



# UTILIZATION OF GOVERNMENT AID BY HANDLOOM WEAVERS IN BETGERI OF GADAG DISTRICT, KARNATAKA

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## ABSTRACT

Handloom industry is one of the oldest traditional industries, which is the livelihood for millions of rural artisans in our country. Handloom products are well known for their quality, affordability, durability, availability and artistic work. From the past few years, the handloom industry is facing severe problems like customers preferring other machine-made fabrics over traditional handloom products; tough competition from power looms and other factory produced fabrics. Though the government has taken some major initiatives to support this handloom manufacturing process and introduced schemes for handloom weavers, yet this has not been sufficient to revive their fortunes.

The objectives of the study were to assess the awareness of the handloom weavers in Betgeri of Gadag District regarding various aids given by the government, and to find out their satisfaction on utilization of the government aids. Sample size was 100 handloom weavers from Betgeri of Gadag District of Karnataka. Purposive random technique was used to select the samples while data was collected using a structured interview schedule.

Salient findings revealed that most of the respondents were aware of the government aids available to them, and they availed the government schemes so that they could keep aside the money they earned by weaving for future emergencies. Most of the respondents (37%) felt that the Weavers Family Pension Scheme by the government was useful.

**Key words:** Handloom weavers, government schemes, power looms, awareness, industries

## INTRODUCTION:

The rural non-farm micro-entrepreneurial activities in the informal sector hold significance in generating employment, removing poverty, and income inequality. The handloom industry in India holds a distinctive place in the Indian economy as it is the second largest provider of rural employment after agriculture. (Kishor Goswami et al., 2017)

Handloom industry had always been an integral part of the textile industry in India and in Karnataka. The demand and popularity of Indian handlooms had been growing not only in our country, but also around the world. Handloom fabrics have a unique character which other mill made or power-loom fabric does not have. (Kumudha and Rizwana, 2013).

It was observed that production of Khadi-handloom fabrics was environmentally sustainable and socially more inclusive as compared to other mass-produced textiles. (Kriti Bhalla et al. , 2017)

The handloom sector had manifold problems such as obsolete technologies, unorganized production system, low-productivity inadequate working capital, conventional product range, weak marketing link, overall stagnation of production and sales and above all competition from power looms and mill sector. (L.C. Jain, 2007)

The Handloom (Reservation of Articles for Production) Act 1985, protects the livelihood of millions of handloom weavers and the rich cultural heritage of the Indian handloom industry from the encroachment of power loom and the mill sector by reserving eleven articles under this act. Apart from this, the government had introduced various schemes for the handloom weavers. (A. Kalyani, 2015)

## **THEORITICAL FRAMEWORK**

### **OBJECTIVES:**

**The main objectives of the study were:**

1. To find out the awareness regarding various aids given by the Government for Handloom weavers in Betgeri of Gadag District.
2. To determine utilization of the various government aids by the handloom weavers.
3. To assess the satisfaction regarding the utilization of government aids.

### **HYPOTHESES:**

1. The handloom weavers in Betgeri of Gadag district are not aware regarding the various aids given by the Government for Handloom weavers.
2. They do not use most of the Government aids given for the handloom weavers.

### **POPULATION AND SAMPLE**

Information was elicited regarding the awareness about various aids given by the Government for Handloom weavers in Betgeri of Gadag District, Karnataka and the weavers' satisfaction regarding the utilization of government aids. An interview schedule consisting of questions, both general information and specific information regarding awareness about various aids given by the Government for Handloom weavers and its utilization was prepared and used as tool for data collection.

The pilot study was conducted on 10 percent of the sample to test the reliability and the validity of tool selected for the study and feasibility of the present study. Based on the results of pilot study, necessary modifications were made. The investigator personally contacted the respondents and explained the main objectives of the study so as to enable appropriate answering of the questions. After the interview schedule was filled, data collected through survey method was tabulated and analyzed using percentage method. Appropriate statistical tests were applied wherever necessary.

### **RESULTS AND DISCUSSION:**

Socio demographic data revealed that 27 percent of the respondents were in the age group of above 35 years, 26 percent were in the age group of 30 -35 years and also 18 – 20 years respectively, while 21 percent were in the age group of 20 – 30 years. Majority (83%) of the respondents were male, while 17 percent were female. Majority (60%) of the respondents' education qualification was below SSLC, 32 percent were educated up to PUC, and only few (08%) were graduates. Majority (55%) of the respondents' families consisted of 3 - 4 members, and 31 percent had more than 6 members. Most (55%) of the families' monthly income was between Rs. 10,000-20,000, 25 percent earned between Rs. 21,000-30,000, while 20 percent earned between Rs. 31,000-40,000. Most (47%) of the respondents had family businesses from their parents'

time, 37 percent were handloom weavers from their grandparents' time, and only few (16%) had the handloom business for more generations before that.

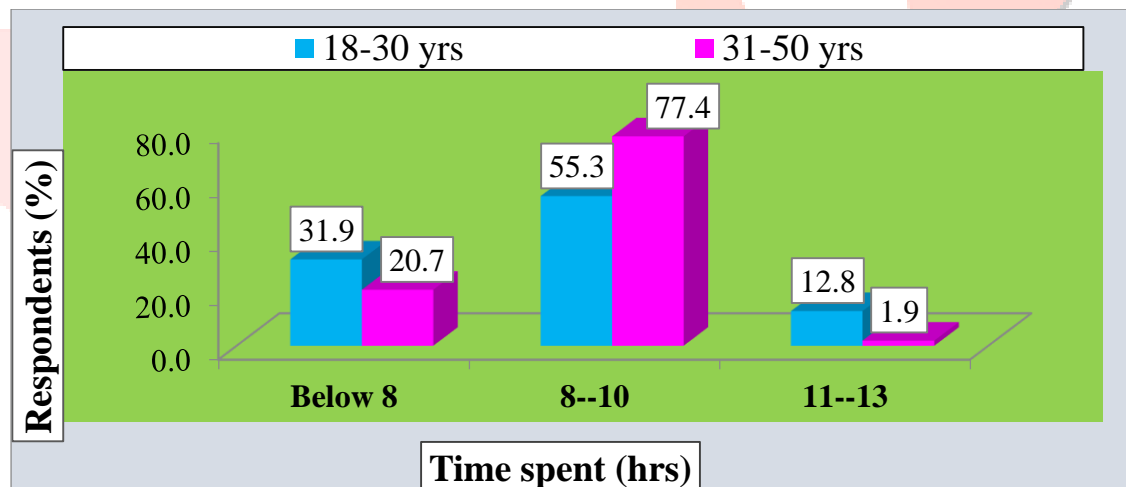
**Table – 1: Age Wise Response on Time Spent Per Day in Weaving**

**N=100**

No.	Time spend per day in weaving	Respondents						$\chi^2$ Test
		18-30 yrs		31-50 yrs		Combined		
		N	%	N	%	N	%	
1	Up to 8 hrs	15	31.9	11	20.7	26	26.0	7.21*
2	8-10 hrs	26	55.3	41	77.4	67	67.0	
3	11-13 hrs	6	12.8	1	1.9	7	7.0	
	Total	47	100.0	53	100.0	100	100.0	

\* Significant at 5% level,  $\chi^2 (0.05, 2df) = 5$

From the above table, it was seen that majority (77.4%) of the respondents worked between 8-10 hours/day, 27 percent of the respondents worked up to 8 hours/day, and whereas 06% of the respondents worked between 11-13 hours/day and only 01 percent of the respondents worked for more than above 14 hours/day. From the variation time spent per day on weaving between the age groups, study sampling found to be statistically significant ( $\chi^2 = 7.21$ ).



**Fig. 1: Age wise response on Time spend per day in weaving**

**Table – 2: Awareness of Respondents about Government Schemes to Promote Handloom Weaving  
N=100**

No.	Government Schemes	Response			
		Aware		Not aware	
		N	%	N	%
1	Savings and security scheme	85	85.0	15	15.0
2	Weavers family pension	46	46.0	54	54.0
3	Weavers health insurance scheme	47	47.0	53	53.0
4	Group Insurance Scheme (Mahatma Gandhi Bunkar Bima Yojana)	59	59.0	41	41.0
5	Educational Scheme (Scholarships for weavers children)	28	28.0	72	72.0
6	Share capital assistance for Power loom Co-ops	88	88.0	12	12.0

**@Multiple Response**

Table 2 indicates that majority (88%) of the respondents were aware of the Share Capital assistance given for power looms cooperatives, 85.0 percent knew about Savings and security scheme, 59 percent knew about Group Insurance Scheme (Mahatma Gandhi Bunkar Bima Yojana), 47 percent about Weavers health insurance scheme, 46 percent about the Weavers family pension while only 28 percent were aware of the Educational Scheme (Scholarships for weavers' children).

**Table – 3: Classification of Respondents who Availed the Government Schemes****N=100**

No.	Government schemes	Response			
		Availed		Not availed	
		N	%	N	%
1	Savings And Security Scheme	62	62.0	38	38.0
2	Weavers Family Pension	04	4.0	96	96.0
3	Weavers Health Insurance Scheme	05	5.0	95	95.0
4	Group Insurance Scheme (Mahatma Gandhi Bunkar Bima Yojana/MGBBY)	11	11.0	89	89.0
5	Educational Scheme (Scholarships for weavers children)	01	1.0	99	99.0
6	Share capital assistance for Power loom Co-ops	65	65.0	35	35.0

Table 3 reveals that majority (74%) of the respondents availed the government schemes offered to the handloom weavers for Share Capital assistance given for power loom co-ops, and 62% of the respondents availed saving and security schemes. Also, 11% of the respondents availed the Group Insurance Scheme

(MGBBY), 5% of the respondents used the Weavers Health insurance Scheme, while only few 4% of the respondents availed the Weavers Family pension scheme. The least availed among all the Government schemes was the Educational Schemes Scholarships For weavers' children.

**Table – 4: Benefits of Availing Government Schemes for Handloom Business**

**N=100**

No.	Government schemes	Response			
		Yes		No	
		N	%	N	%
1	Helps with the financial aspect of running the business	34	34.0	66	66.0
2	Promotes the business further	18	18.0	82	82.0
3	Can keep aside earned money for future emergencies	42	42.0	58	58.0
4	Provides pension for old age	2	2.0	98	98.0
5	Provides educational benefits for the children	4	4.0	96	96.0

**@ Multiple Response**

It is observed from the above table that most (42%) of the respondents availed the government schemes so that they can keep aside their earned money for future emergencies, 34 percent stated that it helped with the financial aspect of running the business, 18 percent said it promoted the business further, 04 percent of the respondents felt it provided educational benefits for their children, and only 02 percent of them stated these government schemes provided pension for their old age.

**Table – 5: Respondents' Satisfaction about Weavers Family Pension Scheme**

**N=100**

No.	Response	Respondents						$\chi^2$ Test
		18-30 yrs		31-50 yrs		Combined		
		N	%	N	%	N	%	
1	Very useful	10	21.3	11	20.8	21	21.0	0.06 <sup>NS</sup>
2	Useful	17	36.2	20	37.7	37	37.0	
3	Moderately useful	15	31.9	17	32.1	32	32.0	
4	Somewhat useful	05	10.6	05	9.4	10	10.0	
	Total	47	100.0	53	100.0	100	100.0	

**NS : Non-significant,**

$$\chi^2 (0.05, 3df) = 7.815$$

Table 5 and Fig. 2 shows that most (37%) of the respondents felt that the Weavers Family Pension Scheme by the government was useful, 32 percent of the respondents felt it was moderately useful, whereas 21 percent of the respondents felt it was very useful, and only 10 percent stated that it was not at all useful. Regarding the satisfaction by the respondents about the Weavers Family Pension Scheme, statistical analysis shows that it was non significant for the weavers between the age group of 18 – 30 years; but significant for the weavers who felt it was useful for the majority 37.7% of the 31-50 years ( $\chi^2 = 0.06$ ).

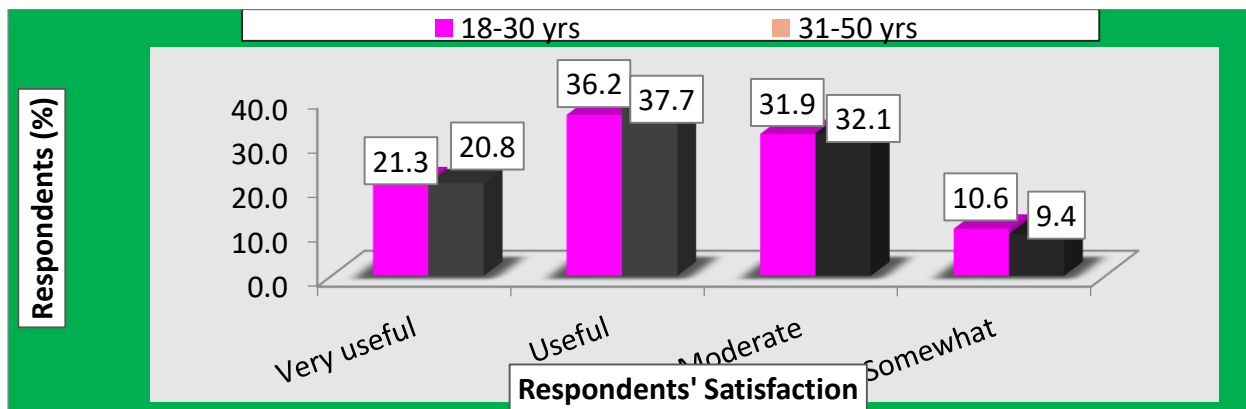


Fig. 2: Respondents' Satisfaction about the Weavers Family Pension Scheme

## SUMMARY

The handloom industry in India had a significant contribution towards employment generation as well as it played an important role in preserving the cultural identity. Despite measures by the government to protect these indigenous treasures, the economic potential of most of the products have been underutilized. (Liebl and Roy, 2004; Nandita Mishra, 2019)

This study was conducted to elicit the information on the awareness by the handloom weavers in Betgeri of Gadag District regarding various aids given by the government, and to find out their satisfaction on utilization of the government aids.

### The results of this study have been summarized as follows:

Hundred handloom weavers were selected for this study, both men and women. It was found that most of the respondents were in the age group of above 35 years, and majority of the respondents were male weavers with few women weavers too. Majority of the respondents' education qualification was below SSLC, and their families' monthly income was between Rs. 10,000-20,000. Also, most of the respondents had family businesses from two generations, while majority worked between 8-10 hours per day.

Majority of the respondents were aware of the Share Capital assistance given for power looms cooperatives and to a lesser extent about the other government aids like Savings and Security scheme, Group Insurance Scheme and the Weavers family pension.

Regarding availing of the government aids, majority of the respondents availed the government schemes offered to the handloom weavers for assistance with power loom co-operatives, and to a lesser extent availed saving and security schemes. Most of the respondents felt that the Weavers Family Pension Scheme by the government was moderately useful.

## CONCLUSION:

### The major findings of this study:

- Majority of the respondents were aware of various government aids given for handloom weavers.
- Among the government schemes availed by the handloom weavers, the most popular was the Share Capital assistance given for power loom co-operatives.
- It was also observed that most of the respondents availed the government schemes so that they could keep aside money earned from their business for future emergencies.

- The Weavers Family Pension Scheme by the government was assessed to be moderately useful by the respondents.

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