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PROBLEMS OF WOMEN ENTREPRENEUR IN HANDLOOM INDUSTRIES

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ABSTRACT

Now a day's many opportunities are available to entrepreneur to start new business or expand or increase their business. The development of women entrepreneurship is very low in India, especially in the rural areas. Due to lack of support from the government, in rural area women entrepreneurs are facing so many problems, so this study thoroughly analyse and explore problems of handloom units of Kalaburagi district, Karnataka and the paper analyse the two schemes HIS and MGBBY scheme. The sample design adopted was convenience and purposive. The sample size selected for the study was 50. To analyze the data is by using Descriptive analysis, using frequency and tables were attempted. Secondly, T Test was used, to test for differences.

Key words: Women entrepreneur, Power loom, Handloom and Textile.

INTRODUCTION

Women entrepreneurship development is an essential part of human resource development. The development of women entrepreneurship is very low in India, especially in the rural areas. Now a day's woman has become aware of their existence, rights, strength and abilities. However, women of middle class are not too eager to alter their role in fear of social backlash. The progress is more visible among upper class families in urban cities.

Generally it was difficult to be an entrepreneur in rural and women entrepreneur particularly. The changes in factors of economics, political and business environment boosted the women entrepreneurship in India especially in rural. Handloom industries are one of the industries which is playing vital role in rural entrepreneurship development and most of them carried by women.

A woman entrepreneur is said to be an enterprise who starts and owns an enterprise by women investing at least 51% of its investments. In India, the central and state governments are supporting women entrepreneurship to take to next level by introducing many schemes such as Mudra Yojana, Dena shakti, Bhartiya Mahila Bank Business Loan, Udyogini and Annapurna etc. but these schemes still

Handlooms in Kalaburagi District

Handloom business is a very important business in the cottage industry. It is predominantly clustered in rural areas of the district. It requires very minimum capital and gives more employment to the people. There are around 1193 handlooms in and around the Kalaburagi district. Out of which, 490 are working under cooperative society, 678 are working under Karnataka Handloom Development Corporation and 25 are working under Khadi Gramodyoga.

STATEMENT OF THE PROBLEM

The Handloom unit is an important segment of the micro small and medium enterprises providing jobs to thousands of unskilled. Many handloom unit are located in Kalaburagi district are facing many problems. There is a need to undertake a research study on problems, prospects and schemes of handloom units. The present research helps the handloom units to know the handloom weavers problems and satisfaction about handloom scheme.

OBJECTIVES OF THE STUDY

- To study the awareness of handloom scheme.
- To explore the various problems associated with handloom weavers in Kalaburagi district.
- To know the level of satisfaction of welfare schemes

HYPOTHESES

- **H₀**: There is no difference in the satisfaction of handloom weavers about HIS scheme and MGBBY scheme.
- **H₁**: There is a difference in the satisfaction of handloom weavers about HIS scheme and MGBBY scheme.

METHODOLOGY

- **Type of Research:** The study is exploratory and empirical in nature. It explores the various problems empirically which are associated with handloom units.
- **Type of data:** Both primary and secondary data are used. Primary data is collected by administering a structured questionnaire and secondary data is collected through various reports, books, articles etc.
- **Population of the study:** The study population constitutes all the handloom units operating in Kalaburagi district.
- **Type of sampling method:** Convenient sampling technique is employed to choose handloom units from the study population.
- **Type of statistical tools:** Statistical tools used for the analysis of the present study are, descriptive statistics, paired sample t-Test and chi-square test

DATA ANALYSIS AND INTERPRETATION

I) Welfare Schemes by the Government for Handloom Weavers

The Health Insurance *Scheme* aims at financially enabling the weaver community to access the best of healthcare facilities in the country. The scheme is to cover not only the weaver but his wife and two children,

to cover all pre-existing diseases as well as new diseases and keeping substantial provision for OPD. The ancillary Handlooms workers like those engaged in warping, winding, dyeing, printing, finishing, sizing, Jacquard cutting etc. are also eligible to be covered.

- I. Mahatma Gandhi Bunkar Bima Yojana (MGBBY)
- II. Health Insurance Scheme (HIS):

The basic objective of Mahatma Gandhi Bunkar Bima Yojana is to provide insurance cover to handloom weavers in case of natural death (Rs. 60,000/-), accidental death (Rs.1,50,000/-), total disability (Rs. 1, 50,000/-) and partial disability (Rs. 75,000/-).

Table No. 1
FREQUENCY DISTRIBUTION OF RESPONDENTS PERSONAL DATA

Source: Primary survey

Sl.no	Variable	Category	Frequency	Percent
1	Gender	Male	12	24
		Female	38	76
		Total	50	100
2	Age	25-35yrs	25	50
		35-50 yrs	17	34
		50-70 yrs	06	12
		Above 70 yrs	02	4
		Total	50	100
3	Qualification	Illiterate	8	16
		School Education	30	60
		PUC	8	16
		Degree and above	4	8
		Total	50	100
4	Type of business own	Inherited	16	32
		Started by own	34	68
		Acquired from others	-	-
		Total	50	100
5	Type of weaver	Independent	-	-
		Master weaver	-	-
		Member of KHDC	50	100
		Member of co-operative society	-	-
		Total	50	100

Source: Primary source

The above table provides the information about classification of the respondents according to gender, age, qualification, type of business owner and type of weaver.

The table reveals that 24% respondents are male and 76 % respondents are female. It shows strong women's participation in the handloom industry.

The sample respondents of age group between 25 to 35 constitutes 50%, the 35 to 50 age group respondents are 34 %, the age group of 50 to 70 belongs to 12 % and above 70 age only 4%. The data reveals that the young people whose age between 25 to 35 is actively involved in handloom industry.

The qualification of the sample respondents of the study indicates that most of the respondents completed school education (60 %) and illiterate people are also engaged in handloom industry.

It is also interesting to note that 68 % respondents started their own loom comparing 34 % own business from their forefather. It indicates that handloom industry has an opportunity for new generation. The study shows that all the respondents are belongs to KHDC member only

Table No. 3
Number of respondents satisfied about welfare scheme

	HIS	MGBBY
Satisfied	10	5
Not Satisfied	40	45
% Satisfied	20	10

Source: Primary Survey.

The above table shows women entrepreneur satisfaction level towards welfare schemes. The study reveals that women entrepreneurs are satisfied with the scheme of HIS 20 percent and MGBBY 10 percent. The study indicates, level of satisfaction is very low and need to be popularising the schemes among the handloom women entrepreneurs of Kalburagi district by the authorised people of the government.

Table No. 4
Descriptive Statistics of HIS and MGBBY Scheme

Welfare scheme	N	Mean	Std. Deviation
HIS	50	80	.404
MGBBY	50	90	.303

Source: Computed

The above table shows the mean of HIS 80 and MGBBY 90 and their standard deviation is 0.404 and 0.303 respectively. The standard deviation 0.404 of the HIS scheme exhibits more divination compare to MGBBY scheme.

Table No. 5
Chi-Square Test of welfare scheme

	Welfare scheme HIS	Welfare scheme MGBBY
Chi-Square	18.000	32.000
Df	1	1
Asymp. Sig.	.000	.000

Source: Computed

It can be investigational from the above table that the chi-square test value of HIS and MGBBY is 18.0 and 32.0 respectively with 1degree of freedom and has a p- value of 0.00, which is less than 0.05. Thus, the null hypothesis is rejected and the alternative is accepted. It means there is a difference in the satisfaction of handloom weavers about HIS scheme and MGBBY scheme.

II) To explore the various problems associated with handloom weavers in Kalaburagi district

Table No. 6

Problems associated to handloom weavers in Kalaburagi District.

S no	Variables	Yes	%	Rank
1	Keen competition from power loom	42	84	II
2	Low wages	44	88	I
3	Low price of handloom products	30	60	V
4	Lack of credit facilities	35	70	VI
5	Shortage of raw materials	38	76	III
6	Irregularity of working opportunities	36	72	IV
7	Marketing problem	08	16	VII
8	Lack of training facilities	05	10	VIII

Source: Primary Survey.

The above table shows the problems faced by the women weavers during the study. The respondents of 88 % agreed low wage is the first biggest hurdle for their growth among the other hurdles. The second problem of the women weavers is that of competition from power loom. Because of cost comparative, power loom cloths have advantage of low cost.

The third rank among the problems is shortage of raw material which makes difficult to women entrepreneur to run their business regularly as a result working opportunities (Fourth rank among the problems) will miss and increases the cost of production.

Low price of handloom products (Fifth rank) and Marketing problems (Seventh rank) are facing women entrepreneur because of handlooms products are unbranded and lack of advertising. Lack of credit facilities and lack of training facilities secured sixth and eighth place respectively among the problems,

CONCLUSION

Handloom industry in rural can play significant role in eradication of poverty in rural by job creation. It also helps the farmer to improve his standard of living by using raw material of agriculture in handloom industry.

Customers are the king, having more loyal customers in the fold of an entity indicated strong growth of the business. Handloom industry needs to create customers for its product. They should understand the trend and test of the customer accordingly they should make cloths.

To create the demand for the handloom products, government must come forward to help by way of issuing an order to the government and private sector employees that they should wear handloom cloths at least on national days. The citizen of the nation should come forward voluntarily to have at least one pair of handloom cloths in there wardrobe. School and colleges can play vital role by introducing handloom made cloths as their school inform. Further, handloom industries need more assistance from government by the way of credit facilities and training to the women entrepreneur for the sustained development.

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