

Opinions of the Sample Selected Handloom Weavers' Vs Financial Institutions in SPSR Nellore District

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Abstract The handloom sector plays a vital role in India's rural economy. It is one of the largest economic activities, providing direct employment to over 175.65 lakh persons engaged in weaving and allied activities. As a result of effective government intervention through adequate financial assistance and implementation of various developmental and welfare schemes, this sector has been able to withstand the competition from the power loom and mill sectors. The issue of credit flows to the handloom sector is closely linked to the working capital management of the handloom business. This, in turn, is directly related to the overall health and business performance of the handloom sector as a whole. Various aspects such as marketing, design, technology, skill upgradation etc., determine the performance of this sector. While acknowledging the fact that credit is a necessary but not the only input for the growth of the industry, this report has focused on the issue of credit flows to the handloom sector.

Keywords: Opinions of the sample selected handloom weavers' vs financial institutions

INTRODUCTION

The handloom sector plays a vital role in India's rural economy. It is one of the largest economic activities, providing direct employment to over 175.65 lakh persons engaged in weaving and allied activities. As a result of effective government intervention through adequate financial assistance and implementation of various developmental and welfare schemes, this sector has been able to withstand the competition from the power loom and mill sectors. Consequently, the production of handloom has gone up to 1560 million sq. meters in 2019-20, from 1000 million sq. meters in the early 2000s. This sector contributes nearly 35 percent of the total cloth produced in the country and also adds substantially to the export earnings. This sector is drawing the attention of planners and other developmental activists due to its gigantic employment generation capability. The inputs and

grants provided by the Government of India to the handloom industry have been increasing year after year. Despite such an enormous infusion of funds, there was a deceleration in the share of the handloom sector to the total clothing production of the country. Periodical reviews and researches are essential to assess the status of this sector, its dynamics toward a new marketing environment, and the factors responsible for the development. This chapter is an attempt at the opinions of the sample selected handloom weaver's vs financial institutions in the SPSR Nellore district.

METHODOLOGY

Based on primary data that was collected from 520 respondents by using a structured questionnaire and through an informal personal interview method.

Primary Data

Primary data are collected from 520 weavers working under societies or independent weavers. For data survey a structured questionnaire is used which contain simple, multiple choice questions. Observation method and personal interview method are also used for collection of primary data.

OBJECTIVES

To study the Opinions of the sample selected handloom weavers' vs financial institutions of sample selected Handloom weavers in the SPSR Nellore District.

Table 1 divulges the Gender Vs Non-availability of the institution within a reasonable distance of sample selected handloom weavers in the study area. Out of 318 Male weavers, 75 (23.58 percent) received money from commercial banks, 84 (26.42 percent) received money from regional rural banks, 62 (19.50 percent) received money from cooperative banks, 59 (18.55

percent) received money from primary money banks and 38 (11.95 percent) from other financial institutions. Out of 202 female weavers, 41 (20.30 percent) received money from commercial banks, 49 (24.26 percent) received money from regional rural banks, 57 (28.22 percent) received money from cooperative banks, 23 (11.39 percent) received money from primary money banks and 32 (15.84 percent) from other financial institutions in the study area for non-availability of the institution within a reasonable distance.

Table 1-Gender Vs Non-availability of the institution within a reasonable distance of sample selected handloom weavers in the study area

S. No	Financial Institutions (FI)	Non-availability of the institution within a reasonable distance		Total
		Male (M)	Female (F)	
1	Commercial Banks (CBs)	75 (23.58)	41 (20.30)	116 (22.31)
2	Regional Rural Banks (RRBs)	84 (26.42)	49 (24.26)	133 (25.58)
3	Co-operative Banks (Co-Bs)	62 (19.50)	57 (28.22)	119 (22.88)
4	Primary Money Banks (PMBs)	59 (18.55)	23 (11.39)	82 (15.77)
5	Others (O)	38 (11.95)	32 (15.84)	70 (13.46)
Total		318 (100)	202 (100)	520 (100.00)

Source: The data collected from the sample selected handloom weavers in the study area

Note: Figures in bracket () are the percentage of the total sample selected handloom Weavers

H₀: No Significance

H₁: Significance

In the above table calculation of ANOVA, the calculated value F ratio is 5.5249, and F critical value is 5.3177 at a 5% level of significance with 1.8 degrees of freedom. So, the calculated value is greater than the critical value, we reject the null hypothesis and there is a significant difference between financial institutions on gender Vs non-availability of the institution within a reasonable distance of the sample selected handloom weavers in the study.

(ANALYSIS OF VARIANCE) ANOVA						
(1) Source of Variation (SV)	(2))	(3) ((4) MS	(5) F-Ratio	(6) P-value	(7) F critical value
	S	3				
	S)				

		d				
Between Sample (BS) (BS)	13 46	1	13 45. 6	5.5 249	0.0 466	5.3177
Within Sample (WS) (WS)	19 48	8	24 3.5 5			
Total	32 94	9				

Table 2 shows the Gender Vs Inadequacy of loans of the sample selected handloom weavers in the study area. Out of 318 Male weavers, 71 (22.33 percent) received money from commercial banks, 79 (24.84 percent) received money from regional rural banks, 68 (21.38 percent) received money from cooperative banks, 56 (17.61 percent) received money from primary money banks and 44 (13.84 percent) from other financial institutions. Out of 202 female weavers, 45 (22.28 percent) received money from commercial banks, 54 (26.73 percent) received money from regional rural banks, 51 (25.25 percent) received money from cooperative banks, 26 (12.87 percent) received money from primary money banks and 26 (12.87 percent) from other financial institutions in the study area for Inadequacy of loans.

Table 2 Gender Vs Inadequacy of loans of sample selected handloom weavers in the study area

S. No	Financial Institutions (FI)	Inadequacy of loans		Total
		Male (M)	Female (F)	
1	Commercial Banks (CBs)	71 (22.33)	45 (22.28)	116 (22.31)
2	Regional Rural Banks (RRBs)	79 (24.84)	54 (26.73)	133 (25.58)
3	Co-operative Banks (Co-Bs)	68 (21.38)	51 (25.25)	119 (22.88)
4	Primary Money Banks (PMBs)	56 (17.61)	26 (12.87)	82 (15.77)
5	Others (O)	44 (13.84)	26 (12.87)	70 (13.46)
Total		318 (100)	202 (100)	520 (100.00)

Source: The data collected from the sample selected handloom weavers in the study area

Note: Figures in bracket () are the percentage of the total sample selected handloom Weavers

H₀: No Significance

H₁: Significance

In the above table calculation of ANOVA, the calculated value F ratio is 7.2422, and F critical value is 5.3177 at a 5% level of significance with 1.8 degrees

of freedom. So, the calculated value is greater than the critical value, we reject the null hypothesis and there is a significant difference between financial institutions on gender Vs Inadequacy of loans of the sample selected handloom weavers in the study.

(ANALYSIS OF VARIANCE) ANOVA						
(1) Source of Variation (SV)	(2) SS	(3) df	(4) M S	(5) F- Rat io	(6) P- val ue	(7) F critical value
Between Sample (BS)	13 45. 6	1	13 45. 6	7.2 422	0.0 274	5.3177
Within Sample (WS)	14 86. 4	8	18 5.8			
Total	28 32	9				

Table 3 reveals the Gender Vs High rate of interest of sample selected handloom weavers in the study area. Out of 318 Male weavers, 69 (21.70 percent) received money from commercial banks, 85 (26.73 percent) received money from regional rural banks, 70 (22.01 percent) received money from cooperative banks, 49 (15.41 percent) received money from primary money banks and 45 (14.15 percent) from other financial institutions.

Table 3 Gender Vs High rate of interest of sample selected handloom weavers in the study area

S. No	Financial Institutions (FI)	High rate of interest		Total
		Male (M)	Female (F)	
1	Commercial Banks (CBs)	69 (21.70)	47 (23.27)	116 (22.31)
2	Regional Rural Banks (RRBs)	85 (26.73)	48 (23.76)	133 (25.58)
3	Co-operative Banks (Co-Bs)	70 (22.01)	49 (24.26)	119 (22.88)
4	Primary Money Banks (PMBs)	49 (15.41)	33 (16.34)	82 (15.77)
5	Others (O)	45 (14.15)	25 (12.38)	70 (13.46)
Total		318 (100)	202 (100)	520 (100.00)

Source: The data collected from the sample selected handloom weavers in the study area

Note: Figures in bracket () are the percentage of the total sample selected handloom Weavers

Out of 202 female weavers, 47 (23.27 percent) received money from commercial banks, 48 (23.76 percent) received money from regional rural banks, 49 (24.26 percent) received money from cooperative

banks, 33 (16.34 percent) received money from primary money banks and 25 (12.38 percent) from other financial institutions in the study area for High rate of interest.

H₀: No Significance

H₁: Significance

In the above table (5.3) calculation of ANOVA, the calculated value F ratio is 6.9254, and F critical value is 5.3177 at a 5% level of significance 1.8 degrees of freedom. So, the calculated value is more than the critical value, we reject the null hypothesis and there is a significant difference between financial institutions on gender Vs high rate of interest of the sample selected handloom weavers in the study.

(ANALYSIS OF VARIANCE) ANOVA						
(1) Source of Variation (SV)	(2) SS	(3) df	(4) MS	(5) F- Rati o	(6) P- valu e	(7) F critical value
Between Sample (BS)	1346	1	134 5.6	6.92 54	0.03 01	5.3177
Within Sample (WS)	1554	8	194 .3			
Total	2900	9				

Table 4 divulges the Gender Vs difficulty procedures of sample-selected handloom weavers in the study area. Out of 318 Male weavers, 61 (19.18 percent) received money from commercial banks, 81 (25.47 percent) received money from regional rural banks, 82 (25.79 percent) received money from cooperative banks, 46 (14.47 percent) received money from primary money banks and 48 (15.09 percent) from other financial institutions. Out of 202 female weavers, 55 (27.23 percent) received money from commercial banks, 52 (25.74 percent) received money from regional rural banks, 37 (18.32 percent) received money from cooperative banks, 36 (17.82 percent) received money from primary money banks and 22 (10.89 percent) from other financial institutions in the study area for Difficult procedures.

Table 4 Gender Vs difficult procedures of sample selected handloom weavers in the study area

S. No	Financial Institutions (FI)	Difficult procedures		Total
		Male (M)	Female (F)	
1	Commercial Banks (CBs)	61 (19.18)	55 (27.23)	116 (22.31)
2	Regional Rural Banks (RRBs)	81 (25.47)	52 (25.74)	133 (25.58)

3	Co-operative Banks (Co-Bs)	82 (25.79)	37 (18.32)	119 (22.88)
4	Primary Money Banks (PMBs)	46 (14.47)	36 (17.82)	82 (15.77)
5	Others (O)	48 (15.09)	22 (10.89)	70 (13.46)
Total		318 (100)	202 (100)	520 (100.00)

Source: The data collected from the sample selected handloom weavers in the study area

Note: Figures in bracket () are the percentage of the total sample selected handloom Weavers

H₀: No Significance

H₁: Significance

In the above table calculation of ANOVA, the calculated value F ratio is 5.6113, and F critical value is 5.3177 at a 5% level of significance with 1.8 degrees of freedom. So, the calculated value is greater than the critical value, we reject the null hypothesis and there is a significant difference between financial institutions on gender Vs difficult procedures of the sample selected handloom weavers in the study.

(ANALYSIS OF VARIANCE) ANOVA						
(1) Source of Variation (SV)	(2) SS	(3) df	(4) MS	(5) F-Ratio	(6) P-value	(7) F critical value
Between Sample (BS)	134 5.6	1	134 5.6	5.61 13	0.04 53	5.3177
Within Sample (WS)	191 8.4	8	239 .8			
Total	326 4	9				

Table 5 exhibits the Gender Vs Unfair attitude of the employees of the sample selected handloom weavers in the study area. Out of 318 Male weavers, 67 (21.07 percent) received money from commercial banks, 88 (27.67 percent) received money from regional rural banks, 85 (26.73 percent) received money from cooperative banks, 36 (11.32 percent) received money from primary money banks and 42 (13.21 percent) from other financial institutions. Out of 202 female weavers, 49 (24.26 percent) received money from commercial banks, 45 (22.28 percent) received money from regional rural banks, 34 (16.83 percent) received money from cooperative banks, 46 (22.77 percent) received money from primary money banks and 28 (13.86 percent) from other financial institutions in the study area for Unfair attitude of the employees.

Table 5 Gender Vs Unfair attitude of the employees of the sample selected handloom weavers in the study area

S. No	Financial Institutions (FI)	The unfair attitude of the employees		Total
		Male (M)	Female (F)	
1	Commercial Banks (CBs)	67 (21.07)	49 (24.26)	116 (22.31)
2	Regional Rural Banks (RRBs)	88 (27.67)	45 (22.28)	133 (25.58)
3	Co-operative Banks (Co-Bs)	85 (26.73)	34 (16.83)	119 (22.88)
4	Primary Money Banks (PMBs)	36 (11.32)	46 (22.77)	82 (15.77)
5	Others (O)	42 (13.21)	28 (13.86)	70 (13.46)
Total		318 (100)	202 (100)	520 (100.00)

Source: The data collected from the sample selected handloom weavers in the study area

Note: Figures in bracket () are the percentage of the total sample selected handloom Weavers

H₀: No Significance

H₁: Significance

In the above table calculation of ANOVA, the calculated value F ratio is 4.1175, and F critical value is 5.3177 at a 5% level of significance with 1.8 degrees of freedom. So, the calculated value is less than the critical value, we accept the null hypothesis and there is no significant difference between financial institutions on gender Vs unfair attitude of the employee of the sample selected handloom weavers in the study.

(ANALYSIS OF VARIANCE) ANOVA						
(1) Source of Variation (SV)	(2) SS	(3) df	(4) MS	(5) F-Ratio	(6) P-value	(7) F critical value
Between Sample (BS)	134 5.6	1	134 5.6	4.11 75	0.07 70	5.3177
Within Sample (WS)	261 4.4	8	326 .8			
Total	396 0	9				

Gender Vs High incidental charges of the sample selected handloom weavers in the study area are presented in Table 6. Out of 318 Male weavers, 66 (20.75 percent) received money from commercial banks, 87 (27.36 percent) received money from regional rural banks, 84 (26.42 percent) received money from cooperative banks, 35 (11.01 percent) received money from primary money banks and 46 (14.47 percent) from other financial institutions. Out of 202 female weavers, 50 (24.75 percent) received money from commercial banks, 46 (22.77 percent) received money from regional rural banks, 35 (17.33

percent) received money from cooperative banks, 47 (23.27 percent) received money from primary money banks and 24 (11.88 percent) from other financial institutions in the study area for High incidental charges.

Table 6 Gender Vs High incidental charges of the sample selected handloom weavers in the study area

S. No	Financial Institutions (FI)	High incidental charges		Total
		Male (M)	Female (F)	
1	Commercial Banks (CBs)	66 (20.75)	50 (24.75)	116 (22.31)
2	Regional Rural Banks (RRBs)	87 (27.36)	46 (22.77)	133 (25.58)
3	Co-operative Banks (Co-Bs)	84 (26.42)	35 (17.33)	119 (22.88)
4	Primary Money Banks (PMBs)	35 (11.01)	47 (23.27)	82 (15.77)
5	Others (O)	46 (14.47)	24 (11.88)	70 (13.46)
Total		318 (100)	202 (100)	520 (100.00)

Source: The data collected from the sample selected handloom weavers in the study area

Note: Figures in bracket () are the percentage of the total sample selected handloom Weavers

H₀: No Significance

H₁: Significance

In the above table calculation of ANOVA, the calculated value F ratio is 4.2011, and F critical value is 5.3177 at a 5% level of significance with 1.8 degrees of freedom. So, the calculated value is less than the critical value, we accept the null hypothesis and there is no significant difference between financial institutions on gender Vs high incidental charges of the sample selected handloom weavers in the study.

(ANALYSIS OF VARIANCE) ANOVA						
(1) Source of Variation (SV)	(2) SS	(3) d f	(4) MS	(5) F- Rati o	(6) P- valu e	(7) F critical value
Between Sample (BS)	134 5.6	1	134 5.6	4.20 11	0.07 45	5.3177
Within Sample (WS)	256 2.4	8	320 .3			
Total	390 8	9				

Table 7 depicts the Gender Vs element of corruption of sample selected handloom weavers in the study area. Out of 318 Male weavers, 70 (22.01 percent) received money from commercial banks, 81 (25.47 percent) received money from regional rural banks, 86 (27.04 percent) received money from cooperative banks, 34 (10.69 percent) received money from

primary money banks and 47 (14.78 percent) from other financial institutions. Out of 202 female weavers, 46 (22.77 percent) received money from commercial banks, 52 (25.74 percent) received money from regional rural banks, 33 (16.34 percent) received money from cooperative banks, 48 (23.76 percent) received money from primary money banks and 23 (11.39 percent) from other financial institutions in the study area for Element of corruption.

Table 7 Gender Vs element of corruption of sample selected handloom weavers in the study area

S. No	Financial Institutions (FI)	Element of corruption		Total
		Male (M)	Female (F)	
1	Commercial Banks (CBs)	70 (22.01)	46 (22.77)	116 (22.31)
2	Regional Rural Banks (RRBs)	81 (25.47)	52 (25.74)	133 (25.58)
3	Co-operative Banks (Co-Bs)	86 (27.04)	33 (16.34)	119 (22.88)
4	Primary Money Banks (PMBs)	34 (10.69)	48 (23.76)	82 (15.77)
5	Others (O)	47 (14.78)	23 (11.39)	70 (13.46)
Total		318 (100)	202 (100)	520 (100.00)

Source: The data collected from the sample selected handloom weavers in the study area

Note: Figures in bracket () are the percentage of the total sample selected handloom Weavers

H₀: No Significance

H₁: Significance

In the above table calculation of ANOVA, the calculated value F ratio is 4.1750, and F critical value is 5.3177 at a 5% level of significance with 1.8 degrees of freedom. So, if the calculated value is less than the critical value, we accept the null hypothesis and there is no significant difference between financial institutions on gender Vs element of corruption of the sample selected handloom weavers in the study.

(ANALYSIS OF VARIANCE) ANOVA						
(1) Source of Variation (SV)	(2) SS	(3) d f	(4) MS	(5) F- Rati o	(6) P- valu e	(7) F critical value
Between Sample (BS)	134 5.6	1	134 5.6	4.17 50	0.07 53	5.3177
Within Sample (WS)	257 8.4	8	322 .3			
Total	392 4	9				

Table 8 examines the Gender Vs High Penal Rates of interest of sample selected handloom weavers in the study area. Out of 318 Male weavers, 68 (21.38 percent) received money from commercial banks, 83 (26.10 percent) received money from regional rural banks, 90 (28.30 percent) received money from cooperative banks, 32 (10.06 percent) received money from primary money banks and 45 (14.15 percent) from other financial institutions. Out of 202 female weavers, 48 (23.76 percent) received money from commercial banks, 50 (24.75 percent) received money from regional rural banks, 29 (14.36 percent) received money from cooperative banks, 50 (24.75 percent) received money from primary money banks and 25 (12.38 percent) from other financial institutions in the study area for High Penal Rates of interest.

Table 8 Gender Vs High Penal Rates of interest of sample selected handloom weavers in the study area

S. No	Financial Institutions (FI)	High Penal Rates of interest		Total
		Male (M)	Female (F)	
1	Commercial Banks (CBs)	68 (21.38)	48 (23.76)	116 (22.31)
2	Regional Rural Banks (RRBs)	83 (26.10)	50 (24.75)	133 (25.58)
3	Co-operative Banks (Co-Bs)	90 (28.30)	29 (14.36)	119 (22.88)
4	Primary Money Banks (PMBs)	32 (10.06)	50 (24.75)	82 (15.77)
5	Others (O)	45 (14.15)	25 (12.38)	70 (13.46)
Total		318 (100)	202 (100)	520 (100.00)

Source: The data collected from the sample selected handloom weavers in the study area

Note: Figures in bracket () are the percentage of the total sample selected handloom Weavers

H₀: No Significance

H₁: Significance

In the above table calculation of ANOVA, the calculated value F ratio is 3.5336, and F critical value is 5.3177 at a 5% level of significance with 1.8 degrees of freedom. So, the calculated value is less than the critical value, we accept the null hypothesis and there is no significant difference between financial institutions on gender Vs high penal rates of interest of the sample selected handloom weavers in the study.

(ANALYSIS OF VARIANCE) ANOVA

(1) Source of Variation (SV)	(2) SS	(3) d f	(4) MS	(5) F-Ratio	(6) P-value	(7) F critical value
Between Sample (BS)	134 5.6	1	134 5.6	3.53 36	0.09 69	5.3177
Within Sample (WS)	304 6.4	8	380 .8			
Total	439 2	9				

Table 9 reveals the Gender Vs delay in the sanction of loans of sample selected handloom weavers in the study area. Out of 318 Male weavers, 72 (22.64 percent) received money from commercial banks, 81 (25.47 percent) received money from regional rural banks, 91 (28.62 percent) received money from cooperative banks, 30 (9.43 percent) received money from primary money banks and 44 (13.84 percent) from other financial institutions. Out of 202 female weavers, 44 (21.78 percent) received money from commercial banks, 52 (25.74 percent) received money from regional rural banks, 28 (13.86 percent) received money from cooperative banks, 52 (25.74 percent) received money from primary money banks and 26 (12.87 percent) from other financial institutions in the study area for Delay in the sanction of loans

Table 9 Gender Vs delay in the sanction of loans of sample selected handloom weavers in the study area

S. No	Financial Institutions (FI)	Delay in the sanction of loans		Total
		Male (M)	Female (F)	
1	Commercial Banks (CBs)	72 (22.64)	44 (21.78)	116 (22.31)
2	Regional Rural Banks (RRBs)	81 (25.47)	52 (25.74)	133 (25.58)
3	Co-operative Banks (Co-Bs)	91 (28.62)	28 (13.86)	119 (22.88)
4	Primary Money Banks (PMBs)	30 (9.43)	52 (25.74)	82 (15.77)
5	Others (O)	44 (13.84)	26 (12.87)	70 (13.46)
Total		318 (100)	202 (100)	520 (100.00)

Source: The data collected from the sample selected handloom weavers in the study area

Note: Figures in bracket () are the percentage of the total sample selected handloom Weavers

H₀: No Significance

H₁: Significance

In the above table calculation of ANOVA, the calculated value F ratio is 3.2816, and F critical value is 5.3177 at a 5% level of significance with 1.8 degrees of freedom. So, if the calculated value is less than the

critical value, we accept the null hypothesis and there is no significant difference between financial institutions on gender Vs delay in the sanction of the sample selected handloom weavers in the study.

(ANALYSIS OF VARIANCE) ANOVA						
(1) Source of Variation (SV)	(2) SS	(3) d f	(4) MS	(5) F- Rati o	(6) P- valu e	(7) F critical value
Between Sample (BS)	134 5.6	1	134 5.6	3.28 16	0.10 76	5.3177
Within Sample (WS)	328 0.4	8	410 .05			
Total	462 6	9				

Table 10 depicts the Gender Vs Low quality of the kind portion of the loans of sample selected handloom weavers in the study area. Out of 318 Male weavers, 69 (21.70 percent) received money from commercial banks, 78 (24.53 percent) received money from regional rural banks, 88 (27.67 percent) received money from cooperative banks, 34 (10.69 percent) received money from primary money banks and 49 (15.41 percent) from other financial institutions. Out of 202 female weavers, 47 (23.27 percent) received money from commercial banks, 55 (27.23 percent) received money from regional rural banks, 31 (15.35 percent) received money from cooperative banks, 48 (23.76 percent) received money from primary money banks and 21 (10.40 percent) from other financial institutions in the study area for the low quality of the kind portion of the loans.

Table 10 Gender Vs Low quality of the kind portion of the loans of sample selected handloom weavers in the study area

S. No	Financial Institutions (FI)	Low quality of the kind portion of the loans		Total
		Male (M)	Female (F)	
1	Commercial Banks (CBs)	69 (21.70)	47 (23.27)	116 (22.31)
2	Regional Rural Banks (RRBs)	78 (24.53)	55 (27.23)	133 (25.58)
3	Co-operative Banks (Co-Bs)	88 (27.67)	31 (15.35)	119 (22.88)
4	Primary Money Banks (PMBs)	34 (10.69)	48 (23.76)	82 (15.77)
5	Others (O)	49 (15.41)	21 (10.40)	70 (13.46)
Total		318 (100)	202 (100)	520 (100.00)

Source: The data collected from the sample selected handloom weavers in the study area

Note: Figures in bracket () are the percentage of the total sample selected handloom Weavers

H₀: No Significance

H₁: Significance

In the above table calculation of ANOVA, the calculated value F ratio is 3.9864, and F critical value is 5.3177 at a 5% level of significance with 1.8 degrees of freedom. So, the calculated value is less than the critical value, we accept the null hypothesis and there is no significant difference between financial institutions on gender Vs low quality of the kind portion of the sample selected handloom weavers in the study.

(ANALYSIS OF VARIANCE) ANOVA						
(1) Source of Variation (SV)	(2) SS	(3) d f	(4) MS	(5) F- Rati o	(6) P- valu e	(7) F critical value
Between Sample (BS)	134 5.6	1	134 5.6	3.98 64	0.08 09	5.3177
Within Sample (WS)	270 0.4	8	337 .55			
Total	404 6	9				

CONCLUSION

It is concluded that the establishing a central network to disseminate vital information to weavers, improving weavers' awareness of the finance and sales processes, and setting up handloom institutes in every handloom town are among steps that will help rejuvenate the sector. Like every year, India celebrated the National Handloom Day on August 7, 2021. The handloom industry plays a key role in the Indian economy - from providing employment to rural population to being a carrier of India's rich cultural heritage to other countries. According to handloom census 2019-20, the handloom sector creates around 35 lakh of direct employment. If other industry stakeholders are considered - other textile manufacturers, fashion designers, etc. this number will be much higher as because it includes other textile, making this the second largest source of employment for rural population after agriculture. However, handlooms do not form a major portion of Indian textile exports. According to the Handloom Export Promotion Council (HEPC), the handloom exports from India. The government should provide more and more financial support and schemes to the handloom weavers. It is suggested that the government provide

the financial assistance for raw material, purchase of looms and accessories, design innovation, product diversification, infrastructure development, skill upgradation, lighting units, marketing of handlooms and loan at concessional rates through the schemes.

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