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A study on income generation pattern of loom weavers in Bhagalpur district of Bihar

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Abstract

The existence and development of loom industry plays a significant role in the economic condition of the weavers. The development of loom industry depends on socio-economic development of loom weavers in India. Even though weavers form an integral part of the Indian loom industry, there is not enough recognition of their contribution to the sector. Most weavers are illiterate or semiliterate due to poor economic conditions which casts doubt on their social security and future aspirations. The study income generating patterns have been very important as it shown the impact on the livelihood of individuals, groups and communities. At present the economic conditions of the handloom weavers are very pathetic and these situations are pushing the weavers into poverty and depressed living conditions. The living expenditure has increased, but the income levels have not increased; It is an unorganized sector and the weavers have no bargaining capacity and channels. There is a huge imbalance in income, expenditure and saving conditions of weavers are deplorable. This study has been made to see the income generating patterns which is existing among the weaving society of Bhagalpur district on which their future is based.

Keywords: Income generation, economic conditions, loom, weaving, weavers

1. Introduction

India's textiles sector is one of the oldest industries in the Indian economy, dating back to several centuries. The Indian textile industry is one of the largest in the world with a large unmatched raw material base and manufacturing strength across the value chain. It is the 2nd largest producer of MMF Fibre after China. India is the 6th largest exporter of Textiles & Apparel in the world. India's textiles and clothing industry is one of the mainstays of the national economy. The share of textile and apparel (T&A) including handicrafts in India's total exports stands at a significant 11.8% in 2019- 20. India has a share of 5% of the global trade in textiles and apparel. The uniqueness of the industry lies in its strength both in the hand-woven sector as well as in the capital-intensive mill sector. The mill sector is the second largest in the world. Traditional sectors like handloom, handicrafts and small-scale power-loom units are the biggest source of employment for millions of people in rural and semi urban area.

As per Nielsen baseline survey of Power loom industry conducted during 2012-13, 24.86 lakh Power Looms Were Installed in the country. As per 4th All India Handloom Census (2019-20), there are 28,23,382 handlooms across the country on which handloom cloth/products are manufactured using varieties of yarn. A statement showing state-wise number of handlooms.

It provides direct employment of over 45 million people and source of livelihood for over 100 million people indirectly, including a large number of women and rural population. The sector has perfect alignment with Government's key initiatives of Make in India, Skill India, Women Empowerment and Rural Youth Employment. Following are the achievements of the Government in the past four years: In CY2020, Cotton Corporation of India made a record procurement of approx. 151 lakh bales under MSP operations, which is approx. 290% higher than 38.43 lakh bales procured during the corresponding period last year. I-ATUFS, a web-based claims monitoring and tracking mechanism was launched on April 21, 2016. 381 new block level clusters were sanctioned. Under the Scheme for Integrated Textile Parks (SITP), 59 textile parks were sanctioned, out of which, 22 have been completed. Employment increased to 45 million in FY19 from 8.03 in FY15.

Loom work is proving a large-scale employment in rural and urban places and it is an ancient industry. Weaving is the traditional occupation in India as well as in Bhagalpur district of Bihar. Weaving products are the common products used by public.

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2. Research Methodology

Multistage sampling method is used as it is dividing population into groups or clusters for conducting research for primary data collection. 10 village units were selected from Nathnagar block of Bhagalpur district where weaving is practiced extensively and out of these 30% approximately villages units were randomly selected for present study. In any case 400-500 looms are said to be operative at any given time. So out of total respondents 25% will be selected randomly i.e. 120 respondents. Data has been collected with the help of well-structured interview schedule related to income generation pattern in weaving society of that area. To interpret the results and to show the result frequency and percentage have been used.

2.1 Tools of analysis

To segregate the collected data from weavers into homogeneous groups to enable comparison. For this tabulation, graphical representation and percentage is going to be used. Percentage is calculated by taking the frequency in the category divided by the total number of participants and multiplying by 100%.

2.2 Objectives

To assess the economic conditions affecting the income generating activity of loom weavers of study area.

3. Results and Discussion

3.1 Economic conditions of loom weavers

The present study examined the economic conditions of the loom weavers in Bhagalpur district of Bihar. The present study focused on the areas of occupational distribution of the family members, type of looms, and number of working days for a year, debt raised, whether they had saving, expenditure,

income, investments etc.

3.2 Monthly household income of respondent

Table 1: Monthly household income of respondent

Sr. no	Monthly income of respondent's family	Frequency	Percentage (%)
1	Less than Rs 5000	47	39.16
2	Rs 5001-10000	21	17.5
3	Rs 10001-20000	30	25
4	More than Rs 20000	22	18.33
	Total	120	100

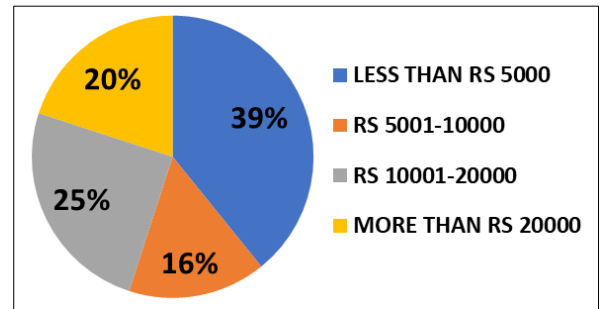


Fig 1: Monthly household income of respondent

According to the above data, about 58.3% earn a monthly income of up to Rs 15000/- and 5.8% earn between Rs 15001 to 20000; 23.3% earn a monthly income between Rs 20001 and 25000/- and 12.5% earn monthly income above Rs 25000/-.

3.3 Monthly expenditure

Table 2: Expenditure of respondent

Sr. no	Expenditure	Frequency	Percentage (%)
1	Below Rs 5000	54	45.00
2	Rs 5001-10000	43	35.83
3	Rs 10001-15000	16	13.33
4	Above 15001	7	5.83
	Total	120	100

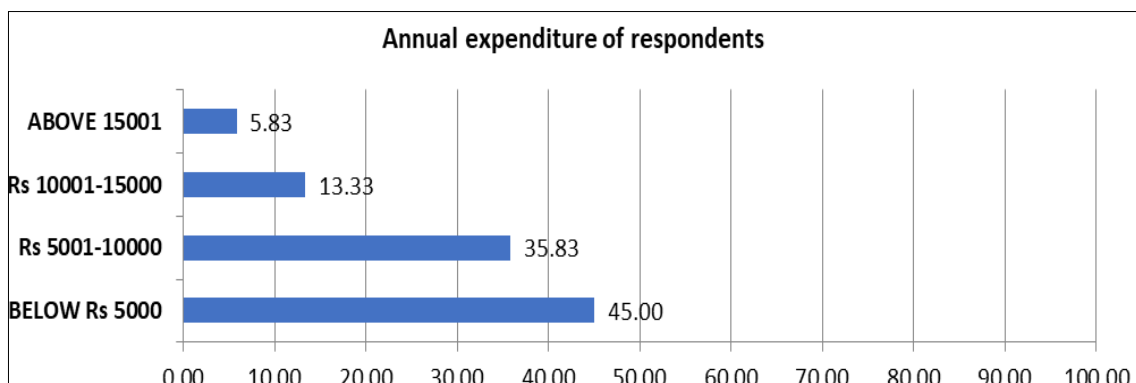


Fig 2: Expenditure of respondents

According to the above data, about 45% monthly expenditure of above Rs 15000/- and 35.83% expenditure between Rs 5001 to 10000; 13.33% a monthly expenditure between Rs 10001 and 15000/- and 5.83% earn monthly expenditure above Rs 15000/-.

3.4 Monthly saving

Saving, process of setting aside a portion of current income for future use, or the flow of resources accumulated in this way over a given period of time. Saving may take the form of increases in bank deposits, purchases of securities, or increased cash holdings for weavers.

Table 3: Monthly saving of respondents

Sl. no.	Saving range per month (Rs)	Frequency	Percentage (%)
1	Rs 100-500	18	15.00
2	Rs 501-1000	37	30.83
3	Rs 1001-2000	17	14.17
4	Above Rs 2000	27	22.50
5	No saving	21	25.83
	Total	120	100

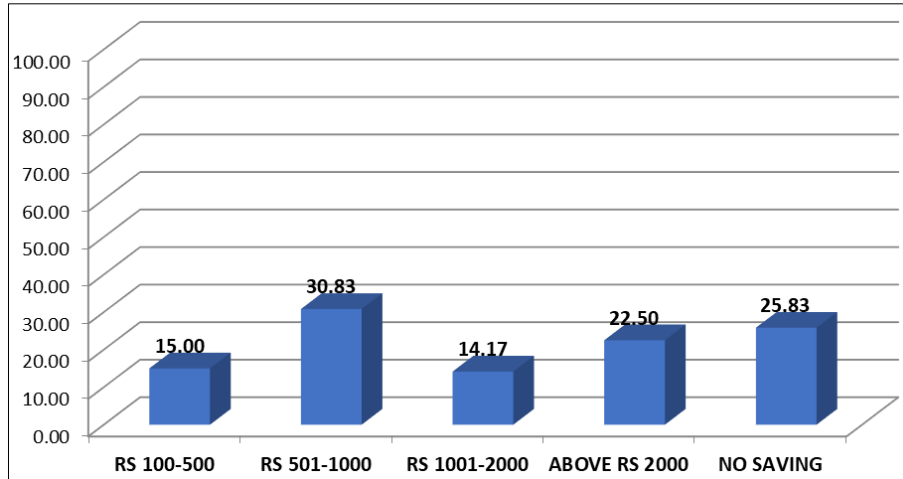


Fig 3: Monthly saving of respondents (Rs)

According to data, 15% respondents have savings of ₹100 to 500, 30.83% of respondents have savings between ₹501 to 1000, 14.17% of respondents have saving ₹1001 to 2000, 22.50% of respondents have savings above ₹2000, 25.83% of respondent have no saving at all.

3.5 Indebtedness range

Indebtedness is the state of owing something (usually money) to someone, or the total amount owed. In this study we have

seen about weavers.

Table 4: Indebtedness range of respondent (Rs)

SL no	Indebtedness range	Frequency	Percentage
1	Up to Rs 5000	19	15.83
2	Rs 5001-10000	48	40.00
3	Rs 10001-20000	29	24.17
4	Above Rs 20000	24	20.00
	Total	120	100

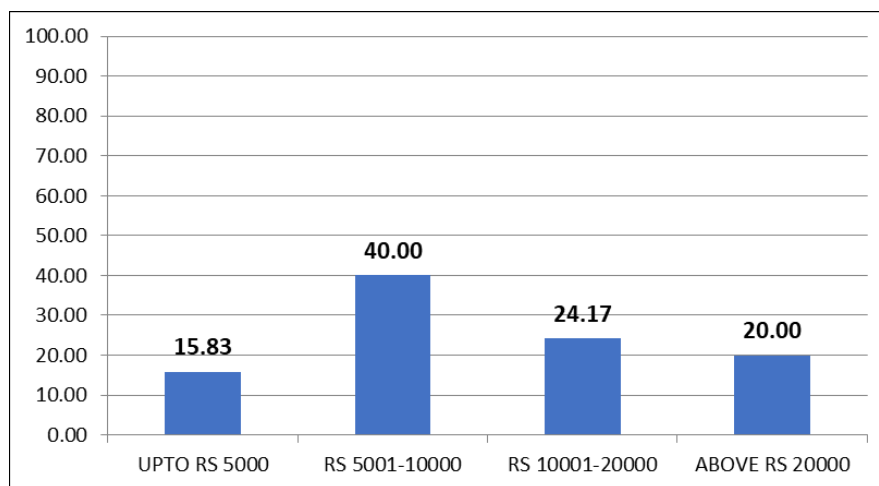


Fig 4: Indebtedness range of respondent (Rs)

According to the data in the tables 15.83% respondents are in debt up to ₹5000 40% of the respondents are in debt from ₹5001 to 10,000 24.17% of the respondents are in debt from ₹10,001 to 20,000 and the rest 20% of the respondents are in debt above ₹20,000.

3.6 Source of finance

Production and income can be increased to a large extent if workers work with adequate capital. Ownership and control

classify sources of finance into owned and borrowed capital.

Table 5: Source of finance of respondents

SL.no	Source of finance	Frequency	Percentage (%)
1	Borrow	44	36.66
2	Ownership	21	17.5
3	Both	55	45.83
	total	120	100

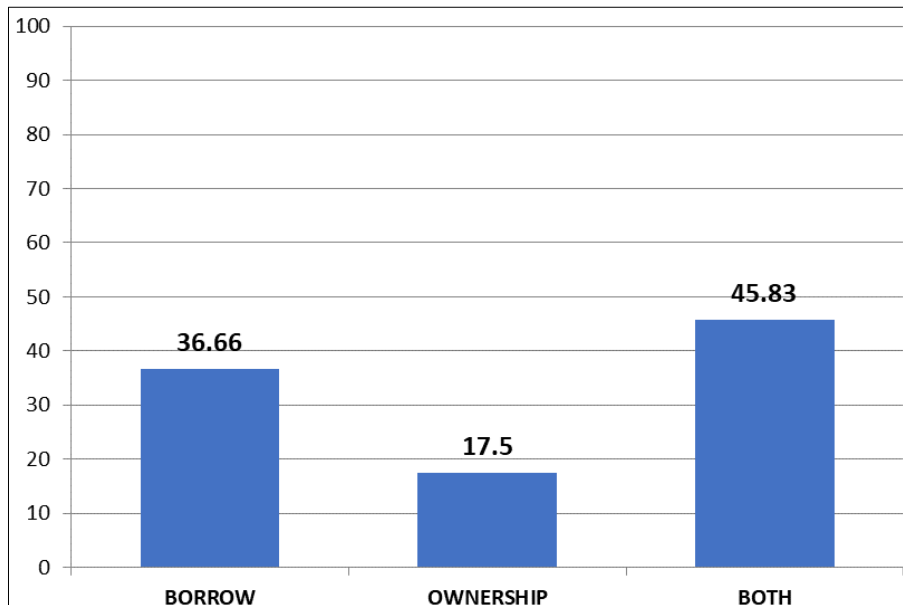


Fig 5: source of finance of respondents

Borrowing is 33.66%, those who have ownership is 17.5% and the weavers with both borrowing and ownership is 45.83% which is maximum in the above three financial sources.

3.7 Source of borrowing

Borrowing is the funds raised through loans or borrowings. The sources for raising borrowed funds include loans from commercial banks, loans from financial institutions, relatives/mitra etc.

Table 6: Source of borrowing of respondents

SL.no	Sources	Frequency	Percentage (%)
1	Relatives	74	61.66
2	Master weaver	3	2.5
3	SHG	24	20
4	Cooperative society	12	10
5	Bank	7	5.83
	Total	120	100

According to above data, source of borrowing by respondents from bank is 5.83%, from cooperative society is 10% from SHG's is 20%, from master weaver is 2.5% and relatives is 61.66%. From this we can see that maximum of the respondent's source of borrowing comes from relatives which is highest among these all sources.

3.8 Loan interest rate

It is the proportion of an amount loaned which a lender charges as interest to the borrower, normally expressed as an annual percentage.

Table 7: perception of respondents regarding loan interest rate

Sr.no	Loan interest rate	Frequency	Percentage (%)
1	Normal	26	21.66
2	Low	12	10
3	High	82	68.33
	Total	120	100

From the of table no 7 we can see the responses of weavers saying 21.66% loan interest rate is normal, 10% said low

interest rate, 68.33% said high interest rate. Maximum weavers said the loan interests' rate is high.

3.9 Working hours

Table 8: Number of working hours per day of respondent

Working hours per day	Frequency	Percentage (%)
6-8 hrs	43	27.5
8-10 hrs	63	52.5
10-12hrs	28	20
Total	120	100

In terms of hours spent per day in weaving, 27.5% of the respondents work 6-8 hours a day; 52.5% work for 8 to 10 hours per day, 20% work for 10-12 hours per day. so maximum do work for 8-10 hours per day.

3.10 Working days

Table 9: number of working days per year of respondent

SL.no	Working days per year	Frequency	Percentage
1	Below 100 days	34	28.33
2	101-200 days	63	52.5
3	201-300 days	30	19.16
	Total	120	100

In terms of days spent per year in weaving, 28.33% of the respondents work below 100 days a year; 52.5% work for 101-200 days per year, 19.16% work for 201-300 days per year. so maximum do work for 101-200 days per year.

3.11 Assets

An asset is a resource with economic value that an individual, corporation, or country owns or controls with the expectation that it will provide a future benefit. From the below data have seen that, respondents having assets include loom and equipment's is 62.5%, with house, with livestock's and others is 8.33% and with land is 4.16%, therefore maximum of the respondents having looms and equipment's as assets.

Table 10: Assets owned by respondents

Sr.no	Assets	Frequency	Percentage
1	House	30	25
2	Loom and equipment	75	62.5
3	Livestock and others	10	8.33
4	Land	5	4.16
	Total	120	100

25% of the respondents owned houses 62.5% respondents on loom and equipment, 8.33% owned live stocks and other assets, 4.16% of respondents owned land as assets by this we can see that maximum number of respondents have looms and equipment as asset.

3.12 Repayment of loan

Repayment is the process of paying back money borrowed from a lender in accordance with a loan's terms.

Table 11: Perception regarding repayment of loan difficult with income generated from weaving

Sl.no	Responses	Frequency	Percentage
1	No	25	20.83
2	Yes	75	62.5
3	Prefer not to say	20	16.66

According to above table 11, regarding repayment of loan 20.83% weavers think that is not difficult, 62.50% says repayment is difficult, 20% respondents prefer not to say regarding repayment difficulty.

3.13 Income generating activity dissatisfaction

It is presumed to be a part of income generation that determines a variety of consequences such as irregular work attendance and performance etc.

Table 12: Reasons for respondents' income generating activity dissatisfaction, if any

Sl.no	Reasons	Frequency	Percentage
1	Job insecurity	21	17.5
2	Low wage	68	40
3	No full-time employment	33	27.5
4	Others	18	15
	Total	120	100

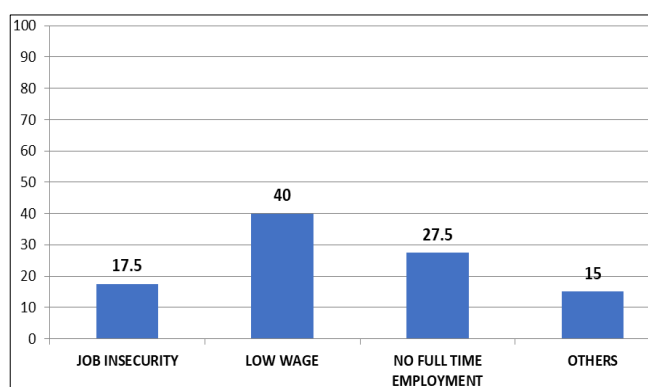


Fig 6: Reasons for respondents' income generating activity dissatisfaction, if any

According to above table, the reasons for job dissatisfaction are job insecurity that is 17.5%, low wage that is 40%, no full-time employment 27.5% and others 15%. So, the main reason is low wage among weavers.

4. Conclusion

Finding of present study reveals that loom industry is one such delicate organization, which has been totally capital-starved at all the time. Allocations for looms in national and state budgets are being reduced. These allocations are much disproportionate to the industry's requirements and its income generating potential. Weavers are the main pillar of textile industry or power loom sectors. But they are at the bottom of economic pyramid of this sector. They are suffering enough due to their poor economic condition. Cost competitiveness of this industry segment, at present, was very poor. This in turn affects the profit margins and sales of the product. That's the main problem which leads to low wages of the weavers and they live in a very poor condition. Some weavers are in a very pathetic condition. They can't even afford basic amenities. The daily wage has not increased. So, weavers of study area are in debt and have very less saving. They are forced to take loan at high interest rate from relatives or friends. They were not satisfied with their income generating activity. The most common asset owned by them is loom equipment. The number of working days per year of respondents are less than 100 which is very less for sustainable life. In the course of the study, the researcher also found out that the respondents were unaware of any institutional mechanisms provided by the state. Union and states government significant reservations and subsidies for the handloom weavers has been there in terms of availability of raw materials and credit. However, the ground reality remains completely different.

5. Competing Interest

Authors have declared that no competing interest exist.

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