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# A study of various interventions to improve the financial sustainability of Ikat weavers in the Nalagonda district of Hyderabad, India

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# A study of various interventions to improve the financial sustainability of Ikat weavers in the Nalgonda district of Hyderabad, India.

## Abstract

The current generation of Ikat weavers is facing troubles regarding the prices they get for their goods, as revealed in my interviews. There are also worries that their children will not succeed them once they retire, causing the Ikat way of weaving to eventually die out.

Ikat weaving is an important cultural factor of Andhra Pradesh. The government, and other private organizations are undertaking efforts to sustain the weavers, some of which is effective, some of which is not. This leads me to the Research question: **What is the optimal form of intervention required for the long-term financial sustainability of the Ikat weavers in the nalgonda region of Hyderabad?**

Primary and secondary data was gathered to demonstrate the types of and effectiveness of the policies used in Nalgonda to deal with the problems that weavers are facing. The limited secondary data collected was used in relation to the primary data. The primary research includes interviews, and a questionnaire to ascertain:

- 1) Whether current efforts undertaken by parties involved in the welfare of weavers is sufficient and
- 2) The need of possible other actions that can reduce the problem.

The search revealed that further effort is required to help alleviate the conditions of the weavers. The current government solutions, while adequate, are inhibited by corruption. The most viable solution was to provide assistance so as to allow weavers direct contact with an open market, via private organizations and NGO's. Other than this, raising awareness of these weavers among the general public was also a feasible solution offered so as to make the weavers recognized and well known in the textile market. There were fewer recommendations to increase government aid provided.

## Table of Contents

<b>Contents</b>	<b>Page Number</b>
<b>1.Introduction .....</b>	<b>5</b>
<b>2.Methodology.....</b>	<b>8</b>
<b>3.Research and analysis.....</b>	<b>8</b>
3.1 Positive consumption externality in Ikat Market.....	8
3.2 Government Failure in the Ikat Market.....	10
3.3 Monopsony in the Ikat Market.....	11
<b>4.Cause of current situation of Ikat weavers in the current market</b>	<b>12</b>
<b>5.Current solutions for weaver alleviation .....</b>	<b>14</b>
<b>6.Data Analysis of Primary Data.....</b>	<b>14</b>
<b>7.Questionnaire Results .....</b>	<b>18</b>
<b>8.Interview Results .....</b>	<b>26</b>
<b>9.Conclusion .....</b>	<b>27</b>
<b>10.Limitations .....</b>	<b>27</b>
<b>11.Bibliography.....</b>	<b>28</b>

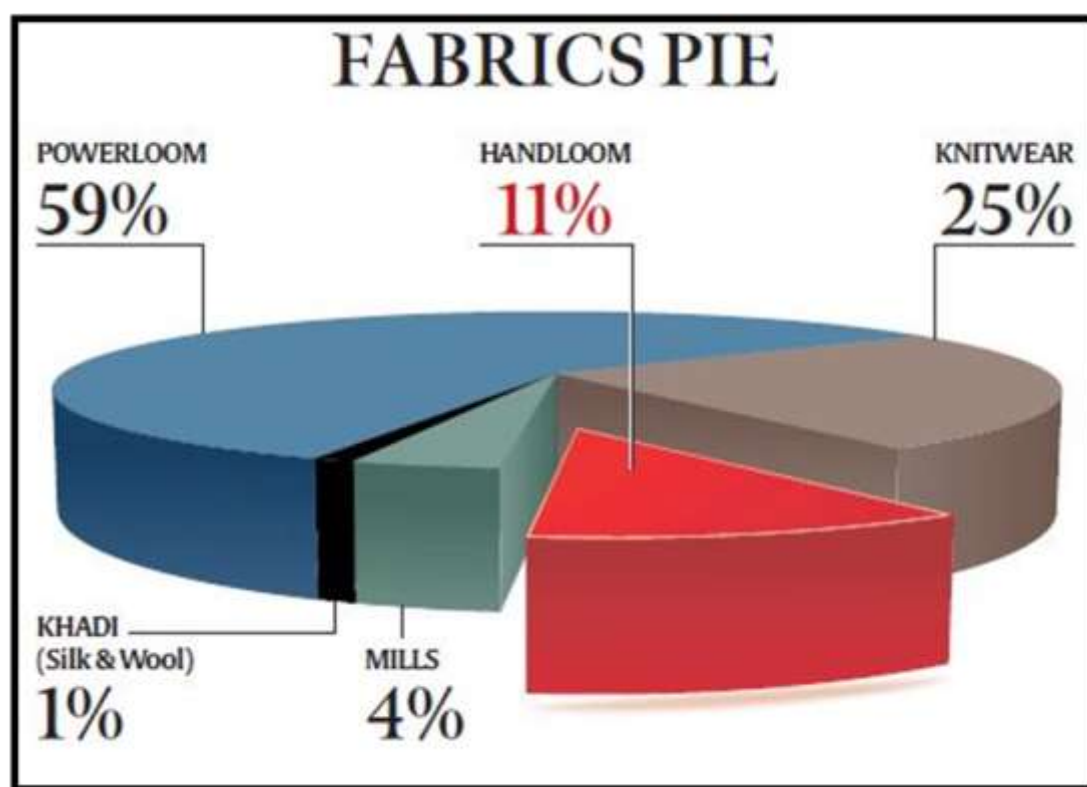
## Introduction

In recent days, the handloom industry is worth somewhere close to 4.60 million outlets and industries. India, or more specifically, Orissa and in this case Andhra Pradesh and Tamil Nadu takes the pride of having around 3.9 million industries. According to the Ministry of Textiles, Andhra Pradesh leads Indian handloom

production by employing 25 lakh weavers on 5.35 lakh handlooms. Of these, 355838 weavers are employed in the making of handloom goods<sup>1</sup>

2

However, today the power loom sector has far overtaken the handloom sector. Power loom sectors today account for 60 percent of fabrics, almost 5 times more than the handloom sector, as seen by the pie chart below. Even the cost gap is massive, a power loom costs 30 rupees per meter compared to the handlooms 500 rupees per meter. The average investment on a handloom is also 15,000 three times that of a power loom<sup>3</sup>



*Data source: Secondary*

Link: <sup>1</sup> <http://www.ndtv.com/india-news/with-gen-next-opting-out-handloom-weaving-a-dying-art-in-india-759894>

<sup>1</sup> Demographic study of APCO consumer satisfaction

<sup>2</sup> Demographic study of APCO consumer satisfaction

<sup>3</sup> <http://indianexpress.com/article/explained/explained-why-indias-handloom-industry-needs-hand-holding-to-get-back-on-its-feet/>

Children of the current generation, owing to a lack of sustainability from weaving are searching for other jobs and occupations instead<sup>4</sup>.

The decline of the handloom industry brings forward the need of the requirement of the Andhra Pradesh government to undertake schemes to correct the situation of the weavers. It might be said that the current situation is an example of government failure, wherein a government's actions are less effective than what they should be.

Considering the number and range of aid available to the weavers regarding these issues, the paper will address,

**To what extent can various interventions improve the financial sustainability of Ikat weavers in the Nalagonda district of Hyderabad, India**

## Methodology

Primary research has been undertaken as surveys and interviews. Interviews were conducted with Mr. Damodar, a master weaver, Mr. Pillai, a government official, and Mrs. Shyama Sundari, a private enterprise owner. The survey that was used was targeted at weavers between the ages of 35 to 45, and 65 to 70, so as to see if there existed any differences of opinion regarding government and welfare policies between the older and younger generation.

Secondary Research was conducted for the following

1. Economic theory on Government subsidies and monopsony
2. Academic papers and theory on government co-operatives
3. Government statistics on latest plans to provide assistance to weavers
4. Articles on the financial condition of weavers.

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<sup>4</sup> <http://www.ndtv.com/india-news/with-gen-next-opting-out-handloom-weaving-a-dying-art-in-india-759894>

## Research and Analysis

### Positive consumption externality in Ikat Market

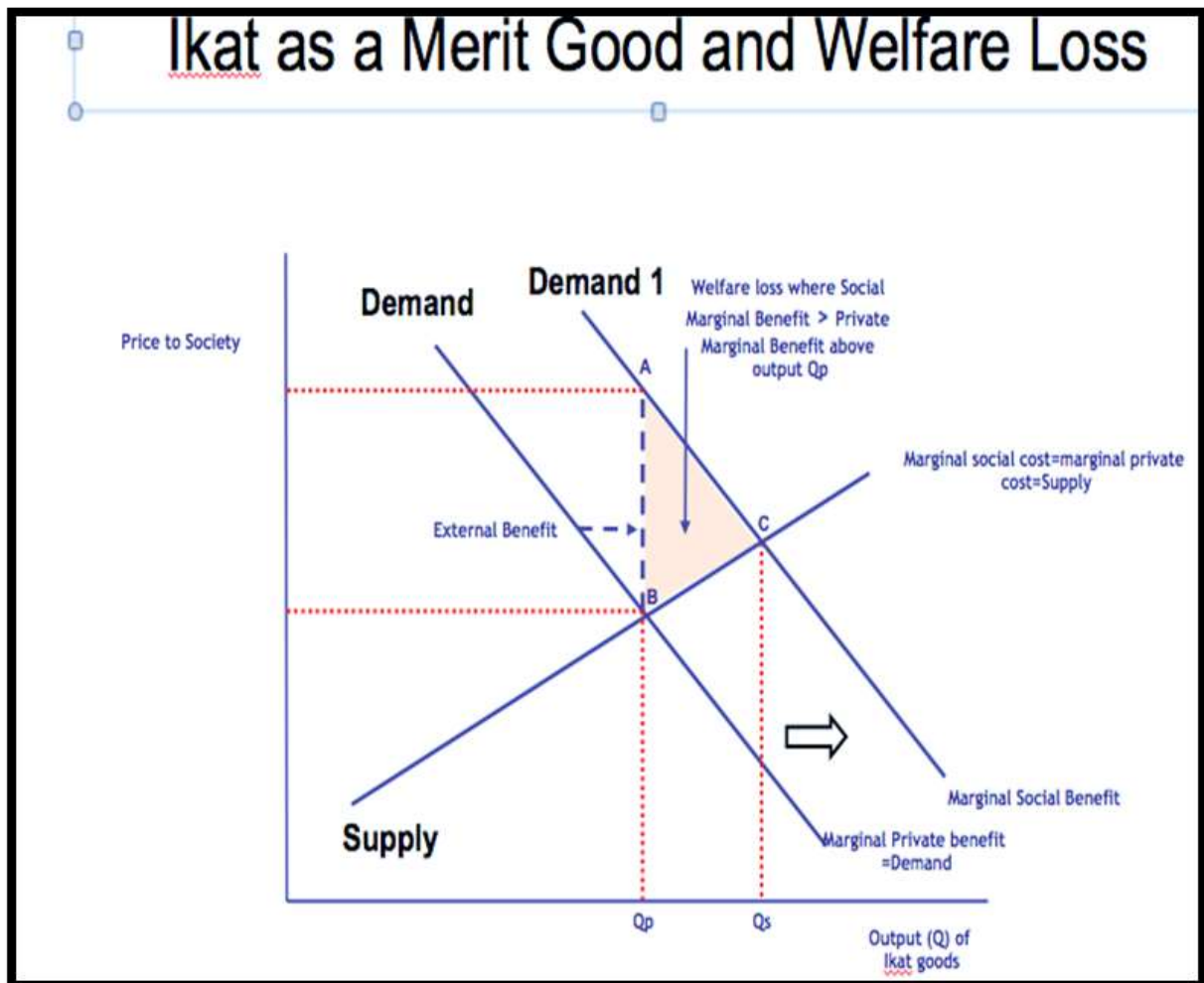
#### Ikat products as Merit goods

The merits of the Handloom Industry of Andhra Pradesh, as evidenced by numerous secondary research sources make it a merit good (A good that is beneficial to the market and economy but are underprovided)

This is because

1. It is flexible due to its low cost, making it adaptable and easily run as a small scale industry (<http://theviewpaper.net/handloom-fabrics-our-heritage/>)
2. “Handmade” and “handloom” Ikat goods are sought after by several international brands, making it very export competitive (<http://www.fibre2fashion.com/industry-article/7546/the-hand-made-in-india-label?page=2>)
3. Due to mostly human handling, Ikat goods are more durable, and long lasting than handloom cotton (<http://www.dacottonhandlooms.in/know-handloom/>)
4. 10 % of SC, 18 % of ST and 45 % of OBC gain employment from the handloom industry.

Therefore, the marginal private benefit, which is the additional benefit received by consumers who purchase Ikat goods, is less than the marginal social benefit, which is the additional benefit to society from the consumption of an additional Ikat unit. This results in a reduction in the benefit, or welfare loss received by society due to improper resource allocation, as seen by the below mentioned diagram.



### Government Failure in the Ikat Market

The current situation of the Ikat weavers can be attributed in part to faulty government practices. India is a mixed economy (an economy so organized that it provides a mix of government intervention, and also allows supply and demand to affect prices and production).

The establishment of government co-operatives, the chief one being APCO, evidences government Intervention here. Politicization of these co-operatives is a major problem. According to one of my interview subjects, Mrs. Shyama Sundari, co-operatives have become

“...The conduit of patronage, since subsidies and other functional assistance are all routed through the cooperative society, which becomes the personal fiefdom of the president and other office bearers. (...) The result is that the financial assistance rarely reaches the weaver. The local power equations are such that the power of the master weavers enables them to secure the post of president to the cooperatives and they are then able to misappropriate funds on a large scale, virtually unchecked. (...) It is this political nexus which

prevents the government from identifying non-working cooperatives which are able to siphon off a high proportion of the funds allocated to the handloom sector under government schemes.”

Another factor contributing to government failure is scarcity in yarns and dyes, and high prices

‘The supply of the major input in the handloom sector, hank yarn, has been inadequate, unreliable and erratic. It was primarily due to the steep increase in prices of yarn that the handloom industry had to taste four spells of crisis in the years 1984, 1986, 1988 and 1991’. (Abdul, 1996; p. 1384).

1986 to 1981 saw an increase in yarn price from 50 to 130 percent. Due to high competition with power looms, and the high elasticity and price sensitivity of the market, product prices cannot be raised. It is weaver’s wages that get the axe from faulty government administration, due to faulty implementation of the National Textile policy.

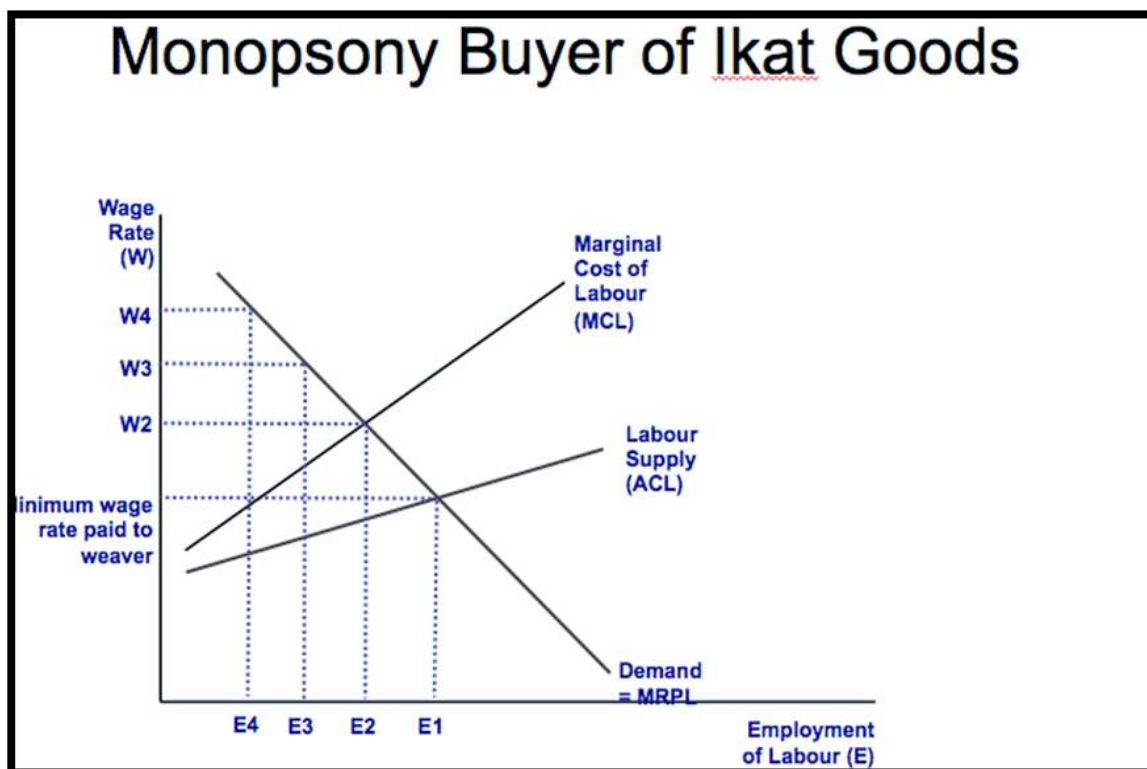
### **Monopsony in the Ikat Market**

A monopsony is a market structure wherein only one buyer interacts with several would be sellers of one type of particular product. In this type of market situation, a single entity is assumed to have market power of offer to its seller. It is often used in a term where a customer has a significant amount of control in the market as a buyer of goods and services.

Several of the villages in Nalgonda, including Pochampally, are quite remote, and difficult to access. Although NGOs work there, a majority of the weaving output is sold to the local master weaver residing there. Owing to inefficiency in current government policies, weavers prefer to sell their product to Master weavers, in the hope of getting something to sustain themselves. As Mrs. Sundari remarked in our interview, the current government apex body for helping weavers, APCO is highly inefficient. They take stock from weavers, but due to not selling it, as a result of bureaucracy and inefficient government administration, government warehouses are full of silk Ikat goods, rotting away. In a situation such as this, master weavers offer the chance of some wages and respite.



This typically results in a very large number of weavers supplying to one master weaver. While this was effective, master weavers pay minimum wages in consideration of their own profit margins.



### Cause of current situation of Ikat weavers plight in the current market

In an interview with Mr. Damodar, he has cited a lack of awareness by consumers in the open market as a reason of the weaver’s current condition. The shortage of information is leading to high prices being fixed by dishonest middlemen and a loss in consumer surplus (the difference between the highest price consumers are willing to pay for a good and the actual price they pay for a good). Mr. Damodar also identified fluctuating yarn and raw material costs to be another factor in price rises. According to him due to the “discontinuance of the younger generations, there has occurred a shortage of weavers in Nalgonda”. As a result a price hike in Ikat goods has occurred, which has shown itself in lower wages for weavers due to the elastic nature of handloom goods (Consumer demand for the good is highly responsive to changes in price), making the condition of the weavers worse.

### Current solutions for weaver’s alleviation

Supply Side solutions	Demand Side solutions
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<p>1.Increased job opportunities on a contract basis by private corporations, wherein weavers are made to work and produce a target number of goods for which they receive compensation for each individual piece</p> <p>2.Private training and workshops for weavers to educate them on the latest technologies and production processes.</p> <p>3.Increased job opportunities on a contract basis by private corporations, wherein weavers are made to work and produce a target number of goods for which they receive compensation for each individual piece</p>	<p>1. Short term loan waiver for weavers by the government so as to increase availability of capital.</p> <p>2.Relaxation of taxes on Ikat goods to increase consumption and public knowledge of Ikat goods</p> <p>3. Raw material and production subsidy for weavers</p>
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Although the above-mentioned methods have been effective, in the long run,

Weavers' condition has not increased significantly. This states that the current methods are faulty, and new solutions must be implemented.

### **Data Analysis of Primary Data**

The forms of intervention Ikat weavers in the Nalgonda district receive can be bifurcated in three categories:

1. Direct government provision, through credit and the formation of government-controlled co-operatives.
2. Private NGO's and weaver societies that seek to better the weavers' access to raw material and better means of production, and automatically their financial stability and average standard of living.
3. Master weavers, individuals who were former weavers, and by gaining some capital set up a system wherein they take charge of 40 to 50 individual weavers who solely produce for them. Each master weaver has 50 to 100 weavers under their control, and by forming a collective; several master weavers became the sole purchasers of Ikat fabrics and goods, which they sold on an open market.

Recent developments have seen a transition from small-unorganized weavers to the management of several weavers, or clusters as they are called. These clusters have achieved the ability to sell in markets where government agencies cannot sell without subsidies. GOI, 1996 reveals that the government has acknowledged the fact that 75 percent of the Ikat weavers of Andhra Pradesh work under these people. Improper functioning of co-operatives and the inability of them to provide work on a daily basis has caused weavers to move towards master weavers, or other private sellers so as to obtain a continuity of work.

Mr. Damodar, a master weaver interviewed stated, "In the last 12 years of Pochampally there were only two instances of outsiders setting up firms, both of which he stated, went bankrupt within the year.

There exist more fresh start-ups than splinter firms, firms that broke off from original bigger firms, with the exception of Pochampalli. This implies the contradiction that some firms do have chances of coming out of inheritance-dominated firms, and establishing independent firms.

Immigration occurs on a regular basis from nearby villages. While most of them have poor working conditions, some of them use financial resources to rise from the ranks of ordinary weavers, and become master weavers.

The case study of the Nalgonda master weaver shows several key problems

of how weaving is organized in the region. The aspects given below are highlighted in my case study in particular.

The master weaver usually supplies the raw materials, mostly the yarn, which is prepared and sized, depending on what is to be made. Some weaving families under the master weaver also buy certain parts of the loom ready made. The master weaver provides the designs that are being requested, and does marketing once the finished product is obtained. Typically, the whole family works on one handloom throughout. In the extended essay, one of the weavers interviewed, R.S Rao, his family consists of his wife, three daughters aged 13,17, and 24 and one 20-year-old son. The daughters of the family stated that there is a lot of physical strain involved in the manipulation of the loom.

Most of said weavers work from their houses, but rely on the existence of the master weaver for the provision of yarn supply and marketing. The fact that the master weaver helped install their loom puts them

in the master weaver's debt, obliging them to work for him. The following tables give us an idea about loom ownership.

<b>Details of loom ownership</b>	<b>Number</b>
<b>Own</b>	<b>26</b>
<b>Own loom, certain accessories belong to master weavers</b>	<b>6</b>
<b>Installed by a master weaver</b>	<b>13</b>
<b>Total</b>	<b>45</b>

One of the weavers I spoke to, Nagaveli works with a loom alongside his wife, by taking a 10,000-rupee loan from the master weaver in his village. He has still not paid his debt, and receives a wage-cut of 50 rupees per warp (the unit of measurement of cloth among weavers). He and his wife supply around 110 sarees every quarter, or three months, to the master weaver, who supplies the yarn and design specifications. All that Nagaveli receives is a fixed income per saree, which is now being cut due to indebtedness. Due to his perpetual borrowing, and reliance on the master weaver for raw material, Nagaveli cannot leave, and has to accept.

Due to his lack of market knowledge, Nagaveli is afraid that he cannot go into individual producing, as he would not know where to sell, resulting in over piling of stocks. This would cause him to lose whatever little money he is receiving.

As mentioned above, the advancement of raw material and initial start up loans is what causes weavers to be working for master weavers. As the debt accumulates over time, even getting out of this vicious cycle is a huge step. But any alternatives available to such weavers are still unfound.

Certain weavers wanted to break off and establish their own weaving "shed" or unit of independent production, but their biggest problem was an access to finance.

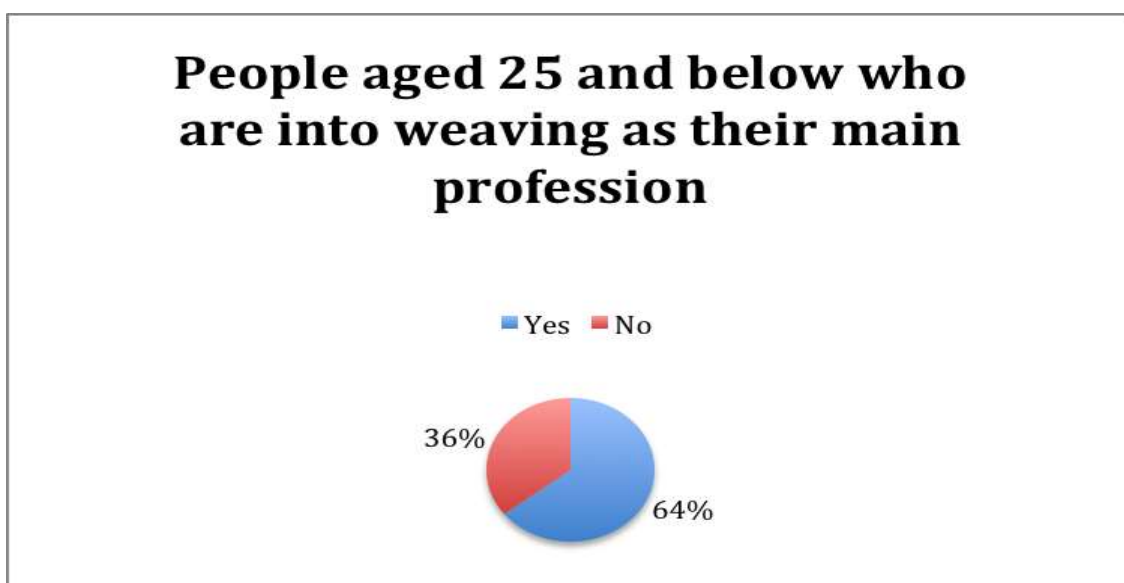
The following table describes the sources of finance usually available to the weavers who were interviewed.

Capital	Number of weavers who have taken
Own	2
Moneylenders	16
Banks	0
Govt help	4
<b>Total</b>	<b>22</b>

Two of the other weavers interviewed stated that they did not want to take any aid from the moneylenders, as they were scared that it would put them into further debt.

### Analysis of data collected from Questionnaire

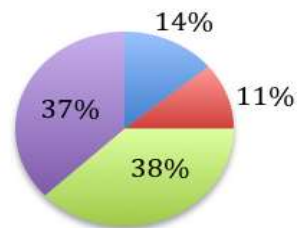
To Assess the current situation of weavers in the market, and the optimal intervention for them, a survey was carried out among the weavers. It investigates what they believe is the optimal form of intervention, the effectiveness of current government policies, and opinions about the current master weaver system.



My interview findings, and interactions with weavers revealed that most of them are quite senior in terms of age, and avail of government schemes for pensions

## Usefulness of Old Age pension Scheme

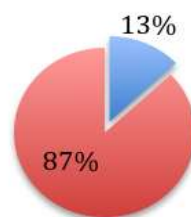
■ Very high ■ High ■ Low ■ Very Low



As stated in the analysis of primary data, entire families work, or are into weaving as their main income source. The government has enacted the weavers welfare family scheme, which provides basic facilities such as medical hospital treatment upto 15,000 rupees and children's education

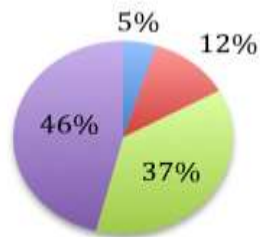
## People availing the Weaver's family welfare scheme

■ Yes ■ no



## The usefulness of the Weavers family welfare scheme

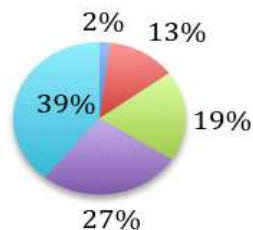
■ Very High ■ High ■ Low ■ Very Low



The survey revealed that even the 13 percent who availed of the welfare scheme, it was considered as too insufficient, and not of much impact or usefulness to them.

## Are current government initiatives that you have availed of sufficient ?

■ Highly sufficient ■ Sufficient ■ Reasonable  
■ Insufficient ■ Highly insufficient



Referring to government initiatives on a whole, these are the weaver's opinions on current government initiatives.

## Co-operatives as a method of intervention

Co-operatives are government run organizations that seek to provide both yarn and raw material subsidies to weavers in times of need, and also act as a buyer of finished products. This is done in the hope that they will provide to the weavers a higher price than what they usually get from bodies such as master weavers.

Primary research was conducted on the Koyallegudem co-operative of Nalagonda. This was done as Koyallegudem is one of the biggest government co-operatives in the Nalagonda region, and therefore provides a good example for analyzing both the effectiveness of the internal management and external policy regimes. With the interviews I conducted, it was seen that Koyallegudem was unable to provide enough work, and was not able to give the weavers good prices for the pieces of cloth that they were selling. Due to this, weavers had begun to go back to Master weavers, fully knowing that they would go back into the vicious cycle of debt, but still opted to do so as it offered better chances of employment and money.

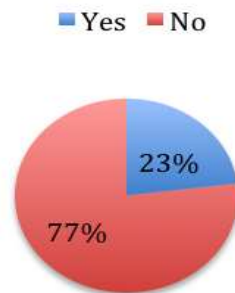
K Srinivasalu, an expert in handloom Ikat weaving, revealed in an interview that a high rate of development in the power loom sector, the creation of fake, or sham societies, and too much favoritism and caste politics in the co-operative industry has been the cause of this severe crisis in the handloom industry. An evaluation must be made regarding the crisis of production, marketing and organization.

An interview I had with a government official in the Andhra Pradesh Textile office revealed that only 30 percent of the total weavers of Nalgonda were under co-operatives. A majority of weavers were still under Master weavers, or middlemen. Traditional weavers have started failing due to the lack of technical know-how, awareness, and exposure to new technologies. Post the introduction of power looms, severe shortages have occurred in terms of raw materials, and a competitive edge for the weavers. So as to ensure basic amenities, such as a better standard of living, and provision of basic needs, and that the weavers are up to date in the latest, most relevant technology for handlooms, camps, and workshops are being set up by the government.

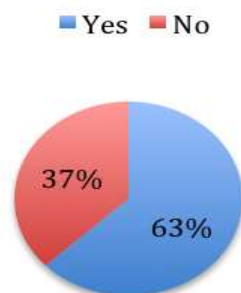
The survey results I collected sums up the effectiveness of government co-operatives. The survey subjects, weavers from the government co-operative of Koyallegudem, revealed the following



## Are current Government run co-operatives beneficial



## Are NGO's more beneficial than government run co-operatives



The final solutions for the economic betterment of the weavers are NGO's or Non Governmental Organization, which work toward the economic betterment of weavers. These organizations buy finished goods from the weavers, and sell it to major fashion houses such as Satya Paul, Fabindia, and Vama. The Proceeds from these sales go directly to the weavers.

Other than this, said private organizations also work closely with weavers so as to provide them exposure to latest technology and weaving processes, by organizing fairs and exhibitions, so as to connect buyers directly with the weavers themselves

The company that was the subject of my research is DAMA, or the **Dastakar Andhra Marketing Association (DAMA)**.

The main focus of discussions in DAMA was the privatization of Ikat and management that leads to profits. In terms of improving the quality of products, leading to better price and better market, the group emphasized that it has to begin with providing good products; good products gain better price and better market. Furthermore, the group discussed about how to create better strategies to get better quality and better market, for example, the weavers should be creative about how to make the products look attractive. These efforts will eventually attract buyers and market. Beside good quality of fabrics, it was also advised that Ikat should be made into other products e.g. bag, wallet, and accessories. It was also advised that it is important to describe the history and background of the fabrics to enhance the value of the product. In addition, the weavers must learn to be responsive to markets demand and also providing Ikat products that fit with contemporary fashion.

DAMA came up with several solutions for the materials issue

- I. Yarn as the main supply of Ikat production, issues regarding yarn supply was heavily discussed. DAMA decided to co-operate with government co-operatives to subsidize yarn provisions, so as to provide better quality yarn at lower prices
- II. Natural Dye: the group discussed natural dyes by underlining the importance of planting cotton and vegetable dye crops. In the long term will only use natural dyes. Therefore, it should begin with planting cotton and vegetable dye crops.

The government response was, to agree to plant cotton in every district while encouraging the community to plant dye crops.

Waste disposal management is a very complex situation; the group underlined the importance of waste disposal management. Government promised to build wells that will be used only for dye activities and also provide better drainage for the waste

Trainings: Types of trainings were discussed as follows:

- Trainings about how to make yarn, how to spin yarn using less time consuming processes (usually it takes 1 week to spin a roll of the yarn); using spinning machinery.
- Training in graphic design

- Training about business management to set the price (it is found that ikat goods prices are set differently from one another), accounting, etc. It is also advised to facilitate an exchange weavers program within the regencies in Nalagonda in the hope that weavers could learn from one another.
- Training on information technology and basic computer skills to aid weavers in terms of product design.

#### Interview results

The following covers the opinions those interviewed have on suggested policies:

<b>Policy</b>	<b>Mr Damodar (master weaver)</b>	<b>Mrs.Shyama Sundari</b>	<b>Mr Pillai</b>
Liberal credit system	Feasible	Feasible	Feasible
Training and workshops	Feasible	Feasible	Feasible
Computer training	Feasible	Not Feasible	Feasible
Weavers exchange program	Feasible	Feasible	Not feasible
Reduce taxes on Ikat goods	Feasible	Feasible	Not feasible
Government Loans	Not feasible	Not feasible	Not feasible

A large proportion of weavers stated that the current government co-operative system and schemes are highly ineffective. This suggests that other forms of intervention are highly needed.

Both surveys and interviews supported to a minor extent the system of Master weavers, and NGO's as a method of intervention in the Ikat market. The low number of people who availed of government schemes and plans, and interviews with Mrs. Shyama and Mr. Damodar evidenced this.

The policies of training that DAMA has come up with has been met with high levels of support, both from Master weavers and survey subject weavers themselves. To accommodate latest technology and new

processes, graphic design was a popular option, but Mrs. Shyama believed that it would be costly and ineffective. Some government policies such as liberalized credit systems were strongly supported, but care has to be taken that weavers do not over-borrow, and have access to conventional credit lines, such as commercial banks at the same time. There also happened to be some conflict with the surveyed and interviewed on the benefits of weavers having exchange programs to set the price and learn from one other. This the weavers believed was not feasible due to personal prejudices, while the experts were optimistic on its working.

## Conclusion

Considering the interviews taken, and all the primary and secondary research collected, it can be said that the current government initiatives and methods are insufficient. The methods and help offered by Master weavers and private NGO's are currently the optimal form of intervention for the Ikat weavers of the Nalagonda region.

The secondary data revealed that Ikat weaving was a merit good, and the positive consumer externality in the market hinted at market failure. Secondary data also revealed that government failure was apparent. This illustrates the need of better government initiatives for the Ikat weavers.

## Limitations

In the duration of collecting primary data regarding the weavers, certain limitations occurred, which prevented a perfectly accurate survey result.

The sample space taken into consideration could have been bigger, compared to the sample space of 50 weavers taken. A larger sample number could not be taken, as Pochampally and Koyalagudem, the main centers of Ikat goods production and selling, were quite remote and far away from the nearest city of Hyderabad, making frequent trips for data collection unfeasible.

In addition, the weavers themselves spoke only Telegu, making language a barrier for perfectly accurate data. This was rectified to an extent by my aunt, who offered to act as an interpreter. However, the

translation of certain questions as part of the survey was modified so as to make it more understandable to weavers. This modification was necessary as certain technical economic terms, such as subsidies, or output could not be perfectly translated into Telegu. In addition, it was not feasible for my aunt to make trips with me to Pochampally everyday, compromising the accuracy of my data collected to a minor extent.

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