To cope with the depleted earnings, families typically sell assets or mortgage property for availing loans. According to the previously mentioned SEWA-Bharat survey, after depleting personal savings, 91% of the women borrowed from friends and relatives while 9% of women from the local moneylenders in the neighbourhood. These women revealed that few of them have already sold their mobile phones to manage the crisis situation. However, if the pandemic situation persists, they are willing to sell their livestock, vendor carts, etc. Therefore, the gender gap and gender inequality in asset ownership implies that women do not possess large assets to sell or mortgage during crisis

situations. Women who are compelled to sell their tools of trade like livestock, vendor cart or their limited gold items is likely to encounter greater challenges in their economic recovery.

During the pandemic, financial programs addressed essential items like providing wage and utilities subsidies, food vouchers, and cash transfers. A recent assessment of the global social protection measures implemented during the period of COVID-19 pandemic exhibited that only 16 programs addressed the challenges of economic crisis encountered by the workers in the informal economy (Gentilini et al., 2020; Liem et al., 2020). The vast magnitude of homebased women workers operating without any social protection has fallen outside the safety net programs for livelihood security. One must understand that the effects of COVID-19 on unemployment are not gender neutral, and recovery efforts should not only focus on improving livelihood conditions but targeted action should be undertaken to allow women to re-enter the labour force. Globally, a substantial section women worker in the informal economy remains unregistered and uncovered in the social protection programs facilitated by labour legislation. The informal, unorganized nature of works in which these women operate impede them from contributing to the existing protection schemes that allow the workers to benefit in formal employment. It is important for one to understand that pandemic-induced poverty surge will further amplify the gender poverty gap, pushing more women into extreme poverty than males. In the wake of severe pandemic situation raging unabated throughout the world, the crisis situation will witness a disproportionate increase in women's unpaid care works within the home. In some of the informal, unorganized sectors where the women workers are already subjected to low pay, the grave situation will aggravate from the absence of social protection and weakening legal enforcements.

#### VII. Research Objectives and Research Questions

- To explore how women negotiate gendered expectations, endogamous marriage norms and burden of cultural inheritance in the family enterprises after the mobility of male artisans into other occupations.
  - 1.1 How do women artisans offer resistance and fight against the exploitation of their weaving skills in the family to increase their autonomy and household earnings in family enterprises?
  - 1.2 How is the weaving labour of women in family enterprises controlled and exploited through intra-community marriage?
  - 1.3 How do women actively carry the burden of taking forward the weaving legacy and cultural inheritance by loyally pursuing the ancestral crafts?

- To study the ways in which women strategically bargain for their rights as weavers with the economic actors in the hierarchy of the handloom production chain.
  - 2.1 What are the diverse tactics women employ to improve their access to financial assets and productive resources to ameliorate their status as weavers in the family enterprises and labour market?
  - 2.2 How do women exercise their agency to bargain with the mahajans and master weavers in the cluster during business exigencies?
  - 2.3 What strategies do women adopt to attenuate the constraints in advancing their dreams and promoting business opportunities in the production chain?
- To understand the challenges faced by women weavers as the Covid-19 impacts the intra-household gender dynamics of handloom family enterprises and deteriorate the condition of the handloom market.
  - 3.1 How do women artisans work to retain their advancements in family enterprises when the Covid-19 pandemic threatens the survival of the handloom industry?
  - 3.2 What actions and decisions do women weavers take in her resilient capacity to pivot business strategies in such circumstances?
  - 3.3 How are the vulnerabilities of women artisans exacerbated when the gender-blind government policies of the handloom industry obliterate the needs of the family based enterprises?

Based on the nature of the study the following chapter will discuss the research design which will provide a research framework or plan for the study I have undertaken. This will be followed by explaining the systematic methods that is adopted for collecting data by employing various research tools and techniques and finally drawing conclusions based on the collected data.

# CHAPTER 1 Research Methodology

## 1.1 Introduction

The research draws from qualitative study conducted in the handloom clusters of Nadia during four years of doctoral research. Over the period of four years, starting from early 2018 to early 2022, I have visited these clusters repeatedly up to fourteen times, with each research visit lasting for period of seven to ten days. The field visits have been undertaken in the weaving clusters of Nadia namely, Phulia, Santipur, Ranaghat I & II and Nabadwip. These four handloom clusters over the years has become distinguished for the production of highly demandable fabrics of international reputation. These four important handloom clusters of the district of Nadia have been selected for their development of handloom as an export-oriented family enterprise-based textile production. The weaving clusters of the region encircle vast section of the male and female handloom weavers manufacturing niche variety of handloom fabrics for national and international consumers from their homes. The two pioneer dress materials popularly known as the Jamdani<sup>11</sup> and Tangail<sup>12</sup> fabrics bears glorious legacy in the history of Bengal handloom. The much celebrated Jamdani and Tangail sarees, whose inception can be traced to the rich artistic heritage of Bangladesh, bears a vast chronicle of migration history of weavers who emigrated under extreme socio-political hardships during the Bangladesh Liberation War of 1971. The weaving clusters of Nadia in the course of time have adapted and advanced the weaving traditions to merge it with their own style now popularly known as the Tangail Jamdani sarees. The famous Tangail Jamdani sarees of Phulia is believed to be a product of a fusion of both Santipur and Phulia style, also to be known as the Phulia Tangail saree. The present research attempts to explore intra-household dynamics of family enterprise management and dynamics of gender relations operating inside these handloom households. In this research the handloom weavers and handloom ancillary workers are together referred as the handloom artisans. Full time handloom weavers are later referred as the handloom weavers. And the workers exclusively/solely engaged in ancillary tasks (like warping, winding, dyeing, printing, finishing, sizing etc) are referred as ancillary actors/ workers.

In this chapter, we will first discuss fundamental stages of the research process comprising of a series of systematic procedure of gaining knowledge and information that is pertinent to my research interest. It starts with doing a pilot study and some preliminary research to identify the problem, formulating research aim, overcoming the challenges and drawing up a research

<sup>&</sup>lt;sup>11</sup> The word Jamdani is considered to be of Persian origin, where Jam means flower and dani means vase. The origin of Jamdani handloom saree can be traced to Dhaka and Narayanganj region of Bangladesh

<sup>&</sup>lt;sup>12</sup> Tangail handloom saree is named after the Tangail district in Bangladesh

design. We will then move forward to statistically and graphically represent the demographic profile of handloom artisans inside the weaving clusters of Nadia, West Bengal. It will look into the elements like the age of the artisans, marital status, their education attainment, financial condition of household, occupational status of male and female artisans etc. In the third section, we will present the complete picture of work performed by women inside the handloom family enterprises by applying time use survey method. This will provide details on the association of women with loom activities, ancillary tasks and their other domestic chores of the day. We will also discuss the ways in which women procure raw materials from various sources, obtain financial assistance from formal and informal credit lines, approach market agencies for the selling weft produce etc

# 1.2 Pilot Study

The first research visit to Nadia was made in the month of April 2018 in the handloom cluster of Santipur. The purpose of the visit was to understand the feasibility of an approach to the handloom households that was intended to be used later in the larger research study. The visit was also undertaken to evaluate what best research methods could be adopted to obtain maximum information relevant to my study and achieve the desired results while the analyzing data. During this period four households in Santipur handloom cluster were randomly visited. In these four handloom households seven women and four male artisans were spoken to. The focus of this visit was to understand whether members inside the handloom family enterprises are comfortable talking to a researcher about their livelihood, whether they would be willing to share the troubles they are currently facing while continuing their profession and most importantly would they be willing to be a part of my research study. After the initial interaction and self-presentation, I could perceive the atmosphere of tension when the male artisans were anxiously asking if I was government personnel, if this was an official inquiry, if I received an order from a government body for investigating a matter etc. They were most anxious to know if anyone directed me to their home and more importantly if anyone saw me/followed me when I came to visit them. It was then that I realized that this agitated them the most and that I should leave the place. The following few days despite my best efforts to convince the handloom households of my work as a research scholar I could not initiate a conversation on my research subject. When my efforts to gain admittance inside the handloom family enterprises failed in the first two to three days of my visit to Santipur cluster, I realised that I needed the support and assistance of a resource person. Much later, when a good rapport was developed with the resource person (who was a woman boutique owner of Kolkata) I came to realize that strong surveillance measures were frequently implemented by the intermediaries (like the Mahajans or Master Weavers) or by their agents in the weaving clusters. And it is premised on the fear that someone from the city would directly contact the weavers to purchase bulk quantity of handloom fabrics. The handloom households who are working for these intermediaries did not want to send a message that they are personally doing business with others by sidetracking the intermediaries in the weaving clusters.

The pilot study conducted during this period of time also helped me to assess the time and budget issues, evaluate individual activity resource costs before undertaking the main research study.

# 1.3 Preliminary Study

The assistance of a resource person was palpably felt after experiencing major challenges to induce an effective conversation with the members of the family enterprises during the first research visit to the handloom cluster of Santipur. The resource person who accompanied me in the following four research visits was a woman boutique owner of Kolkata who frequently visited the handloom clusters of Nadia for business purpose. Owing to her strong connection with a powerful government personnel in the handloom belt of Santipur, her association allowed me an easy access to the handloom households as well as other establishments in the neighbourhood (co-operative societies, banks, dye houses etc). Moreover, her presence while introducing and familiarising me to the members of handloom family enterprises comforted the artisans that my visit was for academic research purpose. Her companionship prior to building a rapport with handloom artisans assured the members that their personal details would be strictly kept confidential and would only be used for research purpose.

With the guidance of the resource person, the following four research visits (from July 2018 to January 2019) in the handloom clusters of Phulia, Santipur Ranaghat I & II and Nabadwip were explored. A total of 120 handloom artisans (comprising of 85 female artisans and 35 male artisans) were initially interviewed from 38 handloom households. The handloom artisans were originally selected to understand the nature of works women undertook within the handloom family enterprises <sup>13</sup> that largely remained obscured in the conventional reports. The national handloom report's claim of household-based activity of fabric manufacturing

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<sup>&</sup>lt;sup>13</sup> Handloom enterprises can be divided into handloom household unit and handloom non-household unit. A handloom non-household unit is run by co-operative society or by a Master Weaver in the adjacent karkhana. A handloom household unit is where the fabric manufacturing process takes place inside the weaver's home. However, this does not imply they are independent producer or sellers, for they may be tied to strong intermediaries inside the weaving clusters.

enhancing women's economic empowerment probed me to explore women's agency within the family dynamics of handloom weaving. Accordingly, questions were asked relating to kind of handloom works women and men performed in the handloom households; number of years taken to learn this craft, who initiated them and at what age they actually started weaving, how much time in a day do they devote to handloom tasks etc. Inquiries were also made in reference to number of days required to make a saree, number of sarees they make in a month, investments, monthly household income etc. While inquiring about the number of family members at present actively engaged in the fabric manufacturing process, almost half of the women artisans mentioned that they are presently undertaking the arduous task of weaving almost entirely by themselves. This intrigued me to probe further on the subject and inquire why the male artisans are not assisting in fabric manufacturing process for supporting the family enterprises. To this many women responded that their men have left the trade for the meagre income earned here. The shift of the male artisans from handloom to other livelihood means was noted in 22 handloom family enterprises. These men were noted to be taking up odd jobs in the same neighbourhood or sometimes moved to the city (Kolkata) to make the ends meet. The strategic mobility options embraced by multiple handloom family enterprises appear to offer a way out of poverty. However, the moment of unsustainability is never so clear i.e. when the male artisans stopped pursuing handloom and moved out of the profession. In some handloom family enterprises the male artisans left this trade five to seven years back and in some household this is a recent occurrence. It only appears logical to view the occupational mobility of a large number of male artisans as an indication of unsustainability of handloom as livelihood within the weaving clusters. What became interesting to record in this entire mobility discourse was that occupational shift of the male weavers did not lead to discontinuation of the traditional livelihood means, but instead witnessed women of these households taking the reins of the family business. From the interviews conducted in the preliminary study, following valuable insights were gained,

- 1. Trend of male weavers disintegrating from handloom family enterprises and shifting to other livelihood means.
- 2. Occupational shift of the male weavers was not necessarily to city spaces but sometimes even in the same neighbourhood
- 3. Occupational shift of the male weavers did lead to discontinuation of the traditional livelihood means
- 4. Women of these households are taking the reins of the family business

However, the mobility trend data adds nothing to the understanding of why women artisans are staying back and continuing while the male artisans are rapidly relocating to alternative livelihood means. Mindful of the idea that occupational mobility of male artisans does not necessarily ensure a way out of poverty, I tried to focus on how shift of the male artisans is impacting the lives of women artisans who are persistent on continuing the ancestral crafts. This interesting pattern of development in the weaving community i.e. the continued fidelity of the handloom families to traditional livelihood arrangements motivated me to study the lives and the experiences of women artisans who are left behind inside the handloom family enterprises.

# 1.4 Main Study

While initially 120 handloom artisans were interviewed in the preliminary study, a total of 76 handloom artisans comprising 66 female artisans and 10 male artisans from 26 handloom family enterprises were selected and interviewed for the main study. Eight research visits over the period of January 2019 to January 2022 was undertaken to complete the interviews of the 76 handloom artisans in the four weaving clusters. The 26 handloom family enterprises were specifically selected for analysing how the male occupational mobility from handloom to other livelihood sources was affecting the women artisans inside the home. The purpose was to understand and bring to light why the women artisans are persistent on continuing the traditional crafts when their male counterparts from the same family enterprises are exiting the sector. The 76 handloom artisans interviewed for the study comprised of both handloom weavers and ancillary workers. Out of 66 female handloom artisans that were selected, 60 women artisans identified themselves as handloom weavers for primarily engaging in the weaving activity and 6 women artisans identified themselves as ancillary workers for solely engaging in ancillary works in their homes. 10 handloom male artisans were also interviewed who were formerly engaged with the weaving activity inside the family enterprises, they identified themselves as handloom weavers.

The handloom production chain covering a wide gamut of undertakings connect multiple economic actors (directly or indirectly) in the textile manufacturing operation to move the woven fabrics from the producers to delivering it to the final consumers. The important economic actors in the handloom clusters of Nadia include the mahajans, the master weavers, raw material suppliers, credit lenders, marketing agents, wholesalers; distributers etc. With the help of the resource person the important intermediary service providers (like bank staffs, the mahajans, the master weavers, boutique owners, the yarn and dye suppliers) were initially

contacted in February 2019. The purpose was to schedule a meeting in the following month where I could discuss the nature of business they undertook with the members of the handloom family enterprises. With encouragement and support of the resource person, 4 mahajans from Santipur, 2 master weavers from Phulia, 2 master weavers from Nabadwip, 2 bank officials from SBI Bank in Santipur and 2 bank officials from SBI bank in Phulia consented to give interviews for my research. But the outbreak of COVID-19 in March 2019 leading to worldwide public health crisis and subsequent pandemic restrictions unexpectedly disrupted the research process. The abrupt suspension of textile business with partial or complete closure of the traditional and contemporary markets posed grave challenges to data collection process and the survey visits had to be suspended from March 2019 to October 2019. An attempt to interview intermediary support groups was again undertaken in February 2020, but the periodic unavailability of data sources, hesitation to converse for a long period of time, repeated pausing or halting of face-to-face interviews made it very difficult gather complete information. With Covid-19 transitioning from pandemic phase to endemic phase in November 2021 another endeavour was made and this time while some consented, there were many who were strongly unwilling to devote their time to provide information. While the handloom artisans agreed to continue the interview process, several members of the intermediary organizations and other support groups (like the mahajans, master weavers, dye merchants, bank officials) declined. Finally 3 mahajans from Santipur, 1 master weaver from Phulia, 2 master weavers from Nabadwip, 1 bank employee from SBI Bank, Santipur and 2 bank officials from SBI bank in Phulia, 3 women boutique owners of Kolkata consented to give interviews for my research.

# 1.5 Qualitative Interviews

Given the complex nature subject of the study, for my doctoral research I chose to conduct qualitative interviews with my sample respondents. It was important on my part to capture the intra-household dynamics of family enterprise management and dynamics of gender relations operating in this space as their male members embrace mobility options for economic sustenance. I have tried to do so by looking at the category of both handloom weavers and handloom ancillary actors who are affected by this change inside the family enterprises. The sample included men and women handloom artisans, though the majority of them were women handloom weavers. In-depth qualitative interview study was employed during the field survey. The interview technique permitted flexibility in questioning the male and female artisans inside the handloom family enterprises, where I as the interviewer could

probe for specific answers if the response is deemed insufficient. Given the complexity of the study, taking interviews of the male and female handloom artisans separately inside the family enterprises seemed essential. To ensure research quality and rigour, interview privacy is of course most desirable where I can converse with the research participants without being interrupted or heard by third persons who might possibly influence their responses or views. However, in reality, requesting that privacy was not only difficult but in some cases it was almost impossible inside the family enterprises. It was particularly difficult to request privacy while interviewing female research participants because it was considered to be too insulting to ask a senior member or a male member of the family to leave while interviewing in private with the women. Because of the obstacles I had to embrace a strategy where I would often request the senior members for some privacy on that ground that I wanted to ask intimate questions about women's health and it would best if we could converse on this subject alone.

One of the benefits of qualitative study is the use of interviewing techniques for building rapport with the research participants in order to achieve successful research outcomes. The significance of rapport building as a key interview strategy disregards the nature of power relationships within the interview process. The participatory model for interviewing, which can be best achieved through non-hierarchical, non-manipulative research relationships prepares the interviewer to invest in the research relationship by answering questions and sharing knowledge. The participatory approach allows the research participants to share their knowledge, expertise, valuable insights to an ongoing investigation and evaluation process. Moreover, those (research participants) who are dealing with an issue or facing a challenge generally knows the most about it and hence can provide new insights about their experiences and what they feel can be done to ameliorate the situation. Thus, a mutual interaction was encouraged where I was open to sharing my knowledge and experience by answering questions whenever asked by the research participants. I believed this kind of mutual interaction would help the research participants to share their intimate experiences, which is an objective of the study. This technique further helps in breaking the hierarchy between the researcher and research participants, with the research participants not being objectified and playing an active role in the interview process.

During the research visits my interview pattern was informal—the semi-structured in-depth interviews. The semi-structured interviews being more flexible in nature allowed me to be more focused on the topic of my interest while permitting me to explore relevant ideas that may come up during the interview. In most of the interviews, I had a list of relevant topics

and themes on which I needed information and sharing of experience on part of the research participants. Questions were asked orally and their verbal responses were noted down immediately. The questions were asked in an order which I felt was appropriate. However, even the most unstructured interview is structured in certain subtle ways. Moreover, we may question the divide between qualitative and quantitative methods of research, and find it critical to assess the appropriateness of the method to be applied to research. Feminist scholarships have a rich history of using interviews as a means of gathering information on the lives and experiences of women. But not all feminist researchers adhere to the same set of methodological principles in their work. Scholars argue that feminist research is not about the methods that are used, but more important are the ways in which methods are deployed and frameworks in which they are located.

While conducting interviews, the informed consent of respondents was taken so that they participated in the research as an exercise of their choice which was free of any element of fraud, deceit or manipulation. The research participants were convinced that a high degree of confidentiality will be maintained; in cases where research participants did not want their names to be used their names were changed to pseudonyms.

I used a semi-standardised interview structure, where certain predetermined questions or themes were supplemented with unscheduled probes that arose during the interview process itself. This interview structure allowed me to explore different facets of the research question. The questions during interview were asked within a predetermined thematic framework. A preparation was done before the interview so that the essential questions which concerned the focus of the study were asked during the interview. The research participant's answers guided my future research questions in this interview structure. It allowed me to focus on the topic of interest while still using my autonomy to explore and investigate relevant ideas that may come up during the interview.

As a qualitative researcher, it was important for me to gain valuable insights from the subjective experience of the research participants. Finding opportunities to talk and taking time to listen to their concerns, sometimes not directly relevant to my research interest, was an essential part of my rapport building. Building good interpersonal relations with the participants hence became a very important aspect for me when I engaged in interviews and observations in an attempt to generate rich data. The interview was initiated through a few throw-away questions which were essential for developing rapport between the interviewer and the research participant. Being sensitive of the participant's behaviour on a certain topic,

rephrasing the question, maintaining the mutual respect was a crucial part in the data collection process. While some of questions may be incidental or unnecessary, they were invaluable for drawing out the complete picture from a participant. This was especially useful in my research because there were several intimate questions related to their views and beliefs towards intra-community marriage. Probing questions was another tool used to seek elaboration on answers already received in response to questions. It is important to see that the questions are effectively communicated, devoid of jargon and technical language, i.e. in a way it that was easily comprehensible to the research participants. While it is important to gather all the necessary information, there were times when I had to manoeuvre around the participant's avoidance to answer certain questions in a fashion which neither overtly violates norms of communication nor causes them to lie. The need to balance establishing rapport with the research participants and at the same time maintaining a distance out of respect for participants' privacy is of paramount importance in qualitative research. I was careful not to press questions that research participants did not feel comfortable answering, especially when the conversations turned towards sensitive subjects such as intra-community wedding alliances, forced marriage arrangements, house mortgages etc.

Most of my research participants were comfortable with speaking in Bengali, there were others who understood Hindi better. Since I was comfortable speaking in both the languages, I had the option to judge the language to be used during the interviews. Since the interviews were taken in handloom clusters of Nadia i.e. Phulia, Santipur, Ranaghat I & II and Nabadwip I was careful not to antagonise the research participants by taking an authoritarian demeanour. Since the conversations were lengthy and sometime required more than one research visit to the family enterprises I had to ensure that I took prior appointments and that they were comfortable with the time schedule. To build this rapport and to ensure that the conversation does not become weary, it was useful to share some of my experiences on the issues. It was important to recognise when the research participants did not want any further discussion on a specific issue and to respect such a wish.

# 1.6 Sampling Methods

My research study, being a small study, uses non-probability sampling where the findings are not representative of the entire artisanal community in the district but is selected to focus on a particular phenomenon. This method is based on non-random criteria. The sample units in the group are selected based on the subjective judgement of the researcher. While generalising from the sample to the population under investigation is desirable, it is a secondary

consideration in my study. Moreover, the size of the population was too large and it was not possible to include everyone in the group. This way of sampling is however, less complicated, low cost, time effective and avoids the statistical complexity of a probability sample. Moreover the sampling method allows the survey to be launched, executed and finished in shorter times. However, it was important to verify the eligibility of respondents. Owing to non-probability sampling, the results of the research cannot be used in generalisation pertaining to the entire population.

My research uses purposive sampling as a non-probability sampling technique with research work conducted in stages. This sampling technique allows me to recruit niche demographics of the sample population to obtain more specific data for my research. It also permits me to gather qualitative responses, which further leads to getting better insights, information more relevant to my research context and increased chances of desirable research results. While the various purposive sampling approaches have different purposes, they give researchers the rationale to make theoretical, analytic, and/or logical generalisations from the sample under study. The main goal of choosing purposive sampling is to focus on particular characteristics/traits of a population or specific phenomenon which will best enable me to answer my research questions.

# 1.7 Focus of Qualitative Interviews

Unstructured qualitative interviews provided me with the space and time to develop a certain sense of intimacy with the research participants. The more personal interaction coupled with follow-up questions conducted in a conversational format helped me to gain valuable insights on the personal experiences of the handloom artisans inside the family enterprises. It also helped me to get information on new handloom projects, brand positioning, inspecting market segments, purchase dynamics of the consumer etc. while interviewing the mahajans, master weavers in the clusters and the boutique owners from Kolkata. In the following section, focus of the interviews for different group of research participants has been briefly noted.

## 1.7.1 Male and Female Artisans of the Handloom Family Enterprises

Queries were focused on their socio-economic conditions, education, health, their skill trainings, income of the household etc. In order to draw insights from the gendered specific patterns of weaver's movements within the clusters, enquiries were made relevant to the number of male weavers shifting from handloom to other livelihood means from each of the family enterprises. Questions were also asked regarding the stimulation for male weaver's

disengagement from handloom, primary occupation they are relocating to and of course the average monthly income earned from new livelihood means. Inquiries were also made to understand whether women's increased responsibilities in managing the family enterprises have brought about a change in terms of widening of choices and opportunities in the handloom clusters. It included examining elements like women's decision making capacity, whether that has resulted in increased autonomy and empowerment or not. I also examined ways in which female research participants question, negotiate or confront gendered expectation and gender norms inside the family as well as the weaving community. Queries were made on issues like how women perceive their commitment to the ancestral crafts, and how they visualise the image of an ideal woman inside the handloom households. Questions were asked on issues like how did the occupational shift in the male members of the household impact the lives of female members of the household? How do they manage their time in between these responsibilities? Questions were also asked about how women feel about their weaving skills before and after the occupational mobility of men in their households and whether there was a change in their status within their households accordingly. What are the changing routines, practices and strategies these women use to deal with the changing responsibilities in the handloom households and the weaving community at the large etc.

I wanted to focus on the various kinds of work they (women) did throughout the day and whether household chores and burdens in addition to the weaving responsibilities within the handloom households and the community left an impact on her health. Questions were asked on subjects like what kind of pain did they feel for performing weaving tasks for more than 10 hours a day, what did they do relieve the pain, if any medical expert has been consulted on the matter, did they follow their prescribed medicines and advices etc.

While exploring the complex nature of functioning in the handloom production chain, queries have been made to understand production operations within the weaving community and the power and gender dynamics operating in that space. Inquiries have been made on how these women access and manage financial resources and productive assets within the family enterprises and beyond. How did they deal with decision-making regarding financial management, budgetary controls, and investment planning practices. The objective was to know whether they were used to taking such decisions before the occupational mobility of male members of the household or they tried to grasp with it only after it. While exploring

women's bargaining capacity with the economic actors in the production chain, questions have been asked regarding what measures women have adopted to assert the desired change while manufacturing, trading and transacting the fabric produce with them. It included exploring elements like how women are negotiating with the intermediaries to enhance their wages, how did they bargain with the mahajans and master weavers to acknowledge children's efforts in the production process.

In an attempt to explore the dynamics of interaction between women artisans, their workplace association and existent policies and programs designed for occupational safety of the handloom weavers, queries have been made to understand how women artisans are protected in the sector. Questions have been asked regarding their awareness about the public outreach programs initiated by government's social welfare schemes for handloom workers and whether women of the households ever got to speak when government officials came to visit for census data enumeration process. Questions have been asked on whether any handloom households in the weaving community got any kind of support from the government, especially after the fallout of the Covid-19 chaos. What kind of measures have been adopted by the handloom family enterprises in the clusters to tide over the pandemic crisis, whether women artisans have got any kind of assistance from intermediaries such as mahajans and master weavers after working with them all these years in the handloom cluster.

#### 1.7.2 Mahajans and Master Weavers in the Handloom Clusters

While trying to understand the functioning of the mahajans and master weavers in the clusters and their influence on the lives of the handloom artisans queries were made on issues like number of years in the industry, were there any competitive relationships with other mahajans or master weavers in the cluster, how many family enterprises were currently engaged with them for business. To understand their interaction with the women artisans queries were made on subjects like how frequent did they meet the home-based women workers, how did they communicate with them, were there any additional rewards for intricate fabric designs, did they increase the wages for additional work burden during the festive seasons. Questions were asked on how the remuneration was made, what was the approximate amount and whether they were open to negotiation. Questions were also asked regarding recent handloom projects undertaken by them, how did they communicate with clients, what tools or resources were used to share the feedbacks of the clients to the women artisans etc.

#### 1.7.3 Boutique Owners of Kolkata

In an attempt to explore the nature of business boutique owners did with the handloom family enterprises questions were asked regarding their number of years in this career, how did they come on to this business, what is their experience and skill level, what financial investments did they have before starting the business, how frequently did they visit the clusters and meet the women artisans, how did they communicate with them. Questions were also asked about how many people were currently working for them, did they hire any freelancers for marketing and if yes how frequently, did they (freelancers) get any commission or affiliate fees, did they hire any digital marketing agency to promote their brand, were there any 'big name' in the client list and if yes, how did they request special pattern design on the fabrics, did they bring the women artisans to city to meet the clients, how were the meetings arranged etc.

## 1.7.4 Bank Personnel of Handloom Clusters

Granting credit requests/loans means making a long-term financial commitment, for it not only requires the bank officers to ensure that their clients stick to a strict repayment schedule, but it also puts them at risk of losing a few points if their client miss a payment. In order to investigate the alleged claims of the women artisans that their loan requests have higher likelihood of being denied queries were made on issues like what kind of loan application do the banks in these handloom clusters usually get, what is loan estimate usually given to artisans, merchants, traders in the cluster, what is eligibility criteria and do they have some control over the matter, how much of time does it take for the banks to approve the loan and then disbursal of that loan amount, were they aware of the government schemes and financial assistance reserved for the handloom weavers, what is the interest rate, what are the processing fees and additional charges for late fee. Questions were also asked on subjects like how frequent does the women artisans from the cluster come to the banks to request loan, what kind of problems do they face with paper works, do they usually come alone, are there single loan applicants by women, what kind of the guidance does the loan officers provide them etc.

# 1.8 Demographic Profile of Research Participants

During the field visits to the 4 weaving clusters of Nadia i.e. Phulia, Santipur, Ranaghat I & II and Nabadwip a total of 76 research participants have been interviewed. Of the total 76 research participants, 66 were female artisans and 10 were male artisans. Out of 76 research

participants, the maximum number of research participants is represented from the weaving cluster of Phulia (21), followed by Santipur (19). Ranaghat I & II and Nabadwip have the same number of research participants i.e. 18 from each of the clusters.

Table 3: Total Number of Research Participants across Four Handloom Clusters of Nadia

Handloom Clusters	Female	Male	Total
Phulia	18	3	21
Santipur	15	4	19
Ranaghat I & II	16	2	18
Nabadwip	17	1	18
Total	66	10	76

## 1.8.1 Age Groups of the Research Participants

We find that 45% of the research participants belong to the age group of 25-35 years, followed by 24% in the age group 35-45 years, 10% in the age group of 18-25 years, 8% in the age group of 45-55 years, 8% below 18 years of age and 5% in the age group of 55-65 years. Overall the age distribution pattern reveals that maximum number of handloom artisans in the sample group actively pursuing weaving activity belongs to the age group of 25-45 years.

Table 4: Number and Percentage of Research Participants in Different Age Groups

Age Groups	Number of Male	Number of Female	Total
	Research Participants	Research Participants	
Below 18 years	1	5	6
18 to 25 years	1	7	8
25 to 35 years	2	32	34
35 to 45 years	5	13	18
45 to 55 years	0	6	6
55 to 65 years	1	3	4

Table 5: Distribution of Research Participants Based on Age Groups across Four Handloom Clusters

Weaving Clusters	<18	18-25	25-35	35-45	45-55	55-65	Total
Phulia	2	2	8	5	2	2	21
Santipur	1	3	8	5	2	0	19
Ranaghat I & II	1	2	9	4	1	1	18
Nabadwip	2	1	9	4	1	1	18
Total	6	8	34	18	6	4	76

The research participants are uniformly distributed across the 4 weaving clusters as seen above. The maximum participants are in Phulia (21) followed by Santipur (19) and Ranaghat I & II (18) and Nabadwip (18). The maximum number of research participants belongs to the age-group (25 to 35 years). The percentage distribution of the research participants across age group in 4 handloom clusters is shown below.

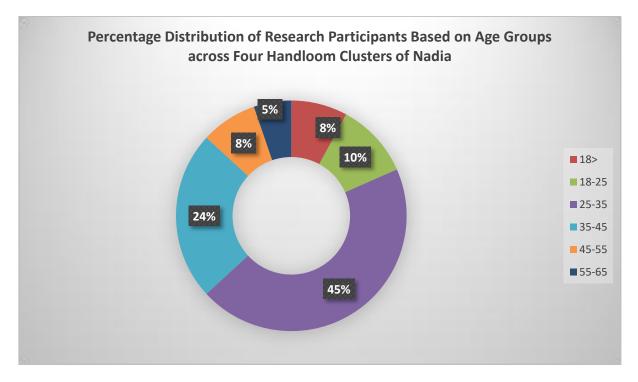


Fig 2: Percentage Distribution of Research Participants Based on Age Groups across Four Handloom Clusters of Nadia

#### 1.8.2 Educational Qualifications of the Research Participants

In term of educational qualification of 66 female research participants, the overall observation revealed that maximum share of research participants' i.e. 29% of the research

participants have pursued their education between 1<sup>st</sup> to 5<sup>th</sup> standard, this is followed by 21% of the research participants who have pursued their education between 5<sup>th</sup> to 7<sup>th</sup> standard. 18% of the research participants completed their education up to 8<sup>th</sup> standard and 18% studied up to the 10<sup>th</sup> standard. 5% of the research participants have completed their education up to the 12<sup>th</sup> standard and only 1% of the total research participants have completed their graduation. 8% of the research participants have shared that they can sign their names only.

In the case of educational qualification of 10 male research participants, 4 research participants pursued their education between 1<sup>st</sup> to 5<sup>th</sup> standard, 3 research participants mentioned that they are 10<sup>th</sup> standard pass, 1 research participant as 12<sup>th</sup> standard pass, 1 research participant as 8<sup>th</sup> standard pass. Only 1 research participant mentioned that he could only sign his name. There was no research participant in the category of 5<sup>th</sup> to 7<sup>th</sup> standard pass and graduate pass. Overall observation suggests that women's educational status is higher than the male counterparts.

Table 6: Distribution of Female Research Participants Based on Educational Qualifications

Educational Qualifications	Number of Female Research Participants	Percentage of Research Participants
Graduate	1	1
12 <sup>th</sup> Standard Passed	3	5
10 <sup>th</sup> Standard Passed	12	18
8 <sup>th</sup> Standard Passed	12	18
5 <sup>th</sup> Standard-7 <sup>th</sup> Standard	14	21
1 <sup>st</sup> Standard-5 <sup>th</sup> Standard	19	29
Can Sign Only	5	8

**Table 7: Distribution of Male Research Participants Based on Educational Qualifications** 

Educational Qualifications	Number of Male Research Participants
Graduate	0
12 <sup>th</sup> Standard Passed	1
10 <sup>th</sup> Standard Passed	3
8 <sup>th</sup> Standard Passed	1
5 <sup>th</sup> Standard-7 <sup>th</sup> Standard	0
1st Standard-5th Standard	4
Can Sign Only	1

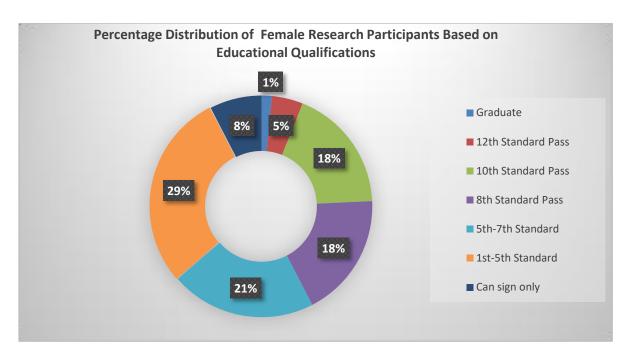


Fig 3: Percentage Distribution of Female Research Participants Based on Educational Qualifications

The distribution of female research participants based on their educational qualification across 4 weaving clusters is given below. The weaving cluster of Santipur is an exception where 1 research participant mentioned that she has completed her graduation. In case of Ranaghat I & II majority of the female research participants pursued their schooling between 1<sup>st</sup> standard to 5<sup>th</sup> standard, 3 research participants between 5<sup>th</sup> to 7<sup>th</sup> standard, 2 research participants as 8<sup>th</sup> standard pass and 3 research participants as 10<sup>th</sup> standard pass. None of the female research participants have completed their 12<sup>th</sup> standard in Ranaghat I & II weaving cluster. 2 female research participants have been found who could sign their names only.

**Table 8: Distribution of Female Research Participants Based on Educational Qualifications across Four Handloom Clusters** 

Handloom Clusters	Graduate	12 <sup>th</sup> Standard Pass	10 <sup>th</sup> Standard Pass	8 <sup>th</sup> Standard Pass	5 <sup>th</sup> -7 <sup>th</sup> Standard	1 <sup>st</sup> -5 <sup>th</sup> Standard	Can Sign Only	Total
Phulia	0	1	4	4	2	5	2	18
Santipur	1	1	2	3	3	4	1	15
Ranaghat I & II	0	0	3	2	3	6	2	16
Nabadwip	0	1	3	3	6	4	0	17
Total	1	3	12	12	14	19	5	66

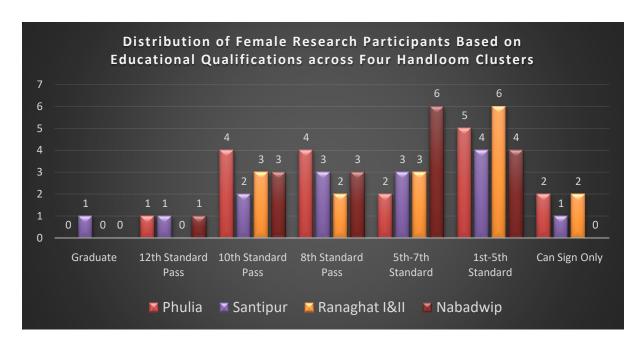


Fig 4: Distribution of Female Research Participants Based on Educational Qualifications across Four Handloom Clusters

In case of Phulia handloom cluster, majority of female research participants (5) pursued their education between 1<sup>st</sup> to 5<sup>th</sup> standard, followed by moderate number of research participants (4 from each category) who mentioned that they were 8<sup>th</sup> standard pass and 10<sup>th</sup> standard pass respectively. Only 1 research participant mentioned that she passed 12<sup>th</sup> standard. 2 research participants mentioned that they only could sign.

In case of Santipur handloom cluster, majority of female research participants (4) pursued their education between 1<sup>st</sup> to 5<sup>th</sup> standard followed by 3 research participants who pursued their education between 5<sup>th</sup> to 7<sup>th</sup> standard and 3 research participants mentioned that they were 8<sup>th</sup> standard pass, 2 research participants as 10<sup>th</sup> standard pass, 1 research participant as 12<sup>th</sup> standard pass and 1 research participant was found who could sign her name only. 1 research participant mentioned that she completed her graduation.

In case of Ranaghat I & II majority of the female research participants (6) completed their education between 1<sup>st</sup> to 5<sup>th</sup> standard, 3 research participants between 5<sup>th</sup> to 7<sup>th</sup> standard, 2 research participants identified themselves as 8<sup>th</sup>standard pass and 3 research participants as 10<sup>th</sup> standard pass. None of the research participants completed their 12<sup>th</sup> standard of schooling in this handloom cluster.

In case of Nabadwip handloom cluster, majority of the female research participants (6) pursued their education between 5<sup>th</sup> to 7<sup>th</sup> standard followed by 4 research participants

between 1<sup>st</sup> to 5<sup>th</sup> standard, 3 research participants as 8<sup>th</sup> standard pass, 3 research participants as 10<sup>th</sup> standard pass and 1 research participants as 12<sup>th</sup> standard pass. There were no research participants in the category of 'Can sign their name only' in this cluster.

#### **1.8.3** Marital Status of the Research Participants

In terms of marital status of the 66 female research participants, the overall observation revealed that the average age at which the women from the weaving community got married was 16 to 18 years, with an approximate range of 15 to 19 years of age for all the 4 handloom clusters. Such observations indicate that a large share of women was married off before the legal age of 18 years. However, in contrast most of male research participants were found to be married when they were 22 to 25 years of age. 5 female research participants have been found in the category of 'Separated' and 1 young male research participant in the category of 'Unmarried'.

Table 9: Distribution of Research Participants based on Marital Status across Four Handloom Clusters

Sl. No.	Research Participant No. (RP)	Age	Marital status	Age of marriage
1	RP 1	17	Separated	16
2	RP 2	20	Married	16
3	RP 3	22	Married	17
4	RP 4	28	Married	18
5	RP 5	30	Married	18
6	RP 6	27	Married	19
7	RP 7	37	Married	18
8	RP 8	38	Married	16
9	RP 9	26	Married	17
10	RP 10	31	Married	19
11	RP 11	39	Married	19
12	RP 12	42	Married	16
13	RP 13	44	Married	17
14	RP 14	52	Married	16
15	RP 15	60	Married	16
16	RP 16	59	Married	21
17	RP 17	16	Unmarried	-
18	RP 18	31	Married	22
19	RP 19	33	Married	17
20	RP 20	26	Married	18
21	RP 21	53	Married	16
22	RP 22	15	Separated	15
23	RP 23	19	Married	16

24         RP 24         21         Married         16           25         RP 25         28         Married         17           26         RP 26         31         Married         18           27         RP 27         34         Married         18           28         RP 28         33         Married         19           29         RP 29         30         Married         16           30         RP 30         40         Married         17           31         RP 31         52         Married         16           32         RP 32         32         Married         17           34         RP 33         26         Married         17           34         RP 34         27         Married         24           35         RP 34         27         Married         22           36         RP 36         37         Married         21           37         RP 37         22         Married         24           38         RP 38         38         Married         18           40         RP 40         49         Married         16	Sl. No.	Research Participant No. (RP)	Age	Marital status	Age of marriage
26         RP 26         31         Married         18           27         RP 27         34         Married         18           28         RP 28         33         Married         19           29         RP 29         30         Married         16           30         RP 30         40         Married         17           31         RP 31         52         Married         16           32         RP 32         32         Married         18           33         RP 33         26         Married         17           34         RP 34         27         Married         24           35         RP 35         40         Married         21           37         RP 37         22         Married         21           37         RP 37         22         Married         18           39         RP 39         40         Married         16           40         RP 40         49         Married         17           41         RP 41         16         Separated         15           42         RP 42         20         Married         16	24	RP 24	21	Married	16
27         RP 27         34         Married         18           28         RP 28         33         Married         19           29         RP 29         30         Married         16           30         RP 30         40         Married         17           31         RP 31         52         Married         16           32         RP 32         32         Married         17           34         RP 34         27         Married         24           35         RP 35         40         Married         21           36         RP 36         37         Married         21           37         RP 37         22         Married         24           38         RP 38         38         Married         18           39         RP 39         40         Married         16           40         RP 40         49         Married         17           41         RP 41         16         Separated         15           42         RP 42         20         Married         16           43         RP 43         30         Married         17	25	RP 25	28	Married	17
28         RP 28         33         Married         19           29         RP 29         30         Married         16           30         RP 30         40         Married         17           31         RP 31         52         Married         18           32         RP 32         32         Married         17           34         RP 34         27         Married         24           35         RP 35         40         Married         22           36         RP 36         37         Married         21           37         RP 37         22         Married         18           39         RP 39         40         Married         16           40         RP 40         49         Married         17           41         RP 41         16         Separated         15           42         RP 42         20         Married         17           43         RP 43         30         Married         16           44         RP 43         30         Married         16           45         RP 43         30         Married         17	26	RP 26	31	Married	18
29         RP 29         3O         Married         16           30         RP 30         40         Married         17           31         RP 31         52         Married         16           32         RP 32         32         Married         18           33         RP 33         26         Married         17           34         RP 34         27         Married         24           35         RP 35         40         Married         22           36         RP 36         37         Married         21           37         RP 37         22         Married         18           38         RP 38         38         Married         18           39         RP 39         40         Married         16           40         RP 40         49         Married         16           41         RP 41         16         Separated         15           42         RP 42         20         Married         17           43         RP 43         30         Married         16           45         RP 44         32         Married         17	27	RP 27	34	Married	18
30         RP 30         40         Married         17           31         RP 31         52         Married         16           32         RP 32         32         Married         18           33         RP 33         26         Married         17           34         RP 34         27         Married         24           35         RP 35         40         Married         22           36         RP 36         37         Married         21           37         RP 37         22         Married         24           38         RP 38         38         Married         18           39         RP 39         40         Married         16           40         RP 40         49         Married         17           41         RP 41         16         Separated         15           41         RP 41         16         Separated         15           42         RP 42         20         Married         17           43         RP 43         30         Married         16           44         RP 44         32         Married         17	28	RP 28	33	Married	19
31         RP 31         52         Married         16           32         RP 32         32         Married         18           33         RP 33         26         Married         17           34         RP 34         27         Married         24           35         RP 35         40         Married         21           36         RP 36         37         Married         21           37         RP 37         22         Married         24           38         RP 38         38         Married         18           39         RP 39         40         Married         16           40         RP 40         49         Married         17           41         RP 41         16         Separated         15           42         RP 42         20         Married         17           43         RP 43         30         Married         16           44         RP 44         32         Married         17           45         RP 45         21         Married         19           47         RP 47         28         Married         19	29	RP 29	3O	Married	16
32         RP 32         32         Married         18           33         RP 33         26         Married         17           34         RP 34         27         Married         24           35         RP 35         40         Married         21           36         RP 36         37         Married         21           37         RP 37         22         Married         24           38         RP 38         38         Married         18           39         RP 39         40         Married         16           40         RP 40         49         Married         17           41         RP 40         49         Married         17           41         RP 41         16         Separated         15           42         RP 43         30         Married         17           43         RP 43         30         Married         18           45         RP 44         32         Married         18           45         RP 45         21         Married         17           46         RP 46         31         Married         16	30	RP 30	40	Married	17
33         RP 33         26         Married         17           34         RP 34         27         Married         24           35         RP 35         40         Married         22           36         RP 36         37         Married         21           37         RP 37         22         Married         24           38         RP 38         38         Married         18           39         RP 39         40         Married         16           40         RP 40         49         Married         17           41         RP 40         49         Married         17           41         RP 41         16         Separated         15           42         RP 42         20         Married         17           43         RP 43         30         Married         16           44         RP 44         32         Married         18           45         RP 45         21         Married         17           46         RP 46         31         Married         19           47         RP 47         28         Married         16	31	RP 31	52	Married	16
34         RP 34         27         Married         24           35         RP 35         40         Married         22           36         RP 36         37         Married         21           37         RP 37         22         Married         24           38         RP 38         38         Married         18           39         RP 39         40         Married         16           40         RP 40         49         Married         17           41         RP 40         49         Married         17           41         RP 41         16         Separated         15           42         RP 42         20         Married         17           43         RP 43         30         Married         16           44         RP 44         32         Married         17           46         RP 45         21         Married         17           46         RP 46         31         Married         19           47         RP 47         28         Married         18           48         RP 48         32         Married         16	32	RP 32	32	Married	18
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46       RP 46       31       Married       19         47       RP 47       28       Married       18         48       RP 48       32       Married       16         49       RP 49       34       Married       17         50       RP 50       33       Married       19         51       RP 50       33       Married       16         52       RP 51       31       Married       16         52       RP 52       38       Married       18         53       RP 53       40       Married       17         54       RP 53       40       Married       16         55       RP 54       33       Married       16         55       RP 55       58       Married       16         56       RP 56       51       Married       15         57       RP 57       42       Married       22         58       RP 58       43       Married       23         59       RP 59       15       Separated       15         60       RP 60       20       married       16         61       RP 61<	44	RP 44	32	Married	18
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59     RP 59     15     Separated     15       60     RP 60     20     married     16       61     RP 61     30     Married     17       62     RP 62     34     Married     16       63     RP 63     26     Married     15	57	RP 57	42	Married	22
60     RP 60     20     married     16       61     RP 61     30     Married     17       62     RP 62     34     Married     16       63     RP 63     26     Married     15	58	RP 58	43	Married	23
61     RP 61     30     Married     17       62     RP 62     34     Married     16       63     RP 63     26     Married     15	59	RP 59	15	Separated	15
62       RP 62       34       Married       16         63       RP 63       26       Married       15	60	RP 60	20	married	16
63 RP 63 26 Married 15	61	RP 61	30	Married	17
	62	RP 62	34	Married	16
64 RP 64 38 Married 19	63	RP 63	26	Married	15
OT   NOT   30   Mailled   10	64	RP 64	38	Married	18
65 RP 65 43 Married 16	65	RP 65	43	Married	16
66 RP 66 39 Married 17	66	RP 66	39	Married	17

Sl. No.	Research Participant No. (RP)	Age	Marital status	Age of marriage
67	RP 67	48	Married	18
68	RP 68	33	Married	18
68	RP 69	29	Married	18
70	RP 70	32	Married	17
71	RP 71	28	Married	18
72	RP 72	40	Married	22
73	RP 73	58	Married	19
74	RP 74	16	Separated	16
75	RP 75	28	Married	18
76	RP 76	32	Married	19

#### 1.8.4 Nature of Weaving Activity

Out of total number of 76 research participants, 66 female research participants were inquired about the primary role they played in the fabric manufacturing operation inside the family enterprises. Based on the response of research participants two categories were formed- i.e. Weaving Activity and Ancillary Activity. In all the four handloom clusters a major section of the research participants (91%) were involved with the weaving activity. A small section of research participants (9%) were found to be solely engaged in ancillary division. The 10 male research participants were formerly engaged in the weaving activity inside the handloom family enterprises but now have left the trade.

Table 10: Distribution of Female Research Participants Based on the Nature of Work Undertaken by them in the Fabric Manufacturing Process

Nature of Weaving Activity	Number of Research Participants	Percentage of Research Participants		
Weaving	60	91		
Ancillary Works	6	9		

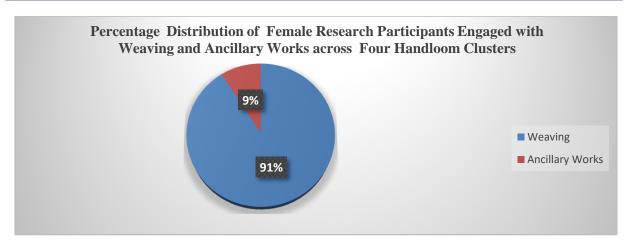


Fig 5: Percentage Distribution of Female Research Participants Engaged with Weaving and Ancillary Works across Four Handloom Clusters

The handloom cluster of Phulia has the maximum number of female research participants (16) who have identified themselves as primarily engaging themselves in the weaving activity.

Table 11: Distribution of Female Research Participants based on the Nature of Work Undertaken by them across Four Handloom Clusters

Handloom Clusters	Weaving Activity	<b>Ancillary Activity</b>	Total
Phulia	16	2	18
Santipur	14	1	15
Ranaghat I & II	15	1	16
Nabadwip	15	2	17
Total	60	6	66

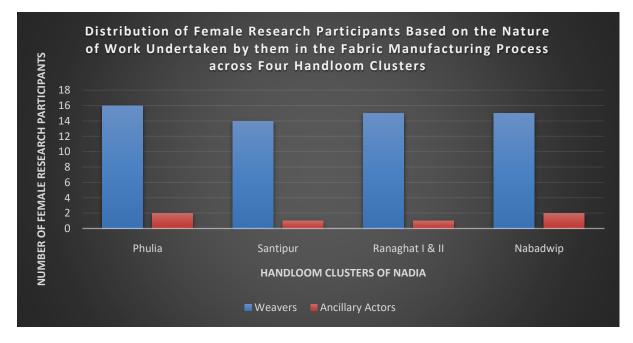


Fig 6: Distribution of Female Research Participants Based on the Nature of Work Undertaken by them in the Fabric Manufacturing Process across Four Handloom Clusters

#### 1.8.5 Return from Per Piece of Handloom Fabric Items

The profit from selling per piece of handloom fabric item (saree) ranged from Rs. 500 to of Rs. 1,550. The uneven return from selling of handloom fabric (per piece rate) is largely influenced by the marketing agency through which the research participants sold their handloom fabric items. In situations when the research participants are selling the fabric items to the master weavers, then the return from selling per piece of handloom fabric unit is approximately between Rs. 400 to Rs. 480. The difference is not much when the fabric item is sold to the master weavers working in liaison with the mahajans where the return per unit of fabric item is approximately between Rs. 400 to Rs. 450. When fabric items are sold to

the mahajans, the return from selling per piece of fabric item is approximately between Rs. 480 to Rs. 550. With the opportunity of directly selling the fabric items to the buyers in local haats, the research participants have been found to push the bargaining range of per piece of fabric items from Rs. 500 to Rs. 650. Similarly in the case of selling of fabric items in organized fairs, the return from selling per piece of fabric item is approximately between Rs. 650 to Rs. 800. However, a huge difference can be noted when the research participants are selling the fabric items to the boutique shop owners where the return from selling per piece of fabric items have been found range between Rs. 800 to Rs 900. Selling of handloom fabrics through e-commerce portals and social media websites gave a big return of Rs. 1,300 to Rs. 1,700 from per piece of handloom fabric item.

Table 12: Return from Selling of Per Piece of Handloom Fabric Items to Different Marketing Agencies

Handloom Clusters	Local Haats	Master Weavers	"	Master Weaver in liaison with Mahajan	Organized fairs	E-commerce/ Social Media Websites	Urban Boutique centres
Phulia	550	400	550	400	750	1700	900
Santipur	650	450	500	400	800	1550	900
Ranaghat I & II	500	452	480	450	650	1300	850
Nabadwip	600	480	510	400	700	1400	800



Fig 7: Average Return from Selling of Per Piece of Handloom Fabric Items to Different Marketing Agencies across Four Handloom Clusters

#### 1.8.6 Occupational Mobility of Male Weavers to Other Livelihood Means

If we study the percentage distribution of female research participants who have experienced a male occupational mobility from the sector, we find that men of these households have largely moved to small businesses, contractual jobs, and freelancing jobs. A significant percentage of research participants (33%) across 4 handloom clusters mentioned that their husbands have shifted to powerloom units in the neighbourhood region of the handloom clusters of Nadia. While 27% of them have shifted to contractual jobs, 17% are running small businesses and 15% are into freelance jobs in Kolkata. For 8% of the research participants this category is not applicable because after being separated from their spouses they have no information of their whereabouts or the kind of work they are pursuing in the city.

Table 13: Distribution of Female Research Participants who had their Male Counterparts Shifting from Handloom to Other Livelihood Means

Occupations the Male Weavers are Shifting to	Number of Research Participants	Percentage of Research Participants
Powerloom Units	22	33
Small Businesses	11	17
Contractual Jobs	18	27
Freelancing Works	10	15
Not Applicable	5	8

<sup>\*</sup>NA: The research participants are currently living separated from their spouses in the natal family and have no information of their husband's present occupational status in the city.

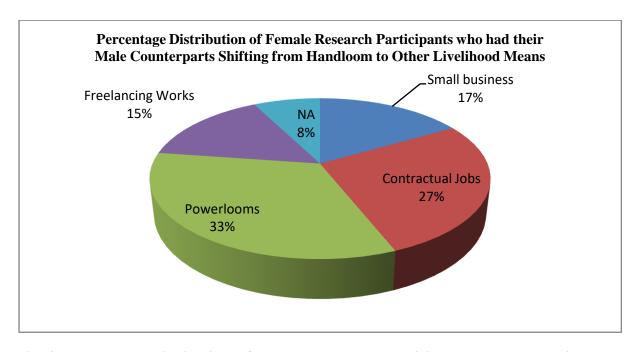


Fig 8: Percentage Distribution of Female Research Participants who had their Male Counterparts Shifting from Handloom to Other Livelihood Means

Table 14: Distribution of Female Research Participants who had Male Counterparts Shifting from Handloom to Other Livelihood Means across Four Handloom Clusters

Handloom	Powerloom	Small	Contractual	Freelancing Works	Not	NA*	Total
Clusters	Units	businesses	Jobs	VVOLKS	Working		
Phulia	6	3	2	5	1	1	18
Santipur	5	4	3	2	0	1	15
Ranaghat I	5	2	6	2	0	1	16
& II							
Nabadwip	6	2	7	0	0	2	17
Total	22	11	18	9	1	5	66

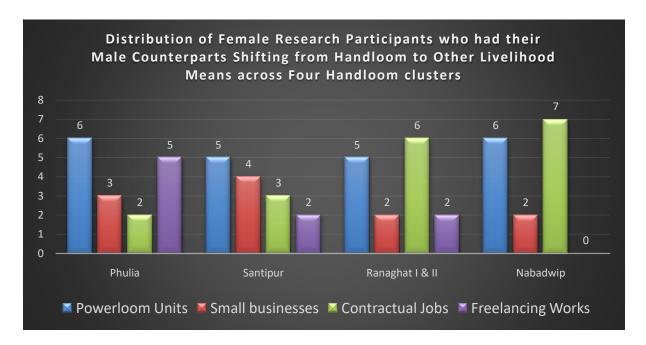


Fig 9: Distribution of Female Research Participants who had their Male Counterparts Shifting from Handloom to Other Livelihood Means across Four Handloom Clusters

In case of the handloom cluster of Phulia, 35% of the female research participants mentioned that their partners have shifted to the local powerloom, whereas 35%, 18% and 12% mentioned that their partners have shifted to freelancing activity, small businesses and contractual jobs respectively in the urban space of Kolkata.

In case of handloom cluster of Santipur, 36% research participants mentioned that their partners have shifted to the local powerloom units, this is followed by 29%, 21% and 14% of the research participants mentioned that they have shifted to, small businesses and contractual jobs and freelancing activity respectively in the urban space of Kolkata.

In case of handloom cluster of Ranaghat I & II, 34% of the research participants mentioned that their partners have shifted to the local powerloom units in the neighbourhood region. This is followed by 40%, 13% and 13% of the research participants who have their partners shifted to contractual jobs and small businesses and freelancing activity respectively in the urban space of Kolkata

In case of Nabadwip handloom cluster, 40% of the research participants have had their partners who shifted to the local powerloom units. This is followed by 47% and 13% of the research participants who have had their partners shift to contractual jobs and small business respectively in the urban space of Kolkata.

#### 1.8.7 Household Income

Overall observation of the household income in 26 handloom family enterprises across 4 weaving clusters revealed that the household income typically ranged between Rs. 10,500 to Rs. 15,000 per month.

While the representation of male and female members inside the family enterprises shows homogeneity across all the 4 weaving clusters, there is a stark distinction in the average monthly income earned by these households. In the case of Nabadwip handloom cluster, the average monthly household income has been recorded to be Rs. 12,500. A similar observation was also recorded for Ranaghat I and II handloom cluster where the average monthly income was recorded to be Rs. 12,860. This was in contrast to the household income earned in the weaving clusters of Phulia and Santipur where the average monthly household income was Rs. 14,000 and Rs. 14,667 respectively. The difference in the household incomes earned by the family enterprises in the 4 weaving clusters is believed to be largely influenced by the marketing agencies approached by the research participants.

Table 15: Average Monthly Household Income Earned by Family Enterprises across Four Handloom Clusters

Handloom Clusters	Average Monthly Household Income
Phulia	14,000
Santipur	14,667
Ranaghat I & II	12,860
Nabadwip	12,500

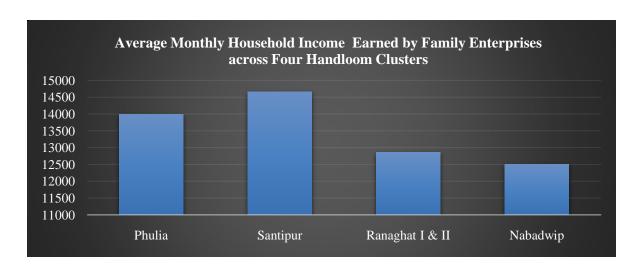


Fig 10: Average Monthly Household Income Earned by Family Enterprises across Four Handloom Clusters (Left axis of graph in rupees)

Table 16: Average Monthly Household Income Earned by Family Enterprises in the Handloom Cluster of Phulia

Sl No.	Household Numbers	Total number of Female Members	Total number of Male Members	Total Members	Household Income
1	HH1	3	4	7	12,000
2	HH2	4	4	8	14,000
3	НН3	2	3	5	13,500
4	HH4	2	3	5	15,000
5	HH5	4	4	8	14,500
6	НН6	2	4	6	13,000
7	HH7	2	2	4	14,800
8	HH8	3	2	5	15,000
9	HH9	3	4	7	14,200
Aver	age Monthly In	come			14,000

Table 17: Average Monthly Household Income Earned by Family Enterprises in the Handloom Cluster of Santipur

Sl No.	Household Numbers	Total Number of Female Members	Total number of Male Members	Total Members	Household Income			
1	HH1	2	4	6	13,500			
2	HH2	4	4	8	14,800			
3	НН3	3	3	6	15,200			
4	HH4	4	3	7	15,000			
5	HH5	4	3	7	14500			
6	НН6	4	4	8	15000			
Average	Average Monthly Income 14,667							

Table 18: Average Monthly Household Income Earned by Family Enterprises in the Handloom Cluster of Ranaghat I & II

Sl No.	Household Numbers	Total Number of Female Members	Total Number of Male Members	Total Members	Household Income		
1	HH1	4	4	8	11,500		
2	HH2	3	4	7	12,000		
3	НН3	3	2	5	13,800		
4	HH4	2	3	5	12,500		
5	HH5	4	3	7	14,500		
Aver	Average Monthly Income 12,860						

Table 19: Average Monthly Household Income Earned by Family Enterprises in the Handloom Cluster of Nabadwip

Sl No.	Household Numbers	Total Number of Female Members	Total Number of Male Members	Total Members	Household Income
1	HH1	3	3	6	12,500
2	HH2	3	4	7	13,200
3	НН3	2	3	5	10,500
4	HH4	4	4	8	14,500
5	HH5	4	3	7	12,800
6	НН6	5	2	7	11,500
Aver	age Monthly In	come			12,500

#### 1.9 Understanding Women's Work by Employing Time Use Survey

Employing time use study within the discourse of male occupational mobility assisted in providing a complete picture of the time women artisans dedicated to different activities. These included the loom activities, ancillary activities, domestic chores, time reserved for rest, leisure and sleep. While recording the amount of time spent on weaving process itself, it was observed that female research participants (i.e. the female weavers) spent an average 6-8 hours daily on the loom. This incident is more or less similar across all the 4 weaving clusters. Analysis further revealed that for female ancillary workers who are solely engaged in ancillary division, they usually dedicate about 8-9 hours of their time in a day on various ancillary tasks. Female research participants across four handloom clusters revealed that they approximately spent 4-5 hours of their time on completing the domestic chores. In case of reserving time for rest and leisure, almost all research participants were found to have a very short span of time i.e. approximately 3 hours in a day. An average of 5 hours was found to be reserved for sleeping.

Table 20: Average Time Spent (in hours) by Research Participants on Various Activities (recorded for 24 Hours over a period of 10 days) in the Handloom Cluster of Phulia

Sl. No.	Research Participant No. (RP)	Primary Role in Handloom Manufacturing Process	Working On Loom	Engagement In Ancillary Activity	Domestic Care Work	Rest & Leisure	Sleep
1	RP 1	Ancillary Works	0	8	6	4	6
2	RP 2	Ancillary Works	0	9	6	3	6
3	RP 3	Weaving	7	3	5	3	6
4	RP 4	Weaving	8	2	6	3	5
5	RP 5	Weaving	6	3	7	3	5
6	RP 6	Weaving	8	2	4	4	6
7	RP 7	Weaving	6	2	7	3	6
8	RP 8	Weaving	7	1	6	5	5
9	RP 9	Weaving	8	4	4	3	5
10	RP 10	Weaving	9	3	4	3	5
11	RP 11	Weaving	7	2	6	3	6
12	RP 12	Weaving	6	4	4	4	6
13	RP 13	Weaving	8	2	4	4	6
14	RP 14	Weaving	7	2	6	3	6
15	RP 15	Weaving	8	2	5	4	5
16	RP 16	Weaving	8	2	6	3	5
17	RP 17	Weaving	7	2	4	4	7
18	RP 18	Weaving	7	2	4	4	7

Table 21: Average Time Spent (in hours) by Research Participants on Various Activities (recorded for 24 Hours over a period of 10 days) in the Handloom Cluster of Santipur

Sl No.	Research Participant No. (RP)	Primary Role in Handloom Manufacturing Process	Working On Loom	Engagement In Ancillary Activity	Domestic Care Work	Rest & Leisure	Sleep
1	RP 19	Weaving	8	2	6	3	5
2	RP 20	Ancillary Works	0	9	6	4	5
3	RP 21	Weaving	7	2	6	3	6
4	RP 22	Weaving	9	2	5	3	5
5	RP 23	Weaving	7	3	5	3	6
6	RP 24	Weaving	8	3	5	3	5
7	RP 25	Weaving	8	3	5	3	5
8	RP 26	Weaving	5	5	4	4	6
9	RP 27	Weaving	6	4	4	3	7
10	RP 28	Weaving	5	3	5	4	7
11	RP 29	Weaving	8	2	6	3	5
12	RP 30	Weaving	9	2	5	3	5
13	RP 31	Weaving	7	3	4	4	6
14	RP 32	Weaving	5	3	5	4	7
15	RP 33	Weaving	6	5	5	3	5

Table 22: Average Time Spent (in hours) by Research Participants on Various Activities (recorded for 24 Hours over a period of 10 days) in Handloom Cluster of Ranaghat I & II

Sl No.	Research Participant No. (RP)	Primary Role in Handloom Manufacturing Process	Working On Loom	Engagement In Ancillary Activity	Domestic Care Work	Rest & Leisure	Sleep
1	RP 34	Weaving	8	2	5	3	6
2	RP 35	Ancillary Works	0	8	6	4	6
3	RP 36	Weaving	7	3	5	3	6
4	RP 37	Weaving	8	2	5	3	6
5	RP 38	Weaving	9	2	5	3	5
6	RP 39	Weaving	8	2	4	4	6
7	RP 40	Weaving	8	4	4	3	5
8	RP 41	Weaving	7	3	5	3	6
9	RP 42	Weaving	8	3	4	4	5
10	RP 43	Weaving	7	2	6	3	6
11	RP 44	Weaving	9	2	5	3	5
12	RP 45	Weaving	8	4	4	3	5
13	RP 46	Weaving	6	3	5	4	6
14	RP 47	Weaving	7	3	5	4	5
15	RP 48	Weaving	7	5	4	3	5
16	RP 49	Weaving	6	6	4	3	5

Table 23: Average Time Spent (in hours) by Research Participants on Various Activities (recorded for 24 Hours over a period of 10 days) in Handloom Cluster of Nabadwip

Sl No.	Research Participant No. (RP)	Primary Role in Handloom Manufacturing Process	Working On Loom	Engagement In Ancillary Activity	Domestic Care Work	Rest & Leisure	Sleep
1	RP 50	Ancillary Works	0	8	6	4	6
2	RP 51	Weaving	6	2	6	4	6
3	RP 52	Weaving	8	2	5	3	6
4	RP 53	Ancillary Works	0	8	6	4	6
5	RP 54	Weaving	7	3	5	3	6
6	RP 55	Weaving	9	2	5	3	5
7	RP 56	Weaving	8	4	4	3	5
8	RP 57	Weaving	8	3	5	3	5
9	RP 58	Weaving	7	4	4	3	6
10	RP 59	Weaving	8	2	5	4	5
11	RP 60	Weaving	9	2	5	3	5
12	RP 61	Weaving	7	5	4	3	5
13	RP 62	Weaving	7	4	5	3	5
14	RP 63	Weaving	8	3	4	3	6
15	RP 64	Weaving	7	3	5	3	6
16	RP 65	Weaving	7	3	5	4	5
17	RP 66	Weaving	8	1	5	4	6

# 1.10 Important Stages of Manufacturing Handloom Fabrics and Marketing of those Finished Products

Flourishing social resources becomes the foundation for the growth and development of the networks of relationship within the weaving community and is believed to be a critical resource to acquire success in the textile business. The resources, productive assets and capital at disposal inside the handloom clusters not only encompass the organizational networks that help to coordinate the tangible materials (handloom apparatus, dye, chemicals etc.) but also includes the non-tangible, cultural elements (liaison with marketing agents, management skills) embedded among the economic actors in the weaving community. However, the structural distribution of social resources has its own gendered barriers. Therefore, it is significant to describe in details the essential stages of handloom fabric manufacturing operation and corresponding marketing of those finished produce.

As earlier noted, manufacturing high quality of handloom fabric is dependent on a wide variety of variables such as available operating capital required for purchase of raw materials, possible loan application, wage or salary structure at one's disposal, access to raw materials, marketing management within easy reach etc. The present section aims to project vital information relevant to the stages fabric manufacturing operation and marketing of those to present an overview of the complex nature of work undertaken by handloom artisans in the clusters.

#### 1.10.1 Access to Raw Materials Supply

The first step in the commencement of any weaving activity involves the acquisition of vital raw materials, followed by their appropriate selection. The raw materials needed for the handloom manufacturing operation include threads, dyes and chemicals. Access to two of the most vital raw materials in the fabric manufacturing process, i.e. the hank yarn and chemical dyes play a crucial role to ensure quality product delivered on time. The hank yarn, more precisely the cotton hank yarn (100S, 80S, 2/120S, 2/80S)<sup>14</sup> which is utilized in the weaving clusters of Nadia for fabric manufacturing is typically dispensed by the yarn merchants and yarn distributers. Access to yarn, in the dyed or un-dyed form, largely depends on the kind of management the family enterprises are associated with i.e. whether they are working under the guidance of the mahajans or the master weavers or whether they are working under a

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<sup>&</sup>lt;sup>14</sup> Yarn thread count is frequently referred with a number such as 50s, 80s, 100s, 120s, and 140s up to 200s. The higher the thread counts the silkier, the smoother handloom fabrics will be produced.

cooperative fold. The yarn merchants and yarn distributers to Nadia handloom clusters primarily come from the large supplying agents of the wholesale market of Burrabazar, Kolkata. If the weaving operation is being commenced under the superintendence of mahajans or master weavers, the yarn would be directly furnished by the agents of the mahajan or master weavers to the home-based women artisans, after collecting it in bulk amount from the yarn merchants of Burrabazar area (Kolkata). In multiple cases, master weavers doing business with home-based women artisans often accept fabric contracts dispensed by the mahajans. In that case, the master weaver collects these vital raw materials from the mahajan's agents and then distributes it to the family enterprises. However, the strong presence of powerful, independent master weavers in the clusters cannot be ignored. They pursue the weaving operation with the home-based women weavers independently without the support of the mahajans in the clusters. It is also important to note here that a very small section of the women artisans, who have a member of the family or a relative associated with the co-operative society, would sometimes get the yarn supply assistance from them. This yarn supply arrangement is not consistent throughout the year, a periodic support may be available when the families are unable to purchase the yarn for its extreme high prices. A handful number of women mentioned about going to open market to purchase hank yarn.

In case of dyeing houses, it is to be noted that the district of Nadia has multiple dyeing units. The weaving cluster of Phulia is much acclaimed for having few of the best dyeing houses in the handloom belt of Nadia. A large number of master weavers and mahajans in these clusters employ the dye houses of Phulia for yarn dyeing operations, following which the dyed yarn is distributed to women artisans inside the family enterprises. Independent handloom family enterprises that are not attached to the mahajans, master weavers or any co-operative society in the cluster often purchase the yarn from the open market and give it to a member associated with the cooperatives to have it dyed at a cheaper rate. Independent handloom family enterprises are also known to purchase the dye from the open market and manage the dyeing process by using rudimentary measuring balances and simple household apparatus.

#### 1.10.2 Handloom Textile Undertakings inside the Family Enterprise

When probed on the nature of weaving works and ancillary activities undertaken within the family enterprises, it is noted that prior to commencing on any weaving activities the weaver's engagement with important pre-loom preparations heavily relies on the quality

control management. This is typically supervised by the women of the household for product standard assurance. The crucial pre-loom undertakings include yarn processing which incorporates several vital steps: (i) yarn sizing which is a process involving applying of starch onto the warp yarn for strengthening of the fabrics and (ii) warping where several yarn packages or bobbins are assembled into warp sheets. A special form of warping is known as 'sectional warping' is used where weavers employ a wooden drum from a wooden peg creel for the warping process. (iii) Beaming is deemed as one of the most challenging aspects of pre-loom undertakings where heavy warp sheets are assembled on to the weaver's beam followed by mounting of the warp sheet on to the loom. The authenticity of handloom lies in the fact that the entire process of warping and beaming is carried out manually without any support of electric motors. (iv) The dyed yarns are then packaged into pirns of the shuttles using manually operated 'charkhas'- a process termed as pirns winding. (v) Following this the intricate process of 'drafting' begins. Depending upon the nature of the design to be etched on the fabrics, the warps are passed through the heald eye in specific orders, after it had been attached to the heald shafts/frames of the looms.

A smaller proportion of semi-skilled home-based artisans who are solely associated with ancillary activities are present in all handloom clusters. They primarily engage themselves in the tasks like warping, winding, dyeing, printing, finishing, yarn cutting and sizing etc. These tasks which are a part of the weaving operation are frequently dispensed to the ancillary workers by the family enterprises who can afford their services in the handloom clusters. The ancillary workers are also given similar nature of works by the mahajans and master weavers in the clusters.

Post the completion of the tasks of beaming, warping, pirning, the intricate process of yarn interlacing on the loom begins. Weaving operation commences on any one of the two kinds of hand operated looms- the desk-bench workstation or the sitting arrangements on the floor. Women onerously move the elbows and feet for drawing of the shuttle and pushing of the pedals for a significant amount of time (approximately 5-6 hours) in a day to ensure sustainable production for the family enterprise. The weaving process is finally deemed to be complete after the special designs are textured on the fabric borders using extra warps and wefts.

In this frame of reference it is important to mention that prior to men leaving the family enterprises; the weaving operation on the loom which constitutes drawing of the shuttle and pushing of the pedals was often divided between male and female members of the household. In the current times, all the women weavers from handloom family are undertaking both the pre-loom tasks along with entire course of weaving operation on the loom single-handedly. The entire operation equated to dedicating approximately 10 hours a day to the process of fabric manufacturing production inside home.

#### 1.10.3 Access to Financial Support and Services

It is to be noted that manufacturing of high quality of handloom fabrics is dependent on a wide variety of variables in the production management. Some of crucial financial features include available operating capital, fixed and variable costs required during the production, wage or salary structure at one's disposal, credit terms for marketing etc. In this frame of reference, access to credit and other relevant financial services plays a major role that regulates and determines the economic capacities of an individual. While exploring the women's perceptions in reference to their involvement in financial management and budgetary controls, inquiries were made relating to banking and tech support in the cluster, financial behaviour of the loan officer and deemed credit worthiness of female loan applicants, financial literacy among the elderly male and female members of the family enterprise, financial tools preserved for retirement security etc.

Interesting observation that is made here is that the credit lending sources in weaving clusters of Nadia can be clearly divided into formal credit lending sources and informal credit lending sources. The banks form an important formal credit lending establishment in the weaving clusters of Nadia. For personal loans most of the banks charge interest rates that vary between 10.50% to 24% p.a. The interest rate varies based on a number of factors such as the credit score, personal income, the company the person is associated with, the age at the time of applying for the loan, etc. Relationship with the loan officer also influences the interest rates charged to the clients. In other words, existing client's credit history with the banks can lower the rate of interest at the time of applying for loans, especially if the client shares a good relationship with the loan officer. This falls under the discretionary power of the bank manager and not all clients are offered preferential interest rates. The loan officers are known to provide guidance to individuals while evaluating loan applications. Reliance of the handloom family enterprises on commercial banks is distinctively low.

The mahajans and the master weavers form a dominant informal credit lending source in the handloom clusters of Nadia. While there is no official record or documentation of the monetary transaction that takes place between the mahajans or the master weavers and the members of the family enterprises but these money lenders are known to charge very high interest rates. Moreover the interest charged by the mahajans or master weavers varies radically from individual to individual based on their personal discretionary power. For the handloom family enterprises requesting credit support, the loan repayment timeline along with interest rates are often modified and adjusted with the number of manufactured fabric items sold to them. However, despite the suspicious nature of credit management controlled/exerted by the mahajans and the master weavers in the clusters and the compound rate of interest charged by them, they continue to remain one of the major sources of informal credit support to the handloom family enterprises. Interestingly, in spite of same access to financial services and identical monetary needs, business loans or personal loans (to the formal or informal credit lending establishments) is typically applied by the male artisans from the handloom family enterprises. Post the departure of the male heads, women visit these credit lending sources, frequently accompanied by a male member from the family.

#### 1.10.4 Marketing of Handloom Fabrics

Essential steps towards the selling of the weft product always played a critical role in sustainability of the handloom as a family enterprise. It is well known that income from any activity usually acts as a strong stimulus for growth, development and ensure the continuance of the livelihood for workers. Maximum return on their investment hence becomes an important determinant for the family enterprises to sustain and encourage and motivate the younger generation to pursue the same line of business. Hence an attempt was made to evaluate the economic status of the family enterprises by probing into the monthly income the families made from marketing their fabric produce. Selling of the manufactured fabric items to the master weavers and mahajans appeared as a common scenario in all the 4 weaving clusters. This was typically administered by the male artisans from the handloom family enterprises. Generally in the case of marketing of handloom fabrics via the mahajan or the master weavers, their agents typically deliver the required raw materials and operational credit to the male heads of the family, after a given time period, these agents again return to collect the finished produce and pay the head of the family for their effort on piece rate works. Business with these intermediaries that is the powerful mahajans or the master weavers in the weaving clusters secures the family enterprises with fabric orders round the year. A small section of independent handloom family enterprises use the local markets (adjoining to the clusters of Santipur, Phulai and Nabadwip) for selling their weft goods. In these family enterprises while the young women recommenced the handloom production activity at home, the men brought the handloom fabric items to the market for selling. In the event of men resigning themselves from the family, women of these households have been found to take reins of marketing division. Circumventing the assistance of the mahajans and master weavers, a handful number of women is found to take the support of the boutique owners of Kolkata for selling their weft produce.

## CHAPTER 2

Women as Carriers of the 'Weaving Legacy':
Shifting Labour and Changing Gender
Relations in Marriage

#### 2.1 Introduction

The history of separation between the home and the workplace has frequently been believed to accentuate the functional differences in the expectations of engagements of men and women that lead to legitimizing this variability as the foundation for functioning of social organizations. The ideological partitioning of the home and workspace has often obscured the ways in which women engage, manage, and shape each realm (Mies, 1981). The weaving households as a site of production and social reproduction of handloom has therefore often witnessed disproportionate amount of expectations from women to strike a balance while she juggles to manage her household chores and enterprise duties. But now with the growing trend of male weavers moving out from the handloom family enterprises to other livelihood means, these households have witnessed inordinate expectations from women in the dissemination of traditional knowledge and preservation of cultural heritage of the family. While this trend of occupational mobility of male artisans has been believed to be exacerbated with the Indian textile industry shifting from the artisanal to a more mechanized mode of fabric production; the corroborating evidence of increasing encroachment of powerlooms units, mushrooming in the regions of Phulia, Santipur, Chatkatala, Boyara, Buincha etc. of the district of Nadia, supports the credence <sup>15</sup>. Albeit prior studies (Tanusree, 2015; Rai 2022; Das, 2021) suggest home-based weavers growing disaffiliation with the handloom industry, a closer look in the field visits to the four weaving clusters of Nadia (i.e. Phulia, Santipur, Ranaghat I & II and Nabadwip) reveals a broad pattern of gendered mobility from the weaving community to other forms of livelihood. While prior studies (Bhagavatula et al., 2010; Chellasamy & Karuppiah, 2005; Patil, 2012) have primarily viewed the industry in terms of potential growth and development, there appears to be little information on how weavers, particularly the women weavers, associate themselves with the traditional, indigenous art of handloom weaving. Since home-based handloom fabric manufacturing operation forms a preponderant part of the Indian handloom textile industry (Niranjana et al., 2006), hence investigating the gender dynamics operating in occupational mobility of this artisanal group can disclose how continuance of the traditional crafts by women inside the family enterprises has profound implications on the non-linear, fluid movement of male artisans from handloom to other trades. As dwindling number of weavers struggle to survive

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<sup>&</sup>lt;sup>15</sup> The unmonitored, unrestrained and illegal production of cheap, imitated handloom items (like dhoti, lungi, gamcha) in and around Nadia's handloom belt appears to be one of the major reasons that has jeopardized the livelihood of the weavers inside the family enterprises.

in the sector, critical understanding of why some of the women artisans are persistent on continuing the traditional crafts while their male counterparts from same family enterprises exit the industry becomes important area for investigation.

This chapter shows how gendered norms of endogamous marriage, the dual burden of women within family enterprises, and the exit of male weavers to search for sustainable livelihood practices place the burden of reproducing the cultural identity of weaving community on women. When male weavers of these family enterprises embrace option of mobility to resolve the financial predicament for immediate livelihood stabilization, they depend on women's continuing allegiance to the ancestral craft to carry forward the economic gains of adhering to the weaving craft. This practice is underpinned by normative expectations of marital relations within the weaving community where women's weaving labour is controlled and exploited through intra-community marriage. In the process, women make complex negotiations, confront gendered expectations and in extreme cases disrupt gender norms in the family, community, and the labour market. With the exit of male weavers, women find the opportunity to acquire the required agency to lead as weavers in family enterprises, an accomplishment so far denied to them, enabling them to take important decisions resulting in increased autonomy and empowerment for them. However, the increased pressure on them to comply with dual burden and responsibilities in the household as they try to take over the lead in running the weaving enterprise in the absence of their husbands leaves profound impact on their health and wellbeing.

The first section of this chapter focuses how the perceptible shift of male weavers from handloom to other livelihood means over the last few years has not only been induced by the strong desire to be relieved from indigence but also by the institution of marriage, where young men are finding it increasingly difficult to get brides from handloom background. Intra-community marriage thus becomes one of the vital means of ensuring continued social support for ensuring sustainable handloom production. Thus, marriage has to be controlled for reproduction of an artisanal community. It is when women resist marriage within the weaving community to fight exploitation of their weaving skills that the importance of their (re)productive labour is recognised. The section argues how this recognition is however not of respecting women's labour in the fabric manufacturing process but that of controlling their (re)productive labour through marriage.

The second section argues that the complex interplay of cultural inheritance and a vast chronicle of migration history act as powerful motivators as women negotiate with gendered norms within the family, community, and the labour market. The archetypes of motifs, designs and colour pallets etched on the textile are profoundly influenced by intergenerational learning and exhibit the expertise of the weavers. Women are unwilling to let go of this authentic fabrication that visually communicates the ancestral connection with the weaving art form. This section therefore focuses on how gendered stories of motifs and designs, heavily influenced by the popular history of the evolving regions, allow women to find an expression of their ideas and emotions etched on the fabrics. Women identify themselves 'as the saviour of dying art' as they promote and reinforce their identity as weavers and learn to appreciate the significant roles they play in the weaving community.

The third section highlights how women risk their health and well-being in their attempt to strike a balance between carrying forward the weaving legacy and enhancing household earnings. This section argues that the repercussions of internalized cultural values and societal expectations operating within the blurred boundaries of enterprise commitments and domestic responsibilities of women burden them disproportionately without a discernible increase in rewards or entitlements. Instead, women's active participation in adhering to the weaving legacy and living up to the image of an ideal woman within the handloom households invariably leaves an adverse effect on her health.

### 2.2 Production and Reproduction of Handloom: The Importance of Intra-Community Marriage in the Weaving Clusters

Within the handloom family enterprises, weaving and other paraphernalia associated with it often appear to enable certain distinct gender stereotypical assumption and normative expectations at the periphery of marital relations. Field visits to the family enterprises disclosed that while the women continued to undertake disproportionate share of chores at home to survive poverty, their arduous engagements inside the family enterprises have often been assessed and evaluated against the customary standards of marriage, home-management, and motherhood.

#### 2.2.1 Controlling of Women's (Re) Productive Labour through Marriage

Through the exchange of personal narratives with the male weavers, the situation could be better understood as to why apart from the strong desire to be relieved from indigence, the perceptible shift of male weavers from handloom to other livelihood means over the last few years (inside the weaving clusters of Nadia) has also been induced by the institution of marriage, where young men from handloom background are finding it increasingly difficult to get brides from the weaving clusters to marry. Cumulative narratives of three male weavers interviewed from a family enterprise (in Ranaghat I handloom cluster) indicated that the weaving cannot be operative without the support of women and in recent times young girl's indisposition to getting married to men from weaving background is 'truly worrying' the male artisans in the cluster. During the interview, Abhijit Biswas (28), a young male weaver angrily narrated his recent experience of four marriage proposals being rejected by the young women from the weaving family enterprises. On inquiry about why he insists on intra-community marriage instead of simply marrying a woman outside the weaving community, he angrily retorted,

Weaving is a part of early childhood education in every handloom household. They can only be learned through lived experiences in an artisan family, in their natural settings. Intra-community marriage assures those pre-conditions essential for our survival. But in the current times, the young women from our community are brutally refusing to marry us! Can you imagine this! Now, how on earth will I teach all of this that to a non-weaver wife- who'll be a matured woman when I marry her? This absolute madness should be stopped immediately! Women from handloom backgrounds should not be allowed to marry elsewhere <sup>16</sup>.

Abhijit Biswas's maternal uncle Phoni Basak (40) in this frame of reference shared how he feels that young women are more disinclined to pursue the traditional crafts,

You would be surprised to note that the propensity to disengage from the traditional crafts is found to be more common among the young girls than the boys. It appears young girls now-a-days feels constrained here! From what I can gather after asking them is that these young girls apparently want more from this sector, something more from this community (sighs). And now they want to take decision about their lives based on these silly ideas! Our current challenge is to keep the young weavers particularly the young women weavers in this trade. Involving the women and young girl children in this trade is

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<sup>&</sup>lt;sup>16</sup> A. Biswas, Personal Interview, Raghabpur, Ranaghat I handloom cluster of Nadia, 15<sup>th</sup> December 2019

absolutely essential. They help us to survive with these meagre earnings we get here. Without them, we- as the community will inevitably collapse. They should understand this and accordingly co-operate<sup>17</sup>.

Phoni Basak's wife, Pooja Basak (38) who was observing the entire course of the interview from a distance beckoned and once out of earshot softly remarked,

I know my husband complains about this all the time, but our very own younger daughter (who is 14 now), is not too keen on learning this art either. She keeps dropping hints that she doesn't want her father to marry her off to a male weaver from our neighbourhood. Now how do I say this to my husband or my in-laws? My daughter asks me repeatedly that what is it that they (women in handloom clusters) gained by learning to weave. How did it improve their statuses inside the family? I tell her that there will always be a lot of expectations from us (women). We, the women, will always have to juggle between hard choices<sup>18</sup>.

This behaviour indicates that men want to see their spouses in cultural-stereotypical terms, representatives of their traditional identity. Woman's agency to take decisions about her own marriage is viewed as a moment of aberration of those social norms. Women disinclination towards such wedding alliances is therefore perceived by men as disruptive of the customary intra-community marriage relations and an immediate threat to the continuance of the weaving community. The patriarchal institution of marriage therefore appears to be a way for social reproduction of gendered patterns of weaving knowledge, skills, and labour. While weaving skills are transferred across generations, it is through marriage that the weaving labour and skills of women are used as unpaid, free labour force supply inside the marital relations of the family enterprises of handloom weaving. It is through this labour transaction within intra-community marriage that the weaving community is socially reproduced i.e. by controlling and exploiting woman's weaving efforts.

Therefore, for reproduction of the weaving community, marriage has to be controlled. It is only when women start to protest and take a stance against marriage that the importance of women's (re)productive labour is recognised. This lens or approach is however not of respecting women's labour in the fabric manufacturing process but that of controlling

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<sup>&</sup>lt;sup>17</sup> P. Basak, Personal Interview, Raghabpur, Ranaghat I handloom cluster of Nadia, 15<sup>th</sup> December, 2019

<sup>&</sup>lt;sup>18</sup> P. Basak, Personal Interview, Raghabpur, Ranaghat I handloom cluster of Nadia, 15<sup>th</sup> December, 2019

women's (re)productive labour through marriage. The preservation of the ancestral crafts and transferring of indigenous knowledge therefore appears to be profoundly influenced by their intergenerational learning supported by intra-community marriage, i.e., the knowledge which is passed from the grandmothers to the mothers and from the mothers to the daughters in the family. It is also intriguing to record how the agency of women to take decisions regarding their own marriage is viewed as an 'absolute madness'. The male weavers interviewed are of the opinion that following the norms of intra-community marriage is the only way to stop this madness and it is presumably the duty of the women of this community to ensure that they adhere to this practice. Therefore, the male weaver's inclination towards intra-community marriage unravels how women's adherences to the traditional, indigenous knowledge of weaving strengthen mutually beneficial synergies in the handloom textile production. Intra-community marriage hence becomes one of the vital means of ensuring continued social support in the cluster. The mastery of weaving skills is therefore portrayed as an important qualification for a young woman's marriage alliance within the weaving community. It is through marriage that the cultural identity of the weaving community is (re)produced.

However, the anxiety shown by the male weavers got a different dimension through the narratives of elderly women weavers who are interviewed from the adjoining weaving cluster of Nabadwip. While these young men from the weaving community agreed that weaving cannot be operative without the support of women, several elderly women, who have young daughters or grand daughters in the family, are found disinclined to marry off the young girls to male weavers in the community. On the subject of intra-community marriage, a young women weaver named Malati Das (38) from Nabadwip, who has two daughters in the family swiftly remarked,

I do not want my daughter to lead the life I have. She knows weaving, I taught her well. But she should only weave where she gets paid. I am pulling all the strings to get her a job in the women's handloom cooperatives. Funny enough, while my daughter is keen on joining handloom cooperative society, she keeps sending signals that she doesn't want to be married off to a male weaver from our cluster. She keeps mumbling about the need for appreciation, need to live freely. I don't get her much, but I have assured her that she'll be married to a

man who allows her to work and manage some monetary affairs in the family at least 19.

Malati Das's mother-in-law, Hema Das (60), on this subject agreeably remarked,

They (referring to male weavers from community) try to lure us and appeal to us on the ground of commitments to one's community. But do they believe they can fool us forever? We know how this marriage works (referring to cluster's intra-community marriage). It not only provides them with strong economic and social incentives in the cluster, but also has a profound impact on their daily life opportunities (referring to the unending hours of domestic services from women). They need us, they want us yet they will neither pay nor acknowledge us. I don't want the fate of my grand daughter to be similar to her mother or mine. She will receive her formal education and she will absolutely have to learn how to weave. But she will provide her weaving services where she gets paid well. She will get to choose what she wants to do with her weaving skills<sup>20</sup>.

Arati Bain (41) from Nabadwip, who has two sons and one daughter in the family when probed on the same subject, angrily interjected, 'I don't understand them (referring to the male artisans in the cluster), if we (women) are considered as the rescuers or saviours of this dying art, then why don't we get the primacy we deserve?<sup>21</sup>'

The testimonies of the elderly women artisans from Nabadwip weaving cluster indicates that the onus of preservation and dissemination of this cultural heritage of weaving traditions has been supremely undertaken by the women of the family enterprises. Women's continued fidelity to traditional crafts therefore acts as the key strength for effective functioning of handloom production and at the same time preserving the occupational identity of the family enterprises within the community. Narratives of these elderly women disclosed that their growing aversion towards intra-community marriage mostly stems from the fear and anxiety of their daughters or grand daughters having to manage the arduous task of weaving along with performing the regular household chores in the handloom households. The patriarchal institution of marriage within the weaving community therefore becomes a crucial element to

H, Das, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 18<sup>th</sup> December 2019
 A. Bain, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 18<sup>th</sup> December 2019

<sup>&</sup>lt;sup>19</sup> M, Das, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 18<sup>th</sup> December 2019

the reproduction of weaving identity of the family through women. It appears to be a way for social reproduction of gendered patterns of weaving knowledge, skills, and labour. It is the endogamous marriage within the weaving community that reproduces the invisible and unpaid gendered labour of weaving. Thus, marriage within the weaving community structures alliances and social networks for handloom manufacturing process to function effectively and smoothly. Any attempt by women and their families to challenge this institution of marriage practice is seen as potentially disruptive to the identity and social reproduction of weaving community.

#### 2.2.2 Cultural Traditions and Practices for Ensuring Livelihood Security

It is important to record at this juncture that despite the difficult situation and experiences, not all weavers encountered livelihood stresses and shocks in the similar manner. Field visits to handloom clusters revealed while there was generally a disengagement from the traditional crafts, not all the family enterprises (i.e., 26 family enterprises) embracing mobility options are inclined or happy about the change. For the handloom family enterprises, continuance of the ancestral crafts not only appears to be dependent on the net return to labour input and capital investments; but the importance of maintaining the occupational and cultural identities in the weaving community also acts as a strong incentive to pursue this craft despite the financial predicament. Therefore, while for a few handloom enterprises (i.e., 5 handloom family enterprises) the change evoked a sense of gladness- a piece of fortuity for a better life; for some others (i.e. 21 handloom family enterprises), despite the additional money being helpful, the decision to leave spurred distress as they became anxious about the consequences of leaving the trusting and supportive ambience that came with the traditional, cultural practices of handloom weaving. To maintain their continued alliance with the ancestral crafts, almost all handloom family enterprises, either implicitly or explicitly, employed new strategies of staying associated with the hereditary occupation. In this frame of reference, the adherence of women to the traditional trade within the family enterprises, even after the male heads have resigned themselves from the family enterprise played a critical role.

The intangible aspects of weaving within the family enterprises noticeably hold high value and meaning to the handloom households. For the weaving community in Nadia, the perception of the members of the family enterprises regarding their culture, customs, traditions, and personal identity appears to be intrinsically correlated with one another. The consortium of collective heritage, history, and memories with all its concomitant struggle of

creating an identity, preserving those traditions and practices have assisted in creating a platform of stable cultural structure. The occupational change of a share of that workforce induced by unsustainable income or by the fear of this industry dying, therefore naturally challenges the formerly self-sustaining cultural system. So, while occupational mobility has been adopted to overcome financial distress, an underlying anxiety is clearly perceptible in the cumulative narratives of the weavers, particularly of the women weavers whose spouses have embraced mobility strategy to survive poverty. Arpita Gain (39) from Santipur, whose husband has recently left the traditional crafts few months back nervously asked, 'We can still be called artists, right? Isn't that how you all still see us? It's not like we have completely left this trade, right? My children and I actively interact with the other weavers in the cluster, even in my husband's absence<sup>22</sup>.' The overwhelming fear of rejection is palpably felt in the narratives of women weavers. But this sense of rejection is perceived to not only stem from the fear of being dismissed by the community, but also from the trepidation of losing the artistic identity. Despite the adverse financial position and unsustainable fabric manufacturing conditions, the women's continuance of ancestral crafts appears to be the only recourse for guaranteeing the weaver identity and at the same time the security element pertinent to it in the handloom community. The situation can be better understood when, Mithun Basak (41) from Santipur, sadly narrated,

Quitting our traditional lifestyle- it is perhaps one of the biggest and most frightful steps we have ever taken. For weeks I did not know how to announce this decision to my family, my relatives and most importantly to my neighbours. These members (referring to the trading associates in the neighbourhood) are like my family. There is this constant anxiety of whether my people will treat me or help me like the same way they did before. My wife and I owe them a lot, not just monetarily but for everything they have done for us all these years. I don't want to appear like I betrayed my community. It is for this exact reason I asked my wife and my young daughters to keep the loom active- by taking in small handloom projects. I know this decision puts additional stress on them, but I am helpless. It is important for us to send a message that we haven't abandoned them<sup>23</sup>.

A. Gain, Personal Interview, Chitalpara, Santipur cluster of Nadia, 15<sup>th</sup> December 2019
 M. Basak, Personal Interview, Chitalpara, Santipur cluster of Nadia, 14<sup>th</sup> December 2019

In a similar situation, Anima Bairagi (49) an elderly woman weaver from Nabadwip in the context of her husband leaving the traditional crafts raised a very important question,

How can we disavow this trade so abruptly, one which my family has been associated with for decades? Even if this decision (i.e., her husband shifting to the powerloom) finally leads to a permanent departure from our ancestral crafts; I as his wife must ensure that there is a smooth and peaceful transition. This is a crucial period for us, for our social relations are currently in a very strained and a fragile state. If we act rashly then this will affect us badly in the long run. I know working single-handedly over this mammoth task will ultimately affect me (pointing at her sore elbows) but until we reach that stage I must keep on weaving<sup>24</sup>.

Social support plays an indispensable role in a close-knit community like handloom weavers for these interpersonal relationships <sup>25</sup> to sustain among the member in times of distress women's persuasion of traditional crafts plays a crucial role. Narratives reveal that pressing the women to contribute to the trading supply chain, more importantly to the local community becomes valuable in safeguarding and promoting the family's traditional identity. Women's perpetuation of keeping the loom active hence becomes the key strength in conserving the occupational identity of the households within the weaving community. This act in the long run serves to maintain and preserve the family's strong social bonding in the cluster.

It is important to note in this context that in these handloom clusters, the weavers, the master weavers, the dyers, the yarn suppliers, marketing agents are well connected and often codependent on each other for advancing their business ventures. Interestingly, these strong trading relations are found not only found supporting each other's creative endeavours during fabric manufacturing process, but often play a critical role in situations of emergency. To build a stronger community, the members of this cultural group often rely on each other to overcome challenging situations- such as lending money in good faith during financial crisis, providing essential raw materials or services without immediate payment, extending social support in times of emotional distress of the family etc. The shared compassion, understanding and co-construction of cultural heritage among the members inside the

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<sup>&</sup>lt;sup>24</sup> A. Bairagi, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 18<sup>th</sup> December 2019

<sup>&</sup>lt;sup>25</sup> Interpersonal relations in the handloom community refer to those economically, socially, emotionally sustaining qualities that create a strong bonding among the members of the weaving community.

weaving community often become a premise for social struggle of the weavers for recognition. These shared aspects of weaving culture such as years of training to be a handloom artisan<sup>26</sup> supports strong community bonding. These livelihood practices such as sending the children to the master weavers or an accomplished weaver in the cluster to learn advanced weaving techniques, yarn treatment or dyeing techniques helps to reinforce the closely intertwined relationships within the community. The intangible aspects of handloom heritage such as sharing of common ancestry, traditional culture and customs, thus become a crucial part of the identity of weavers and their livelihood practices forms. In this scenario, the family enterprise's continued loyalty i.e., their dedication to pursue weaving as livelihood often becomes one of the major strengths for the survival of artisanal community.

It is also interesting to record how the initiative of pursuing a livelihood outside handloom has been perceived by the male artisans as an act of 'disavowal or betrayal or abandonment' towards the weaving community and how it is adjudged as a perfidy of the presumptive contract- a breach/ violation of trust to those members of the weaving community who supported the families during times of crisis. But with a notable share of male members slowly leaving the artisanal workforce, women who are left in the family enterprises- who have long been a part of this intergenerational learning, are portrayed as the protagonist of preserving this cultural identity and are encouraged to develop resilience in the face of adversity. Therefore, the security element emphasized by Mithun Basak's narrative not only represents the monetary support through chronic indigence but is also perceived to encompass strong social relationships guaranteeing prompt response in situations of any kind of emergency. The cultural identity of a weaver associated with the sector is therefore not only connected with positive self-esteem and livelihood perceptions but also influences the security component which ensures support in times of distress. Acknowledging the importance of preserving this identity and at the same time recognizing the risks involved in moving out from this safety net often puts the weaving households in quandary. To resolve the disruptions in the former livelihood patterns and practices and prevent the dissolution of long-established trading relationships, women's continued commitment to weaving becomes the cornerstone for smooth transitioning.

<sup>&</sup>lt;sup>26</sup>It involve elements like learning the designs, dyeing and other fabric processing activities, either from the family or from experienced artisans in the handloom clusters such as a master weaver or dyeing merchant.

Similar, Nirmala Basak (45) an elderly women weaver from Nabadwip whose daughter-inlaw refuses to teach her child the intricate art of weaving from the age of 13, interjected a penetrating question in the during the interview,

Years of sacrificing formal education for prompt learning of this art at a tender age. Years of training, practicing and preparing myself for my prospective future spouse and their family. Years of preserving this art form, in spite of all the difficulties and now I learn that my son and daughter-in-law want to sell our loom for my granddaughter's private education. Tell me dear, to whom do I pass this knowledge of fabric making? For whom did I sacrifice everything? Who will learn the intricate art of designing from me? They (referring to her son and daughter-in-law) are fools for not understanding the implications of their impulsive decision. They are still clueless as to how this will affect us<sup>27</sup>.

This incident indicates that the cultural capital earned by the women from childhood is preserved through intergenerational learning in the weaving community. She (Nirmala Basak) therefore mourns her sacrifice and is distressed that the future generation is not willing to learn the knowledge of weaving from her. She perceives this as a big failure on her part while contemplating how its implications will affect the family.

A woman weaver, Padma Gain (44) from Nabadwip, whose husband and son have recently left handloom; when asked why she persists on weaving despite her frail health status curtly replied,

Sometimes I don't weave; sometimes I sit before the loom because I want to. Just because my husband and my son are no longer a weaver, doesn't mean that I am no longer a part of our ancestral crafts. I will not be dismissed by my neighbours just because my family or I cannot weave like we used to<sup>28</sup>.'

During the interview, it was interesting to note how Padma Gain described the importance of maintaining an image in their homes. This includes the imagery of a woman working before the loom on a fabric piece for a significant amount of time in a day. She believes it to act as a quintessential element that will assist in communicating and reinforcing her traditional identity within a social setting. The women from the handloom family enterprises therefore

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<sup>&</sup>lt;sup>27</sup> N. Basak, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 18<sup>th</sup> December 2019

<sup>&</sup>lt;sup>28</sup> P. Gain, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 18<sup>th</sup> December 2019

appears to play a significant role in their everyday engagement of weaving pursuits- an expression of living culture set as an example to the members of the cluster, projecting their continued loyalty. The process not only witnesses women's continuance of the intricate art of fabric production in the face of adversity but also observes how their active participation in practices of various rituals and rites supports the discharge of a powerful cultural imagery withinthe weaving community.

Analysis of the field notes also reveals that while the male weavers are embracing mobility options to resolve the financial predicament for immediate livelihood stabilization, women's continuing allegiance to the traditional crafts helps to keep the livelihood choice of weaving open to the male weavers in case they wish to revert to their original livelihood means. This behaviour of the male members of the family enterprises could be better understood when Apurbo Basak (44) from Ranaghat II weaving cluster shared his reasons for insisting his wife to continue weaving even after he left handloom for being unable to meet his ends meet. Apurbo, who formerly had been marketing the handloom fabrics with assistance of his neighbours for the last two decades confidently remarked,

We owe a lot to our neighbours; they are more than my family. If she continues to work around our traditional crafts within the cluster, it will not only ensure preservation of our long-standing trading relationships with them but will also smoothen my re-entry into this trade, that is if I ever want to return. It will be like nothing ever changed! It is important that she continues weaving, even if it's on small handloom projects. The family can gain some money from it too. It shouldn't be too hard for her; after all she stays at home all the time<sup>29</sup>.

Apurbo's wife Manati Basak (32) on this subject softly mumbled,

Just when I thought I'd have more time for myself, to refigure what new can be done for our family business to increase our family earnings. I guess now I have to keep doing what I always do; only double the effort and time I used to give to it. Our work never seems to end. Maybe women here are destined to die on the looms<sup>30</sup>.

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<sup>&</sup>lt;sup>29</sup> A. Basak, Personal Interview, Gangapur, Ranaghat II cluster of Nadia, 12<sup>th</sup> December 2019

<sup>&</sup>lt;sup>30</sup> M. Basak, Personal Interview, Gangapur, Ranaghat II cluster of Nadia, 12<sup>th</sup> December 2019

Such behavioural patterns also found in several other family enterprises indicate women's dedication and allegiance in terms of preserving the trading relationship in the cluster becomes critical for the household's survival in the weaving community. However, in this mobility trajectory one can perceive a clear devaluation of his wife's unpaid labour both within the household as well as her skills as a weaver which is rendered invisible as she is managing her household gendered responsibilities along with weaving responsibilities. Apurbo's narratives reveals how he (like many others male artisans in cluster) controls his wife's unpaid labour, both as a housewife and as a weaver, and decides that her continuance to work on the ancestral crafts is significant for maintaining the status quo in family's trading relationships. It is evident how the home-based weaving operations which are merged and incorporated within the domestic chores accedes the family enterprise to generate supplementary income without disrupting the traditional framework of the family. The women weaver's perseverance to continue the family's textile business through increased work burden (induced by reduced workforce strength inside family enterprises) keeps the door open for the male artisans to re-enter their ancestral crafts if they wish to. Women weaver's adherence with traditional crafts inside the family allows the possibility of male weavers to return to their former occupation if weaving as a livelihood means stabilizes for the men in the cluster at some point of time in the future. Handloom as a family enterprise therefore witnesses embracing of diverse mobile strategic options by its members for surviving in the sector. The feasibility of home-based handloom weaving sheds, flexibility and versatility of recruiting family members, non-standing working hours- have all combined to work together to complement the traditional methods of generating supplementary income for the family even after male heads left. Under this support system, several male weavers believed that they could revert to their traditional crafts if the situation changes in their favour.

# 2.3 Motifs and Gendered Stories of Rich Heritage: History and Uniqueness of Community Clusters and the Role of Women Designers

Every cultural community has a unique repository of traditional knowledge, often manifested as a form of art in the region (Battiste & Youngblood, 2000). The veritable artwork- the motifs, the designs, usually distinguishes the members of the group producing them from the others (Mamidipudi & Bijker, 2018). The traditional knowledge of handloom that has been influenced by the popular history of the evolving regions has been able to find an expression of their ideas and emotions etched on the fabrics (Tanty, 2021). The cultural development of

the artists in these lands allows them to construct a sense of identity of who they are as a community. One can therefore perceive how the art that has transcended time assists in creating cultural bonding among the members in the weaving clusters. The state of West Bengal which has a rich, traditional handloom heritage and home to thousands of weavers has witnessed its very own evolution of motifs and designs and its tenacity to survive over the years. The preservation of traditional knowledge and trademarks falls under the state's jurisdiction, which has been entrusted to protect the artists and their handcrafted designs (Mishra et al., 2022). For many years this protection enabled the weaving community to thrive over the ages while carving a niche in the international fabric industry.

#### 2.3.1 Threads of Memory: Connecting the Past with the Present

The popular Santipuri sarees<sup>31</sup>, Tangail and Jamdani handloom sarees of the district of Nadia is renowned for their fine quality of silk production and intricate artworks designed on the fabric borders. The two pioneer dress materials i.e., the Jamdani and Tangail fabrics bears glorious legacy in the history of Bengal handloom. The much-celebrated Jamdani and Tangail sarees, whose origin may be traced back to Bangladesh's rich artistic legacy, reflects a vast chronicle of migration history of weavers who emigrated during the Bangladesh Liberation War of 1971 (Bhattacharya & Sen, 2018). The weaving clusters of Nadia have adapted and advanced the weaving traditions over time, fusing them with their own style, today popularly known as Tangail Jamdani sarees. The famous Tangail Jamdani sarees of Phulia is believed to be a product of a fusion of both Santipur and Phulia style, also to be known as the Phulia Tangail saree (Mahamud, 2016). Because of the artisanship, the women weavers revealed that few of the handloom weaving households (of Santipur and Phulia Handloom Clusters) has become much prosperous where the legendary artists are much celebrated within the community for their adroit designing skills. There is a natural surge in the demand to recruit these skilled handloom designers by the master weavers in their production units. Some of these distinguished handloom designers are also known to have transformed into master weavers in the cluster, who are presently supervising the fabric manufacturing operation by hiring multiple weavers in their personal production unit<sup>32</sup>. These handloom weavers, now master weavers, supervise the detail intricacies of designs, colour compatibility and maintain the quality expectations for the export of these products. The

<sup>&</sup>lt;sup>31</sup>Santipuri saree is named after Santipur region of Nadia district of West Bengal. A Santipuri saree is known for its contrasting colour palette on the fabric and intricate designs on its border. The designs on the saree are inspired from wildlife and nature like peacock, fish etc.

<sup>&</sup>lt;sup>32</sup>Small manufacturing workshops popularly known as Karkhana.

female weavers interviewed expressed that quality control is crucial because each of the handloom clusters exhibits their own signature style of their traditional designs and patterns that are unique to the region<sup>33</sup>. Apart from luxury fabric items (like Tangail and Jamdani sarees), the weaving clusters of Nadia are also known to produce (in small volume) simple yet good quality of apparels like dhotis, gamcha, stoles etc; catering to the wider variety of needs of the local population<sup>34</sup>.

In the context of weaving luxurious Jamdani sarees, Anima Bain (37) from Phulia, reminiscing the century old fabric designs originating from her hometown in Dhaka, Bangladesh proudly remarked,

Our cluster (referring to the weaving belt of Phulia) is famous for consolidating large complex designs (flower motif arranged in straight rows) with bright chromatic variation in the sarees. These kinds are mainly woven on double jacquards to facilitate the use of different weaves for interlacing intricate designs. Apart from cotton sarees here you will also find heavily textured Tussar silk and Mulberry silk sarees. You should know that the famous Dhakai Jamdani sarees have originally developed from the region of Dhaka, (Bangladesh). The region of Phulia have adapted and advanced from this to merge it with their own style of Dhakai, popularly now known as the Tangail Jamdani sarees. The Tangail Jamdani sarees are a combination of Santipur and Tangail weaving styles also known as Phulia Tangail. Do you understand how the birth of Phulia Tangail can be traced to our native lands? Now can you perceive why this art is so important for us? Men don't care about the sentiments, but we women know that these threads connect our past with our present<sup>35</sup>.

Chronicles of migration revealed that a notable share of weaving families originally migrated from Bangladesh during the Bangladesh Liberation War (1971) under extreme socio-political hardships and finally settled around areas adjoining regions Nabadwip. Gradually these skilled artisans established their livelihood in and around the regions of Santipur, Ranghat, Nabadwip and Phulia, of the district of Nadia, West Bengal (Mishra & Bhattacharjee, 2017).

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<sup>&</sup>lt;sup>33</sup> Traditional features like large flower motifs on Tangail Jamdani sarees, midnight blue share of Neelambari sarees in the district of Nadia, horseback warrior motifs on Baluchari sarees in the district of Bankura etc.

<sup>&</sup>lt;sup>34</sup> The relevance for these regular handloom products like dhoti and gamcha has contributed much to support the local economies.

<sup>&</sup>lt;sup>35</sup> A. Bain, Personal Interview, Chatkatala, Phulia cluster of Nadia, 17<sup>th</sup> December 2019

Nirmala Basak (38) a young woman from Santipur also shared the experiences of her relatives who live in the Bankura district of West Bengal. She in her own words tried to express how the parallelism of historical events in a particular region incontestably leaves a mark on cultural art designs,

If you look closely, you'll see how the famous *Baluchari*<sup>36</sup> sarees belonging to the Bishnupur handloom cluster (of the Bankura district, West Bengal), carries with it a rich and vibrant history which dates back to the time when Nawabs were ruling the land. Under his patronage the art flourished and over time the annals of the cultural history of handloom textile left marks of its excellence in the intricate designs found in the Baluchari sarees of Bishnupur. If you observe closely, you will be able to see the flamboyant lifestyle of the Nawabs. You'll see how the martial motifs of horse-back warriors and war elephants have been influenced by the historical richness of a region. Motifs representing colonizer's lifestyle (referring to the time when India was under the imperialist rule) has also been found depicted on the fabrics of the contemporary period. So you see now how designs transcend borders, transcend time. The artworks you see etched on the fabrics carry pieces of our history<sup>37</sup>.

Nirmala's sister-in-law, Promila Guin (42) from Santipur shared her personal story in this context,

My mother and my aunt told me how the knowledge of weaving came with the weavers, but more importantly with us- the women. The much celebrated Tangail sarees journeyed with the refugee weavers, as they shifted and relocated themselves in India with us. The little modification or deviation from the original designs that you see are their adjustment to the new culture. Can I share something with you, only if you promise not to laugh like my husband did? A few years back I told my husband that men cannot protect their traditions, their culture and that is why they force women to preserve it for

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<sup>&</sup>lt;sup>36</sup> Originating from the Baluchar village in Murshidabad district of West Bengal, today Baluchari handloom fabrics of Bishnupur town in Bankura district of West Bengal is renowned for intricate weaving designs depicting stories from historical and religious texts on the fabric borders. Tales from the Ramayana and Mahabharata are some of the famous Baluchari designs. Warriors riding horses or elephants are also common motifs found on the fabric.

<sup>&</sup>lt;sup>37</sup> N. Basak, Personal Interview, Chitalpara, Santipur cluster of Nadia, 15<sup>th</sup> December 2019

them. Am I wrong? Look at us today! Half of our men from the community have left. They have abandoned us to fend their culture, their pride!<sup>38</sup>

#### Promila Guin further added,

The designs, motifs, patterns, colours that you see in these extravagant sarees usually depict the simple lifestyle of weavers, mostly of us- the women weavers. If you notice closely, you will see that the borders of a classic Jamdani saree will have simple motif of lamp, lotus or fish scales. Simple little things that we (the women) associate ourselves with in our homes. Our grandmothers and mothers have taken great care of explaining and teaching these little details to us. We are now trying to pass this on to our next generation, though they are not very keen on learning. You see, the sarees that you wear everyday carries a piece of us. Without realizing, you carry a piece of our lifestyle, our history with you wherever you go<sup>39</sup>.

One can perceive the important role handloom plays in establishing and expressing women's personal identity, which, in turn, signifies social practices, statuses and roles that help build community identity. It highlights how endogamous marriage norms within the weaving community enable women to act as a medium for intergenerational transferring of motifs and designs- a crucial element for reproduction of weaving identity of the family and the community. The complex interplay of cultural inheritance and a vast chronicle of migration history also act as powerful motivators that leave a significant amount of influence on the designs. The ancestral connection combined with their personal experiences of struggle in the sector appears to have a left a deep impact on the probability of women weavers changing their traditional occupation.

Parul Basak (40) a young weaver from Nabadwip in this context shared her personal thoughts on the matter and remarked,

We know many relatives who have left this trade in hope of better earnings- a better life for themselves and their children. These thoughts have crossed our minds too. My husband insists the same. But then I remember the stories of migration (referring liberation of Bangladesh in 1971) my mother and my aunts narrated to me when I was very young; of how the sudden onset of

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<sup>&</sup>lt;sup>38</sup> P. Guin, Personal Interview, Chitalpara, Santipur cluster of Nadia, 15<sup>th</sup> December 2019

<sup>&</sup>lt;sup>39</sup> P. Guin, Personal Interview, Chitalpara, Santipur cluster of Nadia, 15<sup>th</sup> December 2019

disaster displaced our family, our livelihood. This is our ancestry, and this is where I belong. If I leave this trade, I am erasing my past; I am denying our shared history of struggle in this industry. I can never bring myself to do that<sup>40</sup>.

Gendered stories of motifs and designs, heavily influenced by the popular history of the evolving regions, allow women to find an expression of their ideas and emotions etched on the fabrics. They contain elements of livelihood practices, rituals, myths, ceremonies, festivals, and physical environment they grew up in. The cultural developments of the women in these land permits them to construct a sense of identity of who they are as a community. They try to make sense of their world from their unique perspective while loyally pursuing the ancestral crafts even after the men have left. Handloom as a reproductive technology has witnessed how various activities within the home shape the lives of the women as sociocultural producers and reproducers of art forms in the community. Therefore, while growing aspirations and desire for a better, modern life is perceived to have induced mobility from one livelihood to the other, but forsaking the weaver identity appears to evoke tension within the handloom households. One can see how the historical background and shared experiences of the women acts as powerful incentives preventing occupational change of a large section of women weavers residing in the handloom clusters. For many of these women, the cultural heritages of weaving and its concomitant history being closely associated with the discourses of migration from Bangladesh- is something that they are unwilling to forget and hence insists on continuing the traditional crafts even after the men left.

#### 2.3.2 Evolving Textile Designs and Threats to Cultural Heritage

Each cultural region (weaving belts) has developed their own traditional designs, embroidery, motifs and colour pallets for exhibiting their expertise (Hani & Das, 2017). For instance, the popular Santipuri sarees of the Santipur weaving cluster of Nadia displays intricate traditional designs, namely *Ganga-Jamuna*, *Benkipar*, *Bhomra*, *Rajmahal*, *Anspar*, *Do-Rookha*, *Visva-Bharati*, *BrindamaniMour-Par*, *Nilambari*, *Chandmala* etc. The women's narrative accounts disclosed that the handloom designs developed in the Santipur-Phulia handloom clusters has always been renowned for the sumptuous and intricate designs, weft on the silk/ cotton handloom sarees. The two famed and distinguished handloom belt of Nadia have developed their own weaving style, often acclaimed as the 'Santipuri Sarees' and 'Phulia's Tangail

<sup>&</sup>lt;sup>40</sup> P. Basak, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 18<sup>th</sup> December 2019

Jamdani Sarees' in the global textile market. Over the years, many of these artworks have evolved and have adapted to the market driven demands- often changing and 'redesigning' itself while catering to the global consumer needs.

An interesting revelation during the field visit that has been recorded while conducting interviews is that to meet the growing demand for handloom fabrics in the global textile trade, several handloom clusters have shifted from their traditional designs to the new floral motifs and floral patterns. Currently floral and leaf motifs rank high on the list of textile designs. The women weavers are presently found using the entire spectrum flower, plants, and fruit patterns on the fabrics. Geometric figures modelled on the handloom fabrics are also gaining popularity in the market. In most cases, the women working for the master weavers or under some contractual agreement of the mahajans or other private traders have been compelled to discontinue the reproduction of traditional designs and upgrade it to the new floral motifs or geometric figures that are in greater demand in the market. Asha Basak (36) from Phulia in this context remarked.

I know our production caters to the global consumers, but the typical flowery designs, though beautiful, are so very common. Aren't they (referring to foreign consumers) even a little curious to see our *Brindabanimore par*<sup>41</sup> or Anshpar<sup>42</sup> or Chandmala<sup>43</sup> designs? They are missing out so much on our culture, our history. There are such fascinating anecdotes and stories of our past. (Sighing) Now we are handed out different flowery or geometric designs. Of course, I mean I don't expect anyone to listen to my complaints, but still, I wish someone did<sup>44</sup>.

When probed on same subject whether Asha's elder sister Mitali Basak (40) has any complaints about the gradual change of handloom designs like her younger sister, she quickly snapped,

Why should we care so much to attach ourselves with the fabric designs? I don't know why it bothers my sister so much. She must've lamented to you about it, right? You tell me, do you think we can afford to keep the fabric items we weave? Will we ever get to see ourselves or even our daughters

<sup>&</sup>lt;sup>41</sup>Fabric design which has running borders adorned with two peacocks facing each other sitting on a tree.

<sup>&</sup>lt;sup>42</sup> This kind of fabrics has fish scale designs embellishing the borders.

<sup>&</sup>lt;sup>43</sup> Circular designs resembling moon on the fabric border.

<sup>&</sup>lt;sup>44</sup> A. Basak, Personal Interview, Boyara, Phulia cluster of Nadia, 16<sup>th</sup> December 2019

draped in such expensive fabrics? You know the answer to every one of my questions. My sister should stop whining and focus on the work she is given. Don't forget that we do not have the luxury of grieving over lost designs<sup>45</sup>.

The exquisite fabric designs on the handloom sarees forms an integral part of India's culture and makes excellent souvenir gifts as they reflect our country's heritage and culture. But with the textile market gravitating towards latest design trends that are in vogue and stiff competition from other private label brands, the women weavers are compelled to brocade textile designs that are extensively used by the international consumers in their western clothing. Consequently, traditional designs like *Brindabanimore par*, *Anshpar*, *Chandmala*, *Bhomra*<sup>46</sup> gets discontinued and lost for its lack of popularity. The story of neglect in spite of the richness of craft is reflected when Asha grumble show the new set of design does not let them share their story. This is despite her sister Mitali curtly reminding that the change in design should not be any concern for poor artisans like them, especially when they are grappling to make their ends meet. This situation that came up during the course of the interview is a matter of grave concern, for such practices can possibly lead to a systematic erosion of the weaver's cultural identity and dilution of historical trademark which are manifested in their weaving artworks.

## 2.3.3 Is This Truly Our Hand-Woven Fabric? Powerloom Fabric Items Imitates Handloom Designs

Focusing on some of the Nadia's most celebrated handloom fabrics, such as the renowned hand-woven Tangail Jamdani saree, Santipuri saree, these fabrics usually undergo a large array of intricate designing before reaching the end-consumer. The designs, patterns, motifs of Indian handlooms belonging to different genres, across varying regions have been able to capture socio-political climate prevalent during specific periods of time. The artworks (often depicted on the border of elegant sarees) which have survived have become an indiscernible part of the artist's creation. But the century old tradition has come under serious threat owing to the cheap imitation of handlooms coming from the adjacent powerlooms and mills section (Tanusree, 2015; Singh, 2018). Despite legislative protections, <sup>47</sup> the home-based women weavers who are already grappling to survive in the sector are continuing to face harsh,

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<sup>&</sup>lt;sup>45</sup> M. Basak, Personal Interview, Boyara, Phulia cluster of Nadia, 16<sup>th</sup> December 2019

<sup>&</sup>lt;sup>46</sup>Small diamond motifs running along the fabric border which resemble honeycomb from a distance.

<sup>&</sup>lt;sup>47</sup> In reference to the G.I. Act of 1999 and The Handlooms (Reservation of Articles for Production) Act of 1985 & 2008

discriminatory competition from the cheap imitations of handloom flooding the urban market spaces. During the field visits, the women weavers narrated that Jamdani sarees are currently being imitated by the powerlooms and are being sold off at a much lower price in the urban markets of Kolkata. In this frame of reference, Zainab Sayeed (36) from Santipur cluster remarked.

Tell me, how would you respond if you recognize the designs that belonged to us, to our ancestors are now being stolen by the powerloom industry? They steal our designs; they steal our motifs. How would you react if you see the copied artworks of your newly developed patterns that embellished the handloom fabrics couple of weeks ago now printed on its cheap imitation? Where do we poor women go to complain about this? Who would possibly listen to us? I told my family that we should register a complaint about this somewhere. But I didn't get anyone's support. I was told that as long as our family gets the money, I should keep my mouth shut and continue my work<sup>48</sup>.

The women weavers collectively expressed their dissatisfactions over the powerlooms stealing their original motifs and designs and passing it off as theirs. The powerlooms have been able to encompass the little detailing that resembles the original patterns of designs followed by the handloom weavers. The powerlooms with its mechanized process of production are rapidly producing greater number of Santipuri imitations in a short period of time, in contrast to the time that is required for handcrafting an authentic handloom design.<sup>49</sup> In the frame of reference, Dipa Bairagi from Phulia remarked,

Would you believe that even we (the weavers) couldn't recognize these cheap printed imitations, the machine embroidered designs on the fabrics? Such precision! One wouldn't be able to discern it from the original ones without touching/ feeling it with their own hands. My sister-in-law and I developed a new design for a simple saree border after months of trying. Just a few weeks back I saw its exact copy on a synthetic saree. Who would want to purchase an authentic, hand-woven handloom fabric worth something around 6000 rupees from the market when they can get the exact copy, say for 700 rupees?<sup>50</sup>

<sup>&</sup>lt;sup>48</sup> Z. Sayeed, Personal Interview, Chitalpara, Santipur cluster of Nadia, 15<sup>th</sup> December 2019

<sup>&</sup>lt;sup>49</sup>A typical Santipuri saree takes around 3-5 days to make because of its intricate motif designs. <sup>50</sup> D. Bairagi, Personal Interview, Boyara, Phulia cluster of Nadia, 16<sup>th</sup> December 2019

Malati Bairagi (37) from Ranaghat I, whose husband recently shifted to powerloom for better income, with great sadness informed,

I shouldn't be speaking ill of my husband, but if you must know, I didn't quite accept his change of profession (referring to her husband shifting over to the powerloom). I know that he wants to join powerloom because he still sees himself as an artist. But a few nights back I patiently asked him whether he feels any shame for being disloyal to his ancestors. I had to know if there's even a shred of guilt for now imitating, or you can even call it stealing, our designs and selling it to the powerloom houses. Those designs and motifs that belonged to us and us only! If he can throw all that away and sell our heritage, I as his wife demand to know what else he is capable of selling in exchange of money<sup>51</sup>.

About male weavers shifting from handloom to powerloom, Piyali Bairagi (30), from Ranaghat I on this subject angrily remarked,

Few days back my husband announced that he is considering an attractive offer he received from the management in a powerloom house. You should know our home is quite famous for my father-in-law's designing skills. My husband is well aware of the consequences but is still willing to risk everything. I have taken a firm stand and told him that I will leave this household if I have to, but I cannot desert my ancestry. Most importantly, I will not betray myself. I cornered him angrily! I told him that the neighbours will continue to call him a weaver, even after he joins the powerloom; but what will I be called if I am is no longer attached to handloom? Will our house be still referred as a handloom household in the cluster? I will not take this kind of insult from my neighbours. I told him that if he does not concede to my decision then I'll return to my natal family and continue to weave. He can marry again for all I care. I know I am blackmailing him, but it is my duty as his wife to set him in the right path<sup>52</sup>.

From the narratives it is interesting to note that apart from the monetary incentives, the male artisan's inclination to be associated with powerloom also stems from the desire to be

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M. Bairagi, Personal Interview, Krishnapurchak, Ranaghat I cluster of Nadia, 13<sup>th</sup> December 2019
 P. Bairagi, Personal Interview, Krishnapurchak, Ranaghat I cluster of Nadia, 13<sup>th</sup> December 2019

identified as artists within craft-based enterprises. This aspiration and longing to stay connected with an inventive, creative industry is often reflected in their expressions of desire to remain attached to a similar craft-based sector of Indian textiles i.e., the powerloom, despite its mechanized production. However, this does not change the impending danger brought about by powerloom's cheap imitation of handloom fabrics that are quickly being absorbed by the urban markets, leading to a systematic destruction of century old traditional art. Several women who work with boutique owners disclosed that they heard that demand for the low-priced, imitated handloom produce among the urban women is astonishingly high. It appears that more than often the consumer's inclination to purchase the cheaper version of the authentic product assists in creating a market for the imitated version that can be satiated by the powerlooms. The weak enforcement of the Handloom Act of 1985 & 2008 and the GI ACT of 1999<sup>53</sup> coupled with lack of consumer awareness has resulted in massive disruption of the livelihood of the women weavers in the handloom clusters of Nadia. Lack of stronger systems of protection has failed to secure the intellectual property rights of the poor women weavers, resulting in creation of fringe black market for counterfeit handloom produce.

#### 2.3.4 The Pride of the Weaving Legacy and the 'Invisible' Burden on Women Weavers

For the family enterprises of handloom, women's construction of cultural identity through weaving can be best explicated as part of their self-conception that matures from the tasks, they associate themselves with. However, it must be remembered that this cultural identity is not a fixed identity construction; but rather it evolves and adapts itself with changes in the social, economic, and historical experiences (Stone, 1962). Here in the weaving clusters, the traditions, beliefs, practices and more importantly the experiences of the women weavers play a significant role in shaping the evolution of the notion of self in relation to their diverse activities and associations with various members within the community. Since the handloom industry as a consortium possesses essential attributes like the dispersed organizational structure, location, and position of different economic actors in the weaving clusters, hence it becomes important to understand how the women perceive themselves in the sector. Moreover, since the industry is in a state of flux, with a significant share of male weavers detaching themselves from handloom weaving, it becomes crucial to analyse how the change

<sup>&</sup>lt;sup>53</sup>The Handloom Act of 1985 & 2008 and the GI ACT of 1999 reserves 11 textile fabric items exclusively for handloom production. However, while this Act gives a glimmer of hope to the weaving community, but in reality the legislative framework has no teeth as there are no statutory liabilities imposed on inspection bodies to stop the imitations of reserved handloom items.

triggers the development of new practices within the family enterprises. The interpretation of the patterns of women's involvement with these changes inside the enterprises and notion of self in the trajectories of male weaver's disengagement can elucidate how the transformation allows women to envision their cultural identities in the community. A comprehensive study can assist in throwing light on the ways in which women weavers negotiates with the complex ways of preserving the cultural identity of themselves and their families and how it leaves an impact on their health and body while operating in this sector.

Probing on the subject Nirupama Basak (38) from Phulia, who is known for her designing skills in her cluster impatiently shared her experiences at her home,

There are quite a few great female handloom artists in our neighbourhood, some with outstanding designing skills. But no one speaks about them except for us, women. I remember how my father-in-law who worked on one of my early sketches of fabric border design, after I completed the piece, immediately claimed it as his. When I tried to protest (mildly), I was firmly reminded by my in-laws that the new designs are a collective family production. It's improper for a woman to claim it as her as it insults elderly (male) members in the family who have been in this trade for decades. Moreover, from what I could gather the mahajans as well as the master weavers prefer designs coming an 'experienced man' prior to experimenting them in the market. I had no choice but to stay quiet. One day when I'll have my own business, I'll never let anyone obscure me or for that matter any female weavers I'll recruit<sup>54</sup>.

It is interesting to note that most of the multigenerational weaving households of Nadia have women designers who are capable of weaving complex motif designs with complimentary colour combination to entice its buyers. The narratives indicates that several women believed that despite possessing similar credentials i.e., in reference to having thorough knowledge on production operation and more importantly the ability to infuse intricate and colourful designs on the fabrics; the private traders from this sector customarily preferred senior male member's approval and validation prior to releasing new handloom designs in the market. Women's narratives revealed that mahajans and the master weavers in the community are typically more inclined to contact the male heads of handloom families for consulting and

<sup>&</sup>lt;sup>54</sup> N. Basak, Personal Interview, Buincha, Phulia cluster of Nadia, 16<sup>th</sup> December 2019

verifying the patterns, designs, or motifs prior to finalizing it on the fabrics. Though a number of these intricate designs embellishing the fabric borders are the demonstrations of innovation by the women inside the handloom family enterprises; yet their development of complex motifs and its impression on the fabric is rarely acknowledged or appreciated exclusively-i.e., independent of the family. It thus becomes important to record that while women's creative endeavours are of great significance for domestic benefit; public acknowledgement of such skills or talents is widely regarded as an improper act. While women weaver-cumdesigners in such family enterprises takes a back seat, the family enterprises (having expertise in weaving designs) in the handloom cluster becomes the cynosure of public attention in the community. One can see how the gendered trajectory of artistic designs and development has a profound influence on women; where the intricate, inventive designs are dominantly perceived as works that have been developed by male creators. Women's artistic achievement therefore not only gets ignored in the process, but their endeavour is rendered ambiguous under the shadow of domestic production<sup>55</sup>. Minati Guin (38) from Phulia, who happened to be Nirupama's cousin, in this context sadly remarked,

Our presence in this particular genre of art (referring to designing art on handloom fabrics) has never been acknowledged by anyone in our community. Traditional, artistic designs when produced from such domestic spaces i.e.in our unequipped sheds can never be fully appreciated, especially when they are manufactured by poor women like us. While our creative efforts are considered as domestic or enterprise benefit, they will never allow public exposure of such skills exhibited by women, alone i.e. independent of her family! Go ahead and ask me how many times the government officials came to our home and invited my husband or my brother-in-law for the handloom exhibitions in Kolkata. My response is that I have lost count of it. Artwork somehow must always be tied to a man or his family or some organization or simply be glorified as the greatness of a region to nurture such adroitness in the weavers; but can never ever be acknowledged as woman's innate talent<sup>56</sup>.

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<sup>&</sup>lt;sup>55</sup> It is important to mention Nochlin's work (1971) in this context who gave a new perspective in her study on feminist art history and philosophy. She examined the institutional barriers that prohibit women from achieving success in the arts. In the subject of art history, she brought into focus how the white western male viewpoint, is unconsciously or sometimes consciously accepted as the art historian's viewpoint. This attitude or behavior is not only inappropriate on moral or ethical grounds but on white elitist stand.

<sup>&</sup>lt;sup>56</sup> M. Guin, Personal Interview, Buincha, Phulia cluster of Nadia, 16<sup>th</sup> December 2019

Narratives reveal how women's labour and her artwork is often rendered invisible to the buyers or the consumers and is frequently exploited in the name of family's goodwill. One can perceive that in spite of women's outstanding artistic expression, they could rarely claim these visual archetypes as their authentic fabrication i.e., designs etched on the fabrics as one that has been profoundly influenced by their intergenerational learning- knowledge which has been gained from their mothers and grandmothers and later re-designed by them.

Mandira Basak (41), Minati Guin's elder sister from Phulia on this subject added,

While considering the designs on handloom items, the harmony that is manifested in the consolidation of colours, conceptualization of designs and themes, exudes the weaving heritage of a person and this is an intrinsic part of our community's identity and the foundation of our cultural descent in the region. Acquiring the traditional knowledge of weaving designs requires comprehensive interpretation of the harmonization existing between manual dexterity and understanding the philosophies developed by the weaving society. You cannot expect someone from outside (the weaving community) to exhibit this kind of exquisiteness on a fabric. The onus is on us, women, to pass on this secret knowledge of weaving designs to our children. This is the exclusiveness of Nadia's hand-woven cloth- a legacy that we must continue<sup>57</sup>.

Testimonies from the women weavers disclose that despite the stiff competition from the powerloom industry, the venerable artisanship of the handloom weavers are much sought after even today. The demonstration of the adroitness of the weavers etched on the fabrics has been much lauded for their brilliant artisanship in the sector. The type of fabrics, the design, patterns, the choice of colours (whether monochromatic or polychromatic), its suitability under light- are all nuances of a good quality weaving. The expertise of the highly experienced weavers allows them to manually adjust and exercise control in each stage of handloom production. These variables as part of their traditional knowledge and cultural aesthetics are adopted and applied much earlier before commencing on the weaving operations.

During the interviews, the women narrated the incomparable artisanship of the few celebrated male weavers who are well renowned for their artisanship in the cluster. Several of them have

<sup>&</sup>lt;sup>57</sup> M, Das, Personal Interview, Buincha, Phulia cluster of Nadia, 11<sup>th</sup> June 2019

won numerous accolades from the government for their artistic/ intellectual sense- their conceptualization of harmonizing the fabric design with the colour palette. Several women held on to the conviction that the aesthetic sensibility and inventiveness can only be passed down through generations, more importantly through women and not just picked by someone outside the weaving community. In other words, these women believes that the art of weaving as part their cultural views, beliefs and practices cannot be learnt by someone outside the handloom community but must be gained through intergenerational learning. Anupam Basak (58) an elderly male artisan from Phulia when probed about preservation and dissemination of cultural heritage through women, remarked confidently,

The traditional knowledge of weaving intricate patterns of designs has enabled several weavers who are now master weavers, to evolve from collective family production to large commercial enterprise in the cluster. And this tremendous achievement is possible only in the households where women have stayed strong, even in the face of adversity. A strong woman can never forget her identity, her traditions and her heritage. Even if the husband deviates from the path of righteousness (in reference to men shifting to powerloom), a strong woman as his partner can set him right. Only if every handloom household had strong women like them, our sector would never have suffered this badly today<sup>58</sup>.

Several men as well as women weavers therefore seem to take pride in undertaking the responsibility of reproducing and reinforcing the 'value of weaving' which is so integral to their community identity and weaving legacy. In this frame of reference, several elderly male weavers believed that it is okay for men to make the shift from family production to commercial enterprise as long as women carry the weaving tradition and legacy on their shoulders.

Asha Basak (39) from Phulia has recently experienced her husband leaving the trade after getting a job offer from a construction project from Kolkata. When asked questions regarding the age when she started working on her fabric designing skills, she sadly remarked,

It is not an easy task, designing I mean. These little things need to be learned and worked upon from a very tender age. I used to enjoy it. But now with my

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<sup>&</sup>lt;sup>58</sup> A. Basak, Personal Interview, Buincha, Phulia cluster of Nadia, 11<sup>th</sup> June 2019

husband leaving the family, the entire burden has come on to me. My parents tell me that it is the duty of the women to safeguard their (men's) traditional image even if they decide to leave. They tell me it is my duty as his wife to transfer the weaving knowledge to the little ones in our home. My in-laws keep reminding me of how the children will gain the value of weaving if their mothers don't set an example. I wonder, can't fathers set examples too?<sup>59</sup>

Bimala Basak (43) from Phulia about women being held responsible for preserving the traditional identity of the family pensively reflected before she remarked,

Men (male weavers) might get all the attention in the world, but in all these years of working in this industry I realize that we (referring to women weavers in the cluster) are culturally accountable wherever we go. We are looked upon as the last hope for this weaving community. Perhaps they are right; maybe we are saviours of this lost art<sup>60</sup>.

From the narratives it is clear that some women take pride in carrying the weaving legacy forward as they appreciate the men moving to commercial enterprises for increased earnings. So they try to balance between legacy and earnings. Narrative accounts of women also indicate how the women reconceptualize their over-determined subjectivity in distinct but related aspects that explore their representation as the ideal woman inside the handloom households. The culture may be then observed as an embodiment of beliefs and conceptual design of the society, where the trajectory of women's role in it is shaped by quotidian practices and needs of the community. From the field survey, narratives of the women also exhibit resistance to interpretation of this art as a dying form. One can perceive that the long, nurtured, traditional virtues inside the family enterprises have propelled many women to believe that they are the saviour of traditional crafts. This is reflected when the women spoke of their weaving heritage and their ancestral, traditional crafts with great pride. Therefore, despite the family's financial predicament that probed the male weavers to move out from the handloom livelihood, countless number of women has also been found struggling to retain their contemporary identity within the weaving community.

A. Basak, Personal Interview, Boyara, Phulia cluster of Nadia, 11<sup>th</sup> June 2019
 B. Basak, Personal Interview, Buincha, Phulia cluster of Nadia, 11<sup>th</sup> June 2019

## 2.4 Blurred Boundaries of Household Duties and Enterprise Commitments: Gender and Ergonomic Issues in the Handloom Sector

The family dynamics has a strong influence on gender-socialization and the subsequent choices which are often the repercussions of internalized cultural values and societal expectations (Agarwal, 1997). The process of fabric manufacturing, its management, leadership position and control, and succession within the production dynamics is subject to constant change and is often indicative of power bargaining within the family enterprises. This becomes one of the most crucial aspects to consider given the patriarchal set up of the household typically develop patterns of gendered expectations in early stages (Zosuls, 2011). Massive burden of work within the family enterprises witnessed employing of young children and adolescents in different stages of weaving and management practices. Field visits to the handloom family enterprises indicate that women and young girl children within the household are often expected to appositely interact and socialize in fashion that would conform to their more altruistic nature demanded in the sector.

### 2.4.1 Women's Work Roles inside the Handloom Family Enterprises and Its Impact on Their Health and Wellbeing

Handloom family enterprises as a site of production and social reproduction have frequently seen disproportionate amount of expectations from women to strike a balance while managing her household tasks and enterprise responsibilities. Feminist research on the gender-associated workspace exposures (Habib & Messing, 2012; Messing & Stellman, 2006; Migiliore 2021; Messing, 2017) has shown how even inside the same industry and same workplaces there is difference in the nature and intensity of accidents and illness affecting men and women unevenly. These contrasts necessitate careful consideration of relationships of gender to the exposures of women to occupational perils and duration of exposure to such hazards. Therefore, while exploring the ergonomic issues associated with the cultural liability of women and their workplace engagements within the family enterprises of handloom weaving in the weaving clusters of Nadia in West Bengal, an attempt is made to understand the complex fabric of work, family-business relationships, and its impacts on women's health.

Mapping the traditional stakeholders intertwined with the sector's production operation exhibits that most of the handloom family enterprises are operating under the leadership of the master weavers or the private traders i.e., mahajans inside the weaving clusters of Nadia.

These powerful economic actors quintessentially employ the members of the family enterprises in the category of casual, part-time, informal workers. Since there is no pension, casual/ medical leaves, or fixed work schedule under master weaver or mahajan's dominion, consequently most of the time these authorities have largely determined the structure of the job profiles or the nature of remuneration they give to the weavers they recruit. The field visit indicates the master weaver or the mahajan's cognizance of women's fundamental role in weaving undertakings and other adjoining services becomes the foundation on which he demonstrates his willingness to enter into business with the family enterprises. The master weaver or the mahajan's distribution of the textile contracts to the family enterprises is found to be typically premised on women's vigorous engagement in the weaving process to ensure on-time order completion. In handloom textile labour market of India where weaving is predominantly a family or kin-oriented business, with a negligible proportion of weavers formally working under the cooperative fold; the master weavers and the mahajans in the weaving clusters of Nadia are found to take advantage of the absence of organized handloom establishments to underpay the family enterprises and resort to multiple strategies to exploit the women working inside the handloom households. The master weaver or the mahajan's pursuit for cheap labour consequently leaves enormous gender implication on the sector with adverse effect on women's health and wellbeing. While official handloom statistics do not correctly mirror the condition of home-based women weavers<sup>61</sup>, the health status of the women inside the family enterprises requires an accurate portrayal to understand the degree of precariousness women are associated with.

Krishna Guin (49) from Phulia when inquired about her failing health status and the reason for her persistent health problems remarked,

I am a weaver, but I am also a mother. It is my duty to manage both. I know the strain of juggling and balancing both of these responsibilities. I have seen so many women like me who are unable to work after reaching my age (Krishna is 49 years of age). It tends to get worse with time. There are days when we need assistance for simplest of tasks such as getting a glass of water

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<sup>&</sup>lt;sup>61</sup>The gender-blind programs and the following course of action adopted based on it has resulted in a generalized and the standardized notion of the occupational hazards pertaining to this industry having an unvarying, uniform impact on both male and the female workers engaged with the sector. The gender blind approaches of the government are continuing to act as one of the chief obstacle to the growth and development of the handloom industry is discussed in details in chapter 4.

or even going to the washroom. May be women artisans in the clusters are destined to die on their looms in this fashion<sup>62</sup>.

The blood-kinship and labour relationship among the members inside the family enterprise is a complex system and has a profound impact on the distribution of chores and access to resources based on gender. Narrative accounts of the women corroborate that the hierarchical and gendered division of the public and private spaces have a tremendous implication on the nature of household-business management. With the departure of the male weavers, women's interactions and negotiations more actively and assertively with individuals associated with the business, have led to a situation where the burden of domestic chores and enterprise liabilities have fallen almost entirely on them. Narratives of women disclosed that most of the women in weaving clusters are experiencing increased sensitivity to excruciating knee and back pain, especially after the departure of their spouses from the family enterprises. The prevalence of knee and back pain among the women may possibly stem from the need to stretch their legs with minimal lower torso (hip) support while pedalling the loom. Bao et al. (2001) in their investigation have indicated that non-manoeuvrability of the fixed workstation has perceptible constraints on the women for anthropometrics and physiologic elements. A sizable section of women interviewed shared that they underwent severe gynaecological problems from weaving for more than twelve hours a day. In an attempt to shuffle and strike a balance between paid commitments and unpaid duties, the women are perceived to be experiencing a critical time pressure anxiety while managing the production operations with equally demanding household chores. This naturally reduces their relaxation time and physical recovery period. It also becomes interesting to record that despite arduous duties and mammoth share of responsibilities, the primacy of maternal identity is found to surpass other identities.

Dipa Bairagi (39) Krishna's cousin interjected her personal views on the matter,

When I was much younger (19 years of age), the strenuous tasks did not bother me; but now when I realize that I am aging, I understand that I feel lethargic almost all the time. Yet there is no stopping. There is no resting. The work must be done and fabric orders must be completed. The household

<sup>&</sup>lt;sup>62</sup> K. Guin, Personal Interview, Boyara, Phulia cluster of Nadia, 10<sup>th</sup> November, 2018

chores can never be ignored either. My family depends on me. I cannot let them down<sup>63</sup>.

Pritha Bairagi (32), a young woman from Phulia disclosed her experiences of weaving a Neelambari<sup>64</sup> saree. She shared that the handloom cluster of Santipur usually weaves this material with excellent quality of hand spun yarn<sup>65</sup> to achieve a soft, lustrous and lighter fabric with pronounced drapes. The powder-fine finishing effect of the Neelambari saree of Santipur has been much lauded for its refined hand-work and exceptional grace. On probing the troubles she goes through while weaving a Neelambari saree she remarked,

The Neelambari sarees are light and airy and perhaps one of the most difficult sarees to weave. Achieving the perfect midnight blue shade is the most challenging task. There is huge demand for this item in the market for its complex design structure. It is by far the most expensive weave that I know of. I made a few entirely by myself. There is an enormous preparatory work, particularly the dye-works for this item. I don't like accepting orders for this product, but my in-laws keep insisting that I do. I think they secretly acknowledge that I am good at it. The return is also good but it's an elaborate and exhaustive task. After completing a Neelambari saree, I can barely move my arms for weeks. Still, there is no resting for us. With so much works around cooking, cleaning and taking care of our little kids, who will give me the time to rest?<sup>66</sup>

The repetitive elbow and feet movement in the weaving activity involves stiffness in the musculosketal system with increased probability of chronic fatigue (Naz, 2015; Nag, 2010, Rahman, 2017). Decrease in the opportunity for leisure or relaxation instinctively delays recovery of muscles and tissues leading to building pain and soreness in the body. Poor slumber has also often been linked with the Musculo Skeletal Disorders among women weavers. The need to undertake enterprise responsibility while shouldering mammoth share of the household chores have resulted in depleting consequence on her mental and physical

<sup>&</sup>lt;sup>63</sup> D. Bairagi, Personal Interview, Boyara, Phulia cluster of Nadia, 10<sup>th</sup> November, 2018

<sup>&</sup>lt;sup>64</sup>The Neelambari saree of Santipur deserves special mentioning for it has cut a notch by their most appealing indigo dyed fabric with a range of midnight blue colour schemes The yarn that is used is dyed in the shade of indigo colour to resemble midnight blue sky.

<sup>&</sup>lt;sup>65</sup> Traditional handloom fabrics in handloom clusters of Nadia typically use 68s to 80s count cotton yarn for weaving a saree. But in the case of Neelambari saree, in order to achieve the powder fine texture, fine hand spun yarn of 250s to 300s is used for weaving.

66 P. Bairagi, Personal Interview, Chatkatala, Phulia cluster of Nadia, 16<sup>th</sup>December 2019

health. Narrative accounts of women disclosed how despite playing an important role in the collaborative management of handloom fabric manufacturing; successful completion of domestic chores and enterprise exigencies are often prioritized over personal needs. Women's primary role as a nurturer, as a care giver did not reduce her arduous undertaking of dexterous weaving tasks. One can perceive that with the demarcating line between the labour hours for family's consumption and labour hours for enterprise commitments being blurry, the situation has led to devaluation of women's time in the sector. Women's strenuous engagements with weaving operations which is frequently merged and incorporated within the domestic chores, accedes the family enterprise to generate supplementary income without disrupting the traditional framework of the family. Striking a perfect balance between women's active engagement with the domestic duties and her enterprise responsibilities have often been appraised as the strength of the handloom family enterprises. These young women are frequently glorified as a steward of the handloom family firms, for manifesting gender-based expectations of altruism in the weaving community.

Musculoskeletal pain/discomfort is often accompanied by visual strain symptoms among weavers, and this has been directly related with the artisanal works performed by them (Neeraja, 2016). The women during the interview expressed their concern about early onset of various ophthalmic problems which acts as a hindrance while performing their daily routines. Women recounted that most of the challenging visual tasks of handloom operation and other strenuous errands of the household had to be performed in dim light condition for a prolonged period of time. This has resulted in frequent headaches, itchy and burning eyes hinting the early onset of poor vision among the women weavers. With regard to their ophthalmic problems, the women further shared that the weaving activities from their inhouse weaving sheds could not afford adequate lighting condition in their workspaces. The fear of running high electricity bills for additional lighting facilities is not reserved (for the women artisans separately) in the household budgeting<sup>67</sup>. Regarding medical attention, it could be perceived that in most of the cases the warning signs of persisting ophthalmic problems continued to be ignored unless it took a severe form. For few of the women who contacted ophthalmologist for medical advice, they disclosed that medical consultancy suggested a long-term treatment followed by adequate amount of rest and sleep. The women are also advised to include enough nutritious food (like green vegetables, fish, fresh milk and

<sup>&</sup>lt;sup>67</sup>The prevalence of poor vision among the women associated with the co-operatives (that provides proper illumination in work spaces) raises the possibility that the ophthalmic issues may have linkages with other health issues that have not been subjected to further diagnosis in the sector.

other calcium rich nutrients) in their regular food diet. Narrative accounts disclosed that most of the women discontinued the long-term treatments and adequate diet prescribed during diagnosis as they are too expensive and beyond their affordable limits. On further probing, it was understood that a handful number of weavers who received medical attention had refractive error which is the primary cause of poor vision among the younger individuals. This suggested premature onset of cataract among the women weavers belonging to the age group of 40 to 45 years. Corrective lenses are suggested during diagnosis. However, in most of the cases the women avoided follow up with the physicians, which often led to non-adjusting of lens power resulting in further straining of the eyes. When inquired about the reasons for discontinuing the follow up treatment, the women narrated that obtaining new lenses would not only be an expensive affair but frequent visits to the physician would result in loss of valuable working hours. For the women weavers who are currently diagnosed with cataract, similar reluctance towards surgery and proper medical attention is also observed. In most of the cases, the women are found delaying the surgery from the fear of completely losing their eye sight and hence they continue to weave until the issue becomes severe.

#### 2.4.2 Gender Differences in the Quality and Quantity of Leisure-Time

Research findings from the field visits also suggest the existence of vivid gender differences in the quantity and quality of leisure hours that are available to men and women engaged in the sector. Almost all women artisans mentioned that they have a very short span of time reserved for rest and leisure which is approximately 3 hours in a day (Table 20, 21, 22 and 23). The gender dynamics operating within the family often has a profound influence in realm of leisure practice. Feminist research (Henderson & Shaw, 2006; Aitchison, 2013) has revealed that gender relations not only interact with the opportunity of leisure activities but are often inextricably intertwined with the interpretation and personal experiences of such leisure time in everyday life. Narrative accounts of the female artisans reveals that the women who performed the weaving activities inside their family enterprises usually did not have fixed working hours or fixed time schedule for themselves in a day. This has been much attributed to the 'flexible' working arrangements offered by the household-based fabric manufacturing process. Usually weaving activities along with daily household chores are performed in alternative periodic intervals throughout the entire day. The flexible working arrangements in the handloom family enterprises demanded the women to adapt and balance their domestic responsibilities along with the enterprise commitments.

During the investigation, the women narrated that most of the female artisans associated with the sector are rarely found to continue weaving after 45-50 years of age. Post which excruciating lower back pain and severe aching in upper limbs starts to take a toll on their health, rendering them incapable of repetitive hand or feet movement. When the women are inquired about how they perceived the primary reason for their declining health, the unanimous response suggested that the absence of leisure between successive works is the principal cause for their persisting lower back pains. Reba Bain (50) from Phulia who suffered severe pain in her knees and is presently confined to the bed by sickness remarked,

At the cost of my declining health, I have learned too late how important leisure is in every woman's life. From my childhood we have been systematically taught to ignore our needs, taught that it is a selfish act to reserve leisure time for ourselves. Our leisure component in a day has always been combined with works; (after a small pause) mostly preparatory tasks prior to weaving. Today, my doctor tells me that the excruciating lower back pain I experience stems from those 'selfless hours of working' I dedicated to my family. (Sighing) I am not the only one suffering in this sector. Go to any woman of my age and you'll see the same. So, when I see my son making snide remarks about his younger sister or his wife being 'unproductive' while taking rest in the evening, I immediately interject to say that I hope every women in the cluster gets to enjoy unproductive leisure hours for the sake of their health<sup>68</sup>.

In the case of family enterprises of handloom weaving, while for the male artisans there is often clarity in the demarcation of work and non-work hours, but for female artisans- their time is frequently found to be split, adjusted, appropriated, and dispensed to the needs of the household. It is interesting to record that despite women's high level of onerous undertakings their strenuous labour is not adequately compensated with sufficient time for relaxation or leisure time. Notwithstanding women's exceedingly arduous engagements inside the family enterprises, it became fascinating to record how their participation has been frequently perceived as extension of their domestic responsibilities and sometimes even adjusted with the available recesses or leisure hours for women. One can perceive that in order to achieve

<sup>&</sup>lt;sup>68</sup> R. Bain, Personal Interview, Boyara, Phulia cluster of Nadia, 16<sup>th</sup> December 2019

the economic security, these women have strenuously accommodated weaving tasks in the little leisure hours available to them.

#### **Conclusion**

The handloom family enterprises that have experienced a shift in male occupational category assembled a new, innovative discourse of negotiation and resilience within the households. The trajectories of gendered mobility in Nadia's weaving clusters, which saw male weavers retreating flexibly from the family enterprises, revealed that this adaptability is typically premised on gender stereotypical assumptions and normative expectations based on marital relations within handloom households. The favourable home-based working environment has encouraged the members of the family enterprises to engage the women to continue working around their ancestral crafts as they make desperate attempts to preserve the family's cultural identity in the weaving community. The process observed not only women's perseverance in the complicated art of fabric manufacturing in the face of adversity, but also their active engagement in rituals, rites and ceremonies that discharge a powerful cultural imagery in this artisanal community. The significance of gender role in the construction of community identity is thus of paramount importance that cannot be ignored in the production and reproduction of handloom fabrics in this region. In this frame of reference, the practice of endogamous marriage within the weaving community also appears to have a deep impact on women who act as a medium for intergenerational transferring of motifs and designs- a crucial element for reproduction of weaving identity of the family and the community through marriage. The ancestral connection combined with their personal experiences of struggle in the sector leaves a profound influence on women as they struggle to retain their artistic identity. This behaviour clearly expresses the ancestral relationship with the weaving art form that they are unwilling to let go. The complex interaction of cultural inheritance and annals of migration history act as powerful motivator as women bargain and negotiate gendered norms within the family, community, and labour market. Therefore, while men from the family enterprises are able to achieve an upward mobility by accepting new better salaried employment opportunity in the city or in the neighbourhood; the women from the handloom family enterprises are precariously left meandering around the obstacles while engaging in the fabric manufacturing processes from the home. However, while women's active participation and interaction has assisted in retaining the artistic identity of the family enterprises; the blurred boundaries of the enterprise commitments and domestic

responsibilities have concurrently assisted in merging their work and family life, resulting in the burden falling disproportionately on the women.

The preponderance of women to undertake the bulk of domestic chores, regardless of their onerous engagement with the enterprise responsibility; corroborates the gender discriminatory customs and practices in the weaving sector that leaves adverse effect on their health. Women's commitment in preserving their dual image in the domiciliary care support and work space exponentially aggravates her home-enterprise management affairs, both in the context of her personal life as well as their professional demands from the family enterprise. Through their diverse experiences in the social order, women artisans are found to precariously balance the household chores and weaving obligations continuously with harmful effects on their health and wellbeing.

### CHAPTER 3

Women's Bargaining Interaction with Handloom Stakeholders to Overcome the Obstacles Faced in the Production Chain

#### 3.1 Introduction

Prior research to understand the production chain approaches and the nature of its functioning has found that there is no single definition of production chain (Mentzer et al. 2001; Wisner & Tan, 2000). That being said, the production chain has been described to comprise of a wide range of functions to bring a product or service from conception, requiring physical transformation, consultation with multiple service providers to delivery of the final produce to the consumer and finally its discarding/disposition after use<sup>69</sup>. In these production chains, it is usually the men who are in advantageous position to take risks and enhance their business owing to their control and command over resources and capital in the trading system (Coles & Mitchell, 2011; Barrientos, 2001). This leverage is intrinsically linked to their ownership and deployment of productive resources. Now, the policies and programs that aim to assist women's equal economic participation in the production chain generally presume that women have a certain level of access to productive resources and organizational capabilities that enable them to take risks while engaging in activities in the production system. In reality, however, it is the who women primarily concentrate as producers at the lowest bottom of the production chain with limited control over the benefits arising from engaging in various activities (Carr & Chen, 2002). Consequently, the production chain involving a chain of production activities with multiple economic actors, witness women's challenging journey in the profitable roles as producers, buyers or sellers.

Feminist scholarship critiquing the emerging role, influence, and contributions of women inside family enterprises within the larger production chain (Stromquist, 2014; Folker, 2008) has shown that despite women's exceptional benefaction and measurable progress towards household poverty alleviation, their contributions as economic actors have rarely been acknowledged. Women inside the family enterprises periodically encounter multifarious obstacles; of which dependence on the male-heads to secure the access to productive resources is a major characteristic (Kabeer, 1999). In the absence of young male-heads, women's decision-making capacities to use/access such resources are found to be demonstrably low in multiple cases. Moreover, women's active participation to improve the economic status of the households continues to remain shrouded and largely uncharted by the

<sup>&</sup>lt;sup>69</sup>The producers and the consumers in the production chain can be in a close spatial proximity (like a walking distance or short driving distance) or can be longer ones with the final product being transferred across the geographical contiguity of national and international markets. With each stage of production adding worth or value to the product/item that materialize at the end of the chain, the production chain is also called as the 'value chain' or 'value-added chains' or 'supply chain'.

major national statistics of marginal productivity of wages. A thorough investigation of the production chain can therefore explicate the dynamics of gender relations operating in the production system.

In the case of handloom family enterprises in the weaving clusters of Nadia, the diverse forms of labour, production and investments employed by women from varied backgrounds in this predominantly rural informal, unorganized textile division indicate that family's labour, particularly women's home-based fabric manufacturing engagement is perceived as a precondition for achieving sustainable handloom production. But despite women's high-level engagement and partaking within the patriarchal paradigm of home-based handloom weaving, their effective participation has frequently been justified and rationalized as an extension of their domestic services in assisting the family members. Women's capacity and potentiality to effectively engage in fabric manufacturing process have customarily been circumscribed both by the attitudinal biasness of the family as well as the restrictive social norms and traditions practiced inside the handloom weaving community at large. This demeanor often did not prepare the women with the requisite ambience for advancing their personal or professional growth and development in the sector. While conventional statistics failed to capture gender issues and gender disparities pervading in the sequence of negotiation and transaction inside the home-based fabric production operations, it becomes essential to elucidate how the women from handloom family enterprises are bargaining to attenuate the constraints and promote opportunities in the production chain. Exploring the nature of its functioning can expound why men and women coming from the same occupation in the same production chain undertake distinct activities related to production and marketing, have different working hours with unequal wages and are exposed to varying degree of security and vulnerability in the same production system.

This chapter, therefore, explores the critical inter-relationships that exist among the hierarchical groups of economic actors in the production chain of weaving to focus on ways in which women negotiate to overcome the obstacles due to hierarchical operations in the process of fabric production. The chapter argues that in times of need women exercise their agency in the access, management and ownership of financial resources and other productive assets while administering and participating in the fabric manufacturing operation within their households. The chapter further focuses on how women manage to learn the intricacies of bargaining with the intermediaries, i.e., mahajans and master weavers, while transacting and trading the finish produce. They strengthen their negotiating strategies either by

garnering the support of members of the family and other trading associates. Or they exercise their autonomy in adopting strategic entrepreneurial behaviour to market the end produce, independent of the intermediaries thereby disrupting the hierarchical production chain.

The first section of chapter focuses on how the blurry nature of women's dual domestic responsibilities and their role in handloom enterprise functioning within households restrict their access to financial resources and the management of it. This is despite women engaging in revenue generating activity both within the home as well as outside. Women thus employ diverse tactics to gain permission within their households for accessing financial assets to take lead in weaving activities of the enterprise while simultaneously improving their status within the household and in the labour market. The section argues that amidst power struggles and economic conflicts between two successive generations risking the disruption of manufacturing operation in handloom family enterprises, women's covert management of financial resources become inevitable strategies to effectively administer the fabric production operation. These include efforts in secret hoarding of cash, misinformation of household budget to the members of the family enterprises etc. This section thus highlights women's ability to engage in the intricate procedure of disputation, subversion and finally negotiation with the patriarchal structure of home-based fabric manufacturing operation to gain access over financial resources within the household for smooth functioning of the weaving production process.

The second section explores women's exercise of their agency to engage in the bargaining process with two principle economic actors in the production chain, mahajans and master weavers, by focusing on their ability to discern alternative recourse for a cooperative solution during business exigencies. While the patriarchal space of handloom family enterprises has been traditionally administered by the male heads, the exit decisions of the male artisans from the enterprises have somewhat interspersed the systematic gender roles of business administration and marketing. As they recover from the abrupt changes in the family businesses, women take on the new challenge of administering the functioning of handloom family enterprises in a discreet fashion. The mahajans and the master weavers play a key role in coordinating the manufacturing and marketing of handloom items and employ their tools of surveillance not only to monitor activities in the weaving belt but also take effective measures to preserve economic relationship with women weavers, especially in the event of male weavers resigning from the sector. The women weavers, by virtue of their improved access to credit management and better decision-making capacity inside the family

enterprises, can negotiate with the intermediaries and assert the desired changes in the fabric manufacturing and trading process. Women thus re-discover their potentials to emerge in leadership positions within the family enterprises of handloom weaving. The section argues that with diminishing male dominance coupled with crucial transition of management responsibilities, women learn to expand the scope of time management. They strategize well with varying potentials using tools of active and/or passive resistance within an environment of concrete constraints and oppressions.

The third section focuses on women's adoption of strategic entrepreneurial behaviour, involving opportunity recognition and innovativeness, while marketing the end produce independent of the intermediaries, i.e., mahajans and master weavers, in the production chain. In an attempt to make the family enterprise profitable, a small percentage of these women initiate conversations with women handloom boutique owners in the urban spaces of Kolkata. They do so with the purpose to eliminate the encroachment of mahajans or master weavers in the marketing process to curb the larger loss encountered when they negotiate their terms directly with these intermediaries. Therefore, by swerving away from the marketing assistance offered by the intermediaries, a small section of women weavers enters the avenue of commercial trading with the support of family members, relatives and friends in the cluster. The change brought about by women being entrusted with the management of the family enterprise open new avenues of opportunity where women re-skill themselves to deal with the challenges of changing marketing structure and competition. The occupational mobility of male artisans from the family enterprises and concomitant overcoming of the production and marketing challenges singlehandedly helps the women to build a sense of self-efficacy resulting in increased self-assuredness. This section highlights how these homebased women artisans are able to attenuate the constraints and promote opportunities in the production chain. This section argues that despite being overburdened with enterprise commitments, the restructuring of handloom family enterprise has moderately improved women's status and position within the households. The newly acquired though limited access to the management of family finances and fabric marketing have helped in ameliorating their conditions in terms of voicing their opinion within her home as well as outside. These small changes in turn have left an enormous impression on her confidence and decision-making capacity in the weaving clusters. Hence, women's active participation in entrepreneurial ventures, be it independent of men or in joint ventures with them, have

somewhat aided in defying the gendered division of labour assigned inside the weaving community.

## 3.2Women's Bargaining Interaction with the Financial Resources within the Family Enterprises and Beyond

The manufacturing of high quality of handloom fabrics is dependent on a wide variety of variables in the production management (Bortamuly et al., 2013). Some of the crucial financial features include available operating capital for purchase of raw materials, fixed and variable costs required during the production, wage or salary structure at one's disposal, credit terms for marketing etc. In this frame of reference, access to credit and other relevant financial services plays a major role that regulates and determines the economic capacities of an individual. Restricted access to finances and financial services would instinctively push any person to an economically disadvantageous position. The field visits to the weaving clusters of Nadia and subsequent analysis of the field note data indicates that the women undertaking an abundance of enterprises duties encounter a broad spectrum of critical problems in accessing financial resources and the management of it while partaking in revenue generating activity. From the field visits to weaving clusters, different loan sources approached by the women artisans to meet their financial requirements can be broadly divided into five categories. These are a) Mahajans; b) Master Weavers; c) Commercial Banks; d) Cooperative Societies e) Friends and Family. Apart from this category, there also remain some women who did not require loan and some women who are not in a position to acquire loan as they didn't have a steady source of income at that point of time and hence unsure of their repayment capacities.

If we study the loan sources accessed by women in the handloom clusters, the overall observation reveals that a large percentage of women artisans (30%) rely on the mahajans for acquiring loan for their personal or business needs. This is followed by moderate share of women artisans (26%) approaching the master weavers in the cluster for loan. A small percentage (9%) of women approached formal credit lines, that is, they approached commercial banks and 8% of women approached cooperative societies for monetary support. 15% of the women artisans approached friends and families for financial aid. 12% of the women mentioned that they are unable to acquire loans or sometimes did not have the requirement to access any loans from outside.

Table 24: Loan Sources Accessed by the Women Artisans across Four Handloom Clusters

Loan Sources	Number of Women Artisans	Percentage of Women Artisans	
Mahajans	20	30.0	
Ivianajans	20	30.0	
Master Weavers	17	26.0	
Commercial Banks	6	9.0	
Co-operative societies	5	8.0	
Friends and Family	10	15.0	
Not Acquired	8	12.0	
Total	66	100	

Percentage Distribution of Women Artisans Accessing Loan from Different Sources across Four Handloom Clusters No aceess/not Commercial banks acquired Co-operative societies 8% Mahajan Friends and family Master weavers 26% ■ Commercial banks Mahajan ■ Master weavers ■ Friends and family ■ Co-operative societies ■ No aceess/not acquired

Fig 11: Percentage Distribution of Women Artisans Accessing Loan from Different Sources across Four Handloom Clusters

Table 25: Distribution of Women Artisans Based on Loan Sources Accessed by them across Four Handloom Clusters

Weaving Clusters	Mahajans	Master Weavers	Commercial Banks	Co-operative societies	Friends and Family
Phulia	6	4	2	1	2
Santipur	7	1	2	2	1
Ranaghat I & II	3	6	1	1	4
Nabadwip	4	6	1	1	3
Total	20	17	6	5	10

In the case of the Phulia handloom cluster, 6 women artisans are found depending on the mahajans for loan support followed by 4 women artisans on master weavers, 1 woman on cooperative societies and 2 women on commercial banks. 2 women artisans mentioned that they approached friends and family for monetary support. For the Santipur handloom cluster, 7 women artisans mentioned that they rely on the mahajans for loan assistance followed by 2 women artisans depending on cooperative societies and 2 women on the commercial banks. 1 woman mentioned that she preferred approaching the master weavers and another 1 mentioned that she preferred friends and family for taking loans. In the case of the Ranaghat I & II handloom cluster, 6 women artisans mentioned that they depend on the master weavers for loans support followed by 3 women on mahajans for loan assistance, 4 women on friends and family, 1 woman on cooperative societies and 1 woman on commercial banks. In the case of the Nabadwip handloom cluster, 6 women artisans depended on the master weavers for loans support followed 4 women on mahajans, 1 woman on cooperative societies and 1 momental banks. 3 women mentioned that preferred approaching the friends and family for monetary support.

#### 3.2.1 Intra-Household Power Dynamics over Financial Resources

The intergenerational power dynamics over financial superintendence within the family enterprise appears to have powerful influence over women's access and management of household income. While studies (Ghosh & Vinod, 2017; Cabeza-Garcia, 2019) prove that financial inclusion of women can have positive transformational effect on the family, yet rarely are women engaged or included in management of financial affairs of the family business. In the following sub-sections, the challenges encountered by women in the managements of financial resources within the household are discussed in detail. It will also highlight the strategies employed by women to overcome the gender inequalities pertaining to dissimilar asset endowments inside the family enterprises of handloom weaving.

### i. Overcoming Resistance of the Financial Guardians within the Handloom Households

In the case of handloom family enterprises, narrative accounts of women reveal that members inside the weaving households are often extremely sceptical to invest money in the ventures initiated by women. Nirupama Das (35), a young woman weaver from Santipur was probed on the range of obstacles she encounters while administering the enterprise on her own. She

bitterly recounted her experiences in her home after the first week when her husband left for the city,

It's been over 5 years, but still, I can clearly recollect my mother-in-law's words resounding across the halls of my home. Barely three days have passed that my husband left our home (to seek a job in city); before I was firmly pulled aside and told that while I should quickly familiarise myself with the family's business management now, it was not my job to meddle with the household income. I was sternly reminded that in order to preserve peace in the family, I shouldn't make unreasonable financial expenses without consulting the head of the household (her father-in-law). I knew I had to keep quiet till I gained a stable footing. Few months after my husband left, I secretly started putting aside a little bit of money I got from my husband to give to my in-laws. I kept it for my dream project i.e., to market my own handloom produce one day. Do you judge me? I couldn't help but adopt stealthy ways. (Sighing) no one wants to listen to new business plans from a woman<sup>70</sup>.

It is interesting to record that while these women are uniquely positioned to improve the economic conditions of the family enterprises (after their spouses left), their practical needs inside the home are rarely addressed; their equal access to the financial resources/ productive assets within the family customarily denied. It could also be discerned that despite the women finding credence of possessing similar skill set; it isn't an unusual event that the financial decisions conceived by the (head of the) family often bypassed women's recommendation on the matter. In other words, in spite of women's management skill to run the production-operations effectively and smoothly; the head of the household's last word has an outstanding impact on almost every financial decision of the family.

From field visits, one could perceive that women artisans disproportionately encounter multiple barriers in their affairs of intra-household credit management. In spite of showing considerable interest towards financial inclusion to overcome the resistance in marriage such as suggesting ideas to reserve money for unforeseen business emergencies or proposing to keep aside money for new marketing ventures; seldom they are allowed to participate over

<sup>&</sup>lt;sup>70</sup>N. Das, Personal Interview, Sutagarh, Santipur cluster of Nadia, 3<sup>rd</sup> September, 2018

financial affairs in the family. This situation could be better understood when Arati Basak (43), Nirupama's sister-in-law on the subject of budgeting of household income remarked,

My in-law's family have a joint household setting. My father-in-law believes that since the house, more specifically since the loom and other weaving paraphernalia exclusively belongs to him, hence he will have the final say over every discussion or argument, especially in matters concerning budgetary allocation for our family business. I can sense that their (her in-laws) cognitive biasness towards us (women in the family enterprises) stems from the fact that 'hand-loom' is subjected to ritualized intergenerational transfer through men. Their hesitancy to let me budget our household income, either for the family business or my child's educational expenses, is premised on my non-ownership or rather my non-effective control over the financial resources and other productive assets in the family<sup>71</sup>.

The elderly male heads in the weaving family enterprises, usually the father-in-law in most of the cases, appear as the financial guardian. From the interviews, it is noted that in almost every weaving household, especially those bearing a strong joint-family structure, it is the financial guardian who took the major decisions relating to production and marketing of handloom fabrics, i.e., the borrowing of credit, managing raw materials supply, repayment decisions to delivering of the final weft items to the merchants. He sells the final product, personally receives the weaving charges, makes spending decisions on quotidian basis, and speculates the allocation of purchased resources among the members of the family and enterprise associates. He supervises the household budget plans for tracking the expenses for groceries, personal hygiene products, health care needs, children's education etc. The financial guardian by the virtue of his higher status inside the family enterprise and strong social networking in the weaving community holds a discernible control over the members of the family enterprises. Pooja Basak (25), a young woman weaver from Santipur recently came to know that her home was kept as a mortgage two years back by her father-in-law. When asked how she felt about this entire incident being kept hidden from her, she angrily remarked,

Would you believe me if I told you that I was not even informed when our home was mortgaged? It was not until they failed to repay the full amount and

<sup>&</sup>lt;sup>71</sup>A. Basak, Personal Interview, Sutagarh, Santipur cluster of Nadia, 3<sup>rd</sup> September, 2018.

requested financial assistance from my natal family that I became aware of the entire situation. This is amazing! All this while I was dissuaded from taking part in any kind of financial planning and now, they want my help! My! Imagine the audacity! To tell you the truth, my mother and father-in-law even hinted that it was only after the birth of my first son, I was deemed qualified to participate in some financial affairs of the family and got some access to the family's income. (Sighing) It's funny how a little child inside a home can influence major decision-making capacity of an adult. I hope I give birth to another son soon and then I'll take over this family and they'll pay for how they have treated me all these years<sup>72</sup>.

An important element that needs to be discussed here is the naturalized and normalized process of gaining economic benefits from the wife's natal family to the in-law's family within the patriarchal institution of marriage. Managing within the expectations of the in-laws, women often request or accept monetary support from the natal family (on behalf of the in-laws) to ensure financial security. Intriguingly, no one questions the economic burden/pressure the women's natal family has to take upon to support the daughter. The process of gift exchange between woman's natal family and her in-law's family, while maintaining the legitimate asymmetry, forms a distinct aspect of dowry demands. The financial 'request' from the women's in-laws becomes the legitimate mask under which the practice of dowry continues.

Another interesting element is that the capability of bearing a male heir eventually determines women's credit-management worthiness inside her home. This practice has made bearing a son an essential and a crucial tool for voicing women's opinion, especially on economic matters related to the family enterprise. Women who give birth to a male heir often ascend to a comparatively higher status in the handloom household hierarchy. The newly acquired status allows the women to have some amount of control over household finances. It is significant to take these factors into consideration as the power dynamics operating within the negotiation strategies over financial decision-making authority inside the institution of marriage impinges economic outcomes in multifarious marketing activities.

<sup>&</sup>lt;sup>72</sup>P. Basak, Personal Interview, Daccapara, Santipur cluster of Nadia, 3<sup>rd</sup> September, 2018

Narrative accounts of the women also show that although women are an inherent and indispensable part of household weaving operations, yet the patrilineal inheritance and customs in most of the handloom households have granted the power only to the male heads, who could credibly negotiate the loans and repayment decisions with the moneylenders. He could also keep the family assets, whether farmland or the home, as collateral mortgages in case of requirement of large loan. However, despite the adverse circumstances and diverse nature of challenges with regard to accessing and managing of financial assets inside the family enterprises, many of these young women artisans are found to explore their bargaining capacity within marital relationships.

#### ii. Women's Persistence for Financial Inclusion- Conflict and its Resolution

It is important to note that handloom family enterprises, particularly those with the extended family structures, often dissuade its member's independent economic development to prevent separation of the household. The relationships here are premised on family cooperation, joint-family values and bonds that are directly related to control over financial resources within the households. During the interviews, several women shared their experiences of substantial change in relationships with the family members when the young women attempted to assert equal organizational rights for the effective management of the household as well as the business affairs. The situation further worsened when she expressed her right to have financial privacy. Strife frequently arose when women expressed their wish to reserve a small portion of the family income for her personal economic goals. Mitali Basak (40) a young woman weaver from Phulia, when probed about why she feels the need to have financial privacy in the family, vehemently responded,

I spent hours and hours on the loom. I push myself every day to reduce additional expenses that might incur if they hire outside help (in reference to hiring ancillary services). I try my best to reduce the additional costs. I go all the way to save every penny I can. After everything I put myself through, why can't I have a small share of our family's income? Is it a sin to keep a tiny portion of that income for myself? How far does a woman have to go to gain family's confidence?<sup>73</sup>

<sup>&</sup>lt;sup>73</sup>M. Basak, Personal Interview, Boyara, Phulia cluster of Nadia, 5<sup>th</sup> September, 2018

In this frame of reference, it became fascinating to record when Alok Das (41) a male weaver from Phulia defiantly pronounced that women should never involve themselves with the financial affairs at all, especially outside the household. When he was probed why he feels this way he angrily remarked,

The home management and the involvements in fabric manufacturing process fall under the domain of women's responsibilities and we don't involve ourselves there or at least not anymore. But now you are suggesting that we let our women manage the financial affairs outside our household? That too, alone? Why? Isn't it already bad enough that she is now managing monetary affairs of our home now? You don't get it, do you, you all city women never understand. Women being un-chaperoned in matters of finances outside home obviously give a negative connotation. It insinuates that there are no men in the household to support the family. My wife recently asked me to help her open a bank account. I firmly told her that she should ask her natal family. She has her share of farmland there. At least in that way the news about our financial troubles will not leave the family<sup>74</sup>.

Mandira Das (39), Alok Das's wife, when probed if she ever considered about selling her share of property in the natal family, remarked, 'Owning assets and managing your finances are not same. When will men ever get this? I wish I was educated enough to go to the bank by myself. I need to figure out something fast. Maybe I can approach my brother 75. Narratives indicate that most of the women aspired for direct cash management inside the home and not just become a co-owner/joint-owner of property or asset in the family. When Mandira was probed further about why she doesn't find her assets in the natal family helpful, she in her words tried to explain that mere possession of assets like share of farmland from the natal family cannot be quickly or easily be sold or exchanged for money in times of emergency. She perceives it to be insufficient to support her agency within the home and believes that direct cash management can improve her condition. Comprehensive overview of the narrative accounts from the women weavers unveils that despite the limitations, a substantial share of women artisans is aware of the fact that they have a lacking in financial knowledge and feels an urgent need to gain financial independence for the future needs of the family business as well as for themselves. Their realization that mere possession of economic

A. Das, Personal Interview, Boyara, Phulia cluster of Nadia, 5<sup>th</sup> September, 2018
 M. Das, Personal Interview, Buincha, Phulia cluster of Nadia, 7<sup>th</sup> September, 2018

resources or involvement in income generating activity is insufficient becomes a significant aspect for understanding the struggles women artisans underwent in these family enterprises on quotidian basis.

The complex situation of women's financial predicament in the weaving households, where women are often dissuaded from purchasing major household goods or critical handloom apparatuses is further revealed when Bandana Basak (40) from Phulia sorrowfully recollected,

In the first few years of marriage, my purchasing capacity was only limited to procuring of simple household groceries. I thought I was just naturally bad with money. But after some time I cornered my husband. I questioned him that if I, as his wife, can work tirelessly around the family business, then why shouldn't the family share the financial details of the enterprise expenditure with me? Moreover, wasn't it my natal relatives who helped this family when we were in serious debt problems? (With seething anger) Considering validity of our (women) demands, I think women shouldn't be submissive all the time. If one allows it for too long, they'll crush us along with our dreams<sup>76</sup>.

This account reveals that for numerous women artisans, asserting their rights to possess a share of the family's income and desire to exercise control over that very little saved money became the core of work-family conflicts. In multiple weaving households, the situation further aggravated when women resolved to purchase textile production requirements or other essential items in their own name. When probed further narratives indicate that these young women's unwavering adherence to reserve a portion of the family income for themselves, without consulting the head of the household, stems from their apprehension that the family members will get entangled with their personal financial pursuits and economic goals for the handloom enterprise.

The behaviour of the members of the family enterprises also goes on to indicate how the family's gender biasness coupled with women's inexperience about money management has the potentials to nurture the belief (in the women as well as the other members in the household) that women are 'naturally bad' at finances. This is truly an interesting aspect given how a significant number of women shared the fashion in which the in-laws greatly

<sup>&</sup>lt;sup>76</sup> B. Basak, Personal Interview, Boyara, Phulia cluster of Nadia, 5<sup>th</sup> September, 2018

admired their capacity to surprise the household with some extra cash from the natal family. The financial support from women's natal family frequently helped the in-law's family to cushion the blow of sudden, unforeseen enterprise expenses. These monetary supports from the women's natal family are not essentially looked upon (by the in-law family) as a part of the dowry demands, but often viewed as an appreciable gesture that can build a strong relationship between two families. This is in spite of the sufficient evidence of subtle demands persistently made by the women's in-laws' family.

The dissuasive behaviour of the family members and sometimes the business associates that hindered women's financial inclusion is premised on their belief that loan decisions by women would impose financial burdens on the male artisans of the households. This situation can be better understood when Kalyani Bairagi (39) from Nabadwip shared,

We (referring to women in the handloom clusters) are the most discouraged borrowers. We score disproportionately low on regular, financial functions within the household. While my in-laws grudgingly agreed on my business plans with the boutique owners, they tried their best to dissuade me from applying for a loan to the banks. Their reluctance was premised on the belief that my bank loan decision would place an additional burden on my husband. I was almost forced to sell my gold valuables. It took me some time, but I finally managed to convince my husband that the loan for our enterprise will not put additional burden on him, but selling our gold valuables-our resort, might<sup>77</sup>.

Narratives indicate that members of the handloom family enterprises are not only sceptical of women's organizational potentials and capacity, but often resorted to manipulation to restrict their access to cash from formal credit institutions. This practice incapacitates women to gainfully acquire microcredit from the banks on their own. This highlights that while there are multiple women-specific financial programs developed by the government to allow women to achieve their economic goals in a short span of time, strategic interventions is necessary to ensure that women from different backgrounds are able to use these financial tools optimally. Gender impact assessment of different microcredit programs for women can help the government to monitor the progress (Mukherjee, 2004).

 $<sup>^{77}</sup>$  K. Bairagi, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia,  $9^{\rm th}$  September, 2018

In the case of Kalyani Bairagi, one can sense that while selling of viable assets such as personal gold jewellery appears to be one of the most common strategies adopted as a self-reliant credit supply means, but women often turn to it as their last resort. Kalyani tries to explain that selling gold items is an ominous sign and that she did not want to embark upon her new business venture with an inauspicious start. She believed that taking a loan from a bank would assist her in achieving her entrepreneurial dreams.

## iii. Women's Strategic Alliances with Spouses and Natal Family's Support to Improve their Access to Financial Resources

It is significant to note at this juncture that for many women shouldering multiple enterprise duties, the conflicts over financial decision making authority did not necessarily arise between the partners i.e. husband and wife, but often between the elderly members and junior members of the households. With the final decision-making power essentially resting with the father-in-law or in some rare cases the mother-in-law, fights frequently broke out when the daughter-in-law or co-daughters-in-law asserted themselves with active agency. Piyali Basak (39), from Ranaghat I, shared how her husband, despite his absence from the household, tried to assist her in realizing her dreams,

I always wanted to have some kind of say over the financial affairs of the household. I always had the dream to manage my very own personal handloom business; like how my father did, like how my brothers do right now. My in-laws would have never allowed it, even when my husband wanted me to get more involved. He (her husband) trusted me, of course. I know that my in-laws, my neighbours all judge me now for taking charge of all the monetary affairs of the business. But you must understand that I had to take control of the finances, for neither did they have any vision for our family enterprise nor were they willing to acknowledge that we weren't making any profit at all. It was one long struggle. If you must know, my husband was my only ally in this fight.<sup>78</sup>

The field visits to the weaving families affirmed that there is often an intergenerational power struggles between the junior and senior members of the weaving family enterprises. Several women secretly admitted their engagement in bargaining process with their spouses was an attempt to influence and gain financial decision-making power within the handloom

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<sup>&</sup>lt;sup>78</sup>P. Basak, Personal Interview, Habibpur, Ranaghat I cluster of Nadia, 6<sup>th</sup> September, 2018

households. Kabeer (1999) in his study argued that in most of the family enterprises, one often finds the younger members being supportive and nurturing of their wives' ambitions for the family enterprise, while elderly members strongly disapproving of it <sup>79</sup>. It therefore becomes significant to pay attention to intergenerational power dynamics within family enterprises which may be as important as the gender disparities and power bargaining within the family.

Another significant element that needs to be discussed in this context is that the family and community recognize and accept a distinct hierarchy of decision-making responsibilities based on gender inside the household. This hierarchical decision-making ability reserves certain crucial areas of decision-making for men in their position as household heads while assigning others to women in their capacities as mothers, spouses, daughters, and so on. Broadly speaking, within the handloom family enterprises, the purchase of food and other household consumption items, as well as decisions related to children's health falls within women's decision-making areas; whereas decisions related to purchase of raw materials, market transactions in major fabric orders, bargaining about its prices arenas are handled by men. But, with the exit of the male artisans from the handloom households, the financial affairs of the family as well as business are now largely managed by the women. This change brought about by men leaving the handloom households not only enabled women to participate in decision-making role with regard in purchase of food, children's schooling, and their marriage, but they also played a major role in decisions relating to price of the raw materials, where the fabric items can be marketed, whom to approach for loan assistance, etc. While this change allowed the women a substantial amount of freedom in terms of its operation, the shift in the financial decision making responsibilities often led to forfeiting of assistance and support from the trading associates like the yarn suppliers, dye suppliers etc. in the weaving clusters. Since handloom as a family business is premised on managing the interrelationships existent between the family members and business associates, women's control over financial matters often created a tension with the business associates as well. These stakeholders' innate preference of having male artisans manage all the financial affairs of the business acted as a major obstacle for the women artisans who are trying to manage the fabric production operation by themselves. In this context, Parul Das (33) from Ranaghat I

<sup>&</sup>lt;sup>79</sup> Kabeer in his study on women's economic empowerment suggests that it is a process by which the women who have been restricted or denied to make strategic life choices seek agency to overcome the obstacles. In my study I have been able to show how women make alliances with their spouses to have an equal say in financial decision-making affairs of household as well as the enterprise.

shared how she faced the brunt of their antagonism for dealing with the financial matters of the family enterprise,

Our dyeing agent no longer cooperates with our family ever since my husband left. He doesn't like the fact that I try to bargain with him about the dye prices or dyeing service charges. This business has so much potential, a significant return if you can strategically invest and administer the production and marketing operations independently. Can you believe I had to lie to our dyeing agent? I told him that this is only a temporary arrangement and that my husband will be back soon. It is the only way left for me. Let's see where this leads. <sup>80</sup>

Field visit indicates that shift in the role of the financial decision maker often leaves a major impact not only upon the family members but also on the trading associates in diverse stages of production operation. The diverse modifications and adjustments that co-occur with the shift often leads to a situation where the long-established business relationships are no longer fully supporting the new change. Women continue to face backlash from the family as well as trading associates when she asserts herself while bargaining about raw materials pricing or service charges. The conflict brought about with this transition not only creates estrangement in the existing business relationships but also triggers a situation where the women become less socially accepted for their deviation from the patriarchal values of the traditional handloom household business management.

However, the resentment of the trading associates got a different dimension through the narratives of women weavers where they shared how the shift in the decision-making responsibilities also led to significant changes in her relationship with the natal family. This change left a significant impact on women's active involvement with banking operations. While the previous arrangement imposed social norms that incapacitated women's potentials to access and meaningfully manage financial services offered by the formal credit institutions (banks), the new order in the handloom family settings somewhat allowed the female artisans to get support from the members of her natal family with regard to banking operations available in the clusters. Anupa Gayen (31) from the Ranaghat I cluster, when asked how she availed the banking services for the first time, remarked,

My history of banking operation related to fabric production began only after my husband left our traditional crafts. My natal family knew that I wasn't

<sup>&</sup>lt;sup>80</sup> P. Das, Personal Interview, Habibpur, Ranaghat I cluster of Nadia, 6<sup>th</sup> September, 2018

getting any kind of support from my in-laws or our trading associates. So, for the first time they all came together to support me in every way they could. My father, most passionately, sat me down to discuss the financial tools that can be effectively employed to save more money. He treated me like one of his sons for the very first time!<sup>81</sup>

Several women have admitted that post the disintegration of their husbands from handloom, the encouragement from natal relatives substantially assisted in grasping the bank's financial operations required for production management. The practical support from natal family included direct financial backing and sometimes other budgetary assistance to build the initial economic base. Indirect financial support from the natal family included elements like assisting women to understand and manage financial matters of the family enterprise. It frequently involved family members (a brother or a father figure) aiding the women artisans to get a deeper understanding of the banking rules and its operations. This is done with the interest of helping the women reduce their dependency on the trading associates and other inlaw family members who are reluctant to cooperate with women when they want to discuss monetary affairs of the household or the enterprise affairs after their spouses left. For many women, the assistance for managing personal savings accounts, deposit accounts, banking cards, mobile banking operations and other financial tools opened a whole new world of suppliers, traders, merchants and customers. In other words, the mediation provided by the women's natal family and spouse's support contributed much to help the women artisans managing the budgetary matters of the enterprise for the first time.

### iv. Women's Increasing Dependence on Informal Credit Sources

To understand the production chain in the handloom sector it is imperative for the one to understand the essential characteristics of the credit supply networks that shape the manufacturing operations here. The hierarchical power relations existent among the economic actors is the key component that determines the institutional and non-institutional credit supplies. In this complex production system, the mahajans acts as an entrepreneurial group who invests their capital in various stages of production. This powerful class of economic actors has a strong hold over the realms of economics, particularly over the credit supply and its management in the sector. Field visits indicate that women in the family enterprises work under the authority of a private merchant like the mahajan in the cluster. The women weavers, who work for the mahajans from their household handloom establishments, would frequently have the male heads taking loans from them. In this context an elderly

<sup>&</sup>lt;sup>81</sup>A. Gayen, Personal Interview, Krishnapurchak, Ranaghat I cluster of Nadia, 6<sup>th</sup> September, 2018

woman, Tulika Biswas (50) from Nabadwip shared her personal thoughts about why she doesn't let her daughter-in-law to interact with the mahajans,

Are you crazy? Are you suggesting that we allow our women to directly interact with those bloodsucking moneylenders? Don't you understand that higher rates of interest will be charged if women get involved in the financial negotiations with them? They would presume that we are in a desperate financial state and hence sending our women out. They would strike a harder bargain that we would not be able to cope<sup>82</sup>.

This narrative indicates that the family's credence is premised on the belief that the interest rates charged by such non-institutional agencies (i.e., like mahajans or the master weavers in the handloom clusters) depends much on their whims. Hence, there always remain the fear and trepidation that if the primary applicant for loan is a woman, then they would be charged compound rate of interests. From the interview, it is realized that the ratio of women borrowing credit directly from the mahajans in the weaving clusters is skewed in favour of male borrowers. It is not that the loan approval by the mahajan is typically discriminatory against the women, but the family's innate preference for women to adhere to the norms of female seclusion restricts their mobility and interaction with the credit lending sources. Consequently, women dependent on the mahajans for the credit support often requests loan via the male members of the family enterprise. For the family enterprises that currently do not have any senior or junior male members residing with them; young wives who wish to physically leave the home to interact with the mahajan or master weaver requires explicit permission from the mother-in-law, with an escort (usually young son, brother or any male relative) to signal that they are communicating with men outside the household for strictly business purpose. One of the central arguments against women's direct interaction with the mahajans or master weavers is premised on the belief that the direct exchange with the credit management sources, formal or informal, would invariably lead her to have a sense of entitlement over the productive resources in the family. As an elderly male weaver Asim Mondol (55) from Nabadwip in this context noted, 'Greater the sense the entitlement, the greater will be her command over the family<sup>83</sup>.

Interestingly, one finds an alternative scenario of women's involvement with the credit lending sources, where several women explicitly mention why women should manage her

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 <sup>&</sup>lt;sup>82</sup>T. Biswas, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 10<sup>th</sup> September 2019
 A. Mondal, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 10<sup>th</sup> September 2019

savings without involving anyone from outside. In this context Anima Bairagi (39) from Nabadwip shares an interesting aspect of her perception of finances which reflects her ingrained preference for maintaining personal cash reserve inside her homes.

All women should learn to manage their own money. (Speaking softly) A woman doesn't necessarily have to associate herself with the banks and go through all the formalities for saving; if you know what I mean (winking). It is not stealing; we are just looking out for our children and ourselves. Having official documentation of our savings will jeopardize our goals<sup>84</sup>.

Interestingly, several women expressed that since they did not possess a regular source of income, as a result they often did not feel the need of maintaining a bank account. So, if employment with a regular income acted as a prerequisite for financial inclusion, then these women artisans working within the handloom family enterprises experienced limited need to access the formal credit lending institutions and its services. Managing personal finances such as money secretly secured from monthly household budgetary allocation or undisclosed credit support from the natal relatives is typically 'much easier' for these women to administer if there are no official records or documentations where elderly members from the family has the possibility of getting entangled.

#### v. Sisterhood of Secret Alliance

While a large volume of research has been done exploring women's bargaining power within the patriarchal institution of marriage, little has been done to investigate women's conflict management and negotiation within the intergenerational relations of family enterprises. The young women weavers in handloom family enterprises often took up the central coordination role of collaborating the business and household responsibilities. But irrespective of how the enterprise assignments and household chores are shared between the mother-in-law and the co-daughters-in-law, the junior wives in the handloom families often experience disempowerment from the gender role expectations of maintaining female altruism at home. The junior wives (particularly) are neither perceived competent for the position of household command/ headship nor are they believed to be accomplished or qualified enough for financial guardianship. While the handloom family enterprises permitted the male weavers to retain a small share of the family income for themselves, young women are firmly forbidden to reserve anything for themselves from the family's earnings. For any kind of financial

<sup>&</sup>lt;sup>84</sup> A. Bairagi, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 7<sup>th</sup> September, 2018

requirement, women are expected to convey their monetary needs to the father-in-law via their husbands or mother-in-laws. Over the discussion, a young women weaver, Bimala Das (38) from Nabadwip angrily stated,

I was never allowed to keep even a tiny portion of our family's income, despite everything I have done for them. Even for small items like cash for purchasing personal hygiene products or underclothing I have to ask for money from my father-in-law via my mother-in-law. Any kind of purchase by us (women) without prior approval/ consent from the elderly is seen as a challenge directed at my in-laws. Fine! If that's the rule we have to live by, so be it! After my husband left, I no longer bother myself to disclose everything that happens in this house. Every month I move a little bit of raw materials from our store room to my room. You must've guessed that I later sell them. You're right. (After a pause) I think they will figure out soon. I just don't care anymore 85.

It is interesting to record that despite women's significant contribution in the production operation, the members of the family enterprises permitted little or no fiscal independence for them inside the family. The young women weavers engaged with the family enterprises felt significantly disempowered in this arrangement. The shared experiences of financial domination across multiple family enterprises have led daughter-in-law and co-daughters-in law to support each other in such situations. With no fiscal autonomy over the enterprise's profit; several women artisans resorted to secret saving strategies. Since management of finances is predominantly controlled by the elderly male members of the family, hence the young wives (i.e., the daughter-in-law along with other co-daughters-in-law) would often form a secret alliance to save some money for themselves without the family's knowledge of their secret cash storage. Narrative accounts reveal that young wives in these families would often form secret allies to secure money for their personal needs from the weekly/monthly family budgetary allocations (either by keeping away money reserved for the household groceries purchase or by selling of enterprise resources). This money is later divided and distributed among them. Arupa Guin (32) woman weaver from Nabadwip in this context quietly exclaimed,

Can you believe that I almost saved Rs. 9,000/- last year? That's how much a woman can save if they (family members) trusted them. I know this amount is

<sup>&</sup>lt;sup>85</sup> B. Das, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 7<sup>th</sup> September, 2018

not much. But with a couple of thousands more, I can finally contact that boutique woman from Kolkata like my friend did and start with my plan. I hope I don't exhaust this money any time sooner<sup>86</sup>.

From the exchange, one could perceive that the secret stash of money enabled containment and even a sense of security among the women. For numerous women, the knowledge that they have command over budgeting of their little hoarded money reassured them. But more than often these women are found apprehensive of the money being exhausted for the family's need. In other words, if the household's economic conditions are to deteriorate, the hoarded money would invariably be used for cushioning the blow. An elderly male weaver, Gobinda Das (47) from Santipur over the discussion of young women's right to financial independence in the family angrily asked,

Why does a woman need to possess personal cash? We give her (daughter-in-law) enough freedom. Did we not financially support her marketing venture with the boutique owners of Kolkata? How frequent do you see that happening? But now she wants a personal savings account in the bank, that too without the attachment of a family member! Doesn't she know managing financial matters of the household is humiliating and dishonouring to the actual male breadwinners of the family? I think I know why she is doing this. She wants to take our son away<sup>87</sup>.

The covert management of finances is perceived necessary by women because possession of substantial amount of personal cash is viewed suspiciously by the in-laws. The women's unaccounted and confidential fund has often been viewed sceptically if the in-laws get a wind of it. This is considered an insidious problem within the family enterprises. The possibility of young women maintaining their personal savings within a household creates ample amount of anxiety and discomfort among the elderly members. Amassing money secretly, often with the support from natal family, is believed to be a part of wider strategic planning process of arranging separation from the household. It would imply that the daughters-in-law are secretly hoarding money in a malicious attempt to start their nuclear families. This is a critical problem considering the dissociation of the younger couples from the family enterprise can induce monetary risks stemming from disruption of the systematic financial

A. Guin, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 7<sup>th</sup> September, 2018
 G. Das, Personal Interview, Chitalpara, Santipur cluster of Nadia, 8<sup>th</sup> September, 2018

operations. The separation has powerful economic disincentives, for the in-laws can no longer have unrestricted control over the son's earnings nor have access to financial aids received by the daughter-in-law from her natal family. Interestingly, while in practice, the young daughters-in-law are permitted to acquire/ accept property or credit from her natal family or from her relatives'; however, retaining the direct cash or asset in her name is the most challenging part of this economic transaction for women. However, it is significant to note that while women's covert management of financial resources always proceeded cautiously, but this arrangement frequently involved tacit consent from their spouses. The women caught between their responsibilities towards family and liabilities of the enterprise often choose to transfer the bulk amount of undisclosed money to husband's account to prevent monetary encroachment. Multiple camouflaging strategies of concealing the secret reserve includes misclassifying the financial amount received from the natal family, overpricing basic grocery items for regular needs or sometimes simply selling off surplus production items such as small volume of yarn, chemicals, and dyes without the family's knowledge of it. Young men from these families are also sometimes convinced not to disclose the entire income to the parents. These young men caught between their obligations to their wives and children and their obligations to their parents would frequently transfer a portion of their money to their wives' natal family. They would sometimes deliberately omit mentioning their entire income when they handed over the remaining portion of their earnings to the elderly members of the household. In other words, husband's tacit consent allows women to embrace deceptive strategies of non-information or misinformation of financial transaction to senior members of the family. Kandiyoti (1988) in his study<sup>88</sup> has shown that secret financial strategies have frequently been adopted as only means of renegotiating the management of financial affairs within the households. These strategies are often found to be embraced by the junior couples in the family. Conjoined by suffering and exploitation in the marital arrangement, these resilient women are seen to take upon an extremely challenging task of secretly reserving funds, uncharted by the family members as well as enterprise associates. 'We (the women and her sister-in-law) only have each other to fall back on. Only do we know what we have to do to survive here<sup>89</sup>, remarked Papri Dhar (38) a woman weaver from Nabadwip.

<sup>&</sup>lt;sup>88</sup>Kandiyoti study on different forms of patriarchy present in the sub-Saharan Africa region and South and East Asia region shows how women's gradual consciousness and struggle leads to transformation of the patriarchal bargains.

<sup>&</sup>lt;sup>89</sup> P. Dhar, Personal Interview, Prachin Mayapur, Nabadwip, 10<sup>th</sup> September 2019

Overview of the narratives shows how these women weavers enter the patriarchal bargains to acquire power and security within the institution of marriage. Multiple visits to the handloom families reiterate the conspicuous attempts of women to engage in the intricate procedure of negotiation to gain agency over credit control in the family. On further investigation as to how this undisclosed credit will be used, some of the women shared their aspiration to live in separate household with their husband and children someday and some mentioned about independently trading their weft produce directly in the market. Many women mentioned that the financial autonomy would enable their children to pursue higher education. In a community where women's financial dependent status functions as powerful deterrents to overt disagreement with elderly family members, financial secrecy becomes an important strategy of exercising agency and fighting total economic dependency.

### 3.2.2 Meandering around the Structural Barriers of Accessing Credit Support

Women frequently experience unique challenges while accessing formal credit supports (Marlow and Patton, 2005). The stereotype about women's duty being confined to domesticity and household tasks further accentuate the obstacles towards gaining equal access to financial services outside home. What became interesting to record in the entire episode is that how patriarchy as a social system, that perceived men as predominant economic providers, often formalized this norm not only in the domestic spaces of the household but sometimes even within the authorized financial institutions such as banks, making it almost impossible for women to acquire credit on their own. The serious financial challenges act as major impediments that range from purchasing of raw materials (yarn, dye, chemicals etc) to acquiring non-expendable assets while embarking upon a new journey of managing the family enterprise.

### i. Gender Bias and the Availability of Business Loans from Banks

To diagnose the social and cultural norms that impede women's active participation with formal credit lending institutions, multiple inquiries were made to male and female artisans to analyse the kind of experiences women artisans underwent when they made more deliberate attempt at financial inclusion. Interviews with the women artisans revealed the challenges faced by women in accessing regulated financial services often encompass several conflicting elements such as family's consent, male member's approval and chaperoning, mortification over women's control over financial matters outside the household etc. While a wide body of research (Fareed et al. 2017; Cabeza-Garcia, 2019) reveals how women's inclusivity in

financial matters play a critical role for holistic development (both for personal and enterprise improvement), a closer inspection to the field visits reveals how men have greater flexibility in accessing financial support from the banks than women. Women weaver's narratives disclosed that while a small section of women artisans managed to acquire formal loans, but they often underwent acute complications and difficulties in attaining additional financial services such as having personal savings alone, acquiring mortgage loans, getting an insurance coverage etc. from the loan officer. This attitude advocates widespread institutionalised discrimination by loan officers against women borrowers where they perceive women as 'riskier' or 'less deserver of large loans' for their business pursuits. Several women artisans complained of the loan officers being gender biased against female applicants; or as one may say it, the loan officers having systematic gender favouring towards the male members coming from the weaving community. Mandira Gayen (42) from Phulia, in this frame of reference shared her personal story of the troubles she went through in the bank.

Each time we (women) visit the banks alone, their (bank official's) discontentment over explaining the loan application criteria is clearly discernible. They bear the same disdainful attitude when we are grappling to provide official documents. From my knowledge, I understand that we (women) are not exactly discriminated against but somewhat in disadvantaged position in comparison to our husbands. Their subtle insistence regarding having a man accompanying me is somewhat unnerving. But I remember there was this one time I asked them defiantly that will they not help a woman if she doesn't have a father, a bother, a husband or a son. They were quite taken aback from by my outburst. Perhaps I was rude, after all they (bank officials) are highly educated employees and deserve to be respected; but after this incident at least they stopped pestering me to bring my husband over simple banking matters<sup>90</sup>.

Another very important element noted during the discussion is that for the women who are solely running the weaving operation on their own, the formal credit lending officers have often been sceptical while granting loans to women or any ventures that is pursued by women. Without the collateral support or ownership to productive assets (such as farmlands)

<sup>&</sup>lt;sup>90</sup> M. Gayen, Personal Interview, Buincha, Phulia cluster of Nadia, 5<sup>th</sup> September, 2018

or any steady financial sources, formal credit lines strategically adopt evasive measures to invest money in women's economic pursuits. Sometimes absurd and ludicrous statements/ excuses are also adopted while discouraging the women from applying for bank credit. Purnima Basak (33) from Ranaghat I vehemently narrated her experience when she applied for a loan for the family business after her husband left,

I provided all the valid documents for procuring a loan against my personal property (from my natal family). Yet when they saw that I came alone without my husband, out of the blue, the loan officer abruptly interrupted and asked me about what would possibly happen if I again became pregnant tomorrow; how would I possibly repay such a big loan? I was told that it was unwise of me to apply for such a big loan all by myself and that I should reconsider it. On stating that my husband was outside the town, I was recommended to bring my brother or father next time. <sup>91</sup>

A significant share of women artisans complained that the ratio of women's loan application being rejected is much higher than their male counterparts. The systematic discrimination against providing financial services to women is allegedly said to be heightened for pregnant women. This outrageous discrimination on the part of the loan officers shows how they devalue a pregnant woman when she applies for a loan in the bank. This behaviour is based on the conjecture that the women artisans from the handloom households are unlikely to remain in the workforce when they are pregnant, and hence their income source is unreliable and cannot be counted on to accept their loan requests. The gender-based discrimination against women artisan in mortgage lending shows how loan officers in the banks can take decisions based on stereotype presumption about pregnant women's incapacity to work and earn money and later their return to the job after childbirth. Women's narratives give an insight into the greater challenges they experience while accessing financial services in a bank where ownership of collateral assets and sufficient knowledge of monetary transactions is sometimes not enough to guarantee financial security.

In this context, a relevant aspect that must be taken into consideration is that almost all credit lending institutions customarily require collateral (land or property title or documents validating steady financial source) prior to large loan approval. As a result, most of the women cannot access it independently. Several women disclosed that large amount of

<sup>&</sup>lt;sup>91</sup> P. Basak, Personal Interview, Krishnapurchak, Ranaghat I cluster of Nadia, 6<sup>th</sup> September, 2018

collateral requested by the banks are one of the major reasons they are afraid of applying loans from formal credit institutions. With a handful of women being regular, salaried employees or members of co-operative society in the discourse of dominantly family-based traditional handloom economy in the cluster of Nadia; a fellow male member (who has proper official documents for loan application) associated with the family enterprise typically ends up being a co-guarantor for the bank. Therefore, alternative to the earlier scenario, where women complained that illiquid assets in the natal family cannot guarantee quick cash, here we see how limited ownership of property/assets by women also hinders her loan access.

Some of the women artisans shared that they sometimes applied for loans to the cooperative societies via the family relatives who are associated with it (Table 24)<sup>92</sup>. This financial support is not consistent round the year. It is only availed by women who have doesn't have proper documentations to request loan from cooperative society and hence takes the help of relatives. Narratives of the women also indicated that institutional financial support to women working under the cooperative fold is much constricted even in the weaving belts. This is despite of the cluster being located in one of the most significant handloom belts of the state of Bengal. Most of the private banks located in the neighbourhood of the cluster are allegedly regarded as not too keen on sanctioning loans even to the handloom cooperatives.

The overall situation shows women encounter 'greater poverty' then men and this is in part due to the women falling outside the financial safety net frameworks and in part due to the social norms and customs that hinder their admittance in financial affairs of the society. So, if multiple studies (Kabeer, 1991; Gammage, et al., 2017; Demirgüç-Kunt, et al., 2018) assert that lack of adequate education, deprivation of employment opportunity, limited decision-making capacity obstruct women's financial inclusivity; then the cultural constraints and gender norms forestalling women from gaining banking knowledge and its operation intercepts them from acquiring the basic tools required for realizing full potentials. It therefore becomes important for one to acknowledge that the gender gap that is existent in the framework of financial inclusivity goes beyond the banking tech support or simply bank account ownership. The gap that is created by the gendered social norms and is pervading in the weaving community needs to be systematically investigated and analysed for perceiving the ways to intervene and ensure women's inclusion in the financial programs.

<sup>&</sup>lt;sup>92</sup> Some of important handloom cooperatives in weaving clusters of Nadia include Ashanandapura Mahila Cooperative Society, Sutragarh Narimukti Samity, Dhakapura Mahila Samabai Samity limited, Santipur Garhpara Narimukti Tantubai Samity

# 3.3 Women Employing Strategies for Managing the Organizational Stakeholders in the Fabric Manufacturing Operation

It is important to note here that in the domain of handloom weaving, the economic actors like the home-based women weavers, master weavers, mahajans, raw material suppliers, dyers, wholesale merchants- are all found to possess 'capital' (economic, social and cultural capital) of varying degrees and proportions. However, the three principal economic actors can be clearly discerned who are more closely engaged with the home-based artisanal mode of fabric manufacturing process, these are the women artisans from the family enterprises, the masterweavers and the mahajans. These three fundamental pillars essentially support the functioning of the household-based fabric manufacturing process in the weaving clusters of Nadia. However, unlike the mahajans or the master weavers, the home-based women artisans habitually encounter multifarious difficulties in their ingress and egress in every sphere of social unit within the weaving community. The networking organization pervading the handloom sector of Nadia exhibits the hierarchical power and position of the trading/ merchant class as juxtaposed with the producer class. The decentralized mode of operation in the production chain appears to have contributed much to sculpt the pyramidal, hierarchical structure of weaving activities. These economic actors (i.e., the mahajans, master weavers, raw material suppliers, credit lenders, marketing agents, wholesalers, distributers etc) in the discourse of occupational mobility of male artisans, has played an outstanding role in shaping and manoeuvring the social norms and customs pervading the region; permitting the women to bargain with the existing power structures over economic, social and cultural resources in the region. A thorough assessment can help in understanding the economic actors who pose as barriers and those that open new avenues of opportunities for women's inclusivity in the production and trading ventures in the handloom production chain. Mapping the traditional stakeholders intertwined with the sector's production operation will help one to understand how the woman from the family enterprises negotiates with these actors and exerts change to respond to their needs in the value chain.

### 3.3.1 Women Weaver's Bargaining Interaction with the Mahajans inside the Handloom Clusters

Flourishing social resources becomes a premise for the development and enhancement of the networks of relationship within the weaving industry and is often deemed as a vital resource for acquiring success in the textile business. The resources and capital at disposal in the weaving community not only encompass the organizational networks that help to coordinate

the tangible materials (handloom apparatus, dye, chemicals etc.) but also include the nontangible, cultural elements (indigenous knowledge, management skills) embedded among the economic actors. The mahajans in the weaving clusters of Nadia has the largest social networking capacity than any other economic actors in the field of handloom weaving. The mahajans in the weaving clusters do not necessarily possess the traditional knowledge of weaving but typically has access to gigantic amount of economic resources and large reservoir of social networks. The mahajan by the virtue of his power, resources and linkages is able to establish his supremacy in the field and is able to maintain his domination in the handloom production chain. His primary source of business and revenue generation encompass the extensive client base from the large textile retail stores of Kolkata as well as the adjacent marketing regions of Nadia<sup>93</sup>. This small class of economically and socially powerful people not only control multiple market networking channels to identify potential customers in the urban spaces of the city but they also play a crucial role in preserving traditional economic relationships and close ties with all the actors operating within the handloom weaving community The mahajan's role in conserving the expansive network of relations inside the sector is perceived to be mutually beneficial for sustaining long term relationships with its associates. To preserve and sustain these relationships, the mahajans typically supervise regular business meetings with the master weavers (working under his contracts), raw material suppliers, transport agents, clients (core clients and potential casual clients) 94 and of course the home-based women weavers. Most of the mahajans are committed to establishing strong ties and personal relationships with the home-based women artisans. For the mahajans who have invested a massive amount of credit in the textile production chain to manufacture fabrics of global standards, women's 'home-based fabric manufacturing skills' becomes much desirable to enhance their net profit return.

Poonam Biswas (27) from Nabadwip when asked about her relationship with the mahajan in her cluster remarked,

My family has been working for the mahajan for generations. He is very, very rich but yet so humble. Though he conducts his business with many agents across three villages, yet he has gone all his way to establish personal

<sup>&</sup>lt;sup>93</sup> A prosperous mahajan in the handloom clusters of Nadia usually has contacts with 40-50 wholesale clients and about 10-20 core clients. The social advantages that are produced from the mutually beneficial relationship exchanged between the mahajans and his consumers helps the mahajan to generate opportunities which are further explored to advance their network building capacity.

<sup>&</sup>lt;sup>94</sup>Core clients purchase bulk quantity of handloom fabrics from the mahajans at a regular interval. The bulk volume of handloom fabrics is sold by the mahajan to the small retail shops owned by the core clients in the city.

relationships with all the women in our cluster. He knows everyone of us by our first name. He has even shared his personal mobile number with me, telling me to contact him for anything that I might require. Yes, our family had feuds with him in the past over the wages, but he never keeps those grudges. He always encourages women to work<sup>95</sup>.

The adroitness displayed by women in balancing her domestic chores and enterprise engagements appears to be distinctly identified by the mahajans and have allowed him to transform this massive workforce into a deliberate pool of cheap labour. Mahajan's distribution of the textile contracts to the family enterprises is typically premised on the family's support and women's gigantic contribution to ensure on-time order completion. The mahajan's cognizance of the women's lion share of pre-loom undertakings (like yarn preparation prior to weaving, making bobbins, dyeing and tying of yarn etc.) along with adjoining post weaving services, which is not exclusively included in the family wages, becomes the foundation on which he demonstrates his willingness to enter into a bargain with the women artisans of the family enterprises. Moreover, the embedded weaving knowledge, skills and ingenuity of the women are primarily capitalized upon as women are willing to take on work for much lesser remuneration.

Successful mahajans in the cluster arrange frequent meetings with the women from the family enterprises working under his supervision. With their ample resources and adequate network of agents, mahajans frequently inquire if the women working for him from their homes have any production requirements or any other personal needs. The regular meetings with the women artisans therefore not only enable the mahajans to monitor the task progress and hasten the delivery of product within the given estimation of time but it also allows him to look closely into the lives of the women weavers and ensure that they are not facing troubles of any kind that might hamper the fabric manufacturing operation. Several women interviewed perceived that the mahajans have been 'very understanding' towards women and have tried to help them in every way possible. Arati Das (42) from Phulia discussing her discordant relationship with the dye suppliers after her husband left remarked,

You know that I come from a weaving household, right? So, I have been in this industry almost as long as my husband. I have effectively managed the family's handloom business with the trading associates for as long as I can

<sup>&</sup>lt;sup>95</sup> P. Biswas, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 9<sup>th</sup> November, 2018

remember. But when my husband and my brother-in-law left this trade to seek job elsewhere, I could sense that I was no longer being taken seriously by our dye-suppliers; especially when I went into price negotiation with them. They are charging me with absurd price rates. Can you believe that in the initial stages I had to take my little brother with me just to emphasize the seriousness of the situation? The mahajan in my neighbourhood knew of my troubles. He sympathised with my situation and gave a sound thrashing to our dye supplier. People in my neighbourhood do not bother me anymore. They know I have his backing <sup>96</sup>.

The structural distribution of productive resources has its own gendered barriers. Narrative accounts disclose that women working within the family enterprises frequently encounter powerful resistance in their negotiation with enterprise associates when they want to deal with monetary affairs related to production operation. This demeanour of the trading associates and merchandisers appear to have stemmed from the out-dated, stereotypical gender norms that entail purchasing and selling decisions falling under male bastion. The patriarchal practices pervading the community appear to bank much on the men's 'hard bargaining capacity' for appraising the prices of the raw materials, finished produce and other weaving paraphernalia associated with the sector. Despite the handloom family enterprises functioning as commercial organization, young women within the households, who are simultaneously undertaking important business responsibilities, could rarely engage themselves effectively with the raw materials pricing and product merchandising mechanisms. It could be perceived that women's increasing participation with the production management activities, after the departure of their husbands, did not essentially assist in establishing good congruence with the trading associates nor did it broaden her 'connectivity' for sustaining and improving her network building. Several women shared that the mahajans came to their 'rescue' by offering their help in such difficult situations. Anima's cousin sister, Putul Guin (29) remembering how the mahajan supported her when she fractured her right hand after being beaten by her husband laughingly added,

Do you know how many times the mahajan came to our home to settle family disputes between me and my in-laws? I have lost count of it. He (referring to the mahajan) even went to my natal family with gifts to bring me back home.

<sup>&</sup>lt;sup>96</sup> A. Das, Personal Interview, Chatkatala, Phulia cluster of Nadia, 10<sup>th</sup> November, 2018

He threatened my husband that if he ever so much as lays a finger on me, he will take the matter to local police station and make sure that my in-laws pay gravely for his actions. He keeps insisting that I must never give up weaving. He has almost become like a local guardian for many women here<sup>97</sup>.

Critical analysis of experiences shared by the women reveals that despite the exploitative mahajan-weaver relationship, the mahajan's domain of inquiry did not limit itself to fabric production but often extended to the personal requirements of the home-based women weavers working within the family enterprises. The mahajan aware of the critical role played by the home-based women artisans adopts various measures to preserve his relationship with them in the weaving clusters. In several cases, he has been found to go out of his ways to personally assist the women in times of crisis. The mahajan's cognizance of catering to women's needs within the family enterprises is critical for achieving success in the clusters. From the narrative accounts of the women, one can also perceive mahajan's attempts to engage the best of women artists in his production unit. This is done with an effort to establish a nexus of large production facility over a wide area. The popularity of the mahajan achieved over time in the weaving clusters sometimes allow him to create his 'own brand identity' in the handloom belts of Nadia.

In an alternative scenario, we find women exercising their agency to engage in the bargaining process during disputatious situations with the mahajans. Anima Bain (30) from Santipur shared how she exercised her agency to negotiate with the mahajan when he hurried her to complete the fabric order,

You know Didi, I might not be able to market my own handloom produce yet, but there is one thing I know and that is my weaving skill is my biggest asset and no one can take that away from me, not even my in-laws. My ability to weave beautiful handloom fabrics in a short span of time is my only means to negotiate and resolve disputes with my in-laws as well as with the mahajans, i.e., when they both try to pressurise me to finish the work faster. (Speaking softly) I know it is not the ideal behaviour of a wife, but the threats of leaving the home and of course the weaving midway are the only tricks that appears to work here. It is the only way I can be heard<sup>98</sup>.

P. Guin, Personal Interview, Chitalpara, Santipur cluster of Nadia,, 10<sup>th</sup> November, 2018
 A. Bain, Personal Interview, Chitalpara, Santipur cluster of Nadia,, 10<sup>th</sup> November, 2018

In the course of the interviews, several women shared that they are sceptical of mahajan's over-friendliness nature. Malati Basak (48) Papri Biswas's sister-in-law in this context remarked.

In my 34 years of experience in this industry, I can tell you one thing and that is being friendly doesn't equate to friendship. The mahajans we have in our neighbourhood have been helpful and I do not deny it. They have assisted us in multiple ways to overcome financial troubles. But they have always adopted evasive measures whenever we (women) collectively came to him to negotiate the wages. He cannot dismiss us forever, especially now that the men are gone. We (referring to all the women working for the mahajan) just must think of a new strategy to corner him <sup>99</sup>.

Few of the elderly women perceived that over-friendliness behaviour and frequent inquiry into their lives did not necessarily reflect mahajan's genuine concerns for the wellbeing of the women artisans but rather subvert coercive measures adopted to scrutinize their activities. A well-maintained knowledge base allows the mahajan to exercise control in every stage of production. So, a big powerful mahajan holding a dominant, discernable position in the cluster not only employs his tools of surveillance to monitor activities in the weaving belt but also takes effective measures to reduce competition and eliminate the budding competitors that appear as a threat.

### 3.3.2 Women Weaver's Mediation with the Master Weavers inside the Handloom Clusters

Apart from the mahajans, master weavers in the weaving community are also a powerful group of individuals in the field of handloom weaving. They help to coordinate the economic actors (weavers, ancillary workers etc.) that serve to assist production within the weaving community. The master weavers in the handloom clusters of Nadia have been found to occupy a higher position in the hierarchical ladder in contrast to the weavers and ancillary workers but lower than the mahajans in the weaving community. A thorough appraisal of the women's narrative accounts reveals that the master weavers often act as small scale entrepreneurs in the weaving clusters, who infuse a small amount of credit in the fabric manufacturing process. The master weavers in the clusters keep themselves distinguished and relevant by maintaining a low transaction of capital in the weaving networks. Interview with

<sup>99</sup> M. Basak, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 10th November, 2018

the women weavers disclosed that a handful of handloom weavers are known to have evolved to the status of master weavers by harnessing on their traditional knowledge, exploring their trading spaces and by furthering their network building capacities in the urban marketing spaces of the city.

The master weavers in the weaving clusters of Nadia can be divided into two categories, those that are working under mahajan's supervision and those who are independently administering the entire weaving process on their own. The master weavers who work under the contract system <sup>100</sup> of the mahajan, gets the supply of raw materials, dyes and other paraphernalia associated with the weaving process directly from the mahajans. However, relatively well to do independent master weavers (who are not working under mahajan's contracts) in the handloom clusters procure the inventories with their own money and privately finance the entire production process on his own. This is also a situation where independent master weavers can encounter major market challenges. For an independent master weaver would have to strive to guarantee continuous production, ensuring an uninterrupted flow of work to the weavers and at the same time maintain credit basis for the inventory purchases such as raw materials like yarn, dye, chemicals etc. If active measures are not taken to secure sustained handloom orders 101 to the weaving family enterprises; then the much sought-after, skilled women artisans from the family enterprises would naturally be given massive inducement to leave the current employer and work under a new master weaver.

The master weavers (independent as well as those accepting fabric contracts from the mahajans) usually choose from one of the two ways to operate his private production unit-either by imparting sufficient advances to the weavers in the form of resources (raw materials like yarn, dyes, chemicals) and operational credit for sustenance of the fabric manufacturing operation in their weaving households, or by assembling all the weavers under one roof of the *Karkhana*<sup>102</sup> that is adjacent to their home. In this context, Arati Bain (37), a young woman

<sup>&</sup>lt;sup>100</sup>When mahajan in the weaving clusters realizes that a handloom project is too big for one person to succeed, he contacts the master weavers for support. Master weavers working under the contract of the mahajan, accepts large fabric orders along with raw materials from him and then moves on to work with the women weavers after disseminating small handloom projects and raw materials to them.

<sup>&</sup>lt;sup>101</sup> Sustained handloom orders mean steady supply of work, reliable and unhindered access to raw materials, payment on time in every business deal etc.

<sup>&</sup>lt;sup>102</sup> A large handloom shed adjacent to the master weaver's home where he provides all the fabric production necessities to the weavers and supervises the entire operation from his personal production unit.

weaver from Santipur shares her knowledge of how the master weavers functions in the cluster,

It is our dream of becoming a famous master weaver in the cluster, to have our very own production unit where we can supervise the fabric manufacturing process all by ourselves. It is not an impossible goal for the men. One can ascend to the status of a master weaver through proper financial support and strategic networking in the market- (after a long pause) the two most important things that we (referring to the women in the handloom clusters) lack the most. But you should know that there is a woman here who is the senior most member of our weaving community. She has several other women working for her in a small house adjacent to her home. She keeps motivating and reminding people about the power of unity for the survival of this art. Interestingly, no one calls her a master weaver despite of possessing similar leadership competencies 103.

Field visit reveals that master weavers in the weaving clusters are increasingly engaging themselves in the role of an intermediary between the mahajans and the home-based women artisans. The master weavers over the years have now emerged as a channel- a negotiator between the women artisans and the mahajans in the weaving clusters of Nadia. While the advantage of the unhindered access to the market allows the master weavers to get the handloom fabric contracts directly from the clients and small retail stores in Kolkata, however he also gives his consent and supervises those forwarded by the mahajans. The master weaver's acceptance of mahajan's contracts is premised on mahajans's close liaison with the marketing agents in handloom merchandising centers of Kolkata; which has the potentiality to assist the master weavers in expanding his social networks in the city. The master weavers usually administer the business with approximately 15-20 weavers working for him under his superintendence. Interestingly, most of weavers working within the karkhana are found to be male artisans. Post the completion of the production process, the master weaver distributes the finished woven items to the core clients (i.e., the mahajan or retail outlets) from where it was sold to the final consumer. The master weaver plays a critical role in exercising substantial amount of control to facilitate the movement of handloom items from the base production unit to delivering it to the high-end clientele in the

<sup>&</sup>lt;sup>103</sup> A. Bain, Personal Interview, Sutagarh, Santipur cluster of Nadia, 11<sup>th</sup> November, 2018

city or to the mahajans. The critical role of collecting the client's response through the feedback channel again transferring it to the base is typically assumed by the master weavers to certify that the products are being manufactured as per the customer's preference.

During the interview, it became interesting to record that a significant proportion of women artisans working for the master weavers from the handloom households are given weaving projects in their homes instead of allowing them to work in the karkhanas. In this context, Dolly Das (42) from Santipur shares her experiences of her husband and herself working for the same master weaver, i.e., prior to her husband leaving for the city,

I must admit that they (referring to male weavers) really have a conducive and favourable working environment at the karkhana. My husband used to tell me that there they have proper lighting and ventilation facilities. These karkhanas have well equipped manufacturing units that enable rapid fabric production to meet the greater fabric demand. And you know what is the most amazing part is? My husband used to get to 2 breaks after 3 hours of weaving! They even used to get their wages on time. I can't even imagine this for us (laughing aloud). All that said, you must realize that these karkhanas are no place for women. They are located so far. It turns dark by the time one finishes their work and heads home. Moreover, how can a woman work for 6-8 hours straight without attending the family? The master weaver knows our situation and hence provides us with small projects that can be done from our home. (Sighing) If would have an all-women-karkhana close to our home, we could have all been able to earn a lot more money than what we get right now 104.

From the field visits, it could be discerned that since the prescribed workspace (karkhana) is typically away from the weaver's home, hence most of the artisans who attached themselves to the master weaver's karkhana are found to be the male members from the weaving households. The master weaver giving small handloom projects to the home-based women artisans ensures that gender relations remain unperturbed and household division of labour continues as it is. From the narratives, it is also noted that the while men working for the master weavers from the karkhanas receive their wages at regular interval, the women have to repeatedly request the master weaver's agents for their due wages after completion of their fabric orders. It is fascinating to record that while male artisans can achieve an upward

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<sup>&</sup>lt;sup>104</sup> D. Das, Personal Interview, Daccapara, Santipur cluster of Nadia, 11<sup>th</sup> November, 2018

mobility in the semi-formal settings of the karkhana, under slightly better wage opportunities; the colossal share of enterprise duties combined with the domestic chores is supremely left on the home-based women artisan's tenacity to endure and overcome the obstacles encountered by them inside the family enterprises.

During the interview, it was also revealed that subtle tasks of embellishing the fabric borders with delicate designs are primarily disseminated among the women who are working from their homes. Narrative accounts of the women indicate that the complexity of the designs and intricacies of motifs which are translated on to the fabric borders are normally undertaken by the women weavers. Though the master weaver frequently hands out the designs that satiate the sales-oriented target, however he still creates a space (on the fabric borders) where women are allowed to explore their creative interests and express their artistry on the fabrics. Piyali Bairagi (30), a young woman weaver-cum-designer from Santipur shared her experience of working for the master weaver,

You have to understand that the weaver's originality of developing unique hand-woven designs and patterns (that requires more precision, control and dexterity) often leads to a situation where the inventiveness of the weaver is much sought after. There are a few renowned handloom households who are distinguished for their designing skills. Would you believe that one of the rough sketches developed by me and my sister-in-law on a fabric border became very popular in our town, back in the summer of 2017? The master weaver sent a message (via my husband who used to work for him at his karkhana) that I should always feel free to approach him if I needed anything. He even asked me to come to him if I have any bright ideas about new designs. The master weaver's relationship with my husband at the karkhana greatly improved after this episode. My brother-in-law and my husband's wages also increased a little after this incident 105.

The master weavers in the weaving clusters are found heavily reliant on the home-based women weavers for various aspects of the production process. Narratives suggest that the master weaver's need for collaborative working relationship with the home-based women weavers enable him to create his own market by employing women's adroit knowledge of weaving and designing skills. This not only ensures productive benefits from the thriving

<sup>&</sup>lt;sup>105</sup>P. Bairagi, Personal Interview, Kutirpara, Santipur cluster of Nadia, 11<sup>th</sup> November, 2018

textile business but his growing recognition in the cluster also helps the master weaver to outplay the other master weavers and sometimes even the mahajans in attracting potential new clients as well as skilled weavers towards him. Krishna Basak (47) from Santipur is renowned for designing skills in the cluster. When questioned why she gives away her new design ideas to the master weaver or waits for his consent before experimenting them on the fabrics remarked,

You must understand that for successful marketing operation, proper access to concrete information pertaining to the designs or colour that is in vogue is crucial to reach out to the widest range of customers. All this information that is gathered becomes the basis for implementing different marketing strategies. It is a mammoth task. Where do we (women) have the time to conduct the market research and acquire information on the trending fashion? Who will assist us? Every day, our target is to complete the household chores before moving on to the weaving tasks. It is not like we love working for the master weavers. It hurts when he says that my designs are his. Tell me, how can woman prevail in a business world when there's an unfair start? 106

Interaction with the women weavers indicate that master weavers in the handloom clusters of Nadia significantly rely on the mahajans for their cognizance over the market intelligence in order to curtail possible risks<sup>107</sup>. The master weavers gain the knowledge of market forecast directly from the big mahajans under whose contract he has accepts the fabric contract. The crucial information of the market trends is typically transferred to the mahajan by multiple sales agents working directly in retail stores, from where the mahajan transfers the information to the master weavers of the cluster. The master weaver conveys the seasonal style, design and colour shades/palette in vogue to the women weavers who then proceeds with the weaving works accordingly. The master weavers who are not working under the mahajan's contract independently undertake the market research to gain insights about the trending fashion and evolving customer's needs. This practice in weaving cluster highlights the significance of market research undertaken by the mahajans or master weavers or independent master weavers that helps them to identify the preferences of the core customers, perceive their purchasing potential, which ultimately assists them in bridging the gap between production target and consumer expectations. Krishna Basak laments the major struggles

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<sup>106</sup> K. Basak, Personal Interview, Chitalpara, Santipur cluster of Nadia, 10<sup>th</sup> November, 2018

<sup>&</sup>lt;sup>107</sup>Interviews with the women artisans disclosed that women working for the master weavers toiled tirelessly round the clock, particularly during the festive or the wedding seasons where bulk fabric orders are disseminated from the boutique shops or large retail stores of Kolkata.

women faces in the business from the lack of adequate support. She mentions 'unfair start' in relation to serious business challenges she encounters that range from relevant connections in the big marketing hubs of the city to needing financial assistance for conducting market research. The support system that enables an individual to gain stable footing in the textile business is often expensive, forcing many women to take help of the intermediaries in the production chain.

The observable difference of how male and female weavers conceive their textile business can be clearly discerned in the manner in which these men and women approached to collect market information. While for the independent male weavers there is still a window of opportunity to explore and analyse the local markets and evaluate the consumer needs; the restricted mobility and the disproportionate burden of childcare and household responsibilities on the women substantially circumscribe their market participation and their entrepreneurial development in the field of handloom trading.

### 3.3.3 Women's Interaction with Other Cluster Actors in the Handloom Sector

Flourishing social resources becomes the foundation for the growth and development of the networks of relationship within the weaving community and is believed to be a critical resource to acquire success in the textile business. However, the structural distribution of the productive resources has its own gendered barriers. Therefore, before describing the nature of problems women encounter while working with other cluster actors (like the yarn suppliers, dye suppliers) in the production chain, it becomes necessary to present an overview of raw material sources generally accessed by the women artisans in the handloom clusters of Nadia.

### 3.3.4 Raw Material Sources Accessed by the Women Artisans inside the Handloom Clusters

A large percentage (29%) of the women artisans are found to acquire the raw materials primarily from the master weavers working in liaison with the mahajans in the handloom clusters. 27% of women artisans acquire the raw materials from the mahajans while 24% buy it from independent master weavers (24%) in the cluster. A small percentage of women artisans procure the raw materials from open market (15%) and government institution (5%). The control of mahajans and master weavers over the women artisans seems evident as 80% of women are dependent on them for procuring raw materials. Dependence of the women artisans on government institutions or open markets for procuring vital raw materials is relatively quite small.

Table 26: Raw Material Sources Accessed by Women Artisans across Four Handloom Clusters

Raw Material Sources	Number of Women Artisans	Percentage of Women	
	Accessing the Raw Materials	Artisans	
Mahajans	18	27.0	
Independent Master Weavers	16	24.0	
Master Weavers Working in	19	29.0	
Liaison with the Mahajans			
Open Market	10	15.0	
Government Institution	3	5.0	
Total	66	100.0	

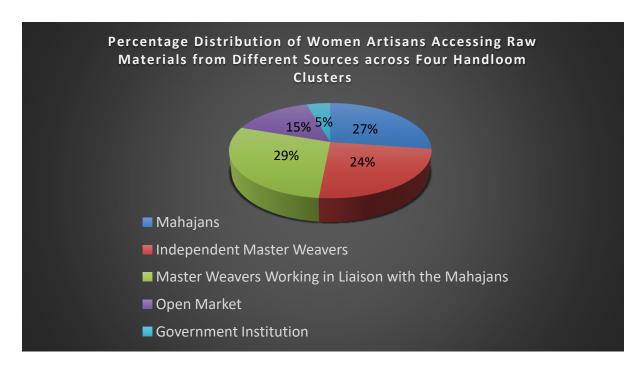


Fig 12: Percentage Distribution of Women Artisans Accessing Raw Materials from Different Sources across Four Handloom Clusters

Table 27: Distribution of Women Weavers Accessing Raw Materials from Various Marketing Agents across Four Handloom Clusters

Handloom Clusters	Mahajans	Independent Master Weavers	Govt. Institutions	Master Weavers in liaison with Mahajans	Open Market
Phulia	6	2	2	4	4
Santipur	4	3	1	4	3
Ranaghat I & II	3	5	0	6	2
Nabadwip	5	6	0	5	1
Total	18	16	3	19	10

In the case of the Phulia handloom cluster, maximum number of the women weavers (6) acquires the raw materials from the mahajans. This is followed by 4 women acquiring raw materials from master weavers working in liaison with mahajans and another 4 from the open market. 2 women weavers mentioned that they procured the raw materials from the government institutions and 2 women acquired it from the independent master weavers. For the Santipur handloom cluster, 4 women weavers were found to acquire raw materials from the mahajans and another 4 from master weavers who were working in liaison with the mahajans. This is followed by 3 women acquiring raw materials from independent master weavers, another 3 from the open market. Only 2 women mentioned that they acquired raw materials from the government institution. In the case of the Ranaghat I & II handloom clusters, the master weavers working in liaison with the mahajans became the primary source where 6 women sourced their raw materials. This is followed by 5 women procuring raw materials from independent master weavers. 3 women depended on the mahanjans for the supply of raw materials. 2 women procured raw material from the open market. In the Nabadwip handloom cluster, the independent master weavers were found to be the primary source of the raw materials supply (6 women procured raw materials from independent master weavers). 5 women mentioned that they procured the raw materials from the mahajans and another 5 from the master weavers who were working in liaison with the mahajans. 1 woman obtained the raw materials from the open market. None of the women weavers sourced their raw materials from the government institutions.

### i. Women's Interaction with the Yarn Suppliers

The yarn, essentially the cotton yarn (100s 80s, 2/120s, 2/80s) is utilized by the handloom clusters of Nadia for textile production. The yarn merchants and yarn distributers to Nadia handloom clusters primarily come from the large supplying agents of the wholesale market of Burrabazar, Kolkata. While the handloom spinning often uses diverse range of natural fabrics, however the superior quality of *Kora* <sup>108</sup> yarn (in the grey form) is absolutely indispensable for the manufacturing fabrics of the finest quality. For the standard production of regular cotton saree (such as Santipuri sarees, Tangail Jamdani sarees), there is requirement for high quality yarn count (about 80s-100s) for producing softer quality of the handloom fabrics. Substantial share of this Kora yarn variety is used by handloom sectors of

<sup>&</sup>lt;sup>108</sup>The word Kora means raw or absolutely fresh. Kora yarn is made from kora cotton which has not been wet processed. This kind of yarn is primarily used for weaving light and shrink resistant fabrics by textile the textile industry.

West Bengal. This is procured principally from the state of Tamil Nadu, with a small proportion of it also acquired from the states of Andhra Pradesh (A.P) and Karnataka. The yarn manufacturers of these concerning states dispatch the bulk volume of yarn to the state capital (Kolkata) of West Bengal from where it is dispersed across different handloom belts. The acrylics, art silks, polyester silks utilized during manufacturing process is secured from Surat in Gujrat (Roy, 2017).

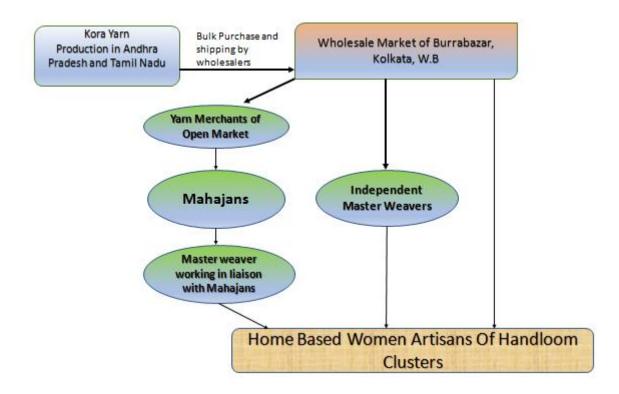


Fig: 13 Dissemination of Yarn from the Traders to the Home-Based Women Artisans

If the weaving operation is being commenced under the superintendence of mahajans or master weavers, the yarn is directly furnished by the agents of the mahajan or master weavers to the home-based women artisans, after collecting it in bulk amount from the yarn merchants of Burrabazar area (Kolkata). In cases where master weavers accept fabric contracts dispensed by the mahajans, then the master weaver collects these vital raw materials from the mahajan's agents and then distributes it to the family enterprises. However, the strong presence of powerful, independent master weavers in the clusters cannot be ignored. They pursue the weaving operation with the home-based women weavers independently without the support of the mahajans. For weavers working under the co-operatives fold, the yarn assistance directly come from the co-operative associations who typically acquires the same from the local yarn merchants or government yarn depot such as the National Handloom Development Corporation Ltd. (NHDC) or sometimes other Non-Governmental

Organizations (NGO) before dispatching it to the weavers (Table 26). It is important to note in this context that a very small section of the women artisans, who have a member of the family or a relative associated with the co-operative society, would sometimes get the yarn supply assistance from them. This yarn supply arrangement is not consistent throughout the year; but a periodic support that is available when the families are unable to purchase the yarn for its extreme high prices.

Anu Bayen (38), a young woman weaver from the Ranaghat I cluster used to work under the supervision of a master weaver in her cluster. After starting her business with the boutique owner of Kolkata she independently procures the yarn from the yarn merchants in her cluster on a weekly basis. During the interview, she shared how for women weavers, dependence on the master weavers or mahajans for accessing raw materials is almost inescapable if they wanted to remain in the textile business. When inquired on the nature of problems she now encounters with the yarn merchants she remarked,

Do you know how far the yarn market is located from my home? I'll tell you: it is 4kms. Do you know the time it'll take for me to go down that road, purchase the yarn and come back home? If I take a transport, the costs further rise. The yarn price keeps fluctuating. How can a single woman bargain with these prices all by herself? There is no one out here to reserve fair priced yarn for women. (Adding with a little jealousy) only those co-operative's women have the facility of unhindered fabric production 109.

Narratives indicate that for the home-based women weavers, who want to market their weft produce independent of the mahajans or the master weavers in the clusters; the procurement of yarn from the local yarn merchants or the wholesale market of Kolkata on quotidian basis is one of the biggest challenges they encounter in the fabric manufacturing process. Sumana Bayen (37), Anu Bayen's sister-in-law who also works for a boutique owner in this context remarked,

I don't even get the discounts my husband or my brother-in-law used to get when they worked with them (yarn merchants). I tell you when they see women approaching; they charge us all the more. I think they can sense we are in a disadvantaged position. And why shouldn't they? Tell me, if I take all the

<sup>&</sup>lt;sup>109</sup> A. Bayen, Personal Interview, Habibpur, Ranaghat I cluster of Nadia, 12<sup>th</sup> November, 2018

trouble of coming to the market, will I go back empty-handed? Obviously, I will not. I will finally agree to their price, despite knowing that I am being charged differently. I sometimes wonder what the world has got against women <sup>110</sup>.

Narrative accounts suggest the practice of price discrimination against women. The yarn merchants allegedly price the same yarn differently based on what he believes he can get the women artisans to agree to. This practice has also witnessed different discounts offered for bulk quantity of yarn purchase for different consumer groups. One can perceive that price discrimination against women can put an enormous cash flow pressure on the small capital reserve women have. Narratives also indicate that while the home-based women artisans grapple to self-finance their production operation; those hired by the co-operative societies work in somewhat secured manufacturing environment within the weaving clusters. However, even for the weavers working under the cooperative fold, the hired artisans receive only a limited cooperative coverage during economic turmoil.

The profound crisis of yarn supply primarily is believed to stem from paucity of textile spinning mills in the state of Bengal (Kundu, 1980). The spinning mills located in the districts of Midnapore, North 24 Parganas, South 24 Parganas, Howrah, Nadia, and Uttar Dinajpur proved ineffective in coping with the huge demand of hank yarn. Moreover, most of these spinning mills are engaged in the production of thicker and coarser variety of yarn (with fewer, 32s to 40s yarn counts). The unsatisfactory and underperformance of the spinning mills coupled with persistent issues of labour problem acts as bane for the women artisans in the handloom sector of this region. The acute deficiency has also been considered as an outcome of the local spinning mills reserving an enormous proportion of hank yarn supply for the Handloom Apex Societies.

It is also important to take into consideration the price of yarn that has been subjected to continual fluctuation over the years (Grandhi & Crawford, 2007). During the interview, several women complained about the fluctuating prices of yarn. From the narratives, it could be perceived that while *kora* yarn is usually sold at Rs. 250/kg in the open market, but in times of its scarcity, the price can soar as high as Rs. 350- Rs. 400. While multiple reports suggest the rise in the prices of yarn to be induced by escalated price of cotton (Soundariya, 2022); field visits prove how price volatility of this essential raw material profoundly affects

<sup>110</sup> S. Bayen, Personal Interview, Habibpur, Ranaghat I cluster of Nadia, 12<sup>th</sup> November, 2018

the poor women weavers of the handloom clusters of Nadia. The lack of comprehensive efficiency of the government intervention programs to make a significant impact shows the need for a more integrated approach for tackling the cotton hank yarn price volatility. Pallabi Bayen from the Ranaghat I cluster has her brother working for a powerful mahajan in the cluster. When asked what she feels about the price fluctuation of raw materials and the miseries faced by her neighbours for it, she quietly remarked,

Don't be fooled by the idea that everyone in the sector is suffering from the price hike of hank yarn in the weaving clusters. The yarn manufacturers, yarn traders and particularly the mahajans and even some of themaster weavers in our cluster have gained handsomely by tapping into the profit opportunities arising from the price escalation. I should know; my brother is one of the agents working for the mahajan. While I encounter no trouble procuring yarn, I feel sorry for my neighbours. I saw many women helplessly stopping their works because of my brother's malicious practices. I do feel guilty at times<sup>111</sup>.

Testimonies of the women reveal that over the years periodic diminishing of yarn prices have led to hoarding and stocking of this indispensable raw material by the mahajans, independent master weavers and other yarn traders in the production chain. This is done with the expectation that its future price will rise. These powerful economic actors are alleged to stock the yarn when the prices are considerably low and later sell them when the price rises or when there is an acute yarn deficit in the market. Currently, the region of Santipur in Nadia has about 100 local yarn merchants providing raw materials to the handloom weavers regionally (Roy, 2017). The weavers interviewed complained that the lack of government regulation and monitoring has exacerbated the practice of illegal hoarding and trading of this vital commodity. The yarn price volatility inevitably leads to a rise in the cost of production; unfavourably affecting the women weavers having small business finances. The illegal trading of the raw materials operating in the shadow economy has frequently rendered the women unemployed or underemployed, compelling them to withdraw from the sector until the price stabilized. Cumulative narratives with compelling evidence suggest the mahajans and the master weavers of the handloom clusters of Nadia as the predominant production forces in the weaving community. These powerful economic actors not only function as important credit lending sources for financing of handloom production operations, they are

<sup>&</sup>lt;sup>111</sup> P. Bayen, Personal Interview, Krishnapurchak, Ranaghat I cluster of Nadia, 12<sup>th</sup> November, 2018

inextricably associated with the supplying of essential raw materials during the fabric manufacturing process.

### ii. Women's Interaction with the Dye Suppliers

While everything starts with the procuring of hank yarn, the following processing steps coordinated with the flow of materials are essential to ensure excellent quality product delivered on time. Yarn dyeing is one of those significant pre-loom activities of the fabric manufacturing process. The yarn acquired is either dyed or kept in un-dyed state as per the requirement of the buyer. In the weaving clusters of Nadia, sizeable portion of yarn is usually sold in its original grey form. The master weavers and the mahajans are known for procuring the un-dyed yarn from the yarn merchants, later arranging it to dye it in the colours that are in vogue. The handloom sector of Nadia is known for using a wide range of chemical dyes as they offer an extensive palette of colours to apply on the textile materials with the convenience of colour fastness and rough usage for regular wears. Imported dyes and chemicals used on the fabrics are primarily procured from the states of Maharastra and Gujrat and transported to the popular wholesale markets of Kolkata (Roy, 2017). These vital elements are either disseminated through the dye wholesale agents of Kolkata or the dye merchants situated near Nadia's handloom clusters. The colorants used for dyeing usually encompass direct dyes like Vat, Sulphur, Napthol; in some situations, organic natural dyes like vegetable dyes are also used 112. The most common synthetic dyes that are used in the weaving cluster include Vat, Napthol, Reactive, Sulphur Black, Direct etc<sup>113</sup>. Dyeing process is primarily executed in the dye houses locally established in and around the handloom clusters of Nadia. Co-operatives as well as the mahajans/ master weavers use the dye houses for the dyeing operations, proceeding which the dyed yarn is distributed to the home-based women weavers in the family enterprises. Small number of handloom households, that independently perform the weaving operation, purchase small volume of un-dyed yarn directly from the local yarn merchants, following which they employed the dye houses for the yarn dyeing as per the quantity they can afford. The dye houses therefore become one of the most important handloom establishments which ensure that the colorants penetrate the yarn at optimal level, maintaining uniformity in the best shade matching.

<sup>&</sup>lt;sup>112</sup>The important chemicals used by the women artisans during the process of yarn treatment and dyeing can be broadly classified into two categories- the Basic Chemicals such as caustic soda, diethyl, glycol soda ash, hydrosulphite of soda, salt and the Auxiliary Chemicals like the wide range of detergents, softening agents, fixing agents etc.

<sup>&</sup>lt;sup>113</sup> Vat and Napthol dyes are the most expensive of chemical dye classes, frequently used on fibers for manufacturing fine quality handloom fabrics.

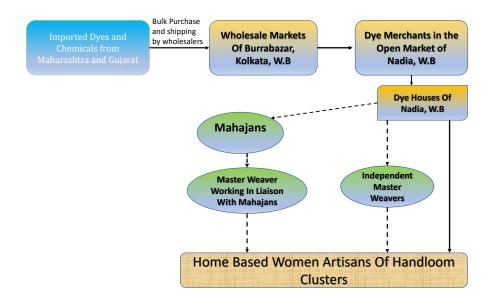


Fig: 14 Dissemination of Dye from the Traders to the Home-Based Women Artisans

The district of Nadia has multiple dyeing units (Directorate of Textile, Government of West Bengal). Narrative accounts of women ancillary workers suggests that the dyed yarn of best quality standards come from the town of Phulia. The dye houses of Phulia are said to preserve their excellence in maintaining the expected shades of tint, hue and tone colour while complying with standards of colour fastness. This could possibly explain why the finest quality of handloom fabrics produced from this region is exported to different states of India as well as abroad<sup>114</sup>. In contrast, of the 100 dyeing houses located in Santipur block, only 10 dyeing units are recorded as having advanced dyeing technology for yarn treatment. Other important handloom clusters, i.e., Nabawip and Ranaghat I & II are said to have dye houses that are ineffectual in their methods of yarn dyeing, consequently leading to the colour fading after successive washings (Mitra et al. 2009). It is significant to note that both natural as well as chemical colorants are used in the dyeing of the yarns. The natural colorants used for yarn dyeing are primarily extracted from plants and flowers 115. It is important note that in the recent times, there has been a notable shift in the preference of the consumers towards organic products. Nirupama Basak (38) from Phulia has recently started to market her produce with the help of a boutique owner of Kolkata. She shares the troubles she faces while procuring expensive organic dyes requested by the boutique owner,

The sudden reawakening of the use of natural dyes in the fashion industry has prompted the marketing agents particularly the boutique owners to seek lasting

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<sup>&</sup>lt;sup>114</sup> Some of government supported dye houses of Phulia include Fulia Tangail Shari Bayan Silpa Samabay Samity Ltd., Nutan Fulia Tantubay Sambay Samiti Ltd., Tangail Tantujibi Unnayan Sambay Samiti Ltd. etc.

<sup>&</sup>lt;sup>115</sup>Natural colorants used for dyeing are extracted from natural elements like flowers petals, barks of trees, vegetables like berries, beet roots and sometimes also from mineral compounds.

organic dyed fabrics. This change in consumer's preference over the last few years has resulted in an increased utilization of organic dyes which has left a tremendous impact on the colour palette of the fashion fabric image. It's true, the use of organic dyes can give a beautiful touch to the fabric, but you should also know that these dyes are very difficult for us to be purchased. They are not only expensive but are getting increasingly onerous to be sourced <sup>116</sup>.

The shades of colours produced from the natural organic sources have progressively appealed to the urban consumers despite its exorbitant price range. For the women weavers trying to market their produce independently or with the support of boutique owners; the procedure of procuring natural dyes is not only expensive arrangement but also time consuming one, as it is not readily available everywhere.

#### iii. Dissemination of Designs in the Handloom Clusters

Narrative accounts of women weavers disclosed that the punch cards for the jacquards are often provided by the mahajans to the master weavers who disseminate the allotted designs to the home-based women artisans working under his superintendence. The master weavers (independent master weavers as well those working in liaison with the mahajans) usually did not experiment with the designs. For introducing a set of new designs in the market might not be in accordant to the consumer's preference and hence enhance the degree of risks in the investment decision. The master weavers usually do not prefer engaging the enterprise in production processes that induces price risks. Moreover, any alteration/ experiments brought about in the traditional designs would not only increase the cost of production but would also leave an impact on the project's timeline. To assess the consumer preference, the master weavers are found heavily dependent on the mahajans who have a wide range of networks with the textile merchants in the urban market spaces. Usually the mahajan, who assumes the market research on a regular basis, transfers the information of the changing trends to the master weavers working under his contract. The master weaver introduces a new set of design series only when the mahajan confirms that the future market has no potential customers for the existent designs. For the weavers working under co-operative systems, designers who disseminate the sketches are either a part of the co-operative society or are hired by the cooperatives from the outside. The designers provide the design punch cards to the cooperative heads from where it is distributed to the employed weavers.

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<sup>&</sup>lt;sup>116</sup> N. Basak, Personal Interview, Boyara, Phulia cluster of Nadia, 10<sup>th</sup> November, 2018

For the home-based women weavers, it can be learned from their interviews that their inventiveness with the designs is allowed to be expressed only on the fabric borders where simple motifs such as lamp, lotus or fish scales are usually found to embellish the garment. As a value addition to the finished product the designs are incorporated on the borders of the fabric either with the help of loom or sometimes hand stitched. Promila Guin (28) a young woman weaver from Santipur is known for her ability to hand-stitch beautiful designs on the fabric borders. During the interview she shares her feelings about how women weaver-cumdesigners are unappreciated in the sector,

Do you know Didi that the additional designs that you see on the fabric borders are often hand stitched by us, women. But no one knows about this or really cares enough to ask us what we go through. We are only given Rs. 150 for our additional stitching efforts. Do you hear me? Only Rs. 150! Sometimes it feels more like an insult than a reward<sup>117</sup>.

Cumulative narratives of women weavers suggests that on several occasions, the core business retailers or core clientele would order exclusive designs or design series on the fabrics to the mahajan using specific linen. According to client's insistence, mahajan would convey the message to the master weavers with the specificities required in the final product. On several occasions the master weaver would have women weavers (specialising in stitching designs) accompanying him for a special client interaction. Binti Bayen (39) from Nabadwip, has been taken by the master weaver for special client meetings in the city several times. When asked how she feels when she directly interacts with customers she remarked,

They (referring to the clientele) give us ideas, concepts of how they'd like the final item to look like. Sometimes it takes multiple visits to get it right; for the concepts are developed in phases. It is undoubtedly the most strenuous task- to begin from a formless idea to a precise design with supportive colour combination on the fabric. It takes years of practice. But to tell you the truth, I kind of like it. I like when I am given a scope to interact with the clients, even if it is rare. It gives me a feeling that I am creating something that is of great value to someone in the market. (Pausing) The extra money helps too; I am

<sup>&</sup>lt;sup>117</sup> P. Guin, Personal Interview, Chitalpara, Santipur cluster of Nadia, 11<sup>th</sup> November, 2018

not complaining. (Sighing) May be someday I'll be able to interact with these clients without the master weaver<sup>118</sup>.

This account becomes a crucial aspect to consider from the perspective of creative professionals, because frequently these hand-stitched designs created by the women artisans in clusters are claimed as personal possession of the mahajans and master weavers. The right to reproduce the exclusive handcrafted designs developed by the skilful women weavers now falls within the jurisprudence of the mahajans and the master weavers selling the handloom fabrics.

# 3.4 Gendered Discourses of Women Weaver's Entrepreneurial Development in the Handloom Sector

Generally, in the handloom clusters, among the weaving family enterprises there has always been an aspiration to advance from production and manufacturing to trading as the lucrative business of trading of the handloom fabrics has the highest profit margin in the entire production chain. The low income and poverty-stricken state of the family enterprises has often encouraged and probed the younger men into trading of the handloom items in local haats<sup>119</sup> or the urban haats, while the young women recommenced the handloom production activity at home. The economic return from these small businesses is noted to be substantially higher than the cost incurred for hiring labour and purchase of raw materials. It could be perceived that successful entrepreneurial development among the weavers have the potential to augment the total household income and improve the overall living standards by merging the weaver's wage and merchant's profit margin. Narrative accounts of the women weavers reveal that several master weavers from the clusters though initially started out as weavers, eventually moved to textile trading by enhancing the scale of operation over the years. One can perceive that despite the persistent crisis of indebtedness in the family enterprises, the sector ensures a handsome return on investment on the trading of the handloom items. As a result, numerous mahajans and even large privates retailers who are drawn towards this lucrative textile business investment in Nadia, not only comes from the weaving community but also from the outside. However, for women weavers trying to gain admittance in this lucrative trade, their journey is not one without complexities. For handloom as family enterprises, the concept of women's domestic work, enterprise commitments and family

<sup>118</sup> B. Bayen, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 9<sup>th</sup> November, 2018

Haats are conceptualized as market places, an attractive commercial spot that brings the customers and artisans at one place to optimize their respective values.

business leadership encompass a complex cognitive process. Women from the weaving enterprises are often resolutely discouraged from exercising their autonomy in the family business ventures, particularly in the affairs relating to trading and marketing. For these women emerging from the handloom family enterprises, their pivotal role as a homemaker coupled with the patriarchal ideology of female domesticity and female seclusion have customarily worked together in an unusual concurrence that have sanctioned the women to generate supplementary income without the altering the character of labour process. As a result, their admittance into the world of trade and commerce suffers all the more from inadequate repository of social capital; ultimately affecting their inclination to improve economic conditions of the household and their status within it. But, while the patriarchal space of handloom family enterprises has been traditionally administered by the male heads; the exit decisions of the male artisans have somewhat interspersed the systematic gender roles of business administration and marketing. Juggling to balance family responsibilities and enterprise obligations, a small of section women artisans have been able to re-discover their potentials and assert the desired change while emerging in a leadership position within the family enterprises of handloom weaving. Generally in the case of marketing of handloom fabrics seven broad categories can be identified that are approached by women artisans for selling of their weft produce, these are the mahajan; the master weaver in liaison with mahajan; the independent master weavers; organized fairs; local haats; boutique shop owners and e-commerce websites. A brief overview of the marketing agency approached by women artisans across four handloom clusters of Nadia is given below.

### 3.4.1 Marketing Agency Approached by Women Weavers for Selling of Handloom Fabrics

A large percentage of women artisans (35%) across fours handloom clusters rely on the master weaver (working in liaison with the mahajans) for the marketing of the finished produce. 27% of women artisans directly depended on the mahajans for selling of their finished goods. 21% of the women artisans sold their woven produce to the independent master weavers in the cluster. 9% of the women artisans directly contacted the owners of boutique shops for selling their produce. A very small percentage of women artisans (3%) went directly to the organized fairs and local haats for selling their handloom fabrics. A negligible share (2%) of the women is found employing e-commerce portals and social media websites for selling their produce.

Table 28: Marketing Agency Approached by Women Weavers for Selling of Handloom Fabrics across Four Handloom Clusters

Marketing Agency for Selling of Handloom Fabrics	Number of Women Artisans	Percentage of Women Artisans
Mahajans	18	27.0
Master Weaver in Liaison with Mahajans	23	35.0
Independent Master Weavers	14	21.0
Organized Fairs	2	3.0
Local Haats	2	3.0
Boutique Shop Owners	6	9.0
E-Commerce Websites	1	2.0
Total	66	100.0

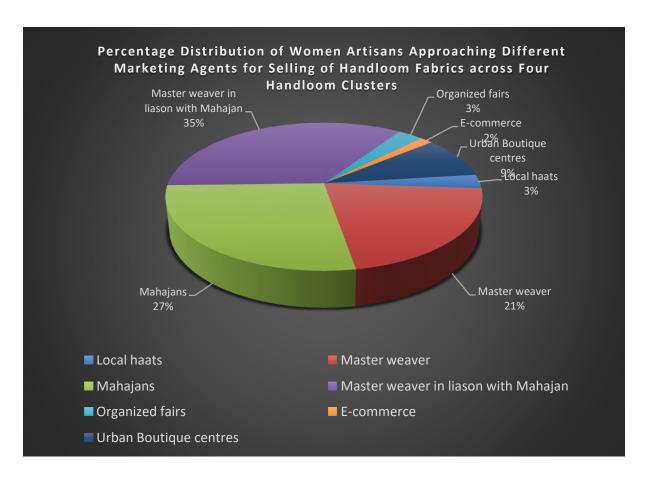


Fig 15: Percentage Distribution of Women Artisans Approaching Different Marketing Agents for Selling of Handloom Fabrics across Four Handloom Clusters

Table 29: Distribution of Women Weavers Approaching Different Marketing Agents for Selling of Handloom Fabrics across Four Handloom Clusters

Handloom Clusters	Local haats	Master Weaver	Mahajans	Master Weavers in liaison with Mahajans	Organized Fairs	E-Commerce/ Social Media Websites	Urban Boutique Centres
Phulia	0	3	6	5	0	1	3
Santipur	1	3	4	4	0	0	3
Ranaghat I &II	0	2	3	9	2	0	0
Nabadwip	1	6	5	5	0	0	0
Total	2	14	18	23	2	1	6

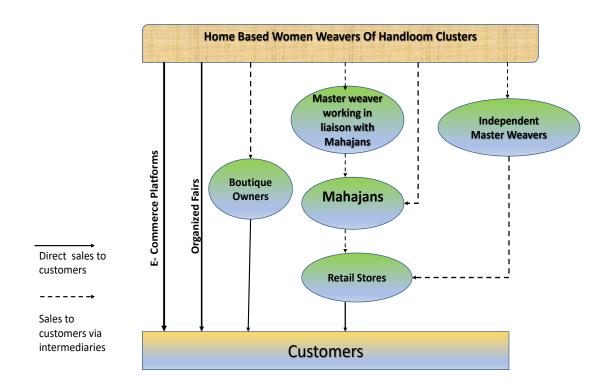


Fig: 16 Handloom Fabric Items Moving from the Home-Based Women Weavers to the Customers

In case of the Phulia handloom cluster, maximum number of women is found to sell their hand-woven fabrics directly to the mahajans in the cluster (6). This is followed by 5 women relying on master weavers who are working in liaison with mahajans for marketing of their handloom produce. 3 women mentioned that they sold their handloom fabrics directly to the independent master weavers in the cluster. 3 women directly sold their handloom fabrics to the urban boutique shop owners. 1 woman used e-commerce portals and social media websites for marketing their handloom produce. In case of Santipur handloom cluster, the

mahajans and the master weavers working in liaison with mahajans act as the primary source of selling the handloom fabrics where 4 women artisans from each of the categories approach these marketing agents for merchandising. 3 women mentioned that they sold their handloom fabrics to the independent master weavers in the cluster. 3 women artisans stated that they directly sold their produce to the urban boutiques owners. 1 woman mentioned that she directly sold her fabrics in the local haats of Santipur. For Ranaghat I & II, the master weaver in liaison with the mahajans serves as the primary market access to more than half the share of women artisans in the cluster (9). 3 women sold their produce directly to the mahajans of the cluster. 2 women sold their fabrics to the independent master weavers in the cluster. The remaining 2 women artisans mentioned that they went to organized fairs to sell their handloom fabrics. In case of Nabadwip handloom cluster, 6 women sold their fabrics directly to the independent master weavers, followed by 5 women selling their fabrics to mahajans and 5 women to master weavers in liaison with mahajans. 1 woman mentioned that they sold their produce in the locat haats.

Field visit indicates that with the men partially retiring from the family enterprises, the new business arrangement inside the family enterprises somewhat aided in creating an environment that nurtured a sense of autonomy among the women. In such a situation several women are found exploring their decision making capacity inside the households as well outside. In other words, a growing sense of agency, self-assurance among these women have helped and supported them to pursue their vision for themselves as well as the family business.

## 3.4.2 Changes Urged by Women Weavers to Acknowledge Young Children's Labour in the Family Wage

From the interview with the women weavers, it could be well discerned that there are two distinct levels of structure that are intrinsically interdependent on each other for the survival of the handloom sector, these are: the handloom market economy and the household-based weaving production system. Prior to massive exodus of male weavers, one could perceive that contribution of women and children to the household income (in reference to the piece rate works) dominantly remained unaccounted in the household revenue generation. This is despite them toiling away for more than 12 hours a day on the loom. Generally, under the family production system, the mahajan's agents delivered the required raw materials and operational credit to the male heads of the family. After a given period, the agents later

returned to collect the finished produce and paid the head of the family (essentially a male authoritative figure) for family's effort on piece rate works. Under this agreement often women and children's expended time is not taken into consideration in the weekly or monthly wage system. In this frame of reference, Anjali Guin (39), a young woman weaver from Ranaghat I who recently entered into price negotiation with the mahajan regarding the piece rate for the fabric items she sold to him remarked,

The cardinal principle of such wage system (in every handloom family enterprise) is such that the remittance received for the piece rate work is typically negotiated by the mahajan and the head of the family, in most of the cases the husbands. For years I was not considered competent enough to enter into price negotiation with our mahajan. After my husband's departure from this trade, it was I who asked the mahajan that how he could ignore the children's valuable services for all these years in this trade. Should their services be free of cost? He was baffled of course. But with my increased confidence I asserted not only mine but my children's needs in the family. They are not babies anymore. They deserve at least some kind of pocket money for undertaking strenuous pre-loom tasks in fabric manufacturing process. He (referring to the mahajan) knew that if he didn't comply, he'd just lose another weaver. He gloomily agreed 120.

Mitul Das (43), Anjali Basak's sister-in-law when asked for thoughts on this subject tacitly remarked,

Who do you think started this chaos (winking)? If you must know it started with just us, few women. We started spreading the word around independently, without taking any help from our men. We raised our voice individually, and then we rose collectively. We finally came together in large numbers to bargain our rights. You should know that we mostly did it for our children. They (referring to young children of handloom households) need us; we have seen their long-standing dissatisfactions for not getting any kind of pocket money for their works. We tried to reason with the mahajans. We told them that a small amount of money guaranteed to these young ones can help him in the long run. This act might motivate and induce them to never leave

<sup>&</sup>lt;sup>120</sup>A. Guin, Personal Interview, Krishnapurchak, Ranaghat I cluster of Nadia, 12<sup>th</sup> December 2019

the family enterprises like their fathers. It took a while, but you should be happy to know that they partially agreed to our bargains. The mahajan is now paying us 700 rupees instead of 600 rupees for each of the handloom sarees we make. Well, we know it's not much but it's a start and that what matters the most to us here<sup>121</sup>.

From the narratives one could comprehend that woman and young children's piece rate works at home and undocumented, unregistered hours of operating have worked together in an unusual concurrence to invisibilize the women and children's labour in the shadow of collective family production. But now with a significant share of men leaving the family enterprises and simultaneously higher proportion of women taking on the marketing and trading activities along with fabric manufacturing; wage negotiation in these households underwent a subtle change; where women artisans are successfully asserting their needs by convincing the mahajans to increase the family wages. A portion of this increased wage is even shared with the children to motivate them to stay in the sector. Furthermore, the small project contract agreements with the mahajans are now frequently being scrutinized and inspected by the women in the family enterprises. Under this new management of trading operations with the mahajans, several women weavers are negotiating their contracts directly with the mahajans, whereby arduous undertakings by the young children (earlier inconspicuous in the family wage system) have been urged to be taken into consideration. Ananya Bairagi (48) from Ranaghat I in this context mentioned,

I know the value of the young children, particularly young girl children's efforts in the household-based production operations. Every one of us here are aware of how much we (women) depend on them. Every mother here knows how many of them dropped out from their schools just to assist us in weaving. My daughter saw how much I was suffering from the cramping in my pelvic areas and wanted to quit her school too. But I forbade her; I told her that the only way she can help her mother is by studying. I spoke up about these little girl's troubles and urged other women to do the same. I asked them to stop taking their children's labour for granted. I insisted them not to pull out their children from schools either. After watching me several women weavers in

<sup>&</sup>lt;sup>121</sup>M. Das, Personal Interview, Krishnapurchak, Ranaghat I cluster of Nadia, 12<sup>th</sup> December 2019

our neighbourhood have asked the mahajans to increase the contract prices of fabric items <sup>122</sup>.

#### 3.4.3 Family Resistance to Women as 'Interim' Managers of the Family Enterprise

Now generally, entrepreneurial skill development requires the inclination and readiness of a person to undertake calculated risks, with confidence in the investments to realize the predetermined plans for the business. Studies (Camelo-Ordaz, 2016; Hamilton, 2013; Martinez Jimenez, 2009) have shown that the general understanding of entrepreneurship in the households is considered male normative and male standardizing; as a result women's entrepreneurialism, interest and decision-making capacity in business ventures have often been challenged in correspondence to their male counterparts. Similar attitude found in the handloom family enterprises has too reinforced the belief that women's lacking in supposedly masculine behaviours, (encompassing being more aggressive, overconfident, venturous etc.) adversely affects the family business. In handloom family enterprises, the change and the transition of the women artisans from solely engaging in production activities to the trading and marketing position is not a simple one, for women's narratives reveal a wide range of gender biasness they encountered while administering the trading and marketing of the handloom produce both inside the household as well as outside. Similarly, Dipa Bain (35), from Nabadwip shares her story of how her in-laws suspected her of cheating her husband when she attempted to communicate with the trading associates for marketing the handloom fabrics.

We (family) have been dealing with these agents as long as I can remember, but when I take a little control and enter into the process of price negotiation with them, I am immediately suspected of infidelity. And trust me when I say that I am not the only one who has been targeted in this fashion. It is funny how my family, my neighbours, even our community expects women to fulfil these important roles, but when we take a little charge of the business or assert ourselves by taking purposeful actions, we are continually reminded of our role as weaver's wife, a weaver's daughter-in-law in the family. I used to be sad in the beginning but one fine day I finally mustered the strength to tell

<sup>&</sup>lt;sup>122</sup> A. Bairagi, Personal Interview, Krishnapurchak, RanaghatI cluster of Nadia, 12<sup>th</sup> December 2019

them that since I am managing the fabric operations for now, I'll call the shots. That silenced them for good 123.

Women's narrative reveals that though the family bitterly conceded to shifting role of women within the family enterprises; enhancement of affiliating relations developing with the mahajan or his agents (outside home) is rarely approved. It thus becomes important to explore the economic and non-economic elements as potential obstacles that restrict women's admittance among the class of traders in the handloom textile market. Prior research (Korreck, 2019) has indicated that gender role expectations and subsequent family conflicts not only exude from the disputes over the control of economic resources but also over women's interaction capacity and decision-making ability in the households. Gender role expectations not only has the capacity to influence the distribution of productive resources or assets in the family, but other important elements like privilege of higher training opportunities, lending decision of the family members and relatives and of course daily life task expectance within the household are also affected. Several women weavers interviewed have acknowledged that subtle biases or micro-aggression frequently fulminated against women for their new ideas and guidance to marketing the weft produce. This hostile behaviour not only pervaded in the family atmosphere, but subtle changes are also noted in the demeanour of mahajan's agents when women came forward to negotiate their terms and conditions on issues like requesting for more raw materials or asking to extend the last date of fabric delivery etc. In this frame of reference, Shilpa Bain (31) from Nabadwip shares her experience of how the trading associates exhibited their open hostility when she requested for more time for completing a fabric order,

I informed them of my lower-back pain and asked them to come a few days later for collecting the fabric items. But the moment I said this, I was told that they never encountered this kind of 'silliness' when my husband was supervising the trading and marketing affairs. (Seething with anger) I think they are scared of change; any deviation from the normality scares them. I think they can perceive that there will be one day when we won't need them anymore. Yes, they should be scared. 124.

In multiple cases the recurring aggressive attitudes has led the women to assert their identity as the new managers in the family enterprises, admittedly, by the virtue of their improved

<sup>&</sup>lt;sup>123</sup>D. Bain, Personal Interview, Chitalpara, Santipur cluster of Nadia, 18<sup>th</sup> December 2019

<sup>&</sup>lt;sup>124</sup>S. Bain, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 18<sup>th</sup> December 2019

access to credit management, economic resources and enhanced decision-making capacity inside the family enterprises. In this context, Trisha's cousin Anima Bairagi (36) from Ranaghat I shares her story of how the mahajan's agents rudely behaved with her when she wanted to take wage in the absence of her father-in-law,

Can you believe that I was rudely advised by one of the mahajan's agents to stay in my limits for I am only a married woman! All the fusses only because I told them to hand me the monthly wage for my father-in-law was not present at the time when they came to our home. You should've seen his livid face. Seething with anger he told me that I should not claim myself to be the head of the household or the manager of the family enterprise. When I complained of his behaviour to my in-laws, I was told that he was not exactly wrong. I was reminded that my current managerial position in the family is just an interim arrangement till my husband returned. (After a long pause) He has a got a nice job in one of the construction projects in Kolkata. The job is paying him well too. You don't think he'll return, do you?<sup>125</sup>

In the absence of male heads, the women are found to shoulder new responsibilities conferred upon them through patriarchal bargains of coercion and consents within the family. Despite the family troubles, several women weavers perceived that this transition has brought about a positive change in the household setting. The increasing managerial control and organizational responsibilities has assisted in opening new avenues of opportunity to re-skill themselves with changing marketing structure and competition. The procedure of obtaining consent through multi-layered, multigenerational resistance while adjusting with the organizational changes, allowed these women to explore their role of a decision maker, albeit in a discreet fashion. Therefore, with diminishing male dominance coupled with crucial transition of management responsibilities helped the women artisans to promote a sense of self-efficacy. In this new arrangement a small section of women artisans are found to rediscovering their potentials while undertaking new risks to remodel their family business in the weaving clusters of Nadia. However, it must be noted that the improved status and position of women in the family's new business arrangement is often feared by women as a non-permanent, short-term episode in the weaving households. In other words, an interim arrangement made in response to business exigencies. Few of the women interviewed anxiously anticipated it as a provisional measure, a temporary arrangement until the family

<sup>&</sup>lt;sup>125</sup>A. Bairagi, Personal Interview, Krishnapurchak, Ranaghat I cluster of Nadia, 18<sup>th</sup> December 2019

overcame the crisis. Narrative accounts from the women weavers suggested that two weaving families in the Ranaghat I handloom cluster even attempted to reconstruct the former arrangement after their young men were reunited with the family. Nonetheless, in this context it became fascinating to record when an elderly woman Arati Biswas (51) from the Ranaghat I cluster smiled and wisely stated,

Yes, things might go back to the way they were or that's what these households will try their best to achieve. But will she ever be the same again? I believe not. I think that the change will have transformed her. She will see her family members, her family business differently but more importantly she will see herself differently. 126

#### 3.4.4 Dreamers and Innovators

Field visits to the weaving clusters recorded that for a small section of women weavers aspiring to be entrepreneurs, the important social networks built to trade their own produce did not essentially involve the mahajans or the master weavers in the handloom clusters of Nadia. Narrative accounts of these women indicated that woman's personal acquaintances and close relationships within the circle of family, relatives and friends often became the foundation on which these women developed their own social networks. For this small section of women weavers, the trust and reciprocal values nurtured inside the family, relatives and neighbours contributed much to stimulate their business to survive in the nascent stage. The close networks of relations inside family and friends acted as potential contacts that came as the only effective, low-cost marketing techniques for furthering their vision of establishing a direct contact with the clientele. Parul Bairagi (40) from Phulia who has recently started working with a boutique owner from Kolkata remarked,

At the nascent stage, the networks established inside our family, relatives and friends became the breeding ground for exposing us (women who wanted to market their produce independent of the mahajan/master weaver) to various handloom boutique shops in Kolkata. For instance, take my case- my aunt from my natal family took me to her home and introduced me to this woman who wanted to showcase my hand-woven fabrics at some kind of an exhibition in Salt Lake (Kolkata). She even asked me if I wanted to be a part of that exhibition! I was spellbound; no one ever asked me that. We had innumerable

<sup>&</sup>lt;sup>126</sup> A. Biswas, Personal Interview, Krishnapurchak, Ranaghat I cluster of Nadia, 14<sup>th</sup> December 2019

meetings after that at my aunt's place. The unmonitored social interaction at my aunt's home and her constant support made me feel more secured and more confident of starting a trading venture with the boutique owner 127.

Preeti Das (38) from Phulia who has recently set up her handloom business after disintegrating from her business relationship with the mahajan remarked,

We (women weavers) are often judged to be less visionary. But do you know that it was my idea, coupled with few of my friend's financial support, that I contacted the woman boutique owner of Kolkata through my maternal uncle. We took some time out from our daily household chores, went to the city and brought her here to show her our works. I have negotiated the price of handloom items and made sure that all my friends associated with this new venture are fairly paid. Together, we have brought new business to the family! Today I have so many new ideas, new plans for our business. I owe all of this to my uncle and my friends for believing in my dream! 128

Narratives disclose that in order to make their family enterprise profitable, a small share of them contacted the women handloom boutique owners of the urban spaces of Kolkata. The purpose is to eliminate the encroachment of mahajans or master weavers who directly channelized a substantial share of the profits to themselves. This is done to curb the larger loss that is encountered while negotiating their terms directly with the mahajans and master weavers. Therefore, by swerving away from the marketing assistance offered by the intermediaries, this very small section of women weavers could enter the avenue of commercial trading with the support of the trusted family members and close associates/friends in the handloom cluster. Another interesting aspect noted during the interview is that unlike the mahajans of the weaving belts, the women boutique owners of Kolkata are interested to engage the women artisans in their very own nascent stages of establishing handloom boutique shops in Kolkata. Nirmala Basak (53) an elderly woman weaver from Phulia when asked why she supports her daughter-in-law's trading venture with the boutique owners remarked,

The close proximity to the market has often acted as the key to magnify the profit line for the mahajans. Their exhaustive information on the changing market allows them (mahajans) to prepare the fabrics accordingly in advance.

P. Bairagi, Personal Interview, Chatkatala, Phulia cluster of Nadia, 10<sup>th</sup> November, 2018
 P. Das, Personal Interview, Chatkatala, Phulia cluster of Nadia, 16<sup>th</sup> December 2019

But how can we (women) afford to gather such vast amount of information all by our own, especially when it is the men in our industry who control all the linkages and connections. But now that my daughter-in-law has contacted one of the women boutique owners, I think our enterprise is making some progress, some profit for us. My daughter-in-law tells me that unlike the mahajan, the boutique owners don't like to keep women absolutely in the dark. They take the women to the market and help them meet the clients. They are not too afraid of sharing their connections in the city<sup>129</sup>.

Nirubala Basak (49) Nirmala's sister in the context of women boutique owner's helping women artisans to meet the clients in the city remarked,

Don't be too naive. You know why it is done. They do all these to draw in new retail customers. They introduce clients to us- the women artists- the original, authentic producers of Santipuri silk. When they (clientele) see us, they believe the boutique owners. In the long run, the client develops a loyalty for the boutique brand and recommends it to the others. Do not forget that these women from the boutique shops have their interests too <sup>130</sup>.

Narratives indicate that women boutique owners often perceived that involving women weavers directly from Santipur or Phulia during the client meetings (for noting the details of costumer's preferences on the fabric design), gave the clients a sense of assurance and comfort that he/ she is getting his/ her money's worth. 'It helps to ease the anxiety of the clients regarding honesty of the business and ensures the authenticity of the product' proclaimed Tapas Das, elderly male weaver from Santipur who has recently entered into this joint handloom venture with his sister 131. The new relationships developed between the women weavers and women boutique owners provide mutual advantages and opportunities to improve their existent repository of social networks. The women boutique owners of Kolkata in an effort to advance their boutique shops and cater to the consumer preferences directly engage the women weavers in her endeavours to survive the market competition. The women weavers give their consent to this arrangement to understand the client's personal needs (like the nature of the fabric, colour palette or the even designs) and gain knowledge of changing preferences in the market. This in turn helps the women weavers retain the continuous flow

N. Basak, Personal Interview, Chatkatala, Phulia cluster of Nadia, 17<sup>th</sup> December 2019
 N. Basak, Personal Interview, Chitalpara, Santipur cluster of Nadia, 15<sup>th</sup> December 2019
 T. Das, Personal Interview, Sutagarh, Santipurcluser of Nadia, 15<sup>th</sup> December 2019

of textile orders from the boutique shops. Malati Basak (31) a young women weaver from Santipur in this context happily remarked,

In this new client meeting arrangement with the boutique owners, there is an accuracy of information that is channelled directly to us. We now have a better knowledge of shifting consumer preference from colourful contrasts to pastel shades, altering from silk fabric to finely woven cotton material, adjusting from occasionally worn heavy weighing handloom fabrics to soft and light weighing handloom garment for regular usage. When this information is directly transmitted to us, we don't have to make constant changes in the fabric items. (After a pause) They (women boutique owners) don't keep us in the dark or stall our payments. We like the way these women involve us and treat us. There is mutual respect that I have never experienced before 132.

Usually, the forecast over shifting preferences in the fashion industry encompasses trending colour palette, new designs that are in vogue etc. The marketing signals regarding new consumer interests and changing expectations allow one to make necessary modifications in the fabrics produced. These changing behaviours of the consumers towards the purchase of handloom fabrics essentially needs to be interpreted for delivering fresh, new product lines in the market. Of these prerequisites, perceiving the affordability of the consumers is undeniably the most important element for successfully marketing the handloom produce. Dissemination of these vital information to the base of the pyramidical structure of the handloom sector, i.e., to the home-based women artisans, is typically accomplished through the mahajans. But now for these handful number of women seeking to be own account traders in Nadia, the vital market information regarding the preferences of the clientele is directly channelled by the boutique owners to the home-based women artisans. Several women agreed that they are able to work better and even perform better in this new arrangement. In this frame of reference Antara Guin (40) Phulia shared her experiences of how the mahajan, she formerly worked for, never wanted her to come to city in spite of her repeated requests,

If a client seeking a particular handloom item does not find so, he or she is likely to interact with salespersons and inquire the likelihood of getting it in future. The client's interaction/query is mediated to the retail managers. This intelligence that is gained is informally collated over a period of time and is transferred to the wholesale suppliers of the region, i.e., the mahajans or the

<sup>&</sup>lt;sup>132</sup> M. Basak, Personal Interview, Chitalpara, Santipur cluster of Nadia, 15<sup>th</sup> December 2019

big private traders, who then passes it on to the home-based women weavers. Do you now understand how the long chain of intermediaries interacts and transacts with each other in this business? I wanted to go to the city and learn more but the mahajan never wanted to take me. (Sighing) Can you perceive any woman actors in this supply chain except those in the role of a producer? Sometimes I feel that they have designed the supply chain in this fashion to restrict women's admittance in this trade. Who would want to do handloom business with women when they can simply restrain them to household production? But it is okay. I am not complaining. I have started working with the boutique women. They allow direct interaction with the clients and that is all that I need for now. May be one day I will make my presence felt in this industry. I wouldn't need anyone then, maybe not even these boutique women<sup>133</sup>.

Probing further on the subject of engaging women boutique owners directly into the handloom ventures in lieu of the mahajans, it is discovered that both the women weavers of Nadia and the women boutique owners of Kolkata perceived that mahajans never had any plans of alleviating the women from their poverty-stricken state nor assist them in any way to be debt free. Anisha Biswas (36) a young woman weaver from Santipur who have recently taken admittance in the new handloom ventures with a boutique owner remarked,

I don't think they (mahajans) ever want us (weavers) to live a debt free, secured life. They don't want us to have control over our money nor let us have a choice of what we can do with that money. Debt allows them to monitor our personal lives, our activities and ultimately gain control over it. Family debt allows them to control women. I don't like being in debt, Didi, for the entire burden of debt clearance always falls on us (referring to the young women of the family enterprises). I had to weave for extra hours, take in additional handloom projects just to clear the debts. After I have started working with the boutique owners, I informed my family that from now onwards I will take loan only from the banks<sup>134</sup>.

The most striking revelation in the entire discourse is that despite being overburdened with the enterprise commitments (now with the absence of production assistance from the young

A. Guin, Personal Interview, Chatkatala, Phulia cluster of Nadia, 17<sup>th</sup> December 2019
 A. Biswas, Personal Interview, Chitalpara, Santipur cluster of Nadia, 15<sup>th</sup> December 2019

male adults in the family); the restructuring of handloom family enterprises has moderately improved women's status and position within the households. The newly acquired (limited) access to the management of family finances and fabric marketing have helped in ameliorating their conditions in terms of voicing their opinion within her home as well as outside. In short, diminishing male dominance coupled with crucial transition of management responsibilities to women expanded her scope of time management to explore business opportunities available in the sector. These small changes in turn have left an enormous impression on her confidence and decision-making capacity. So, women's active participation in entrepreneurial ventures (be it independent of men or in joint ventures with them) have somewhat aided in defying the gendered division of labour assigned inside the weaving community- i.e. the private, in-house working sheds for women and the public, market-driven economic space for men. In several cases, women have also been found to take out the time to go to the market with the women boutique owners to gain knowledge of client's preference prior to festive seasons. Aqsa Sayeed (36), a young woman weaver from the Santipur cluster, in this context remarked,

It was not until I started going to the city with my brother to deliver the fabric items to the boutique shops, did I get to realize about the worth of my handloom produce, the worth of my labour, the value of my time! Years of painful training, dropping out of school so early just to support my mother, did not all go to waste, right? It is worth something!<sup>135</sup>

Another interesting aspect noted during the interviews is that women weavers from the handloom clusters of Nadia felt that they bonded with the women boutique owners of Kolkata through relatively similar experiences of sufferings in this textile industry. In many cases, this bonding between them gradually developed into a close, personal relationship. The women weavers narrated that they could communicate better with the women boutique owners as they are much sensitive of their position and their struggles to survive the market. This could be better elucidated by common conflict-affected situations experienced by both of the groups of women. Anisha Biswas (36) woman weaver from Santipur shared her experiences of how she became close to the women boutique owner she is presently working for,

You know I believed that city women doing any kind of business live a very different life from ours. In the sense, that they don't face financial constraints like we do or that they do not encounter family's resistance in every step of

<sup>&</sup>lt;sup>135</sup> A. Sayeed, Personal Interview, Sutagarh, Santipur cluster of Nadia, 14<sup>th</sup> December 2019

the way. Oh, but how wrong I was! Strange enough, after interacting with them for many years, I realized that our stories are not that different after all. Surprisingly, I could relate to most of her experiences at her home <sup>136</sup>.

Narratives of the women weavers sharing their experiences indicated that a number of boutique owners from the urban spaces of Kolkata have been found to be young women who commenced upon the handloom business by adopting sale strategies in the inner circle of friends and families during the preliminary years. Like the women weavers, it is revealed that most of them commenced upon the textile business to secure the family from financial meltdown. Another common feature noted during the exchange is that in the preliminary stage most of these women boutique owners from the city preferred taking small personal loans from the family and relatives rather than approaching formal credit institutions for monetary support. Anisha Biswas in this context further added how her journey and the journey of the boutique owner she works for is so similar,

Her story is so similar to mine. She told me that after her husband became ill (from the heart attack) the entire burden shifted on to her and that she knew that she had to make a major choice, or her family would perish. She mentioned that with only 6,000 rupees borrowed from her aunt, she started her journey in this industry. I could absolutely relate to what she went through. I went through this exact phase when my husband abruptly left to work for a construction project in Kolkata. With pending debts over my head, I knew I had to take the reins of our family business; else we would be starved to death. So, with 5,000 rupees borrowed from my husband, I contacted my aunt to introduce me to the boutique owners of Kolkata<sup>137</sup>.

Probing into the reason why the women weavers bonded so very well with the women boutique owners gave an insight on how imminent financial crisis/ exigency could trigger the feminization of responsibility within the family. Women from both these groups in critical circumstances customarily evolve as the actors of poverty management. Narratives indicate that even in the state of acute economic crisis within the family, the 'poor' did not remain a fixed, static group, but emerged as separate entities in a poverty-stricken family who are affected diversely by the abrupt shift in income patterns. These women, in an effort to shield

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A. Biswas, Personal Interview, Chitalpara, Santipur cluster of Nadia, 15<sup>th</sup> December 2019 A. Biswas, Personal Interview, Chitalpara, Santipur cluster of Nadia, 15<sup>th</sup> December 2019

the members of the family, acted as 'shock absorbers' guarding the family from the fearful effects of poverty. The repercussions of mortgaged property crisis, joblessness or change of occupation of the men left a tremendous impact that further pushed women in challenging position to secure the household from indigence. In an attempt to evade deepening economic crisis which would inevitably leave profound impact on children and elderly <sup>138</sup>, these women crossed the threshold to take admittance in the textile world. The women weavers from Nadia as well as the women boutique owners from Kolkata, under poverty-stricken state, are found rearranging their margins and boundaries around their duties, responsibilities and obligations between the domestic responsibilities and business commitments.

To delve deeper into the matter, inquiries were made on the subject of formal credit institutions delivering budgetary services such as providing micro finances to promote entrepreneurship among women <sup>139</sup>. From the responses it could be perceived that before making a formidable presence or gaining a stable footing in textile market, the women boutique owners of Kolkata as well as the home-based women weavers of Nadia were apprehensive and reluctant about getting involved in formal loan application from the banks in fear of the venture failing.

The questions were also raised on subjects like why despite the advantages; the large store retailers and big urban traders prefer negotiating their business terms with the mahajans or master weavers, instead of directly contacting the home-based women artisans? To this Antara Guin from Phulia sadly remarked,

It's not entirely their fault; you know (referring to large store retail managers). Their reluctance to take risks of purchasing bulk quantity of handloom items directly from us is premised on the fact that we may possibly have a few stitching errors on the fabric. You have to understand that we (referring to women who have recently commenced on handloom marketing business with the help of boutique owners) don't exactly have a large capital reserve for our business. The profit that we get is quickly exhausted either for the household

<sup>138</sup>such as taking children out of education, cutting down of expensive medical treatment or even selling personal jewelleries <sup>139</sup> Questions were asked in reference to the Government's micro finance schemes for women such as the

RashtriyaMahilaKosh (RMK), Mudra Yojana Scheme for Women, BharatiyaMahila Bank Business Loan, Dena Shakti Scheme etc.

needs or for business resource purchases. Often, we are not in a position to compensate for these little damages later found in the fabrics by them <sup>140</sup>.

One can perceive that the minor textile impairments that may be found in the handloom fabrics can lead to loss of clients (consequently affecting the sales). From the narratives it could also be perceived that damage that may be found in the fabrics cannot be solely compensated in terms of money. For impairments found in the fabrics can not only lead to loss of regular clients but also powerful core clients of the retail shops. Transacting via mahajans or master weavers allows the big retailers to exchange the damaged fabric items with full compensation in a short span of time.

#### Conclusion

Handloom as dominantly a family enterprise within the demography of the weaving belts of Nadia witnessed multiple strategies employed by women to overcome the gender inequalities pertaining to dissimilar asset endowments and restrictive social norms and traditions practiced in the weaving community. The field visits connote that while the home-based women artisans are uniquely positioned to ameliorate the economic performance of the family enterprises; their pragmatic needs to access and meaningfully manage the productive resources within the family and the community is rarely addressed. The ingrained attitudinal biasness that challenges women's credit-management worthiness is seen pervading both the domestic spaces of the household as well as inside credit lending institutions. This behavior goes on to show how women encounter 'greater poverty' then men. Women's covert management of financial resources becomes inevitable strategies to effectively administer the fabric production operation. Women employ diverse strategies to gain access to financial assets in an attempt to take lead in weaving activities of the enterprise while simultaneously improving their status within the household and in the labour market.

Within the traditional framework of the family, friends, and personal acquaintances, women explore their entrepreneurial capacity in an attempt to gain a steady footing in the marketing division within the weaving community. With improved access to finance management and better decision-making capabilities inside family enterprises women are able to negotiate with intermediaries and enforce desired results in the fabric manufacturing and trading process. The newly gained (although restricted) access to family finances and fabric

<sup>&</sup>lt;sup>140</sup> A. Guin, Personal Interview, Chatkatala, Phulia cluster of Nadia, 15<sup>th</sup> December 2019

marketing spaces assist women in improving her conditions in terms of voicing their opinions both within and outside of her home. These minor improvements leave a significant impact on her confidence and decision-making capacity in the weaving clusters. Women's active participation in entrepreneurial ventures (whether independent or in collaboration with men) challenges the gendered division of labour allocated within the weaving community. Women thus re-discover their potentials to emerge in leadership positions within the family enterprises of handloom weaving

### **CHAPTER 4**

**Unfolding Gendered Trajectories of COVID-19 Pandemic in the Handloom Sector of Nadia** 

#### 4.1 Introduction

A recent study by International Labour Organization (ILO) revealed a global estimate that 25 million jobs are at a risk of disappearing after the outbreak of the COVID-19 pandemic (ILO, 2020). As the COVID-19 pandemic intensified over time and spread globally with significant consequences on public health as well as unprecedented disruptions on economies and labour markets, ILO monitoring body on 7<sup>th</sup> April 2020 referred this event as the worst global crisis since World War II. The global economic recession triggered by the raging pandemic has even been compared to the Great Depression of 1930s by the Head of the International Monetary Fund (IMF, 2020). The world in its most economically interdependent state has never witnessed such widespread disruption. The event of COVID-19 pandemic has modified and altered the business world in an unprecedented manner, the result of which has led to multiple paradigm shifts (Howe et. al., 2021) in various organizations that we are fully yet to anticipate. The broad spectrum of these shifts ranges from individual to organizational, from personal to professional across multiple sectors in the country. While many people recognised and acknowledged the short-term repercussions of the catastrophic pandemic phase, the subsequent paradigm alterations will have long-term effects of unknown magnitude and dimensions. Aside from the morbidity and mortality, the single most serious problem raised on the international plane with regard to COVID-19 pandemic impact is the loss of jobs and livelihoods (Crayne, 2020). The focus of initial impact of a nationwide lockdown in India without warning on 25<sup>th</sup> March, 2020 was mass unemployment. The unexpected lockdown left an estimated 60 million interstate migratory workers stuck with acute financial crisis and food insecurity (Irudaya Rajan, 2020) as they prepared to walk back to their hometown.

However, in this regard very little attention has been given on women's livelihoods, and much less on the social implications resulting from it. Analysis of data from an all-India survey of 40,000 people conducted in April 2020 (Deshpande, 2020) revealed that while men lost more jobs than women in absolute terms (given the pre-existing gender gaps in formal and informal employment), women are 20% less likely to return to their former occupation than men among those who are employed prior to the lockdown. It is significant to note that livelihood losses for men, would not just lead to damage of wages; they have the potentiality to exacerbate pre-existing gender inequalities and gender-biasness. The current pandemic situation, unfolded by COVID-19, exhibited how the poorest and the most marginalized

section of women workers belonging to the informal, unorganized sectors are exposed to vulnerabilities of varying degrees. While it is known that the impact of any crisis is never gender neutral, the outbreak of COVID-19 pandemic unveiled some of the most appalling livelihood conditions and the struggle of the women working within the informal, unorganized sectors of the country. While the lockdown implemented to contain the virus left a catastrophic loss and threatened livelihoods, it has at the same time revealed the gender differences of COVID-19 crisis encountered by the home-based workers.

The handloom sector of the district of Nadia, too, has experienced a massive disruption in fabric manufacturing process and subsequent supply chain system. With the dominant share of home-based women artisans playing a significant role in connecting a wide gamut of workers with the potential customers across geographical contiguity of national and international markets; this chapter will attempt to elucidate how the current pandemic situation has reduced the home-based women artisans to survive at the subsistence level at the cost of self-exploitation of labour. As many people are rearranging their personal and professional needs, adjusting to the pandemic's new organisational demands in hope of a quick return to normal; this chapter will highlight how the implications of these demands have a long-term impact on women inside handloom family enterprises as they strategize themselves to perform in this "new-normal" world. This chapter will also elucidate how paradigmatic shifts of COVID-19 have not only impacted the economic conditions of the handloom households but will also discuss the ways in which the intra-household gender dynamics and vulnerabilities have been affected by the changes.

The first section of this chapter will focus on how apart from the erosion of the livelihood, women artisans inside the handloom households are disproportionately affected by the loss of male jobs and their return to their traditional occupation. The precariousness and perils faced by women during this period are induced by reduced textile orders resulting in reinforcing gender stereotypes thereby crippling their decision-making capacity inside the handloom households. This section argues that loss of jobs of male workers during crisis aggravates the deep-rooted gender inequalities that threaten to reverse the recent progress women made with regard to access and management of productive resources. The hard-won gains about the management of resources within the family enterprise prior to the COVID situation gets derailed as pre-existing gender stereotypes gets magnified and reinforced with the return of the male workers who try to take back the reins of the family business.

The second section of this chapter will focus on how COVID-19 crisis affects women's entrepreneurship capacity. It discusses how an unpredictable external phenomenon induces the women handloom entrepreneurs to bargain within patriarchal structures of marriage and be resilient to navigate through crisis to overcome the obstacles and make the best out of the situation. This section explores the women entrepreneurs' resilience to adapt and pivot their business strategies in response to the change. This section further argues that the women's sense of agency (after managing the family enterprise for many years) allows her to negotiate and bargain and offer passive resistance to the family's authority which augmented after the return of the young male heads to the household. Women artisans take measures to reinforce entrepreneurial resistance to address the core constraints and challenges she encounters when the male artisans demonstrate their interest to supervise and take charge of the family business that has long been administered by her.

The third section of this chapter focuses on how the multiple failures on behalf of the government to accurately gauge the concerning degrees of vulnerability and women's strenuous endeavours in this sector incapacitate the Ministry of Textiles to comprehend the gendered nature of production relations inside the family enterprises and persistent gender inequality in the wider trading realm. This section chapter argues that lack of concrete gender responsive policies in largely informal, unorganized sector of handloom weaving leaves an impression on the existing gender relations at the work space as well. This leads to forming of ineffective regulatory policies and legal frameworks that exposes the mammoth share of home-based women artisans in the sector to vulnerabilities of varying kinds. This section argues in favour of acknowledging that major impediments to the ingress and egress of workers in the handloom labour market are highly gendered. There is thus the urgent need to identify the challenges and understand the complexities that limit women's admission (either as producers or entrepreneurs or both) in the labour market.

#### 4.2 COVID-19 Crisis and Women's Eroded Bargaining Power

The economic fallout during the pandemic not only increased women's burden of household chores, but intra-household dynamics and bargaining are significantly affected by the change. Close observation into the lives of women artisans in the handloom family enterprises reveal that as the pandemic deepened the wage cuts for the manufactured fabric items (produced by the women) became more common than the practice of layoffs by the mahajans or the master weavers in the weaving clusters of Nadia. The economic turmoil worsened with the rise in the

price of vital raw materials, i.e., the hank yarn, dyes, chemicals during this period. The combined effect of reduced wages and price hike of raw materials directly left a deep impact on women's hard-earned savings. In the following section an attempt is made to represent these variables in a tabular form to get a better understanding of how the COVID-19 pandemic left a deep impact on the livelihood of the women weavers.

Table 30: Price of Per Piece of Handloom Fabric Items reduced by the Different Marketing Agents following the Outbreak of COVID-19 Pandemic

Category	Local	Master	Mahajans	Master	Organized	E-commerce/	Urban
	Haats	Weavers		Weaver in	fairs	Social Media	Boutique
				liaison with		Websites	centres
				Mahajan			
Price of Per	575	445.5	510	412.5	725	1487.5	862.5
Piece Fabric							
Item before							
COVID							
Price of Per	380	250	300	280	500	1200	625
Piece Fabric							
Item after							
COVID							
Percentage	33.91	43.88	41.18	32.12	31.03	19.33	27.54
Decrease							

A comparison drawn between the data collected prior to the COVID-19 situation and post the COVID-19 situation indicates a stark difference in terms of return from per piece rate of handloom fabric items sold through different marketing agencies across the 4 handloom clusters. The data as depicted in Table 30 indicate that even though the return from per piece of fabric items is diverse depending on the marketing agents approached by the women artisans, however the common feature that is the consistent following the COVID-19 outbreak is the decrease in per piece rate for all the marketing agents approached by women for selling their fabrics. The analysis further suggests that the percentage decrease in per piece rate is highest where women marketed their fabric items via the master weavers and the mahajans in the handloom clusters (43.88% and 41.18% for master weavers and mahajans respectively). In situations where women marketed their fabrics via e-commerce or social media platforms, the per piece rate decline is comparatively much lesser (19.3% decrease).

The overall observation shows that e-commerce medium of selling was the most profitable platform for marketing of handloom fabrics during this period.

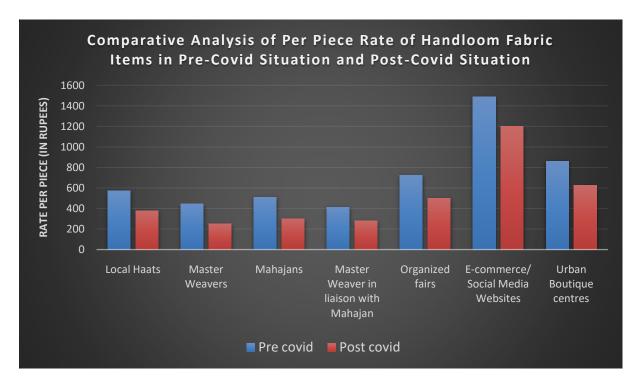


Fig 17: Comparative Analysis of Per Piece Rate of Handloom Fabric Items in Pre-COVID Situation and Post-COVID Situation

Table 31: Comparative Hank Yarn Prices in Pre and Post Pandemic Situations

Hank Yarn Price	Value
Pre COVID-19 Pandemic (in Rs)	320/-
Pos tCOVID-19 Pandemic (in Rs)	470/-
Percentage Increase in Yarn Price	46%

Source: Personal interview with the yarn merchants

There is steep rise in the price of the hank yarn after the outbreak of COVID-19 pandemic. The hank yarn price in the open market increased from Rs. 320/kg to Rs. 470/kg marking a 46% hike in yarn prices. The rise in the price of hank yarn enhances the overall cost of production of handloom fabrics in the value chain.

Table 32: Rise in Price of Coal and Basic Chemicals Leading to a Rise in the Price of Dye in the Handloom Sector of India

Raw Materials	Pre COVID-19 Pandemic Price (in Rs/Kg)	Pre COVID-19 Pandemic Price(in Rs/Kg)	Percentage Increase in Price of Raw Materials
Coal	6	16	191
Caustic Soda	26	75	188
Acetic Acid	28	105	275
Sulphone Acid	5	12	140
Phosphorous Trichloride	80	425	431
Vinyl Sulphone	210	425	102
Beta Napthol	165	280	70
Pyridine	510	1000	96

Source: The Times of India, 2021

Rise in the price of coal have increased the price of basic raw materials that is used to make dye. With coal playing a significant part in chemical processing and production, the price of basic raw materials has substantially increased with steep rise in the price of coal. High coal prices have raised the manufacturing costs of factories that produce basic raw ingredients for dyes. Price hike of dyes and chemicals have added to the cost pressure of manufacturing handloom fabrics.

Table 33: Women Artisan's Depleted Savings during the COVID-19 Pandemic

Handloom Clusters	Average Monthly Savings of Women Prior to COVID-19 Pandemic	Average Monthly Savings of Women Post COVID-19 Pandemic	Percentage Decrease in Savings
Phulia	3,500	1,000	71.43
Santipur	3,000	800	73.33
Ranaghat I &II	1,500	500	66.67
Nabadwip	2,500	1,000	60.00
Average	2,625	825	68.57

Interviews with the women artisans conducted once the lockdown lifted revealed that the average monthly savings of the women declined sharply across all the 4 handloom clusters during the pandemic period. The decline is noted to be profound in case of the women artisans belonging to the Ranaghat I & II handloom clusters where the average savings after the outbreak of COVID-19 pandemic was reduced to meagre Rs. 500 each month. This amounted to an approximate decline of 66.67% of their monthly savings. The interview further revealed that maximum decline in savings is observable for the women weavers belonging to the Santipur and Phulia handloom clusters, i.e., 73.33% and 71.43% respectively. Comparatively, women weavers from Nabadwip handloom cluster experienced

a low decline in terms of their monthly savings. The overall observation revealed that the depletion of savings is profound across all the 4 clusters, and this is governed by multiple elements which are further discussed in the following section.

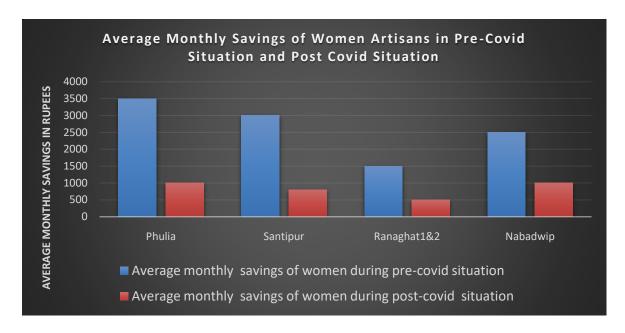


Fig 18: Average Monthly Savings of Women Artisans in Pre-COVID Situation and Post COVID Situation

Remembering Sen's (1987) seminal work on family's cooperative solution during production exigencies, it becomes important to understand the fashion in which the members of the family negotiated intra-household conflicts. The eventual outcome from these negotiations is perceived to be influenced and determined by the differential bargaining power of the members of handloom family enterprises. However, the rationality of developing coping mechanisms/strategies in such circumstances remains context specific. In the COVID pandemic situation it is driven by perceived levels of appropriateness as the male workers returned to their households. To investigate the cooperative conflicts and following solution over productive assets and management of it inside the handloom family enterprises, we are interested to explore women worker's exercise of her agency inside the households.

#### 4.2.1 Women's Enhanced Barriers to Access and Management of Productive Resources

Access, control, and management of productive resources by women are critical to their equality and well-being. Access to these resources serves to guarantee that women are able to meet their own and their families' basic needs. Gender disparity in the management of productive resources such as finances, household assets, and property frequently lies at the

heart of women's poverty and exclusion. The barriers that hinder women from enjoying their rights effectively are complex, and at times context specific. The division of productive resources and assets inside the household is discriminatory against women in general, but situation of conflicts over the access of these resources and management of it exacerbated with return of the male workers to their homes. The COVID-19 pandemic has left the women artisans both economically and socially insecure as the productive assets become scarcer; savings deplete and gender dynamic shifts inside the family enterprises.

The upsurge of Corona Virus cases and subsequent pandemic restrictions resulted in an abrupt suspension of large textile business with partial or complete closure of the traditional and contemporary markets. The home-based women weavers, who are found at the forefront of managing the burgeoning poverty, have primarily faced the brunt from the price hike of raw materials. The outbreak of COVID-19 resulting in an abrupt halt in the movement of people and transportation of goods has left a profound impact on procurement of inventories and other vital raw material supplies. With the pandemic restrictions imposed across the country, the handloom family enterprises of Nadia have experienced an acute yarn shortage with increasing economic dependence on the intermediaries for assistance in matters relevant to raw material procurement. Like yarn, the dye price fluctuations in the recent times have also adversely affected the production situation for women artisans working from their inhouse working sheds. The inflammation of the prices of these raw materials (yarn, dye, chemicals) naturally left a tremendous impact on the small capital reserve of these women artisans.

However, the problem is not only limited to price hike of raw materials but also restricting women's decision-making capacity with regard to purchase, access and management of those resources. The return of the male workers to the family enterprises appears to have a profound impact on women's decision-making capacity over the little capital she reserved for purchasing of business resources. While hindrances to women's accessing and administering of productive resources are not new, the current pandemic crisis has brought them back into sharp focus with greater intensity. Malati Das (38) from Nabadwip has been administering the family's handloom business for last 5 years after her husband resigned from the trade to work as busboy in a restaurant in Kolkata. After her husband left, she stopped working for the mahajan and started taking her fabrics to urban haats for selling them on weekends with the help of her son and her daughter. While her in-laws were initially not very supportive when she stopped working the mahajan, they bitterly conceded when she brought back more money

than the family ever made by working for the mahajan. On her husband's return to the hometown after losing his job in the restaurant during the pandemic, she felt that her agency with regard to her decision-making about the purchase of business resources and selling of handloom fabrics is being substantially constrained,

I have been taking care of our family business for almost 5 years. It was my business planning that has saved this family when they couldn't even make a penny out of it. All of a sudden my husband is back and now he's ordering me around of what I should do with the money I made, where I should spend it, where I ought to go for purchase of cheaper raw materials etc. He consulted my father-in-law about temporarily stopping the fabric manufacturing process till the prices of the raw materials stabilize. While I think this might be good decision for our business but my husband or my in-laws never asked me for my opinion on this matter! This is after everything I have done for him and this family when he abruptly left. I have decided to stay at my natal home for some time now, or at least till he realizes that I am deeply offended by his behaviour<sup>141</sup>.

The narratives go on to show how depletion of savings, productive assets and other resources during business exigency (in the course of COVID-19 pandemic) affect home-based women artisans disproportionately. In Malati's case, the adverse situation exacerbated when it overlapped with the members of the family enterprise expecting her to conform to her traditional gender roles by restricting herself to fabric manufacturing tasks, while leaving her husband to be more involved in the decision-making process about the purchase of business resources or selling of woven fabrics. Understanding the intersection of power structures inside family enterprises sheds light on woman's exercise of her agency through resilience and resistance in an attempt to be included in the family's important decision-making process during the pandemic crisis. In this frame of reference, Malati's sister-in-law, Bimala Das (38) whose husband also came back with his brother at the onset of pandemic, angrily remarked,

We (Malati and herself) secretly saved every last penny we could manage for the last 2 years. We thought we would finally be able to purchase bulk amount of yarn and dyes and start our business with the boutique owners. We wanted to accept large fabric contracts (from the boutique owner) and finally leave

<sup>&</sup>lt;sup>141</sup> M. Das, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 10<sup>th</sup>February, 2022

working for the mahajan. But look at our state now, all our plans have gone to waste. The money that we saved can no longer be reserved for purchasing of business resources. Even if we wanted to, our husbands will not permit us, especially when the prices of the raw materials are so atrociously high. (Sighing) I know; I am most sure that this money will be used to purchase groceries and other personal stuff<sup>142</sup>.

The narratives clearly show that the impact of COVID-19 on women weavers inside the family enterprises has exacerbated existing gender inequalities and worsened the adverse conditions they faced about resource management before the onset of pandemic. The mass layoffsof male workers left the families without a source of income. The low wages of handloom family enterprises have already made it unlikely that the women artisans would have saved enough to create any form of financial safety net to counteract the increasing costs of raw materials associated with the economic shock of COVID-19. One can perceive that when gender role expectations overlap with low socio-economic status it creates an added layer of disadvantage and discrimination for many women artisans in the weaving community. It forces them to choose between stopping the household-based fabric manufacturing process and wait till the raw material price stabilizes or spend their entire savings to continue manufacturing processin an attempt to keep the loom active. In most of the situations, the pandemic circumstances compelled the women to make sacrifices such as giving up their saved money and other essential business needs. For women weavers such as Malati and Parul, (both of whom come from poor handloom family backgrounds), the situation leaves them with no options but to put aside their plans for the family business and take the decision of reserving the money for the health and well-being of their children and other members inside the household.

Grandhi (2007) in his study on the handloom industry argued that while the hank yarns have been exposed to price fluctuation over the years, the cost of dyes and chemicals have consistently risen. The current inflammation of the prices of these vital raw materials especially in these critical times, have left a tremendous impact not only on the lives of the women weavers, but also on the women who are exclusively associated with ancillary work force in cluster. Significant share of women and young children who are solely engaged in the allied activities of weaving (such as dyeing, warping, sizing etc.) have particularly bore

<sup>&</sup>lt;sup>142</sup> B. Das, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 10<sup>th</sup>February, 2022

the brunt of the price escalation. Alolika Gayen (31) an ancillary worker from Ranaghat I lamented how the hike in price of dyes and chemicals have prevented the weaving family enterprises in the clusters from availing her services,

We are on a tight budget, Didi. No one has come to us for yarn dyeing and yarn processing in the last 3 months. The exorbitant prices of the dyes and chemicals have stopped these families from availing our services. I am trying to make do with whatever little money I have saved in all these years. I don't know how long we can last with that money. Do you know I have heard that the women weavers are now trying to dye their own yarn! This is such a complicated process and takes so many years to learn, I wonder how on earth they are managing it without any prior experiences 143.

From the narratives, one can recognize that for the family enterprises which formerly dispensed the yarn treatment/processing tasks to the ancillary workers have now shifted these works on to the women weavers of the family enterprise. Therefore, the sharp rise in the price of the raw materials induced a situation where hired labour (from outside the family enterprises) is being easily replaced with the efforts of home-based women weavers during acute financial crisis. The cost of adequately hiring labour for ancillary works is substituted by women's labour inside the family enterprises. Under such circumstances, while the raw material merchants, wholesalers and even the mahajans in the weaving clusters gained handsomely by tapping into the profit opportunities 144 arising from the price hike (i.e., by hoarding to rein in yarn and dye prices); the home-based women ancillary workers engaged with the yarn processing and dyeing management suffered massive economic losses. Under the constraints, a significant share of the women ancillary workers has been compelled to alter or modify their businesses, while a large share of them unable to adapt to the price volatility are considering about leaving from this trade.

Interestingly, the anxiety shown by the women ancillary actors got a different dimension from the home-based women weavers. Unable to afford expensive chemicals and dyeing services, a small section of the women weavers (who formerly availed the services of the ancillary workers) are now attempting to engage in supervising the dying operations in their

<sup>&</sup>lt;sup>143</sup> A. Gaven, Personal Interview, Habibpur, Ranaghat I cluster of Nadia, 12<sup>th</sup>February, 2022

<sup>&</sup>lt;sup>144</sup> The raw material merchants, wholesalers, and mahajans are often involved in creating a monopoly and an abusive dominance over the weaving clusters by hoarding the raw materials like yarn and dyes when the prices are low, later releasing them at exorbitant rates when there is scarcity in the market.

homes with the family's support. The grim reality is that with the increase in price of dyes and chemicals, several women weavers who formerly dyed their yarn at the dye houses, resorted to the home-based dyeing operations with the assistance of their children. Since most of these women do not possess adequate knowledge of the dyeing parameters for quality control, consequently the poor absorbency in dyeing process resulted in production of inferior quality of handloom fabrics. The poor dyeing standards have led to rapid discolouration of the handloom fabrics reducing its purchasable value in the market. Asha Basak (36) woman weaver from Phulia who recently started dyeing her own yarn on her husband's insistence mentioned.

What can we do, Didi? The dyes are so expensive these days. My husband left this job when he could no longer cope with escalated prices of dyes and now, he has again returned after losing his job in the city. But I could never let it go; I was the one who persisted even when everyone left. Now he tells me that the loom must be kept active for it is the only source of income in our family. He tells me that our family can no longer hire ancillary services from outside. I try to tell him that this is too much for me, but he reminds me that it is my duty as a housewife to reduce the family's expenditure. My two daughters and I are currently trying to continue with whatever home-apparatuses we can manage. But due to the poor process control in dyeing operations, the uniformity of colours is obviously affected in the final produce. Much of our poorly dyed fabrics will probably end up in a compromised selling price at the low end of the market 145.

From the narrative accounts, it is revealed that in the recent times a small section of the poor women weavers from the handloom family enterprises (who are not attached to the mahajan or master weaver in the cluster) are compelled to administer the dying operations in their homes with the children's support. This practice has been enhanced with the rise in dye prices in the pandemic period. Narrative accounts indicate that they managed the process by employing rudimentary measuring balances and simple weaving equipment. Sadly, most of the women interviewed complained that since they did not have the accurate knowledge of dyeing parameters for quality control such as the precise timing adjusted with the required

<sup>&</sup>lt;sup>145</sup> A. Basak, Personal Interview, Boyara, Phulia cluster of Nadia, 18<sup>th</sup>February, 2022

temperature, pH measurement and control, chemical reaction with fibres, quantity and dye concentration, etc., quality of fabric was compromised in the dyeing process.

The hike in the yarn and dye prices have simultaneously led to an overall increase of the production cost of handloom fabrics. Narrative accounts of the experiences shared by the women weavers in the pandemic situation revealed that the rising yarn prices have been directly proportional to an increase in the additional cost of dyes incurred during the fabric production. The price escalation of these crucial raw materials inevitably led to a rise in product prices. For the dominant share of women artisans who received yarn and dyeing support from the mahajans and master weavers in the cluster; the rise in the price of these vital raw materials led this powerful group of intermediaries to reduce the wages for per piece hand-woven items to compensate for the raw material price hike. For the handful number of women weavers who have recently entered into the avenue of handloom trading with women boutique owners the critical situation has posed a tremendous cash flow pressure on their little economic resources.

To understand the problematic combinations of home-based women artisans, unorganized workforce and COVID-19 it is imperative that one recognizes how the gender inequalities have been magnified in this cottage-based industry by the pandemic situation.

With weavers employed through co-operatives or other formal institutions being relatively low, harmonized weaving operating programs in the handloom belt have been greatly affected with onset of COVID-19 pandemic. The absence of large-scale, organized handloom establishments in district of Nadia (such as yarn depot, as well as dye and chemical houses) and the disorganized liaison of the home-based women artisans with the formal support system and formal handloom establishments could be palpably felt during this crisis period. Restricted mobility in the pandemic situation further limited their scope of direct participation and price negotiation with the marketing agencies for yarn and dye procurement. While the West Bengal State Handloom Weavers' Cooperative Society ensured the raw material support to its weavers employed under their management, the dominant share home-based women artisans of Nadia, (either tied to the local mahajans/ master weavers or independently undertaking the loom activity), suffered massive loss during this crisis period. The Mill Gate

<sup>&</sup>lt;sup>146</sup> The women weavers who are working with the boutique owners purchase and acquire the high-priced yarn and dyes on their own account from the open market. Since they are no longer dependent on the intermediaries for the procurement of these vital resources, hence its price hike directly affects their profit margin.

Price Scheme (MGPS)<sup>147</sup>which was initiated to ensure the availability of all categories of yarn at the mill gate price to the qualified handloom agencies and weavers across the nation, did not benefit the home-based women weavers during the critical situation. Answers given during our interviews revealed that none of the members of the family enterprises have ever heard of these government schemes. Almost all the women artisans appear to miss out on the powerful intelligence/information which could have assisted them during this critical time.

#### 4.2.2 Women's Constricted Access to Credit

It is significant to highlight that the absence of cooperative structures and the standard practice of home-based weaving operations across the handloom belts of Nadia have not only induced certain patterns of raw materials acquisition but also left a profound impact on the nature of credit arrangement for supporting fabric manufacturing operation. As stated earlier, with the insufficiency of institutional credit support, the maintenance of credit management along with supply of direct cash often fell under the jurisdiction of the mahajans who monitored the credit regulation along with other variables within the handloom clusters. In the wake of severe pandemic situation raging unabated throughout the country, 6 women artisans who formerly went to the banks for credit support (Table 25) again returned to the mahajans for financial assistance during the crisis period. With existent looming debt commitments to the banks, the women artisans are in serious jeopardy and have no other options but to go back to the mahajans for monetary support. Mitali Basak (40), from Phulia who formerly gave me an interview back in 2018 contacted me and wanted to share her experiences of what she is going through,

Do you remember the last time when you came to interview me (referring to the field visit in December, 2018)? Remember how I promised you that I would never go back to the mahajans for financial assistance? Well, look at me now. I have been forced by my in-laws to take loan from the mahajans when my brother-in-law was infected by corona virus. I couldn't go the bank; I already have existing debts there. The mahajans knew about the health crisis in the family and he said that the repayment along with interest rates can be decided later. He told me that if I wanted, the entire amount can be

<sup>&</sup>lt;sup>147</sup> The Government of India implemented the Mill Gate Pricing Scheme (MGPS) in 1992-93 with the goal of delivering all types of yarn at mill gate price. The scheme was enacted to ensure that all eligible handloom weavers get a consistent supply of yarn at a fair price, which would assist to optimize of their employment in the sector.

compensated (later) with the fabric items I haven't been able to sell yet. You study and write about us, right? Tell the world; let everyone know what we, the acclaimed artists of the state, have been reduced to 148.

With mounting expenses of raw materials and other household expenditures in the pandemic period, Roopa Das (35) from Phulia was advised by her family to not start a handloom business with the women boutique owners from Kolkata. The family failing to dissuade her from pursuing her dreams told her that she should give up her gold items as collateral to the mahajan for securing short term loan. When inquired why her family insisted on the gold loan, she angrily remarked,

They (in-laws) forced me to take a gold loan from the mahajan when we were facing an acute financial crunch and I couldn't continue the manufacturing process. My husband, on returning from the city, firmly told me to let go of the idea of starting a business with the boutique owners and to continue working for the mahajan. This is despite them knowing the he (mahajan) is extorting us, far worse than before, through the *dadan*<sup>149</sup> system. They finally made me sell my own jewellery instead of taking a personal loan so that they are not obligated to pay someone back (like a bank) with interest if I failed to repay. I cried for days for those are the only memories I have of my mother. I have decided that I must work twice as hard than I used to if I want to buy back those gold items that I got from my mother<sup>150</sup>.

Narratives indicate that when crisis occurs priority is placed on protecting and securing the existent business instead of starting a new business. However, a different kind of effect has also emerged under COVID-19 with deepening poverty in already-poor households, and that is women are facing great challenges in retaining their agency over family's business-related

<sup>&</sup>lt;sup>148</sup> M. Basak, Personal Interview, Boyara, Phulia cluster of Nadia, 19<sup>th</sup> February, 2022

<sup>&</sup>lt;sup>149</sup>The local name of this form of product-monetary control varies regionally. It is also commonly known as the *Tana Ana* System in a number of places. The 'Dadan system' is a very unique system of providing working capital loan to the weavers (often adjusted in case of production of damaged cloth). The Dadan system allows the mahajan to typically control the credit supply chain through this corrupt, exploitative weaver-mahajan relationship. In this arrangement the mahajan provide the (dyed or un-dyed) yarn and operating capital (for sizing the yarn, warping, denting, drafting) along with the subsistence to the 'dadan-taker'. This is granted on the condition that the final produce must be sold to him only.

<sup>&</sup>lt;sup>150</sup> R. Das, Personal Interview, Buincha, Phulia cluster of Nadia, 19<sup>th</sup> February, 2022

decision-making process. When the families ran out of women's savings <sup>151</sup> they all fell on women's possession of gold items for quick cash arrangement. This is despite their strong reluctance to avail loan by pledging gold ornaments. Desperate to keep the handloom business afloat and ease the family's financial burden, the women were compelled to sell their gold items as the last resort. Many women from handloom households sold their personal gold jewellery to meet the household expenditures. This gendered fallout of pandemic induced distress highlights the importance of looking beyond the livelihood threat and joblessness of men and women. A plethora of indirect effects of COVID-19 pandemic shows how men losing their jobs place additional obligations on women for economic sustenance of the household. Unprecedented job losses of male artisans have hit the women artisans the hardest during the pandemic, where women are pressurized to take actions (like selling gold items or taking in more handloom orders) to compensate for the joblessness of their spouses.

Narrative accounts of the women also disclosed that not only have the mahajans lowered the wages of his contractual weavers during the pandemic period but have also purchased the accumulating unsold fabric stock at a markedly lower price from the handloom family enterprises. The mahajans appears to have enhanced the forms of extortion through the Dadan system. The price at which the products are sold to the mahajans (i.e. 'dadan price') is lowered than the ruling market price. The dadan price is found fundamentally lower than the market price because the mahajan (by the virtue of his negotiating strength) undervalues it. The mahajan's exertion of monopoly power in setting the price of the final product acts as collateral for the loan he sanctioned to the women weavers. In case of any impairment or damage found in fabrics (arising from the sewing defects or damage caused from the absence of proper storage facility); the mahajans shares no responsibility of it. The damage incurred on the fabrics is typically compensated with a fresh woven piece but this time without the labour cost. Here the loan granted not only establishes an economic relationship between the mahajan and the women weavers but this practice frequently keeps the women weavers indebted. The asymmetric bargaining power of the mahajan typically ties the small, homebased women weavers to perpetual indebtedness with a negative balance.

<sup>&</sup>lt;sup>151</sup> The male artisans working in the low-wage sectors of the city usually do not have big savings because of the high living expenses and accommodation costs. After sending a small proportion of their income to their homes, they often don't have enough means to save.

One can clearly discern that the mahajans over time gains in two ways: first, by extorting additional yarn prices in the weaving clusters and secondly, by procuring the finished produce at substantially lower market price through the 'dadan' system<sup>152</sup>. However, our interviews revealed that challenging the credit activities and raw materials control of the mahajans was not a possible option, especially when he exerted an outstanding amount of control while distributing fabric contracts to the women weavers, purchasing the unsold manufactured fabric items and more importantly for assuring a regular and a steady supply of work even during the peak of pandemic crisis period. For these poor women weavers, maintaining incontestable, non-coercive relationship with the intermediaries became crucial. It is the only viable option for staying in the business. Therefore, while a significant share of the home-based women weavers are able to negotiate with the existent exploitative labour system. That is by agreeing to weave fabrics against meagre wages (just to remain in the business); but the prolong practice of deliberate manipulation, especially at these critical times, have compelled many women weavers in the cluster to withdraw from the business.

The COVID-19 pandemic has shown that the informal/semiformal market undertakings (under the mahajan's or the master weaver's supervision) that are strongly associated with the private, domestic spaces are relegated to economic, political and social invisibility. Their (mahajan and master weaver's) authoritarian control over the production chain was found persisting even during the high peak of Corona virus pandemic. The fragmentation of the production process over wide geographical coverage has encouraged this class of economically and socially powerful people to reorganize and rearrange the forms of fabric contracts to the family enterprises to ensure maximum profit return by lowering the wages even during the COVID-19 pandemic. The mahajan and the master weaver's pursuit of profit even in such crisis situation, when much of the family enterprises in the cluster were not receiving any textile orders/contracts for months, left enormous gender implication on the sector with adverse effect on women's remunerative opportunity especially in these challenging times.

Women weaver's narratives unveiled interesting aspect of their perception of finances which reflected women weavers' ingrained preference for maintaining a personal cash reserve within their homes (either for the personal or enterprise needs) instead of going to the banks.

<sup>&</sup>lt;sup>152</sup> Hoarding and cartelization of vital raw materials prompts the mahajans to reduce the wages of the weavers manufacturing handloom fabric items by claiming that he has to bear additional costs for the price hike of raw materials.

In this context, one of the women weavers named Anima Bairagi (39) from Nabadwip, who formerly gave an interview back in 2018, requested that an interview be taken of her when I went to visit Nabadwip in February 2022. In her last interview (in 2018) she insisted that women should manage their own money in their homes and not always keep their money in the banks. When she was again interviewed in February she smiled and remarked,

Remember when I told you that all women should learn to manage their own money in their own house. Look at me, I never kept my money in the banks and I didn't go through all the formalities of saving my money there. If I did my husband would have used them all up after returning home, just like all the men have done here with so many women now. Official documentation of our savings will always jeopardize our goals. He (her husband) asks me where I am getting all this money from, but I tell him that as long as it helps to keep our family afloat; he should not bother about its source. My saved money is helping my family to avoid high-cost borrowings today. I am also being able to keep our loom active. Not everyone can gain equally from banking facilities 153.

Narratives indicate that managing personal finances such as money secretly secured from monthly household budgetary allocation or undisclosed credit support from the natal relatives is typically 'much easier' to administer if there were no official records or documentations of it. Narratives suggested that a small section of women appeared to experience greater financial freedom in their covert management of personal budget and investing it in the matters that interested them.

The family dynamics always had a strong influence on gender-socialization and the subsequent choices which were often the repercussions of internalized cultural values and societal expectations. With the fast-spreading corona virus pandemic many gender inequalities have already been intensified as existing discriminatory and harmful norms continue or worsen in the face of change. The indirect effect of the pandemic, which is rapidly unravelling, witnessed the precious little progress that women have been made in the last few years toward access and management of productive resources being jeopardised. Therefore, while multiple reports suggest that men are more likely to succumb to COVID-19, the social and economic toll will most certainly be borne disproportionately by girls and women around the world.

<sup>&</sup>lt;sup>153</sup>A. Bairagi, Personal Interview, Prachin Mayapur, Nabadwip cluster of Nadia, 24<sup>th</sup>February, 2022

## 4.3 Challenges to Women's Entrepreneurship during COVID-19 Pandemic

Crisis causes surprise for their unpredictable timing and impact. However, not all crises are the same for the severity of their onset and the magnitude of their occurrence varies from place to place. The COVID-19 pandemic unveiled the uncertainty inherent in a crisis which indicates the inability of a person to forecast or predict how things will unfold as the crisis period prolongs. For the home-based women weavers-cum-entrepreneurs, this would mean that there are undetermined time frames within the crisis period; making it very difficult for them to act or even not to act. For the handful number of women who have recently entered into a business venture with the women boutique owners of Kolkata, the crisis can deepen if any action is not taken, but more importantly it can worsen if the action that is taken is not handled in a careful manner.

#### 4.3.1 Sell, Pack or Dump? Women Weaver's Struggle with Unsold Fabric Items

Given the manufacturing and organizational structure pervading the region, the absence of proper warehouses for safe custody of fabric items has further induced a challenging situation, where much of the handloom households have encountered an enormous share of unsold inventories accumulating in their homes unguarded. With no opportunity to sell the woven fabrics through private orders or via the exhibitions at the urban haats, the women weavers of Nadia have been facing the grave repercussions of the crisis arising from pandemic restrictions and government's indifference to address the predicament encountered by closure of the market by this segment of the workforce. Parul Bairagi (40) from Phulia took a bulk order from a boutique owner in December 2019 that she completed by March 2020. Post the onset of COVID-19 pandemic when she requested full payment in June 2020, she was given partial payment on the ground that there was no immediate need/rush for such 'valuable, luxury goods' now and that she should hold on to them for some time. When she requested another interview be taken of her so that she can share the problems she faced during this period, she remarked,

Remember when I told you about my business with the boutique owner, well, it had to be stopped. Her shop got closed as she could not pay her rent. I sold my (un-purchased) fabric items to the mahajan at the lowest price ever. My husband told me to wait for a few more months, but we simply could not wait anymore. People fail to understand that we don't have a well-equipped shed to preserve these fabric items. I have tried to safeguard these sarees from rain,

storms and rodents for months but ultimately lost 4 extremely valuable items (jamdani sarees). (Sighing) I had to sell those (leftover) fabric items at whatever price I still got. I hear COVID have ended, but we are still suffering. Given our present economic status, I am not sure if I can stay in this business for too long<sup>154</sup>.

Because of the underlying uncertainty, the unpredictable nature of COVID-19 crisis, many women felt that any kind of non-decisions on their part would worsen the conditions of their business. This would mean that urgent decisions needed to be immediately made and the resources (surplus raw material items such as small volume of yarn, chemicals, and dyes or woven fabric items like sarees) either be properly preserved for the future or be sold off at a very cheap rate to tide over the pandemic period. While some of the decisions of the women were planned (such as selling of unsold raw materials and fabric items to meet the expenses), there were others which were unplanned and had to be improvised according to the situation.

Malati Basak (31) from Santipur also had her handloom fabrics damaged by rodent attack. But instead of getting rid of the damaged fabric items, she chose to clean them and knit them in the shape of a long scarf.

I had 9 beautiful fabric items that were torn to pieces by the rats. I was so sad that I wanted to simply burn them up. But after I composed myself, I realized that not all was wasted. While the big holes on the sarees (gnawed by the rats) were beyond repair, there were parts that were not all damaged. I decided to cut 2 sarees and knit and design them in the shape of long scarves. When I brought it before the boutique owner, she was quite impressed with it. After a week, she came back saying that the clients not only loved them but also gave more orders for these low-budget fabric items <sup>155</sup>.

Not all changes are foreseeable, but some women felt that their reserve of unsold fabric assets might be in demand in the future. The action taken on the basis of this decision means that women felt that their financial crisis might possibly be less if they create something new out of the unsold fabric items, instead of selling them off at a very cheap rate. The COVID-19 crisis is an unpredictable external phenomenon that witnessed women artisans adapting to new circumstances and drawing on their resources to cushion the blow. By adopting a

P. Bairagi, Personal Interview, Personal Interview, Chatkatala, Phulia cluster of Nadia, 12<sup>th</sup> October, 2022
 M. Basak, Personal Interview, Chitalpara, Santipur cluster of Nadia, 14<sup>th</sup> October, 2022

resilient attitude, these women entrepreneurs have demonstrated their ability to sustain the family business even in the dire times of pandemic.

Interestingly, after months of pandemic-induced restrictions, lockdown, and social distancing, one can also perceive that the clients are shopping differently. There is stark distinction in the consumer spending habits. Reprioritizing what is essential and swapping the high-budget items with low budget ones have been noted more than ever before. Lately consumers have demonstrated their preference to settle for more affordable fabric items. Nonetheless, there are clients who still continue to purchase fabrics of big brand and private labels.

Interestingly, COVID-19 pandemic has reinforced the trend of staying at home and purchasing products online (Hashem, 2020). In such situation, the fabric orders to the women weavers have increased radically where the women boutique owners are purchasing bulk quantity of the goods from the handloom family enterprises for their online business. While challenges to travelling persist, several boutique owners are now requesting for the bulk quantity of fabric items to be delivered to their homes. Many women weavers complained that they are not too happy with the arrangement as they face far more restrictions to mobility (than men) for trying to balance childcare, household responsibilities and enterprise duties. This is especially true after onset of COVID-19 pandemic. Alternatively, several women weavers who have their spouses (who lost their jobs and returned to their hometown) offering to provide support in this matter, are not too happy about their help either. Anisha Biswas (36) from Santipur was sounding a little agitated when asked how she felt about her husband helping in marketing of the fabric items,

I know he is trying to help and everything, but I really wish that things went back to the way they were before. I loved visiting the boutique owner in her home or when she came to visit in mine. Every month I would look forward to such interaction. I can't explain myself; she just made me feel very different. Don't ask me why or how, I probably won't be able to answer to that myself. (After a long pause) I think she made me feel excited about my work. I'd rather take the trouble of visiting the boutique owner at her home every week than have my husband helping me in this matter. I have tried to drop hints

about it, but I just don't know how to say it aloud to my husband or my inlaws without sounding absolutely crazy!<sup>156</sup>

Like Nirupama, Aqsa Sayeed (36) from Santipur was quite hesitant to answer the same question, but when comforted that her response would not be disclosed to her family members outside the room, she remarked,

Please, don't get me wrong or something. I love my husband and my in-laws very much. My kids are so happy to have him (her husband) back in our home again. (After a long pause) I like him around as well, but I just hate it in my guts when he tries to act as if I don't know anything about the market or the current prices of the fabric items. He has proposed that he would like to speak with the boutique owner to raise my wages! He has no clue of the kind of relation I have with her! Like who did he think was managing this business all this while when he was gone? Those days are gone, and I am not the same woman like I was 5 years back. Do I sound selfish for wishing that he went back to the city? I have grown so used to his absence; it feels weird having him back<sup>157</sup>.

Work related segregation in spite of being in the same occupation is deep in the handloom sector. Narratives indicate that while nature of weaving undertaken by men and women inside a handloom household is more or less similar; but male artisans from handloom households used to primarily engage themselves in the marketing division. Women were disproportionately represented in this workstation. With the return of the male artisans, post losing their jobs, it appears that the families are not too willing to consult women or include them in the decision-making process with regard to the selling of the fabric items (produced by them). This is despite these women being in the frontline of response with all kinds of marketing issues the families had after the young male heads left the business. While including the women in consultation and decision-making can help the members of the family enterprise to benefit from crisis by adopting tactical responses; there appears to be ingrained preference to have women to stay back at home and men deal with the sale of the fabric items. In this frame of reference, Anima Bayen (35) from Santipur angrily complained,

They (her husband and in-laws) have increased their demand for care works from me and my daughters. My mother-in-law tells me that I should be

<sup>&</sup>lt;sup>156</sup> A. Biswas, Personal Interview, Chitalpara, Santipur cluster of Nadia, 15<sup>th</sup>October, 2022

<sup>&</sup>lt;sup>157</sup> A. Sayeed, Personal Interview, Sutagarh, Santipur cluster of Nadia, 15<sup>th</sup>October, 2022

grateful that my husband has returned and that I no longer have to worry about stepping outside the home to deal with the boutique owner. She tells me that I should focus my attention on keeping my children safe from this virus and leave money matters to the man who knows the best about it. I have firmly informed them that I will stop the manufacturing process if I am not involved when my husband is dealing with the boutique owner<sup>158</sup>.

This blurry demarcation between the sphere of production and the sphere of reproduction, and the stereotypical description of women as the housewife, frequently places heaviest of burdens (inside the household) on women. Disproportionate gendered division of domestic chores inside the household further worsened with the outbreak of COVID-19. With heightened financial crisis, the traditional gender norms appear to reinforce the idea that men are the breadwinners, and they should take the reins of the family business after returning to their homes and women being the homemakers should take on duty of protecting the members of the family during this acute health crisis. Even the little girl children in the handloom families are expected to appositely interact and socialize in fashion that would conform to their more altruistic nature demanded in the family. Narrative accounts of women revealed that the pandemic induced distress has led women undertaking greater intensity of care-related tasks, leaving them little or no time to explore the market. Several women emphasized that the pandemic crisis have validated a perceived gender stereotypical roles that perpetuated organizational routines of housekeeping and home-management. The crisis has induced families to take decisions that are characterised by actions which reinforce gender stereotypes and disparities. The division of work based on these preconceived notions has the potentiality to reverse the hard-won gains achieved by women with great difficulty.

One can perceive that at the start of the mandatory domestic confinement, strategies that were adopted for coping with extraordinary circumstances followed the lines of accentuated gender performances. The gender-centric social expectations from women provided some contours of coherence in an otherwise unfathomable situation. One can argue that when calamity strikes, gender performativity can provide an initial sense of order amidst chaos; it compensates and reassures the members of the family enterprises while providing a temporary view of order of how the household can function. However, as the COVID-19 crisis persisted and became more intense, the need for robust coping mechanisms became apparent from women. There were moments when women tried to make a sense of

<sup>&</sup>lt;sup>158</sup> A. Bayen, Personal Interview, Sutagarh, Santipur cluster of Nadia, 18<sup>th</sup>October, 2022

themselves in such tumultuous situation, maybe in their resilient capacity, where some women obstinately sought to fight against the gender role playing and tried to do something more meaningful.

While there was an intensification of conforming to the gender stereotypes resulting in the reinforcement of expected 'masculine' and 'feminine' gender role behaviours during COVID-19 pandemic confinement, one has also witnessed a second tendency that emerged from the handloom family enterprises. Several women artisans engaged in a deeper introspection about their predicament and started voicing their opinion to the situation as the lockdown extended and confinement continued. This resulted in women's expressed willingness for questioning the traditional gender roles and sometimes even standing up against them. Some women artisans went to acknowledge the need for resistance and change in the state of their tasks and roles within the handloom households is necessary. These strategies of deflection thus included improvisations and resisting gender roles and aspiring for change.

#### 4.3.2 Women's Adoption of New Marketing Strategies in Pandemic Times

In the wake of severe pandemic situation raging unabated throughout the country, face masks became an indispensable part of everyday attire, so much so that the medical centres and other supplying facilities were having a difficult time to meet its recurrent demand. While ongoing pandemic situation pushed back the wedding plans and other festivities, various marketing organizations saw this as an opportunity to manufacture facemasks of different kinds. This situation gave a unique opportunity for handloom fabric manufacturers to come together and rise to the occasion. The biodegradable cotton facemasks made by the weavers during this period became an instant hit among the consumers for its soft, comfortable fabric and also for its easy washable, reusable nature. In this context, Preeti Das (38) from Phulia who works for boutique owner in Kolkata excitedly narrated,

When my family first got the handloom face-mask order from the boutique owner I was very sceptical. I didn't believe that this fabric item would be a success at all. But after the first batch went out, the boutique owner came back with a huge volume of face-mask order. I was reprimanded by my husband when I encouraged my neighbours (other women weavers) to propose this idea to the mahajans and master weavers they were working for. The mahajans are trying to help the poor weavers too, you know. They are desperately looking

for fabric orders from city. In few weeks I practically saw all weaving households making them. But I wasn't jealous at all, I was just so very happy to see women smiling again after such a long time. I was exalted to hear the sound of loom again in every household. He (her husband) doesn't understand this is not about winning; this is about surviving <sup>159</sup>.

The above-mentioned narrative compels one to explore the potential variations between men and women in terms of social networks, values, and motivations. Remembering the works of Agarwal (2000) which examines the distinctiveness of women's social networks, that embody prior experience of successful cooperation and women's dependence on these networks for cooperative solution; it provides an important basis for organising sustainable collective action for the survival of the community during crisis situation. With regard to collective action, this becomes an area that merits serious investigation to understand whether women are more relational, compassionate, or altruistic than men.

Narratives indicate that, some of women artisans perceived the COVID-19 crisis as an opportunity to implement new ideas for the family business. The COVID-19 pandemic crisis has the potential to jeopardise the family enterprise's long-term survival plan. For women it became critical to be able to take transformative action in the face of unexpected circumstances. By adapting to the crisis and the changing market demand, women are finding themselves resilient to continue to function even in these dire times. This behaviour assists the entrepreneurs in maintaining their identity by developing strategies for dealing with change. For the home-based women weavers-cum-entrepreneurs, it was interesting how they developed ways to cope with the external shocks. Despite the crisis situation, they refigured the enterprise resources to survive in the face of difficulties.

Bulk face masks orders from urban centres of Kolkata have been distributed by the boutique owners as well as by the mahajans and master weavers to the women weavers to meet its high and recurrent demand. While the cancellation of festival celebrations due to the COVID-19 crisis indisputably hit the livelihood of these women hard; a large section of the women from family enterprises in Nadia have been able to make some money from the bulk purchase of facemasks as they have become an important work wear accourtement. Some of the handloom family enterprises are solely relying on the marketing of face masks to survive the severe economic crisis. Narrative accounts from a notable section of women weavers also revealed that their hesitance to challenge the mahajan's mode of fabric manufacturing

<sup>&</sup>lt;sup>159</sup> P. Das, Personal Interview, Chatkatala, Phulia cluster of Nadia, 19<sup>th</sup> October, 2022

operation or his credit management stemmed from the massive support received from him and for his efforts towards community integration to fight the pandemic. One of the most striking aspects noted from narrative was that despite the exploitative mahajan-weaver relationship pervading the weaving clusters of Nadia, the mahajan's domain of inquiry was not limited to production inspection only, for it also extended to probe into the personal needs of the women working within the family enterprises. Support from the mahajans in these times of crisis included additional funding to tide over the unexpected cost rising from health crisis, purchasing the unsold fabrics, providing jobs to the home-based weavers and ancillary workers etc.

### 4.4 Government's Intervention to Revive the Handloom Industry

The Government of India, with objective to promote sustainable economic growth, employment and decent living standards of the handloom weavers associated with textile industry in the pandemic times; formulated several policies along with programmatic intervention for the weaving sector (Khatoon & Iffat, 2021). The programs were formulated with the aim to enhance production, improve marketing strategies and job opportunities in the weaving clusters. The Ministry of Textiles, to resolve the difficult situation exacerbated by the successive lockdowns, addressed multiple obstacles incurred by the weavers (such as scarcity of raw materials, price escalation of raw materials, transportation complications, dearth of operating capital, cash flow obstacles etc.). Of the various measures undertaken, the Ministry of Textile announced a distinctive economic package known as the Aatma Nirbhar Bharat Abhiyaan<sup>160</sup> to integrate the rural based cottage industry with the goal to make India self-reliant. The government's relief package under this scheme declared financial assistance to the weavers to resuscitate their ailing business conditions that have been affected badly by the massive blows rendered by pandemic restrictions. The Ministry of Textile also designed a new policy to stimulate e-marketing of handloom products to facilitate the weavers to sell their produce directly to the various Government Departments and organizations. Another unique attempt of the Ministry to promote purchase of Indian handloom weaves, which has been flagged of as a national campaign, is publicizing of the #Vocal4Handmade hash tag on popular social media. The campaign launched on the 6<sup>th</sup> National Handloom Day (i.e., August 7<sup>th</sup>2020), aimed to highlight historical heritage of Indian handloom weaving industry and to encourage the purchase of handloom textile items. In the context of government

<sup>&</sup>lt;sup>160</sup>Campaign launched by the government of India with the vision to make the country and its citizens self-reliant. The campaign aimed to support the economy in its fight against Covid-19 pandemic.

initiatives at the state level, i.e. the West Bengal's Handloom Weavers Apex Co-operative Society Ltd., (popularly known as Tantuja), in the wake of the pandemic has too drawn its attention towards the production, advertising and merchandising division via e-commerce platforms to help the artisans associated with the handloom industry. The online purchasing facilities of authentic handloom produce have been ascertained under the handloom quality control board of Tantuja.

Such interventions indeed make one hopeful about the product awareness created among its consumers as well as collective responsibility undertaken to support the weavers in these critical times. However, while popularising the purchase of handlooms weaves via e-commerce or social media campaigns is truly appreciable but the cynosure of this form of government's assistance appears to reach a small class of weavers working within the co-operative fold; while the dominant share of home-based women artisans continues to remain unnoticed and unguarded. In other words, the rural poor, working class women belonging to the same production process, who bears an enormous burden of home-based work in a discriminatory, gender biased market (with repeated exploitation by the mahajans, traders or other forms of intermediaries in the marketing channel) have been pushed towards a perilous state. The vast magnitude of home-based women weavers operating without any social protection has fallen outside the safety net programs for livelihood security.

Poverty being found as a major characteristic in almost all the weaving households, the pandemic situation unveiled how most of women weavers did not have any form of savings to sustain themselves economically through the crisis period. Time and again it has been noted that women's narratives of change, adjustments and transformation co-occur with the familiar experiences of heightened financial crisis. With hardship and penury on rise, the upsurge of COVID-19 cases revealed the condition of the women weavers who are compelled to stay and continue providing their loom services within their family structures despite the enhanced level of coercion and exploitation at the hands of the intermediaries. Moreover, with women's active participation (within the family enterprises of handloom weaving) frequently being perceived as extension of their domestic responsibilities; their arduous undertakings in the industry of handloom did not constitute an endorsement by the employment and labour laws operating in India (such as The Minimum Wages Act, 1948; The Equal Remunerations Act, 1976 etc.), especially in these vulnerable times. The genderblind programs and the following course of action adopted by the textile industry have indisputably left a profound impact on the women, with its repercussions on formal-informal

employment, income security, market prices and negotiations etc. It is therefore necessary to understand the customs pertaining to the disguised, unregistered labour carried out by women in the handloom household enterprises; especially in this critical phase, when much of women's unregistered, economic pursuit escape the purview of conventional handloom statistics and protection offered by labour legislations. It is important to consider the gender relations operating in the work space of this demography, particularly when home becomes an important site of production and reproduction of handloom fabrics. The lack of official resolution to discern the risks pertaining to the traditional, core support has inevitably led to a growing indifference towards the purpose of protecting rural women's livelihood especially in this crisis period. The dire need of developing analytical framework to understand the status of the female artisans in the weaving belts has never been addressed. The situation of COVID-19 pandemic has admittedly unveiled and thrown into focus how crisis situations disproportionately affect certain groups of people belonging to the same economic community.

#### 4.4.1 Invisible Women of Handloom Family Enterprises

One can sense that despite the semiformal or informal ownership, management and negotiations between the handloom household enterprises and the market, the women weaver's contribution to the textile economy continues to remain ambiguous in the invisible expanse of domestic care responsibilities. The handloom family enterprises which continue to reflect an important site for textile manufacturing operation, possesses a complex fabric of business relationships among the members involved. The blood kinship and labour relationship among the members are complicated and has been found to have a profound impact on the nature of economic activities undertaken by them and their access to valuable assets (inside the family) during the pandemic period. The entrepreneurial entry and management, leadership position and control within the production dynamics that is subject to constant change indicate the power bargaining among the members of the family enterprises inside a weaving household. The rural informal economy of handloom weaving has been found to heavily rely on the gender dichotomies to push the burden sustaining the family enterprises on to women during the pandemic period. The informality and unorganized nature pertaining to the home-based fabric manufacturing operation by women can be largely held responsible for the vague picture of the challenges they faced in the clusters. The traditional evaluation and estimation process in the conventional statistical reports further limits the detailed listing and accounting of the difficulties women experienced in the domiciliary management of fabric production. It is significant to address the issues because women's involvement in handloom family enterprises not only encompass them negotiating and bargaining with the hierarchical power structures of the market but also negotiate with the intergenerational power dynamics operating inside the handloom household.

From the narrative accounts, two major forces can be identified that influence women's bargaining capacity within the weaving community. The first kind involves the intrahousehold control that regulates and monitors the access and management of valuable assets and the nature of external support the family members can get. And the second one engages the cultural and social norms that are trying to determine the kind of task assignment and allocation of resources women are entitled to. The patriarchal institution of marriage within these households appears to play a key role in defining what kind of access and management of resources women deserve during the post-COVID situations. While the production emergency within the handloom family enterprises is usually settled by family's cooperative approach to conflict resolution (adopting new measures to keep the loom); there is no provision to relieve the women from the increasing burden of domestic chores and enterprise duties. Most women interviewed mentioned about having to continue weaving even during their health emergency during this period. There appears to be no replacement or substitution for the care works and enterprise tasks that the women provide inside the family enterprises.

While official handloom statistics doesn't correctly mirror the condition of home-based women weavers, the vulnerable status of the women in these households has been exacerbated from the lack of accurate portrayal, legal supervision and bindings. As noted earlier, the handloom family enterprise doesn't have a definitive, assured payroll system for the women of the household who are inextricably intertwined with it. There is no social security, no organizational capacity to safeguard their rights. Since the purpose of conducting the study is also to understand the cognitive processes of gender-based task allocations, hence we tried to understand how the tasks appropriated for women 'coincide' with concomitant increase in the precariousness associated with it. This research study therefore underlines the reason for the industry being afflicted with gender inequality issues in labour organization and leadership roles. The Ministry of Textile taking account of women's experiences within the sector and documenting them can help to understand women's different needs and interests for proper policy framework.

#### 4.4.2 Myth of Flexibility for Women Working from their Homes

There are several blatant gender-related labour issues that have been pragmatically rendered invisible in the conventional statistics. In fact, COVID-19 pandemic has shown the aspect of flexible working arrangements pervading the weaving clusters (in reference to the working hours, production operation, home as workspace etc) does not effectively rule in favour of women's economic rights. The sector being unparalleled in flexibility has witnessed lesser commitment on the part of the own account traders (in the reference to the powerful mahajans and master weavers of the handloom belt) while pushing the burden towards women's share of unpaid/underpaid domestic works. The handloom market has frequently employed strategies that translate into more profit by outsourcing the cost of production. The textile market of handloom weaving appears to have manipulated the deep-rooted patriarchal ideas and social customs that invigorate women to adhere to the traditional cultural normswhich discourage over-exposure or involvement in the outdoor domains. Women weavers often perform those tasks that have little or absolutely no compensation but are primarily intended to act as agents of weaving community formation. The women weavers and the ancillary workers have been found to shoulder those essential tasks which have a greater community and cultural value as well as economic utility and worth in the national and the global textile market. But despite their exceptional benefaction at the core of the handloom textile economy, they are regularly considered as merely family supporters in the strenuous production endeavours. The act of engaging in weaving activities within the household is often perceived secondary to their primary roles as the nurturer and supporter. From the field visits, one could perceive that a sense of guilt, largely imposed by the community, is often instilled into the women who have been unable to balance the competing demands of household responsibilities and the family handloom business. While men and women perform diverse economic activities within the same trade, the normative expectations based on gender can interpret the invisibilization of women weavers in the handloom economy. One can also understand how the marketing networks and practitioners manipulate the gender specific identities and expectations to gain maximum profit from the industry.

The conventional statistical models fail to comprehend that the amount of time and labour spent by women weavers engaged in the unpaid care responsibilities and weaving commitments within the informal handloom household enterprises, leaves adverse implications on her economic participation, her health and wellbeing are yet to be thoroughly explored. However, it is critical for one to understand here that the expression 'invisibilization of women's contributions' frequently used in the research does not strictly

refer to its non-accounting in the traditional database system of the handloom industry. The conventional statistics' failure to accurately gauge their concerning degrees of vulnerability and their strenuous endeavours in this industry is the primary concern. It also pertains to the incapacity of the women to express the challenges they encounter as a 'handloom weaver/ ancillary worker' within the family enterprises. In order to locate, recover and identify women's work, it is imperative for one to broaden the definition of work and explore the spectrum of women's labour contributions in the sector. This is one of the most significant aspects to consider because much of the labour and time exhausted by women artisans in the industry escapes from statistical description of work. In order to have a comprehensive understanding of the women's contributions that is evading labour statistics, the handloom labour market needs careful examination. This is a crucial component because the handloom market is usually engaged in an interface between visibility and invisibility. Careful analysis can unveil how much time women has got to herself for leisure or for seeking paid work outside home. Field visits have affirmed that the need to constantly shuffle and balance creates a tension between work commitments and family responsibilities -leaving women in a fix for time. This is a significant aspect to consider since it not only addresses their invisibility but also focuses on the constraints that limit their scope for relaxation, self-care and political, social and economic participation. An exploration of women's experience in the handloom will have enormous implication in the domain of handloom policy framework.

The need to move beyond the statistical report is crucial, for it solely produce figures that is lacking in its comprehensive understanding of the deeper nature of the complex production situation. An extensive, analytical framework is necessary that will help to throw light and assess how the typical gender stereotyping operates to discriminate and exploit women artisans in the handloom industry. A harmonized in-depth study on how women weavers spend their time in the weaving households becomes indispensable for proper discernment; for only then one can elucidate how the women continue to go on about their 'routine life' that remains unaccounted in the conventional statistics of the national handloom surveys. While investigating the production chain in the handloom industry, a more comprehensive and holistic viewpoint is also necessary to draw attention towards the formidable tasks women weavers are frequently associated with. To realize that it is imperative for the policy makers to acknowledge the labour segregation in the sector is heavily based on gendered lines. Although women's contribution functions as one of the vital determinants of economic development in the industry, the devaluation of the works provided by women weavers (both

within the handloom households and the textile market), unveils the gender biasness deeply rooted in the sector.

While the government of India has introduced multiple schemes and policies for the sector, but its gender-blind approach is continuing to act as the chief obstacle to the growth and development of the handloom industry in the country. The failure of government to comprehend the gendered nature of production relations and persistent gender inequality in the wider trading realm has incapacitated the Ministry to form an effective regulatory and legal framework for the mammoth share of women artisans in the country. In order to implement gender sensitive labour laws in the weaving industry, it imperative for the policy makers to acknowledge the enormous volume of invisible labour carried out by women within the handloom family enterprises. The preponderance of women to undertake the bulk of domestic responsibility, regardless of their association with a formal organization or informal home-based family enterprise; corroborates the gender discriminatory customs and practices in the weaving industry. It is through this social system; women artisans are found precariously balancing the household chores and weaving obligations continuously with adverse effects on their health. Women weaver's commitment in preserving their dual image in the domiciliary care support and workspace exponentially aggravates her home-enterprise management affairs, both in the context of her personal life as well as their professional demands in the industry. One can perceive that the hopes for preserving the ancestral crafts and their cultural identity has been supremely left on the women weaver's tenacity to endure and overcome the obstacles encountered by them in the handloom industry.

Despite of multiple structural obstructions within the family enterprises and weaving community at large; women's access, control and ownership of productive assets is largely explored by women's effective negotiation skills in the production chain. In light of the prolonged gender-labour relations and collective bargaining capacity of the women weavers found in the handloom production chain, it becomes interesting to record how the small-scale cottage industry of handloom weaving have induced the growth of female entrepreneurs in the rural areas. The steady growth of women entrepreneurs and women traders in handloom sector (both rural and urban areas) symbolized the gradual organizational changes taking place within the industry. However, while the percentage of handloom enterprises administered and managed by women are still dwelling in negligible numbers; ample evidence indicating women weavers stepping outside their designated role and taking upon leadership role in management position makes one hopeful that proper structural support and suitable legislation can create a way forward to women's empowerment in this industry.

#### **Conclusion**

The mandatory regime of home confinement during the COVID-19 pandemic has put hundreds of families in unprecedented challenging situations. No one was fully prepared for the radical alteration in their professional and personal routines, while being forced to continue to work as if everything was normal. The large-scale alteration in the lives of the women artisans have caught them off guard and drastically transformed their existing order of conducting the business. From crisis management to entrepreneurship the COVID-19 disruption have led to changes that have altered the business management practices and relationships inside the family enterprises. Amidst this chaos, a distinct behavioural pattern was noted with the return of the male workers to the traditional occupation, where desperate attempts were made by the members of the family enterprise to restore their (original) business appearances and it's functioning, reinforce the gender stereotypes and resume gender role playing. Drawing on the insights, one can perceive that the coping strategies adopted in this extraordinary situation of social isolation and domestic confinement drove the family enterprises to return to the conventional family business arrangements and restrain women from participating in the decision-making process. The rationality of formulating the coping strategies during this period of crisis is stimulated by perceived degree of appropriateness post the return of the male workers (after losing their jobs) to the family enterprise. The behaviour is marked deliberate abandonment of the learnt mode of business operation when women were in charge; and shifting towards taking actions in compliance with the traditional gender norms (i.e., administering the family enterprise in the original fashion, prior to the male artisans leaving the ancestral crafts).

But despite the disruptive occurrences, narrative accounts of the women artisans indicate elements of manageability and tractability as they strive to make a sense of situation and adopt strategies to embrace it. The newly encountered agency from managing the family enterprise for several years now allowed the women to offer passive resistance to reinforced gender stereotypes (by the family members) as the crisis deepened. By adopting resilient attitude women accepted new entrepreneurial opportunities in response to the reduced fabric demand during COVID-19 pandemic. The new-normal business ideas with regard to manufacturing of handloom fabrics created some stability and assured handloom projects to continue in a different format. The new entrepreneurial practices adopted by women during COVID-19 pandemic showed their entrepreneurial capabilities to adjust market strategies to suit the market conditions.

## **CHAPTER 5**

**Conclusion and Recommendations** 

#### **Conclusion and Recommendations**

Even in the contemporary world, the traditional heritage of handloom weaving is an irreplaceable asset. It is crucial that the handloom weavers are well attended and protected as invaluable artists of the country. But in the larger attempt to preserve the traditional crafts and cultural heritage, the needs of the weavers, particularly the home-based female artisans, pertaining to the colossal handloom textile manufacturing process gets digressed in the dispute. The quintessential portrayal of the home-based women artisans as the housewives and the men artisans as the breadwinners further becomes efficacious in obscuring women's productive work as work deserving dignity, security and protection both within the family enterprises as well as in the larger labour market. Taking the case of Nadia's four important handloom clusters, the thesis shows how women's contribution to the handloom market gets effectively converged and productively diffused with the gender roles expectations from members of the family and the community at large. With payment or profit often being projected as a necessary criterion for recognizing an activity as 'work', women's arduous engagements in the fabric manufacturing process, frequently neither bearing any definite form of remittance nor any entitlement, escapes the regular definition of work and its work space protections.

## **Key Findings**

This section discusses the key findings regarding empowerment experiences of women inside handloom family enterprises across four weaving clusters of Nadia district i.e. Phulia, Santupur, Ranaghat I & II and Nabadwip. It goes on to discuss how women shoulder new responsibilities conferred upon them through patriarchal bargains of coercion and consents within the family and the larger labour market. It focuses on how women manage to learn the intricacies of bargaining with the members of the family enterprises, the intermediaries, i.e. mahajans and master weavers, while transacting and trading the finish produce. Women emerging in the leadership position strengthen their negotiating strategies and bargaining capacities either by garnering the support of members of the family enterprise and other trading associates. Or they exercise their autonomy by embracing strategic entrepreneurial behaviour to market the end produce, independent of the intermediaries thereby disrupting the hierarchical production chain.

# Significance of Intra-Community Marriage in the Production and Reproduction of Handloom

Normative Expectations of Marital Relations in Weaving Community-As male artisans in handloom family enterprises accept mobility choices to address their immediate financial predicaments for livelihood stabilization; they increasingly rely on women's continued devotion to the ancestral crafts to carry forward the economic benefits of weaving. Women's adherences to intra-community marriage strengthen mutually beneficial synergies in the handloom textile production.

Controlling Women's Labour through Intra-Community Marriage-Women's weaving labour gets regulated and exploited through intra-community marriage. The patriarchal institution of marriage supports social reproduction of gendered patterns of weaving knowledge, skills and labour. Intra-community marriage in weaving community ensures that labour and skills of women are used as 'unpaid, free' labour force supply inside the handloom households. Consequently, women's aversion or resistance to such wedding alliances is seen as a disruption of customary intra-community marriage connections and an immediate threat to the weaving community's survival.

Livelihood Security Element in Intra-Community Marriage-The trepidation of losing the artistic identity of the handloom households (induced by male artisans resigning from the ancestral crafts) is intrinsically related to loosing the security element that comes with continuing allegiance to traditional crafts in handloom community. Woman's active participation and contributions to the trading supply chain, and more crucially, to the local community, hence becomes important in preserving and maintaining the family's traditional identity, which in turn maintain the family's strong social bonding in the cluster. These strong social relationships among members of the artisanal group guarantees the handloom households prompt response in situations of emergency. Woman's continued commitment to pursuing the traditional crafts therefore helps to resolve the disruptions in the livelihood patterns and practices around handloom and prevent the dissolution of long established trading relationships. It also keeps the door open for male weavers to return to their former occupation if they ever wish to.

Ancestral Connection to the Traditional Crafts-Endogamous marriage norms in the weaving community supports intergenerational transferring of motifs and designs through women. The designs and motifs etched on fabric is strongly influenced and motivated by intergenerational

learning, i.e. knowledge that is gained from their mothers and grandmothers. The ancestral connection combined with their personal experiences of struggle in the sector allow women to construct a sense of identity of who they are as a community and important role they play in its survival. This leaves a deep impact on the probability of women artisans changing their ancestral occupation.

Women's Indignation over Stolen Designs and Motifs-Women's aspiration and longing to stay connected with the ancestral crafts is reflected in their expressions of dissatisfaction when powerloom houses imitate their original motifs and designs and sell it off as theirs. The impending danger brought about by the low-priced, imitated handloom produce threatens to destroy century old traditional art and women's livelihood with it.

Visible Art, Invisible Artists-The gendered trajectory of the evolution of artistic designs, its growth and development has a critical role played by women. Women artisans take great pride and satisfaction in the task of reproducing and sustaining the 'value of weaving' that is so central to their communal identity and weaving legacy. But despite their artistic endeavour and inventive designs, their efforts are predominantly seen as works created by male producers. Women's artistic accomplishment is often rendered ambiguous under the shadow of domestic production.

No Leisure for Women-The blurry demarcation line between labour hours for family consumption and labour hours for enterprise responsibilities inside the handloom family enterprises result in the devaluation of women's time and effort in the sector. Women's strenuous engagement with weaving operations that is effectively merged and incorporated within the domestic chores is not adequately compensated with sufficient time for relaxation or leisure. Women's devotion to maintaining their dual image in the domiciliary care support and workspace exacerbates her home-enterprise management affairs, both in the context of her personal life and the enterprise's professional obligations. Striking a perfect balance between women's active engagement with the domestic duties and her enterprise responsibilities have led to women experiencing a critical time pressure anxiety that leaves an adverse effect on her health and wellbeing.

#### Strategies Embraced by Women Artisans for Managing Organizational Stakeholders

Strategies to Overcome Resistance of Financial Guardians inside Handloom Family Enterprises-Coercive controls of the senior members over the financial affairs induce the

women to adopt stealthy ways to save money inside handloom family enterprises. Women seeking financial autonomy secretly engage in bargaining process (with or without the support of their spouses) for the effective management of the household as well as the business affairs. Secret financial strategies that are embraced by women involve secret hoarding of cash, sending money to the natal family, non-information of household expenditure etc. This is done in an attempt to take a lead in weaving activities of the enterprise while simultaneously improving their status within the household and in the labour market.

Conflict Resolution with Trading Associates-Women undertaking abundance organizational responsibilities both within the household as well as outside enter into a complex process of negotiation, contestation and subversion leading to asserting her managerial position in the family enterprise. The procedure of resolving conflicts through multilayered resistance of the trading associates allow women to reconfigure the business units and assert the desired changes in the fabric manufacturing and trading process.

Meandering around Structural Barriers for Accessing Financial Resources and Financial Services-To overcome ingrained attitudinal biasness that challenges women's credit-management worthiness (both within the home as well as inside the credit lending institutions), women takes the assistance of their children or sometimes accepts support from the natal family to gain banking knowledge and its operation for realizing their full potentials. The support gained in understanding the banking operations and possible investments strategies assist in opening a whole new world of suppliers, traders, merchants and customers.

Women's Bargaining Interaction with the Mahajans and Master Weavers in the Handloom Clusters-Women from the handloom family enterprises exercise their agency to engage in bargaining with two principle economic actors in the production chain, i.e. mahajans and master weavers. By focusing on their ability to recognise alternate remedies for cooperative solutions women takes purposeful actions during business exigencies. Recovering from the organizational changes, women artisans, by virtue of their improved access to credit management and better decision-making capacity inside the family enterprises, are able to negotiate with the mahajans and master weavers while emerging in a leadership positions within the family enterprises. The mahajans and master weavers conceding to the crucial role played by women artisans, in the discourse of male artisans leaving the sector, resort to take

effective measures to preserve economic relations with the women artisans in the handloom clusters.

Women's Adoption of Strategic Entrepreneurial Behaviour-To make the family enterprise profitable, a small section of women artisans initiate conversations with women handloom boutique owners in the urban spaces of Kolkata. This is done to curb the larger loss they encounter when they negotiate their terms directly with the mahajans and master weavers in the handloom clusters. Therefore, by shifting away from the marketing assistance offered by mahajans and master weavers, a small section of women artisans enter the avenue of commercial trading with the support of boutique owners. The change brought about by women being entrusted with the new managerial responsibilities allows them to rediscover their potentials while undertaking new risks to remodel their family business. This assists women in opening new avenues of opportunity to re-skill themselves with changing marketing structure and competition.

#### Women's Adoption of New Marketing Strategies in Pandemic Times

Women Passive Resistance to Reinforced Gender Stereotypes during COVID-19 Pandemic-Women's sense of agency (after managing the family business for many years) enables them to negotiate, bargain, and offer passive resistance to reinforced gender stereotypes, which exacerbated with the joblessness of male artisans and their return to the handloom households. With the business disruptions induced by partial or complete closure of the traditional and contemporary markets, women take steps to strengthen entrepreneurial resistance in an effort to be included in enterprise's important decision-making process during the pandemic times.

Entrepreneur's Resilience to Adapt and Pivot their Business Strategies in Response to the Change- Adapting to the crisis situation and the changing market demand, women reconfigure the enterprise resources to survive and sustain the family business in the face of adversities. By adopting resilient attitude women accepts new entrepreneurial opportunities in response to the reduced fabric demand during COVID-19 pandemic. Women demonstrate their entrepreneurial capabilities by adjusting their marketing strategies to suit to the popular demand in the cities.

Government's Gender Blind Policies during Covid-19 Pandemic- Government of India introduced multiple schemes and policies to resuscitate ailing business conditions affected

badly by pandemic restrictions; but because of its gender-blind approaches, it fails to address the core constraints and challenges encountered by home-based women artisans in the handloom sector. The failure of government to comprehend the gendered nature of production relations and persistent gender inequality in the wider trading realm incapacitate the Ministry of Textile to form an effective regulatory and legal framework for the mammoth share of home-based women artisans in the country.

### **Policy Recommendations**

In order to develop comprehensive policies for the sector it is imperative that the government acknowledges the conditions under which the home-based women artisans (who are a dominant workforce) provide critical economic services. The government must take cognizance of the unremunerated care works women essentially undertake within the handloom family enterprises. To assist in the development of holistic policy and adequate intervention frameworks for the handloom sector, it is crucial for the government concede to the fact that male and female artisans play diverse roles in the handloom manufacturing operations and have varying degree of access and control over productive resources/ assets in the family enterprises and in the larger textile labour market. Based on the evidences gathered from the field visits, the following interventions can assist in empowering the mammoth share of home-based women artisans in the handloom industry.

- Addressing Gender Gaps in Census Bureau's Existing Program for Evaluating the Handloom Sector-A comprehensive study of the Fourth Handloom Census (2019-20) questionnaire schedule reveals that the analytical methods employed by the Board for systematically recording information about the handloom weavers addresses not much concern to investigate condition and the statuses of the home-based women weavers, despite their centrality in the family-based fabric manufacturing operations. Owing to the omission of a detailed oral hearing and recordings, the current report does not mirror the actual conditions of the preponderant share of home-based women weavers in the industry.
- Urgent Need for Gender Responsive Evaluation in Census Questionnaire Schedule-With the weavers experiencing a low economic return from the small scale family enterprise operations, the sector witnessed a pattern of circular mobility which tend to exacerbate during crisis situations. The Census Bureau should take account homebased women artisan's experiences: i.e. their priorities, needs, opportunities and

choices in the handloom industry. For women's economic empowerment cannot be ascertained simply by enhancing their income earning opportunities nor can it reduce the gender discriminatory behaviours they experience in the labour market. Careful consideration of these variables by Census Bureau can reveal weaver's adjustability and flexibility (in reference to exiting the handloom livelihood and readmitting themselves again); this in turn can play an important role in recording the contrasts in the patterns of mobility of the male and female artisans in the sector.

- Bridging the Gender Gap in Financial Inclusion-Handloom weaver's awareness of the financial programs initiated by the government needs to be improved. Loans approved under Pradhan Mantri Mudra Yojana (PMMY) scheme provides financial assistance to the Regional Rural Bank (RRB), Micro Financial Institution (MFI), Commercial Banks, Small Finance Banks and Non-Banking Financial Company (NBFC) to support unrestricted cash flow to the non-farm small/ micro enterprises and non-cooperate enterprises. Government's MUDRA scheme (Micro Units Development & Refinance Agency Ltd.) also approves a loan of Rs. 10 lakhs for revenue generation and job creation in the avenues of manufacturing, services, merchandizing and agro-allied productions. However, much of the loans granted by the government schemes are directly transferred to bank holder's account. Consequently a large share of home-based women artisans, despite being eligible applicants from the weaving sector, is left out from availing these financial services from the absence of formal credit accounts in their name. For bridging the gender gap in financial inclusion, the government should consider the prospective female applicants from the remote rural regions and accordingly take measures to ensure that they gain from such financial programs.
- To Address Raw Material Problem in the Value Chain- There is an urgent need to address the raw materials crisis pervading in the handloom sector and its availability at fair price. The government's raw material supply schemes such as Mill Gate Price Scheme provides subsidies for yarn purchases; however, this arrangement does not guarantee the availability of yarn to all weavers in the handloom industry nor does it fully address the periodic issue of raw material scarcity and subsequent price hike. Ensuring regular supply of raw materials at fair prices can enable smooth functioning in the value chain and thereby improve the earning opportunities of the women artisans.

- Awareness Building Program-Adequate measures need to be taken by the Ministry of Textile with regard to proper promotion and awareness building programs so that women artisans from the handloom sector are able to enjoy various benefits arising from different financial schemes, health insurance schemes and other training programs of the government that is exclusively reserve for the members of this artisanal community. Spreading awareness about accessibility of monetary support like personal credit card accredited to the weavers, small business loans for women, waiving of monetary liability for eligible applicants and various welfare schemes like the life and health insurance schemes for the weavers can contribute to promoting women's empowerment and prevent discrimination in the value chain. An effective central network can play a crucial role in the dissemination of vital information to the home-based women weavers.
- Stringent Regulatory Oversight on Intermediary Organizations in the Value Chain—
  The Ministry of Textile needs to concede to the stupendous influence of intermediary organizations (such as the mahajans) in the value chain and enact special laws to protect the poor home-based women artisans in the handloom clusters. With no employment security, most of these women artisans are forced to work against meager wages to survive poverty in the sector. To ensure safe working environment the strong monitoring bodies should take stringent action to fight the control and hegemony of such intermediary organizations in the value chain.
- To Address the Gender Digital Divide- The world's digital revolution in the ecommerce era necessitates a modification in existing structures so that handloom
  artisans can gain most from the current technologies. Creating a system that assists the
  home-based women artisans in adapting to and utilizing these new technologies and
  platforms will allow them to exhibit their adroit designing skills and enhance the
  competitive advantage in the textile business. Training programs to familiarize the
  women weavers with e-commerce portals can help them to do business with a wide
  range of customers.
- Consumer Awareness on Counterfeit Handloom Items-Counterfeiting is a worldwide problem. Since counterfeiting of handloom fabric items drastically expanded over the last decade, it is now easier for the consumers to purchase low-priced counterfeited handloom goods without facing any consequences. This practice has resulted in

creation of fringe black market for counterfeit handloom produce. As the graveness of this problem intensifies, consumer education and awareness appears as the only way which might mitigate the impact of counterfeit production. The government should also take effort to encourage the consumers to purchase fabric items with handloom trademarks.

Patenting Handloom Designs- It is important to preserve the rich history and cultural
heritage of handloom weaving. To secure the livelihood of handloom weavers in the
textile industry, the government needs to take measures to adequately safeguard their
artistic designs under Intellectual Property Rights (IPR) protection existing
worldwide.

This research was a transforming project that changed my perspective of rural home-based working class women artisans as I journeyed through the handloom clusters interviewing them. This journey made me question the alleged homogenous nature of the nationalist handloom project as I tried to understand the weaving community as a fractured, multi-layered part of the society with its own problems. While the research aim has been achieved, but since this is a doctoral research, it has limited scope and time. The research was carried in the times of a pandemic, which put severe constriction on my mobility. Consequently, I could not reach the women artisans who could have perhaps given me a different perspective of the sector. Moreover, one also needs to consider the existing tenets of the caste system which plays a vital role in shaping every aspect of Indian social life and by extension the handloom weaving community as well. I hope my research opens the door for future scholars to explore this area and given the scope I would like to go back and explore these issues this time around.

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**ORIGINALITY REPORT** 

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SIMILARITY INDEX

## **PRIMARY SOURCES**

Bina Agarwal. "Livelihoods in COVID times: Gendered perils and new pathways in India", World Development, 2021  $_{290 \text{ words}} - < 1\%$ 

Crossref

Sophie Hennekam, Yuliya Shymko. "Coping with the COVID - 19 crisis: and gender performativity ", Gender, Work & Organization, 2020 Crossref

3 www.westbengalhandloom.org

159 words — < 1%

4 biswabangla.in

144 words — < 1%

5 handlooms.nic.in

 $85 \, \text{words} \, - < 1 \, \%$ 

JANAKI NAIR. "On the Question of Agency in Indian Feminist Historiography", Gender & History, 4/1994

82 words - < 1%

Crossref

planningcommission.gov.in

 $_{79 \text{ words}}$  - < 1%