

Factors Influencing Entrepreneurial Aspirations of Women Weavers in West Bengal's Handloom Sector - A Pathway to Empowerment and Inclusive Development

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Abstract

Motivation: The handloom sector, a custodian of India's rich cultural heritage, plays a pivotal role in driving economic prosperity. West Bengal, home to the nation's second-largest number of weaver households, stands out with women comprising 77% of its adult workforce in this sector. Their contributions transcend financial independence, empowering them to fulfil personal aspirations, command economic resources, and challenge patriarchal structures. This empowerment triggers societal shifts, paving the way for greater gender parity in rural India.

Objectives: This study aims to examine how socio-economic factors shape women's participation in the handloom sector, assess whether their involvement stems from opportunities or distress, identify and rank key challenges they face, and propose targeted policy measures to support their entrepreneurial aspirations, fostering empowerment and inclusive development.

Research Methodology: The study surveyed 123 women weavers from Santipur (Nadia district) and Begampur & Dhaniakhali (Hooghly district). Snowball sampling guided participant selection, with insights collected via pre-tested, semi-structured questionnaires. Binary Logistic Regression was employed to analyze the influence of various socioeconomic factors on entrepreneurial aspirations, while the Garrett Ranking method identified and prioritized challenges faced by women in their entrepreneurial journeys.

Major Findings: Education, income levels, family support, and specialized training emerged as significant enablers of entrepreneurial ambitions. However, barriers such as inadequate working capital, rising input costs, low wages, competition from power-loom products, and limited credit access persist, hindering progress.

Policy Relevance: The study advocates for skill development programmes, enhanced market access through trade fairs and online platforms, and workshops to increase awareness of government schemes. Strengthening handloom cooperatives and introducing direct cash transfers for working capital needs are vital steps to bolster women's empowerment and sustain the legacy of the handloom sector.

Keywords: Female Entrepreneurship, Empowerment, Entrepreneurial Aspirations, Challenges, Determinants, Handloom Sector, Women Weavers, West Bengal

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I. Introduction:

Backdrop: “Handloom weaving constitutes one of the richest and most vibrant aspects of Indian cultural heritage” (Fourth All India Handloom Census, Ministry of Textiles, Government of India, 2019-20). The handloom products of the nation are renowned for their delicate and one-of-a-kind artistry that incorporates grace, beauty, and elegance. Handloom weaving is a household-based economic activity, and this sector employs about 31.45 lakh weavers in rural and semi-urban areas (Fourth All India Handloom Census, Ministry of Textiles, Government of India, 2019-20). One of the crucial aspects of the All India Handloom Census Report 2019-20 is that women account for about 77% of all adult weavers and allied workers in this sector. Women’s employment enables them to achieve financial independence. This may also catalyze rural culture to shift from a patriarchal framework toward greater gender parity and women's empowerment. Furthermore, women’s employment generates substantially high social returns since they spend most of their earnings on their children’s health and education, benefiting future generations.

Motivation: The success of any business is critically dependent upon quality entrepreneurial aptitudes and management, and the handloom sector is no exception. Given the prevalence of women in the handloom industry, the sector's growth, against all odds, can pave the way for future entrepreneurial opportunities for women. Women-owned businesses can play an essential role by creating job opportunities nationwide, bringing demographic shifts, and inspiring the next generation of female entrepreneurs. In the past two decades, the economic reforms in India, coupled with the easing of social restrictions, have encouraged women to pursue entrepreneurial endeavours (Kumari, 2014).

With a mission to promote the sustainable development of women entrepreneurs for the nation's balanced growth, the 'Startup India' initiative of the government is committed to bolstering women's entrepreneurship in India through initiatives, schemes, the creation of enabling networks and communities, and the activation of partnerships among the startup ecosystem's diverse stakeholders. In recent years, there has been a surge in the number of women entrepreneurs in India. According to the National Association of Software and Service Companies (NASSCOM) report, the percentage of women-led startups in India has increased from 8% in 2014 to 13% in 2019. Furthermore, according to the Indian Brand Equity Foundation (IBEF), some of the compelling reasons to invest in women-owned businesses include higher return potential and a high-risk appetite.

The term 'women' is loaded with social, political, economic, and cultural connotations that have an effect on entrepreneurship. Therefore, apart from business concerns, women entrepreneurs have to confront some additional hurdles from social perspectives and balance work and family life, compared to their male counterparts (Brady, 2000; Moore, 1990; McClelland et al., 2005; Dubhashi, 1987). Thus, the process of women's entrepreneurship can be comprehended by tracing its steps from the initial motivation of a woman to become an entrepreneur to her eventual successful venture.

Research Questions: In this context, the research questions that crop up in mind are as follows:

- What socioeconomic and demographic factors influence women's involvement in the handloom industry?
- Are the motivations for women's involvement in the handloom industry driven by opportunity or distress?
- Is it true that women's participation in the workforce helps them achieve financial independence, take an active role in family decision-making, and ensure women's empowerment?
- What challenges do women face when working in the handloom industry while caring for their families and household chores?

Structure of the Paper: The study unfolds systematically, ensuring clarity and coherence. Section I lays the foundation, introducing the research context, motivation, and key questions that drive the inquiry. Section II critically examines existing literature, pinpointing the research gap that necessitates further exploration. Section III defines the study's objectives, shaping its investigative direction. Section IV details the data sources and methodological framework, highlighting the econometric model employed. Section V delves into data analysis, unveiling key findings with empirical evidence. Finally, Section VI concludes by synthesizing insights and emphasizing their policy implications, bridging research with actionable impact.

II. Brief Review of Literature:

Achronological account of research in the field of Women's Entrepreneurship: Literature on mainstream entrepreneurship, primarily focusing on the male entrepreneur, emerged in the 1930s. The late 1970s witnessed the emergence of an explicit sub-domain of women entrepreneurship (Jennings & Brush, 2013). In the *Journal of Contemporary Business*, Eleanor B. Schwartz published the first scholarly paper on female entrepreneurship in 1976. The President's Inter-Agency Task Force on Women Business Owners released the first policy report in this field in 1979, titled "The Bottom Line: Unequal Enterprise in America". In 1981,

R.D. Hisrich and M.O' Brien presented the first scholarly paper on female entrepreneurs at the Babson College Conference on Entrepreneurship. In 1985, Robert Goffee and Richard Scase published "Women in Change: The Experience of Female Entrepreneurs," the first academic book on female business owners.

Initial entrepreneurship research assumed that male and female entrepreneurs were generally the same and that there was no need for a separate investigation into women's entrepreneurship (Brunietal., 2004). As a result, the sub-domain of women entrepreneurship did not emerge as a significant area of study until the late 1990s. The importance of women entrepreneurship as a special field of study was brought to light by two dedicated conferences, the first on 'Women Entrepreneurs in Small and Medium Enterprises' held by the Organization for Economic

Cooperation and Development (OECD) in 1998 and the second on 'Women's Entrepreneurship Research' held in Diana International Conference in 2003. In 2006, the Global Entrepreneurship Monitor (GEM) released a special report on women and entrepreneurship, followed by subsequent reports in 2010, 2012, and 2015. The Global Entrepreneurship Development Institute published the Female Entrepreneurship Index Report in 2015, which examined the conditions that encourage female entrepreneurship in 77 nations worldwide (Unni et al., 2021). According to the report, the top ten nations for female entrepreneurship in 2015 were the United States, Australia, the United Kingdom, Denmark, the Netherlands, France, Iceland, Sweden, Finland, and Norway (Terjesen & Lloyd, 2015). The year 2009 saw the debut of the 'International Journal of Gender and Entrepreneurship', the first publication of its kind to focus solely on the issues of female entrepreneurship (Unni et al., 2021). Entrepreneur; Equality, Diversity, and Inclusion: An International Journal; Gender, Work, and Organization; Gender in Management; Harvard Business Review; INSIGHT into Diversity; International Journal of Gender and Entrepreneurship are just a few of the many journals that currently focus on women in business and entrepreneurship.

Several scholarly review articles have been published to highlight the uniqueness of women-led businesses. Brown and Hirsch (1986) proposed a career model to explain the factors influencing women's entrepreneurial behaviour. Birley (1989) explained that the availability of entrepreneurs is culturally and contextually determined. According to him, the primary distinction between male and female entrepreneurs is the cultural conditioning and experiences that influence their market entry decisions. Brush (1992) claimed that the differences between male and female entrepreneurial ventures had been influenced by differences in educational attainment, entrepreneurial motivation, product preferences, and business creation and growth strategies. Fischer et al. (1993) advocated that liberal feminist theory and social feminist theory can shed light on the discrepancy between how men and women entrepreneurs manage their businesses. He also suggested that it might be advantageous for female entrepreneurs to have access to apprenticeships in their target industries. According to Baker & Aldrich (1997), the theory of social behavior and leadership may provide intriguing insights into gendered differences in business ownership. Mir-Chandani (1999) conjectured that to comprehend the distinctiveness of women-led businesses, one must examine the relationship between gender, occupation, and organizational structure, as well as their impact on female versus male entrepreneurs. To explain the gendered differences in the business models, Brush et al. (2009) proposed gender as a social construct using institutional theory. According to Ahl and Nelson (2010), there is a need for a shift in epistemological position from 'how gender is done' to 'how social orders are generated' to advance knowledge in this field. In reality, women in developing nations face more complex entry barriers and unequal access to resources and networks (Goyal & Yadav, 2014). Thus, it is necessary to develop an in-depth understanding of the pre-launch, launch, and post-launch business models of women-led firms (Sullivan & Meek, 2012).

A person's decision to launch a business is influenced by various socioeconomic factors, including age, employment status, education, income, social connections, and perceptions (Chotkan,2009). Entrepreneurship can be viewed as being shaped by society's socioeconomic and cultural structures (Yetim, 2008). These socioeconomic and cultural factors are crucial to the emergence of female entrepreneurship. Numerous factors explain why some women pursue entrepreneurial endeavours while others do not. The explanation may be based on various socioeconomic situations, character traits, the state of the economy, employment prospects, the family support system, educational attainment, the accessibility of funding and training, government policies, and so forth (Kumari, 2014). This explanation can also vary when a woman is currently employed and seeking to launch her new business.

The relevant literature on women's entrepreneurship in India shows that both pull and push factors are responsible for its growth. Regarding push factors, they function as an element of need, forcing women to start businesses to supplement the family income. Pull factors are associated with their feelings of independence and self-esteem, entrepreneurial zeal, a desire for more income, feeling like they are their boss, autonomy in decision-making, a sense of self-achievement, a desire to be creative, and social prestige (Brush,1990; Buttner and Moor,1997; Ahmad, 2023). In addition, technical abilities, experience, financial resources, family support, a family history of doing business, and the entrepreneur's educational level all contribute to the dynamic growth of women entrepreneurs (Isliaetal.,2011, Startiene and Remeikiene, 2015; Subrahmanya, 2015). Another factor contributing to women choosing a business is occupational flexibility regarding hours worked (Orhan and Scott, 2001). Finally, the role of the government in formulating women-led business policies and NGOs in assisting female business owners is critical for women to pursue business ventures. Government and Non-governmental organizations (NGOs) can organize various skill development programmes, provide them with the necessary funds at a lower interest rate to start a business, and inform them about various government policies that they can avail to run their business smoothly—all of these will encourage women to start their businesses.

Women entrepreneurs face numerous challenges in initiating and carrying on entrepreneurship endeavours. First, any woman, irrespective, place and educational level, taking up entrepreneurship, must think about her family. In most cases, women are still the primary caretakers of family responsibilities. Furthermore, they frequently lack decision-making authority both within the family and in society. As a result, a woman will need to exert more effort to maintain a healthy work-life balance. As they manage domestic and professional tasks, their dual responsibility creates "time poverty," increasing stress and difficulties (Still, 1997). They need to persuade people of their ability to engage in entrepreneurial endeavours. A woman requires psychological support from family, peers, NGOs, and the government to face the challenges posed by tradition, customs, and cultural constraints during her career (Bush, 1997; Kollanand Parikh, 2005; Gilani, 2004). Many women entrepreneurs faced difficulties adapting to the new conditions during the

coronavirus pandemic because they had to take on additional caregiving and household tasks due to school closures and the increasing need for healthcare (Chamura, 2020; Roomi & Parrott, 2008).

Another significant obstacle to starting a business and fostering its growth for female entrepreneurs is a lack of financial support (Mustafa et al., 2021; Kumari, 2014). Women business owners have more difficulty obtaining credit from formal financial institutions due to several reasons, such as legal issues related to ownership of property, a lack of collateral, loan ceilings, and loan officers' negative perceptions of women business owners (Anna et al., 1997; Ylinenpaa & Chechurina, 2000; Crampton & Mishra, 1999; Riding and Swift, 1990). In addition to difficulties gaining access to financing, women are less confident in financial matters, as many women entrepreneurs lack the proper education to comprehend the complex banking system. As a result, they lack the knowledge and information necessary to obtain bank loans (Gilani, 2004). Several schemes are available to women entrepreneurs, but these schemes are not fully listed, nor is there networking across agencies. As a result, clients visiting a financial institution are sometimes unaware of the best solution for their requirements (Vishwanathan, 2001). As a result, most women set up their businesses with personal funds, funds borrowed from their spouse or family, or funds from other informal sources (Das, 2000). Because of their lack of financial assets and considerable reliance on informal finance, women faced difficulty dealing with the effects of a sudden financial crisis due to the unprecedented corona pandemic (Orser, 2020). In addition, banks frequently prioritize serving large and medium-sized businesses at the expense of small businesses predominantly run by women (Coleman, 2000).

In addition to capital, entrepreneurial success also requires business experience, technical and managerial skills, and training, knowledge of market and business processes. Once more, women business owners are confronted with additional roadblocks in this field (Hisrich & Brush, 1983; Rao, 1991; Rathore & Chhabra, 1991). Consequently, they cannot take advantage of lucrative opportunities to enter into informal contracts with customers, suppliers, and providers of capital, which hinders their potential for growth (Green et al., 1999; Fabowale et al., 1995; Aldrich, 1989). During the pandemic, women's limited network of contacts made it more difficult for them to obtain assistance in crisis management (Henry, 2020; Orser, 2020; Mustafa et al., 2021). Additionally, it has been noted that the majority of women-owned businesses are found in the fiercely competitive service and retail industries (Kalleberg & Leicht, 1991; Loscocco et al., 1991). Lack of technological expertise and limited access to appropriate technologies have also been noted as significant barriers for women entrepreneurs in Micro, Small, and Medium-Sized Enterprises (MSMEs) in most developing nations (Buame, 2000; Steel & Webster, 1990).

Finally, because of Indian society's prevalent traditions and culture, women are less exposed to the outside world (George & Thomas, 1998). It's common for women business owners to start out on a small scale and be underrepresented in

membership to professional organizations. As a result, they frequently face obstacles when attempting to access business-related information. Women who do not have access to networks have fewer opportunities to gain awareness of and interact with positive role models. Due to the combined invisibility of women-dominated sectors and women as individuals within any given sector, only a small number of women are invited to participate in trade missions or delegations (Prasad, 1998). Because there are fewer women entrepreneurs in corporate leadership positions, their diverse requirements do not influence policymakers through lobbying and other organisational actions.

However, different studies claim that if women-owned enterprises are given equal access to inputs, finance, and managerial exposure, they can deliver economic outcomes equivalent to firms controlled by men (Bain & Company and Google Report on 'Women Entrepreneurship in India, 2019). The handloom industry in West Bengal, once a thriving sector, now grapples with multiple challenges, as highlighted by several key studies. Das (2015) provides an in-depth analysis of the weaving cooperative societies in Dhaniakhali, revealing that weavers earn meager incomes while intermediaries retain most of the profits. Cooperatives have largely failed to modernize marketing strategies and adopt technological advancements necessary for sustaining demand. Another study by Das (2015) identifies financial constraints, lack of marketing expertise, and limited access to formal credit as primary reasons for the decline of handloom Tant Sarees in Begampur.

Sarkar and Mukhopadhyay (2019) highlight fundamental issues in Hooghly's handloom sector, including low productivity, limited product diversification, and raw material shortages. The reluctance of cooperative societies to explore new markets exacerbates these problems. Despite the presence of skilled artisans, adherence to traditional methods and the slow adoption of modern weaving techniques have hindered industry growth. Consequently, younger generations are reluctant to take up weaving as a profession, threatening the industry's future. To revive this heritage sector, strategic interventions such as market research, export promotion, and alignment with contemporary fashion trends are essential. Kumar and Goswami (2020) emphasize the role of rural women in Self-Help Groups, noting their impact on both social upliftment and household decision-making. Meanwhile, Bhattacharya and Sen (2018) identify key threats to the industry, including competition from powerlooms, low wages, declining cooperative influence, and technological stagnation in Dhaniakhali, Begampur, and Shantipur.

Revitalizing West Bengal's handloom industry demands a multifaceted approach—financial inclusion, cooperative restructuring, design innovation, and global market integration. Without timely intervention, this age-old craft risks fading into obscurity.

Research Gap: Existing research on West Bengal's handloom sector has extensively examined its challenges and the role of women weavers. However, a crucial gap remains—no study has empirically assessed how socioeconomic factors

shape women's participation, the hurdles they encounter, and their entrepreneurial aspirations. This study seeks to bridge this research gap.

III. Objectives:

The objectives of the studies are to

- investigate the influence of various socioeconomic factors on the participation of women in the handloom industry,
- explore whether women's participation in the handloom industry has been prompted by opportunities or by distress,
- rank the challenges these women weavers encountered while working in the handloom industry, particularly during the pandemic,
- propose policy recommendations to assist women weavers in pursuing future entrepreneurial endeavours.

IV. Data & Methodology:

Area & Time of Study: During February and March of 2023, a survey was conducted to collect data by interviewing village households engaged in the handloom industry in the Dhaniakhali and Begampur regions of Hooghly district and the Shantipur region of Nadia district of West Bengal. These regions are known for their tradition of handloom weaving and where a sizeable proportion of the population still depends on the handloom sector for their living. Table 1 details the 18 villages that were visited for the research.

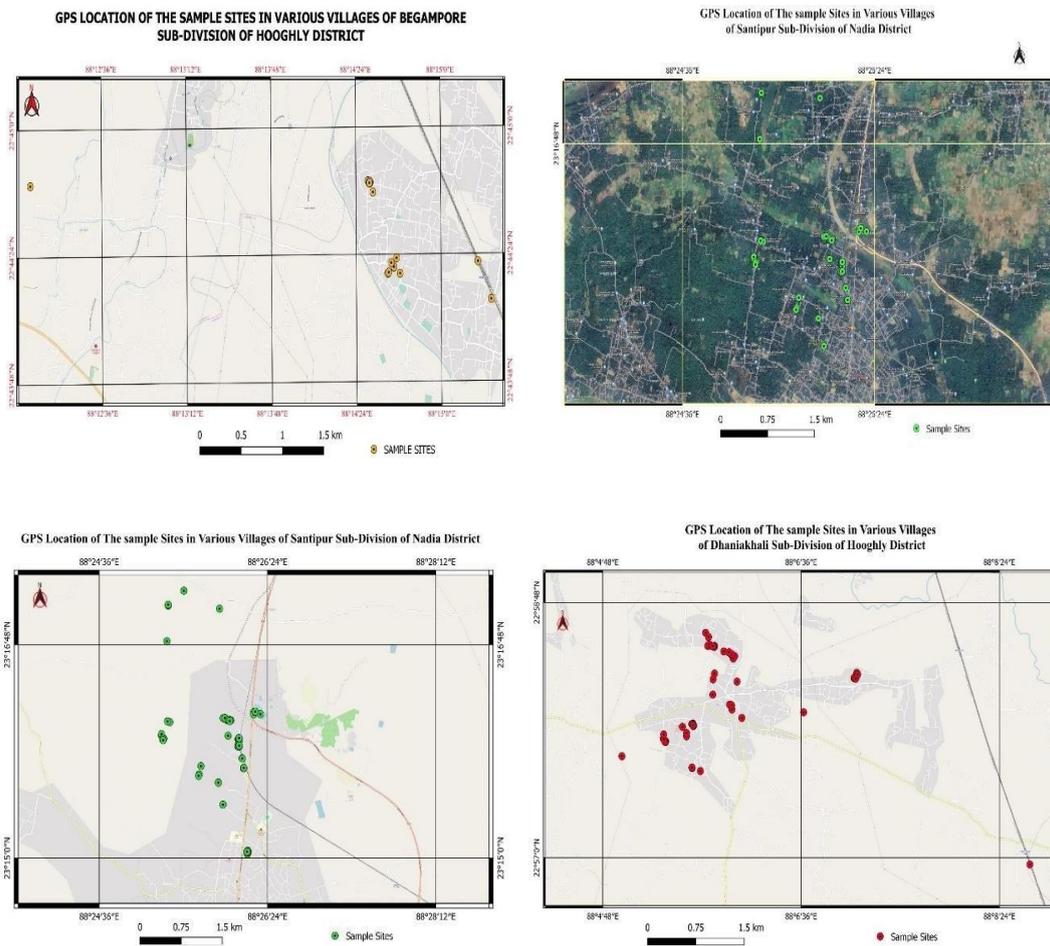
Table – 1: The villages surveyed for the research

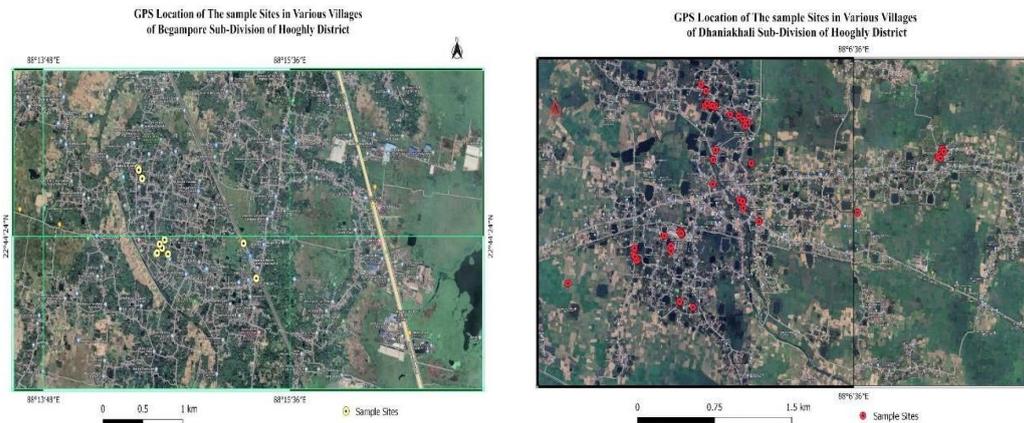
District	Subdivision	Gram Panchayat	Villages Surveyed
Nadia	Shantipur	Baganchara	Baganchara
Nadia	Shantipur	Haripur	Bankdebipur
Nadia	Shantipur	Babla	Gobindapur
Nadia	Shantipur	Baganchra	Kutubpur
Hooghly	Srirampur	Begampur	Begampur
Hooghly	Srirampur	Chanditala	Chanditala
Hooghly	Srirampur	Begampur	Kharsarai
Hooghly	Srirampur	Gangadharpur	Manirampur
Hooghly	Chinsurah	DhaniakhaliI	Dhaniakhali
Hooghly	Chinsurah	Perambuasahabazar	Gobindapur
Hooghly	Chinsurah	SomaspurI	Harpur

Hooghly	Chinsurah	SomaspurI	Kalikapur
Hooghly	Chinsurah	SomaspurII	Kamalpur
Hooghly	Chinsurah	DhanekhaliI	Konan
Hooghly	Chinsurah	DhanekhaliII	MrejaNagar
Hooghly	Chinsurah	Belmuri	Rudrani
Hooghly	Chinsurah	DhanekhaliII	Shibai Chandi
Hooghly	Chinsurah	SomaspurI	Samaspur

Source: Author's Survey

Figure 1: Maps of the Area of Study





Source: Author's Survey

Sampling Design: After obtaining the names of a few weaving households from the Gram Panchayat Pradhans, 123 women weaving households in these three study areas were surveyed using the snowball sampling method. In addition, two handloom cooperative societies in the Begampur and Dhaniakhali regions were visited to better understand their operations and The benefits are available to the weavers who work with them. Table 2 displays the distribution of respondents by area of study.

Table – 2: Respondents in different study areas

Name of the Sub-division	Number of Respondent Households
Shantipur	43
Srirampur	35
Chinsurah	45
Total	123

Source: Author's Survey

Method of Data Collection: The data were collected through direct interviews with the respondents. Additionally, a small number of focus group interviews were conducted in select survey locations to determine the extent to which various government schemes targeting the handloom industry have reached their intended beneficiaries. A pre-tested, semi-structured questionnaire with both closed and open-ended questions was designed for this purpose.

Econometric Model: The data is analyzed using both descriptive and econometric methods. Graphs and charts are used for descriptive data analysis. In econometric analysis, a Binary Logistic Regression model is used to estimate how different socioeconomic factors considered in the study affect the likelihood of women in weaving households' aspirations to pursue entrepreneurial endeavours in the handloom sector.

The study tries to estimate the coefficients of the following equation-

$$Y_i = \log(p / 1-p) = \alpha + \beta_1 X_{1i} + \beta_2 X_{2i} + \beta_3 X_{3i} + \beta_4 X_{4i} + \beta_5 X_{5i} + \beta_6 X_{6i} +$$

$\beta_1 X_1 + \beta_2 X_2 + \dots + \beta_7 X_7 + u_i$ Where, Y_i is the response variable, which denotes, ‘Does woman weaver aspire to start her own small business in the handloom sector?’

$Y_i = 0$ if the answer is ‘NO’ & $Y_i = 1$ if the answer is ‘YES’

A binary logistic regression model is utilized instead of a standard regression model since the response variable is binary.

$$\alpha = \text{constant term} \quad u_i = \text{Error term} \ \& \ u_i \sim N(0, \sigma^2)$$

p = Probability of the occurrence of the event (i.e., the weaver is aspiring to start the business) $(p / 1 - p)$ is called the odds ratio, where $p = (e^{\alpha + \sum \beta_i X_{ji}}) / (1 + e^{\alpha + \sum \beta_i X_{ji}})$

$$i = 1, 2, 3, \dots, 123 \quad \& \quad j = 1, 2, 3, \dots, 7$$

$\beta_1, \beta_2, \dots, \beta_7$ are the coefficients of the seven explanatory variables (X_j s) considered in the study. Table 3 explains the exploratory variables used in the study concerning the respondents.

Table – 3: Summary of the explanatory variables considered in the study

Name of the variable	Type	Notation	Measurement
House hold Size	Discrete	X2	Members of a family
Education Level	Continuous	X3	Years of schooling
Age	Continuous	X4	Years
Income	Continuous	X5	Rs per month
Job Training	Dummy	X6	1=if Yes, 0 =otherwise
Family Support	Dummy	X7	1=if Yes, 0 =otherwise
Perception about access to formal credit	Dummy	X8	1=if Yes, 0 =otherwise

Source: Author’s Survey

This research has also employed the Garrett Ranking method (1969), which is used to rank the preferences indicated by respondents on different factors. This ranking method has been used in this study to comprehend the relative importance of different factors in two instances:

- First, to identify what drives a women weaver in case of planning to start a handloom business, and
- Second, in case of different challenges encountered by the weavers of the handloom industry

According to this method, respondents will be asked to rank any number of given factors in order of their preference. As respondents' preferences vary, it is possible that different respondents will rank the same factor differently. After that, it's necessary to determine how many people ranked the first factor as the most important, how many people ranked the first factor as the second most important,

and so on. This must be performed for each of the factors considered for the study. Each rank will now be converted into a percentage position using the formula:

$$\text{Percent position} = 100 (R_{ij} - 0.5) / N_j$$

Where R_{ij} = Rank given for the i^{th} factor by j^{th} respondent, N_j = Number of factors ranked by j^{th} respondent

The estimated percent positions are translated into values using Garrett's Table. Then, for each factor, the value for each rank is multiplied by its corresponding frequency (where this frequency for each rank shows how many respondents have given this rank to this factor). This gives a Garrett score for this rank. The Total Garrett score for any factor is then calculated by adding the Garrett scores for all possible ranks. Then, by dividing the total Garrett score for each factor by the total number of respondents yields the average Garrett score for that factor. The factor with the highest Average Garrett Score is considered the most important. Finally, the following ranks are assigned in ascending order based on the average Garrett score.

V. Analysis of Data & Major Findings:

Demographic & Socioeconomic profile of respondents: A comprehensive understanding of the respondents' socioeconomic and demographic characteristics is essential before delving into data analysis. The weavers' ages ranged from 25 to 92 years, with an average age of 50.36 years. Notably, 49% belonged to the 40–60 age group, while 25% were over 60, indicating an aging workforce. Education levels among respondents were relatively low—17% were illiterate, 47% had studied up to the primary level, 23% had secondary-level education, and only 13% had pursued education beyond secondary school. In terms of family size, 45% had three or fewer members, while 47% had families of four to six members, with an average family size of 4.12. Family support plays a crucial role in entrepreneurial ventures, with 49% of respondents stating they would receive familial backing for a new business. Job-specific training, predominantly provided by handloom cooperative societies, had been received by 54% of the weavers, underscoring the role of cooperatives in skill development. Income levels remained a concern—49% of respondents earned ₹5,000 or less per month, while 29% fell within the ₹5,000–₹10,000 bracket. Encouragingly, 47% of weavers expressed interest in starting a small handloom business if provided with a favorable business environment. The study also highlights disparities in the institutionalization of the handloom sector across different regions. While Dhaniakhali and, to some extent, Begampur have strong cooperative structures, Shantipur has witnessed a significant decline in active cooperatives. Cooperative weavers reported higher wages and greater financial stability, particularly during the COVID-19 pandemic, compared to independent or master-weaver-employed weavers. This underscores the crucial role of cooperative societies in ensuring wage security and resilience in times of crisis.

Major Findings: Before estimating the coefficients of the regression equation by binary logistic regression model, the problem of multicollinearity among the independent variables is checked by the value of the “Variance Inflation Factor (VIF) and Tolerance (1/VIF)”, as shown in Table 4. Since the mean value of VIF is 1.34 (<2), there exists no problem of multicollinearity.

Table – 4: Values of VIF & Tolerance

Name of the variable	VIF	1/VIF
Household Size	1.03	0.9698
Education Level	1.30	0.7713
Age	1.50	0.6681
Income	1.12	0.8931
Job Training	1.76	0.5668
Family Support	1.28	0.7842
Perception about access to formal credit	1.39	0.7198
Mean VIF= 1.34		

Source: Author’s Survey

Table 5 displays that the Likelihood Ratio chi-square value is significant at a 1% level. In the Hosmer & Lemeshow test, the chi-square value is insignificant. Moreover, the pseudo R-squared value is 0.6474. All of these results ensure that the selected model fits well.

Again, one can assess how well a logistic regression model fits a dataset in terms of two metrics–Sensitivity and Specificity. Sensitivity shows the probability that the model predicts a positive outcome for an observation when indeed the outcome is positive. On the other hand, specificity denotes the probability that the model predicts a negative outcome for an observation when indeed the outcome is negative. In this model, Specificity = 89.23%; Sensitivity = 91.38%; and Overall Accuracy = 90.24%. This shows that the model fits good.

Table – 5: Goodness of Fit Test

Likelihood Ratio Test	
Likelihood Ratio chi-square (8)= 110.13	Log Likelihood =-29.9927
prob>chi-square =0.000	Pseudo R Square=0.6474
Hosmer-Lemeshow Test	
Hosmer-Lemeshow chi-square=4.63	prob>chi-square= 0.796

Source: Author’s calculation based on survey data

Tables 6 and 7, respectively, provide summaries of the estimated coefficients of the independent variables in the binary logistic regression model and the marginal effects. The findings indicate that weaving households with larger families are less likely to be eager to start a new handloom-based business venture. This may be because the income earned through handloom weaving is sometimes insufficient to support a larger family. In addition, a great deal of time and effort must be spent on

household chores for the family to run properly. This discourages weaving households from dreaming of establishing a new enterprise in the handloom sector. However, the result is not statistically significant.

Table – 6: Results of the Logistic Regression Model

Independent Variables	Coefficient	Std. Error	Z value	Odds Ratio
Household Size	-0.216	0.191	-1.13	0.81
Education Level	-0.731*	0.412	-1.77	0.48*
Age	0.788**	0.038	2.04	1.08**
Income	0.874**	0.422	2.07	2.39**
Job Training	1.825**	0.841	2.17	6.20**
Family Support	1.207*	0.748	1.61	3.34*
Perception about access to formal credit	0.874	0.784	1.03	2.25

Source: Author’s calculation by using STATA

Note: *denotes that the result is significant at 10% level, **denotes the result is significant at 5% level & ***denotes the result is significant at 1% level

Table – 7: Marginal Effects after Logistic

Y= Pr (Willingness to invest in farming practices) (predict) = 0.391			
Variables	dy/dx	Std. Error	Z value
Household Size	-0.051	0.045	-1.12
Education Level	-0.174*	0.096	-1.81
Age	0.018**	0.009	2.07
Income	0.208**	0.099	2.09
Job Training	0.405**	0.165	2.45
Family Support	0.281*	0.162	1.72
Perception about access to formal credit	0.193	0.184	1.05
(*) dy/dx is for the discrete change of dummy variables from 0 to 1			

Source: Author’s calculation using STATA

The weaving households' higher educational status diminishes the likelihood of conceiving a new small business venture in the handloom sector. The older generations are unwilling to pass on their weaving tradition and skills to the younger generation since the wage income from weaving activities is insufficient to maintain a decent quality of living. If the members of a weaving household are well-educated, they are changing occupations and sometimes relocating in search of better employment and income prospects. The result shows that the odds of aspiring for a new business in the handloom weaving sector for educated weavers are 0.48 times that of less educated weavers. The marginal effect reveals that as one gets more education, the likelihood of starting a new business in handloom weaving drops by 17.4% (when other independent variables are kept at their mean values). These results are significant at the 10% level.

The increase in the age of weaving households raises the likelihood of yearning for a new business venture in the handloom sector. The older weavers may be emotionally attached to their work. At this stage in their lives, the majority of them lack the essential skills and education to pursue alternative professional options. Furthermore, because they have been in this field for a long time, they may have adequate experience and market knowledge, as well as information about input suppliers, casual weavers, and clients. These encourage them to start a new small business in the handloom sector. The odds of willingness to start a new business in the handloom sector by older weavers is 1.08 times higher than that of younger weavers. The marginal effect reveals that the probability of being willing to start a new business increases by about 1.8% for older people (when other independent variables are kept at their mean values). These results are significant at the 5% level.

Weavers' willingness to start a new business in the handloom sector increases with their income for obvious reasons. More income encourages weavers to save more and invest in their new business enterprise. The result shows that the odds of willingness to start a new business venture by the weaving households having more income is 2.39 times more than that of weavers having less income. The marginal effect reveals that if income rises by Re 1 then the willingness to start a new business rises by 20.8% (when other independent variables are kept at their mean values). This result is significant at the 5% level.

Job-specific training is another crucial factor contributing to a business's success. Job training imparts skills and makes people more confident in dealing with business, which may inspire them to undertake entrepreneurial endeavours. The result also confirms that the likelihood of willingness of weavers to start a new business increases with their job-related training. More specifically, the odds of willingness to start a new business for trained weavers is 6.2 times higher than that of non-trained weavers. The marginal effect demonstrates that receiving job training increases the weaver's willingness to start a new enterprise by 40.5% (when other independent variables are kept at their mean values). This result is also significant at the 5% level.

It is crucial to note in this context that many weavers in the survey locations reported learning to weave from their forebears and relatives. However, weaving design has evolved significantly to suit the changing needs of the time, and they have received training through skill development programmes arranged by the state government to weave new designs for their products.

When starting a new business, having the support of one's family is one of the most critical factors to consider. This is especially true for female weavers, who are typically preoccupied with a variety of household chores and domestic responsibilities related to child and elderly care. Furthermore, family support in terms of providing necessary financial capital and business ideas is crucial in this aspect. The logistic regression results also confirm that the willingness of weaving households to start a new business in the handloom sector increases as family support increases. The result shows that the odds of willingness to start a new

business venture by the weaving households having family support is 3.34 times more than that of weavers without family support. The marginal effect reveals that if there is family support, the willingness to start a new business rises by 28.1% (when other independent variables are kept at their mean values). This result is significant at the 10% level.

Finally, the perception of weavers regarding access to formal sources of credit is critical in launching their new business. Due to the paucity of formal sources of credit, weavers are frequently forced to rely on informal sources with higher borrowing costs to secure the capital needed to start a new business. Even when formal sources of credit are available, weavers may be unaware of them or are hesitant to approach them due to procedural difficulties in obtaining a loan. Due to their lack of education, they are unable to comprehend the various loan schemes fully and must rely on bank employees to choose the best loan option for them. However, the bank employees are frequently not helpful enough to aid them in obtaining their loans. The result of the logistic regression shows that as weavers perceive easy access to formal sources of credit, their willingness to start a new business in the handloom industry rises. However, this result is not statistically significant.

The study used the Garrett Ranking approach to determine the relative importance of different factors in elucidating two important aspects:

- The crucial factors to consider when starting a handloom business for women, &
- The issues that the handloom industry's weavers and traders encounter.

Table 8 shows how women prioritize several factors when they want to launch a new business in the handloom sector.

Table – 8: Importance of different factors in starting a new business for women

Important Factors	Nature	Average Garrett Score	Rank
Feelings of independence and self-esteem	Pull Factor	48.1463	4
Entrepreneurial zeal and the desire for more income	Pull Factor	60.7967	2
Social prestige	Pull Factor	37.7154	6
Family history of doing business	Pull Factor	63.4471	1
To counter difficult times, dealing with the effects of a sudden financial crisis	Push Factor	54.9674	3
Assist spouse in doing business	Push Factor	46.4552	5

Source: Author's Calculation based on Survey Data

Women weavers' decisions to launch a new business are primarily driven by pull factors rather than push factors. The most significant influence is a family history in business, which fosters an entrepreneurial mindset and provides job opportunities within a familiar framework. Being raised in a business-oriented environment inspires women to pursue entrepreneurship and instills essential business skills and confidence.

The second key driver is entrepreneurial zeal and the desire for higher income. This intrinsic motivation aligns with government initiatives like 'Atmanirbhar Bharat' and Women Empowerment, emphasizing the need to nurture and support women's entrepreneurial ambitions.

However, some push factors also play a role. A significant motivator is the need to counter financial crises, such as the economic hardship experienced during the COVID-19 pandemic. Other contributing factors include aspirations for independence and self-esteem, the desire to assist spouses in business, and the pursuit of social prestige.

Table 9 depicts the relative importance of different problems faced by weavers and traders in the handloom sector.

Table – 9: The relative importance of various challenges that weavers and traders face in the handloom sector

Factors	Average Garrett Score	Rank
Intermediaries appropriate most of the earnings from final products' sales	52.1219	10
Low wages for weavers	63.3495	2
Stiff competition from cheaper power-loom products	64.9674	1
Lack of skill sets among the current generation of weavers	55.3170	7
The decline of cooperative societies	58.4065	3
Difficulties with technological upgradation over time	53.8048	8
High cost of inputs	57.5203	4
Lack of marketing skills	53.1544	9
Insufficient access to formal sources of credit	51.8617	11
Lack of trendy variety of products	50.5609	12
Low productivity	56.4065	5
New generations are hesitant to embrace weaving as their primary vocation	55.3983	6

Source: Author's Calculation based on Survey Data

The handloom sector is grappling with an existential crisis, primarily due to the overwhelming competition from power looms. With higher productivity and lower wage costs, power loom products flood the market at lower prices, making it increasingly difficult for handloom weavers to compete. This has led to a steady decline in demand for handwoven textiles, threatening the survival of traditional artisans.

A second critical challenge is the issue of low wages. Although power loom workers earn more due to greater daily output, handloom weavers struggle with meager incomes and shrinking market opportunities. The resulting financial distress has pushed many artisans into economic vulnerability, compelling younger generations to seek alternative livelihoods.

Another major concern is the decline of cooperative credit societies, which were once instrumental in providing financial stability to weavers. Despite government efforts, these institutions have weakened over time, forcing artisans to rely on exploitative credit systems that further erode their earnings.

Beyond these core challenges, the industry faces a host of other issues: high input costs, low productivity, lack of interest from younger generations, outdated skills, slow technological adoption, inadequate marketing strategies, dominance of intermediaries in profit distribution, limited access to formal credit, and the absence of contemporary product designs.

VI. Conclusion:

To sustain the rich cultural heritage of the handloom sector and create an enabling ecosystem for women weavers' entrepreneurial aspirations, a multifaceted policy approach is essential. Skill development programmes must be introduced to enhance their craftsmanship and boost income opportunities. Expanding market access through frequent trade fairs and digital platforms will ensure better visibility and sales. Awareness workshops on government schemes and financial support can guide weavers toward new entrepreneurial ventures. Revitalizing handloom cooperatives and self-help groups will strengthen collective bargaining power, fostering economic independence and empowerment. Finally, direct government support through concessional-rate raw materials and working capital, facilitated by direct cash transfers, will ensure financial stability. A well-integrated policy framework combining these measures can rejuvenate the handloom sector while empowering women weavers as successful entrepreneurs.

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