Profile of micro small and medium powerloom enterprises of Ludhiana city

■ Garima Singh, Kanwaljit Kaur Brar **and** Prerna Kapila

See end of the paper for authors' affiliations

Garima Singh
Department of Apparel and Textile Science, Punjab Agricultural University,Ludhiana (Punjab) India
Email : gsingh1505@gmail.com

■**ABSTRACT :** The powerloom industry in Punjab provides employment to a large number of skilled and semi-skilled workers and is reputed for its powerloom weaving. The state produces large volumes of powerloom products that find a market not only in India but foreign countries as well. The present study was conducted to document the profile of micro, small and medium powerloom enterprises of Ludhiana district of Punjab using survey method. The sample consisted of 128 MSMEs which comprised of fifty micro powerloom units, seventy-six small powerloom units and two medium powerloom units. All the micro and medium powerloom enterprises were included in the sample due to their limited total number in the list of enterprises whereas purposive probability proportional to size sampling technique was employed to select small enterprises. Largest percentage of owners of micro enterprises (64.06%) were 45-65 years in age, while 43.42 per cent owners of small enterprises were 45-55 years old followed by 30.26 who were 55-65 years old. Though the highest percentage of the owners (48.00%) of micro enterprises were educated upto graduation level but a large segment (46.00%) of micro enterprises was run by matriculate pass owners. Thus, micro enterprises were also being run successfully by owners who never went to college. Maximum percentage of the MSMEs (32.81%) were established during 1985-1995, while in comparison, a lower percentage of powerloom enterprises (12.50%) had established in during 2005-2015. Steep rise in the establishment of small enterprises was observed during 1985-1995. After 2005, there has been a sharp decline in this trend. Majority of the MSMEs (90.62%) were located in independent industrial areas of Ludhiana city. While the rest of the enterprises were located in the industrial cum residential areas. A highest percentage of the MSMEs (49.21%) were found to be managed by owners.

■ **KEY WORDS:** Powerloom, Micro, Small, Medium enterprises

The powerloom industry is a weaving sector and an important segment of the decentralized textile industry in India (Paul, 2013). Indian textile enjoys a rich heritage and the origin of textiles in India traces back to the Indus valley Civilization where people used home-spun cotton for weaving their clothes (Shukla, 2017). The economic development of the country depends principally on the vital role played by micro, small and

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medium enterprises (MSMEs) which help in the process of export-led industrialization in the developing world. These form the most prevalent group regarding the number of industrial units in most of the developing countries and play an important role in manufacturing output and generating employment (Padmasani, 2013; Sudha and Sarvanaraj, 2016 and Suresh *et al.,* 2016).

The enterprises have been classified on the basis of investment under the Micro Small and Medium Enterprises Development (MSMED) Act, 2006. In case the investment on plant and machinery is upto 25 lakhs rupees, the unit is referred to as micro enterprise. But when the investment is above 25 lakhs to 5 crores rupees, the enterprises fall under small enterprises, whereas if investment is above 5 crore rupees but does not exceed 10 crores, the enterprise is classified under medium enterprises (Government of India, 2013).

Kumar and Kuppusamy (2016) asserted that the powerlooms were first introduced in India in the starting of the 20th century and has changed the looming sector drastically due to its technological advancements. Kanargasabapathi and Menaka (2006) studied that the Indian power loom entrepreneurs occupies an important place in the economy of the country because of its contribution to the industrial output, employment generation and earnings (Muthu, 2015; Nisha and Khan, 2016). Textile industry provides employment to about Rs. 48 lacs of people. It is the second largest employer after agriculture (Rakshit, 2015 and Sabanna and Hajgolkar, 2017). The powerloom industry provides one of the basic necessities of life (Saravana and Ramya, 2015). India manufactures 5.00 per cent of the cloth through organized sector, 20.00 per cent through handloom sector, 15.00 per cent through knitting sector and 60.00 per cent of Indian cloth is produced through decentralized powerloom sector (Ministry of Textile, 2013). Thus, it plays a vital role in generating employment as well as overall availability of cloth in the country. The powerloom sector produces a wide range of cloth with traditional designs. It accounts for about 65.00 per cent of total cloth production in the country and contributes considerably to the export revenue (Ministry of Textiles, 2008). In light of the above cited facts, the present study was planned with following objectives.

– To study the socio-demographic profile of the owners of micro, small and medium enterprises (MSMEs) of Ludhiana district.

– To document the profile of powerloom MSMEs with respect to year and mode of establishment, location of the unit.

■ RESEARCH METHODS

This work was carried out in micro, small and medium powerloom enterprises of Ludhiana city. A list of all the MSMEs was procured from district Industrial Centre (DIC), Ludhiana, Punjab. Out of four industrial areas of Ludhiana Industrial Area A and Focal Point were purposively selected as a large cluster of powerloom MSMEs was located there. Majority of micro and small scale powerloom enterprises (MSMEs) were located in the areas around Textile Colony, Janakpuri Colony, Bahadur-Ke Road, Motinagar, Geeta Nagar and Focal Point. Medium powerloom enterprises were located in Focal Point area around the outskirts of Ludhiana city. All the micro and medium powerloom enterprises were included in the sample due to their limited total number in the list of enterprises, whereas purposive probability proportional to size sampling technique was employed to select small enterprises. Therefore, fifty micro and two medium powerloom enterprises were selected purposively, and a sample of forty per cent small powerloom enterprises was considered adequate and manageable to obtain the relevant data.

A structured interview schedule was used to collect relevant information pertaining to the study and data were analysed statistically using chi-square test.

■ RESEARCH FINDINGS AND DISCUSSION

The results of the present study as well as relevant discussions have been presented under following sub heads:

Profile of the owners of MSME:

Clothing and textile industry plays a significant role in socio-economic development of the country by providing employment opportunities, which in turn provides the country with sustained economic development. Therefore, it could be said that textile and apparel industry aids in developing country's economy. The demographic profile of the owners of powerloom enterprises pertains to selected socio-personal variables such as age, educational qualification, type and size of family (Table 1). The socio-economic factors are major determinants of the prospects of a population.

Age group :

Age is the factor that influences the businessman to plan his fiscal stability for his and his dependent's future. It is the component which decides the risk taking ability of the individuals. It is evident from the data that 44.00 per cent owners of the micro enterprises were in the age range of 45-55 years followed by 30.00 per cent of them who were only 25-35 years old (Table 1).

It is very apparent that percentage of young entrepreneurs (30.00%) in the age of 25-35 years was much higher for micro enterprises compared to small enterprises (3.95 %) (Fig. 1). This might be due to the limited availability of finances at young age and lower risk involved in starting the business at a small scale.

Only 6.00 per cent owners of micro enterprises were in the age group of 55-65 years. This number might be small due to the fact that over a period of time owners expanded their business. Thus, before reaching this age, micro enterprise owners might have entered into next category of small enterprises. Among the small enterprises, maximum percentage of the owners (43.42%) were above 45 years of age, while minimum
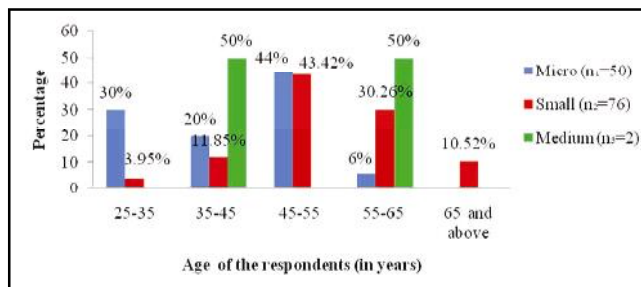

Fig. 1 : Age of the powerloom MSME owners

percentages of the owners (3.95%) were in age group of 25-35 years. In the case of medium enterprises, equal percentages of the owners 50.00 per cent each were in the age group of 35-45 years and 55-65 years, respectively.

On the whole, it was found that around 70.00 per cent owners were above 45 years in age. Maximum percentage of the MSME owners (42.96%) were in the age group of 45-55 years, whereas a minimum percentage of the owners (6.25%) were 65 years and above. Statistically, there was a highly significant association

Table 1 : Socio-demographic profile of the owners of micro, small and medium enterprises (MSMEs)					(n= 128)
Type of enterprise	Micro (n₁=50)	Small (n₂=76)	Medium (n₃=2)	Total MSMEs	χ^2 - value
Socio-demographic profile	f (%)	f (%)	f (%)	f (%)	
Age (years)					
25-35	15 (30.00)	3 (3.95)	-	18 (14.06)	
35-45	10 (20.00)	9 (11.85)	1 (50.00)	20 (15.63)	
45-55	22 (44.00)	33 (43.42)	-	55 (42.97)	33.23***
55-65	3 (6.00)	23 (30.26)	1 (50.00)	27 (21.09)	
65 and above	-	8 (10.52)	-	8 (6.25)	
Educational qualifications					
Primary	-	10 (13.16)	-	10 (7.81)	
Matriculation	23 (46.00)	28 (36.85)	-	51 (39.84)	
Graduation	24 (48.00)	29 (38.16)	1 (50.00)	54 (42.19)	13.50 NS
Graduation + Diploma	-	1 (1.31)	1 (50.00)	2 (1.57)	
Post-graduation	-	1 (1.31)	-	1 (0.78)	
Post-graduation + Diploma	3 (6.00)	7 (9.21)	-	10 (7.81)	
Type of family					
Joint	21 (42.00)	46 (60.52)	1 (50.00)	68 (53.12)	4.16 NS
Nuclear	29 (58.00)	30 (39.48)	1 (50.00)	60 (46.88)	
Size of family					
Upto 5	29 (58.00)	23 (30.27)	1 (50.00)	53 (41.40)	
6 – 8	21 (42.00)	25 (32.89)	1 (50.00)	47 (36.72)	25.58***
9 – 11	-	26 (34.21)	-	26 (20.31)	
Above 11	-	2 (2.63)	-	2 (1.57)	

* and *** indicates significance of values at P< 0.10 and < 0.01 Highly Significant, NS = Non-significant

between the two variables $\chi^2 = 33.23$; P <0.01. Therefore, findings indicate that the age of the owners was strongly associated with the micro small and medium enterprises (MSMEs).

Educational level :

Regarding the educational qualifications of owners of micro enterprises, the highest percentage of the owners (48.00%) were educated upto graduation level followed by matriculation (46.00%). Thus, micro enterprises were being run successfully by owners who were just matriculate pass. Rahman *et al.* (2014) have also reported that higher institutional education is not essential for doing this business. The least percentage of the micro enterprise owners (6.00%) were qualified upto post-graduation level along with diploma courses (Fig. 2).
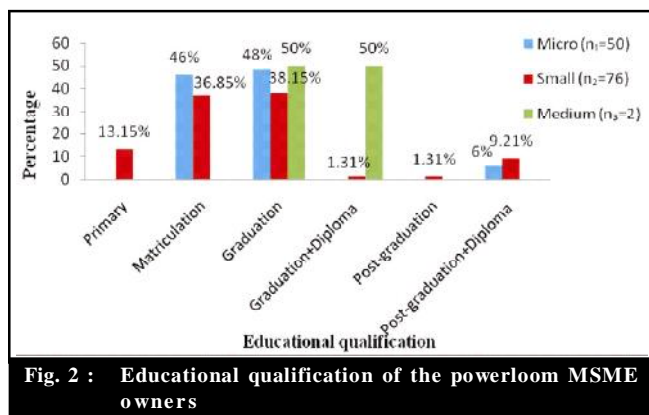

Fig. 2 : Educational qualification of the powerloom MSME owners

A similar trend was observed in the small enterprises where the highest percentages of the owners (38.16%) were graduates followed by 36.84 per cent who possessed matriculation degrees. There were 9.21 per cent owners who had done post-graduation from institutions like NIFT and also had done diploma courses in Textile Designing, Weaving and Printing Technology. Among medium enterprises, half of the owners (50.00%) were graduates, and graduates and diploma holders. It could be concluded that most of powerloom enterprises owners (89.84) were educated up-to graduation. Higher percentage of the small enterprise owners (9.21%) were post-graduates and diploma holders in comparison to micro and medium enterprises. There was no significant association found between the two variables. Educational qualification of the owners therefore, was not associated with the type of MSMEs they owned. Similarly,

Madiwalar and Hugar (2014) highlighted that about 30.00 per cent of the owners were graduated, whereas only 5.00 per cent of them were post-graduates.

Family structure :

The living arrangements were very essential for the socio-economic status of an individual. Data relating to family type of the owners depicted that 58.00 per cent of the micro enterprise owners belonged to nuclear families and 42.00 per cent were from joint families. Earlier joint family system was more prevalent in the business class.

In case of small enterprises, 60.52 per cent owners belonged to joint families and rest of them (39.48%) had nuclear families. The owners of medium enterprises were equally distributed over nuclear and joint families. Overall, 53.12 per cent of the owners belonged to joint families and remaining 46.88 per cent had nuclear families. However, there was no significant association found between the type of family of the owners and the MSMEs (Fig. 3).
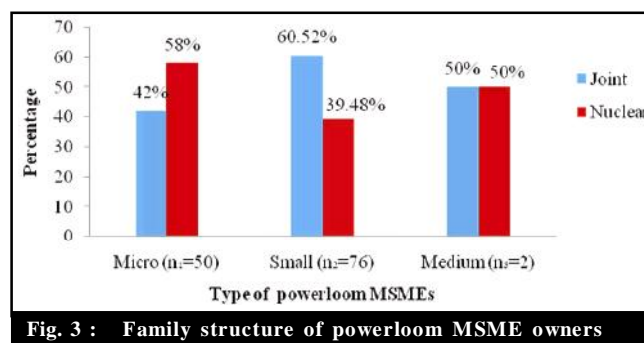

Fig. 3 : Family structure of powerloom MSME owners

Family size :

Family size is an important factor for establishing a good network with the yarn producers to market their products. The family members are able to work in their own industry to develop their powerloom business (Suresh *et al.,* 2014). Family members motivation and their opinion will have much of practical influence in the investment behaviour of an individual (Senthilkumar and Vijayabhanu, 2012). Among the micro enterprises, the highest percentage of the owners (58.00%) had upto 5 members and 42.00 per cent of the owners had 6 to 8 members in their families (Fig. 4).

Among small enterprises, there were 30.27 per cent of the enterprises which had upto 5 members in their family, 32.89 per cent had 6 to 8 members and 34.21 per
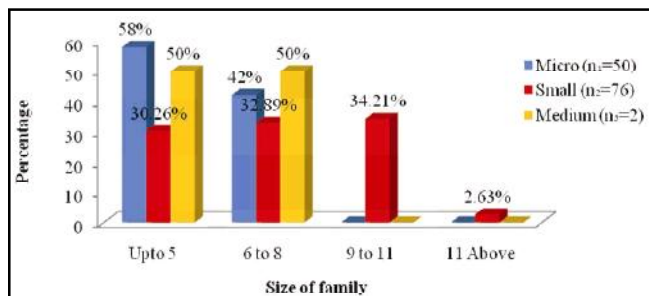
Fig. 4 : Family size of the powerloom MSME owners

cent 9-11 members, respectively in their families (Fig. 4). Only 2.63 per cent of the owners had 11 and above members in their families. Data also illustrated the association of the size of family members of the owners with MSMEs. Chi-square value was reckoned to be highly significant $\chi^2 = 25.58$, $P < 0.01$. Therefore, it could be concluded that size of the family of the owners is strongly associated with the type of enterprises.

On the whole, demographic profile relating to the owners of MSMEs depicted that 70.31 per cent (42.97 + 21.09 + 6.25) of the owners of both micro, small and medium powerloom enterprises were in the age group of 45-65 and above years, whereas a considerable percentage of owners of micro enterprises (30.00%) were just 25-35 years old. Thus, younger generation also looks at micro enterprises as a means of self-employment while enjoying a feeling of being an employer at the same time. Similar results were reported in a study conducted by Hajgolkar and Sabanna (2017) where they noted that a maximum number of the owners was in the age group more than 50 years and only 20.00 per cent of the respondents were between 20 to 31 years age group.

Further, the data revealed that 89.84 per cent (7.81+ 39.84+ 42.18) of the powerloom MSMEs owners were having the graduation degree. Manikandan (2013) also analysed that though the educational level among the owners was low still one third of them were graduates and around 23.00 per cent of them were educated upto high school level. Overall, 53.12 per cent of the owners belonged to joint families and remaining 46.87 per cent had nuclear families. Data inferred that almost 78.12 per cent (41.40 + 36.72) of the owners had 5 to 8 family members in their family.

Year of establishment of powerloom enterprises :

Most of the powerloom units in Ludhiana started between 1985-1995. Powerloom units are mainly family business which owner manages the unit with the help of family members in the independent industrial area.

Data relating to the year of establishment of the powerloom enterprises unveils that the highest percentage of the micro enterprises (30.00%) were established during the period of 1975-1985 followed by 28.00 per cent of the enterprises which were established during 1985-1995 (Table 2). Besides these, there were 8.00 per cent micro enterprises which were more-than forty years old, *i.e.* established during 1965-1975.

On the other hand, largest percentages of small enterprises (35.52%) were started during 1985 to 1995 followed by 31.58 per cent during 1995-2005. Very few of the small enterprises (7.90%) were established during 2005-2015. A probe into the medium enterprises revealed that equal numbers of units were established during 1985-1995 and during 1995-2005. Further, the analysis of data revealed that there was non-significant relation was found

Table 2 : Year and mode of establishment of powerloom enterprises					
Type of enterprises	Micro (n₁=50)	Small (n₂=76)	Medium (n₃=2)	Total MSMEs (n= 128)	χ^2 – value
	f (%)	f (%)	f (%)	f (%)	
Year of establishment					
1965- 1975	4 (8.00)	8 (10.52)	-	12 (9.38)	
1975-1985	15 (30.00)	11 (14.48)	-	26 (20.31)	
1985-1995	14 (28.00)	27 (35.52)	1 (50.00)	42 (32.81)	13.11[NS]
1995- 2005	7 (14.00)	24 (31.58)	1 (50.00)	32 (25.00)	
2005 -2015	10 (20.00)	6 (7.90)	-	16 (12.5)	
Mode of establishment					
Own venture	40 (80.00)	17 (22.37)	1 (50.00)	58 (45.31)	
Inherited unit	10 (20.00)	53 (69.74)	1 (50.00)	64 (50.00)	45.08*** df(4)
Splitting of a unit	-	6 (7.89)	-	6 (4.69)	

*** indicates significance of value at P < 0.01 Highly Significant   NS = Non-Significant

between the year of establishment of the unit and the type of MSMEs. Thus, it could be concluded that there is no relation between the two variables.

On the whole, a maximum percentage of the MSMEs (32.81%) were established between the years 1985-1995 followed by 25.00 per cent of the powerloom enterprises which were set up between the years 1995-2005 (Fig. 5). Besides, 20.31 per cent of these were established between the years 1975-1985. Comparatively a lower percentage of the powerloom enterprises (12.50%) were established during the year 2005-2015, and a minimum percentage of these (9.38%) got established during 1965 to 1975. This depicts that the major expansion of powerloom industry took place during the period of 1985-1995. Similar findings were reported by Madiwalar and Hugar (2014) who reported that the maximum number of the entrepreneurial units was functioning for a period of more than 20 years, while a minimum number of the units were found to be functioning from last five years. The data further also explained the association between the year of establishment and the type of powerloom units which was found to be non-significant.
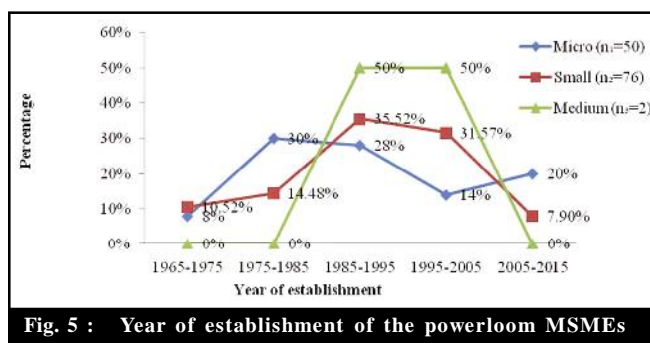

Fig. 5 : **Year of establishment of the powerloom MSMEs**

Mode of establishment of powerloom MSMEs :

In terms of mode of establishment, the highest percentage of the micro enterprises (80.00%) were established by the present owners followed by the units which were inherited (20.00%). In contrary to this,

highest percentage of the small enterprises (69.74%) were inherited by the owners from by fathers and grandfathers, while rest of the 22.37 per cent small enterprises were established by the present owners. There were 7.89 per cent units which were established by splitting of the earlier units.

As far as medium enterprises were concerned, half of the owners (50.00%) had set up the enterprises as their own ventures, and half of them (50.00%) had inherited the unit from their family. Ahmed (2014) also stated that majority of the respondents had chosen this profession because of their family tradition.

Thus, it could be concluded from the data that more than half of the MSMEs were inherited by the present owner. There was significant association between the type of enterprise and its mode of establishment. The chi-square value was reckoned to be (χ^2= 45.08, P = 0.01) which was statistically highly significant and thus, it could be concluded that there existed a relation between the two variables.

Ownership pattern in powerloom MSMEs :

Sole proprietorship is defined as the unit under the ownership of a single individual. Partnership is something where two or more than two people in a business share the risks and profits. A company with a small number of shareholders whose shares are not traded on the Stock Exchange and registered as Pvt. Ltd. Company under Company Act 1956 is Private Limited Company.

Data in Table 3 illustrate the per cent distribution of the type of business ownership of the MSMEs. In all the micro enterprises, sole proprietorship category (100.00%) was dominant and none of the enterprises were found to be in partnership.

Also, among small enterprises, sole proprietorship category was predominant (82.90%) followed by 10.52 per cent which followed partnership pattern of business ownership. A least percentage of small enterprises (6.58%) were private limited companies. All the medium

Table 3 : Type of business ownership of powerloom MSMEs					(n= 128)
Type of enterprises	Micro (n_1=50)	Small (n_2=76)	Medium (n_3=2)	Total MSMEs	χ^2 – value
Type of business ownership	f (%)	f (%)	f (%)	f (%)	
Sole proprietorship	50 (100.00)	63 (82.90)	-	113 (88.28)	
Partnership	-	8 (10.52)	-	8 (6.25)	43.85***
Limited company	-	5 (6.58)	2 (100.00)	7 (5.47)	

*** indicates significance of value P<0.01 Highly-Significant
Multiple responses

enterprises (100.00%) were registered as limited companies (Fig. 6).

The association between the MSMEs and the type of their business ownership was calculated to be $\chi^2=$ 43.85 which was highly significant (P < 0.01). Thus, it could be divulged that there exists a relation between MSMEs and proprietorship ownership. On the whole, it is evident from the data that the majority of the MSMEs (88.28%) followed the sole proprietorship pattern, whereas as all medium enterprises were registered as limited company. Suresh *et al.* (2014) reported the more successful operation of powerloom industry by the powerloom entrepreneurs running the powerloom business with sole proprietorship.

Location of powerloom MSMEs :

Majority of the units (92.00%) in micro cluster were located in industrial areas whereas, a small percentage of the units (8.00%) were attached to the residential area of the owners (Table 4). The majority of small enterprises (89.48%) were located in an independent area whereas, rest of the units (10.52%) were attached to residential area.

All the medium enterprises (100.00%) were located in the industrial areas. Therefore, it could be concluded that the majority of the MSMEs (90.63%) were located in industrial areas of Ludhiana city. Further, the data unveiled the association of MSMEs with the location of units which was found to be non-significant. It could be thus, divulged from the above data that the two variables were not associated with each other and there was no relation of the MSMEs with the location.

Enterprises on the basis of top level management:

Powerloom production involves various steps. It requires keen supervision to maintain the quality of powerloom MSMEs products. Management is a significant aspect of economic life, which deals with those personnel who are concerned with managing of powerloom enterprises. Management is necessary wherever human efforts are to be undertaken collectively

to satisfy the wants. It regulates the man's activities through coordinated use of the material resources (Fig. 6).
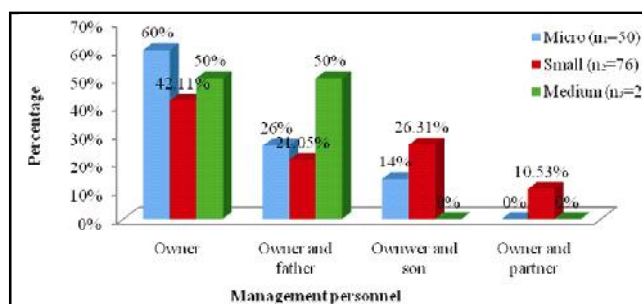

Fig. 6 : Management personnel involved in top level management

More than half of the micro powerloom units were managed by owners (60.00 %) followed by 26.00 per cent of the units whose working was managed by the owners in concordance with their fathers. The micro units reported to be managed by owners along with their sons account for only 14.00 per cent. Regarding small enterprises, largest percentage of the owners (42.11%) managed the working of the unit by themselves. Besides, 26.31 per cent of the units were managed by the owners along with their sons. Therefore, in this way owners train or guide their children to run family business. Beside, 21.05 per cent owners run their enterprises with the help of their fathers, while remaining 10.53 per cent of the units were found to be supervised by the owners along with their business partners. Perusal of the results further shows that medium enterprises were equally distributed over managerial working of the unit. Half of the medium units (50.00%) were managed by their owners and the rest of the units (50.00%) were managed by the owners along with their fathers.

Data in the Fig. 6 further explains the association of the MSMEs with their working pattern. The chi-square value was reckoned to be non-significant which demonstrates that there exists no relation between type of MSMEs and their management pattern. The two variables were found to be distinct and they were not

Table 4 : Area-wise location of MSMEs in Ludhiana					(n= 128)
Types of enterprises	Micro (n₁=50)	Small (n₂=76)	Medium (n₃=2)	Total MSMEs	
Location of unit	f (%)	f (%)	f (%)	f (%)	χ^2 – value
Independent industrial area	46 (92.00)	68 (89.48)	2 (100.00)	116 (90.63)	0.43 [NS]
Industrial cum residential area	4 (8.00)	8 (10.52)	-	12 (9.37)	

NS = Non-Significant

associated with each other.

Therefore, it could be concluded that amongst all type of enterprises, a highest percentage of the MSMEs (49.21%) were found to be managed by owners and minimum percentage of the MSMEs (6.25%) were found to be managed by the owners along with their partners. Only 10.53 per cent owners manage enterprises with their business partner, they might be friend, brother or relative.

Conclusion :

The powerloom sector attained vital position in the economy of the Indian. Ludhiana is one of the largest industrial cities in India and the industrial capital of Punjab (Lakhwinder, 2010). Segment of small powerloom enterprises was observed to be the largest followed by micro powerloom enterprises. In contrast, medium powerloom enterprises are very few in number.

Authors' affiliations:
Kanwaljit Kaur Brar and Prerna Kapila, Department of Apparel and Textile Science, Punjab Agricultural University, Ludhiana (Punjab) India (Email : kanwaljitct@pau.edu; prenaats@pau.edu

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