ABSTRACT

There are problems of powerloom workers and owners that they couldn’t grew and progressed as per the required rate in Bhiwandi region. How these problems could be resolved? How the finance source could be available to the powerloom sector for their progress and growth? What banks can do to revive and sustain the glory of the powerloom sector in Bhiwandi region? To get answers of all these questions, the researcher has chosen the topic the role of co-operative banks in the development of powerloom industry in the jurisdiction of Bhiwandi city for his study. Researcher has categorized the said problems into objectives and hypothesis to arrive on predetermined results. Researcher has experienced of his study area since long time, hence the solution for the research problem is the main backbone of his study. Researcher has designed various methods and techniques such as personal interview, structure questionnaire, field work and observation methods to get feedback from the selected respondents. He has gathered data from published sources, reports and data of Ministry of Textiles as secondary tools for accomplishing the decided objectives and hypothesis. Researcher has gathered data from the respondents and analyzed by using statistical tools and techniques such as mean, median and mode. He has attempted to prove his research problem by using SPSS method. Researcher has mentioned various literature reviews of leading authors and dignitaries of popularized books to support his research problem on arriving some specific solution. He has found results lack of initiative of banks towards, powerloom sector, sickness of powerloom sector, Not treated as priority sector, powerloom sector is the lifeline of Bhiwandi region, problem of labour union, inadequate power supply, lack of welfare and incentives for workers, lack of government
schemes for revival and sustainability of powerloom sector. Researcher has given valuable suggestions such as the positive and progressive attitude of co-operative banks towards powerloom sector, no frill account for powerloom workers, micro-credit facilities for families of powerloom workers, upgradation and modernization of powerloom units, standard wage rate policies for workers, training and development programs for workers and owners and adequate and subsidized electricity supply for the growth of powerloom units. Researcher has used references such as books, journal, periodicals, reports of the government and banks. He has attached questionnaire in annexure and also given the brief summary of the researcher achievement at the end.