CHAPTER VII

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

7.1. Introduction

7.2. Summary of Findings

7.3. Suggestions

7.4. Conclusion
7.1. Introduction

The final and seventh chapter consists of the summary of the previous chapters. It includes the utilisation and the opinion of the Welfare Schemes, the development schemes including the integrated development schemes in Madurai district. This chapter also brings out the attitude of the officials towards the schemes. Findings from the analysis are based on the responses to the questionnaire. The various measures, steps and suggestions were considered to make all the welfare and developmental schemes more useful and successful. The suggestions presented for effective implementation are drawn not only from the analysis but also from the consolidated views of the weavers and officials concerned.

7.2. Summary of Findings

In the study area female weavers are higher. A majority among the weaving community is 40 to 45 years which is common among the male and female weavers. A majority of the respondents is married. The predominant social group among the weavers is backward class which is common among the male and female weavers.

The paramount level of education among the weavers is Plus one and Plus two. The most important levels of education among the male and female weavers are Plus one and Plus two, and Up to 10th Standard respectively. The majority of the weavers lives with three to four members of their families. The family size of the female respondents is larger than the family size of the male respondents.
The number of children in the family of the majority of the respondents in the study is Two or One. The foremost number of children per family among the male and female weavers is Two. The monthly income from weaving among the majority of the weavers is Rs.2001 to Rs.2500. It is higher among the female weavers than among the male weavers.

The monthly income slabs of the majority of the respondents from other sources are less than Rs.1000 and Rs.1000 to Rs.1500. The monthly income from other sources is higher among the female weavers than among the male weavers. Rs.5001 to Rs.6000 is the range of the monthly income of the majority of the respondents in the study area. Higher family income per month is seen more among the female weavers than among the male weavers.

The majority of the weavers in the study follows the nuclear family pattern. Most of the important weavers live in rented houses. The majority of the weavers avail of free electricity from the government. The majority of the weavers has experience in the field of weaving of 20 and above 20 years. The female weavers have more years of experience in the study area.

The majority of the weavers has inherited the weaving occupation from their grandparents. Most of the weavers use the societies’ looms for their livelihood. The majority of the male members uses the society looms and woman weavers use their own looms.

Two or one family member of the weavers’ family is involved in weaving. The number of family members involved in weaving is higher among the female
weavers than among the male weavers. The majority of the respondents work ‘eight to ten hours’ and ‘More than 14 hours’ per day. The female weavers put in more hours than the male weavers.

‘Single’ and ‘Two’ are the number of shuttles used by the majority of the respondent. The number of shuttles used by the female weavers is higher than the male weavers. A majority of the weavers uses two or three treadles. The number of treadles used by the female weavers is higher.

### 7.2.1. Utilisation of Various Schemes

The rate of the utilisation of the welfare schemes was measured with the help of eight schemes. The eight schemes included in the welfare schemes explain them to a reliable extent. The highly utilised schemes by the male weavers are the Saving and Security Scheme and Weavers Health Insurance Scheme whereas among the female weavers, these are Weaver Health Insurance Schemes and Saving and Security scheme. There is no significant difference among the male and female weavers in the utilisation of the welfare schemes. The rate of utilisation of the welfare schemes is slightly higher among the male weavers.

The significantly associating important profile variables with the utilisation of the welfare scheme among the weavers are their age, education qualification, number of children per family, monthly income from weaving, monthly income from other sources and family income per month. The significantly associating profiles of weaving activities are years of experience, origin of weaving, hours of weaving per day, number of shuttles used and number of treadles used.
The rate of utilisation of the development schemes among the weavers is measured with the help of four schemes. The four schemes included in the development schemes explain it to a reliable extent. The highly utilized schemes under the development schemes among the male weavers are Free Electricity and Free Dhoti/Saree Scheme and among the female weavers, there are also the same schemes. Regarding the utilization of schemes, significant difference among the male and female weavers is noticed in the utilisation of the Rebate Scheme. The level of utilisation of the development schemes is higher among the male weavers.

The significantly associating profile variables of the weavers with their utilisation of the development schemes are their age, educational qualification, monthly income from weaving, monthly income from other sources and family income per month. The significantly associating profiles of weaving with the level of utilisation of the development schemes among the weavers are their years of experience, number of family members involved in weaving, hours of weaving per day and number of shuttles used.

The utilisation of the Integrated Handloom Development Schemes (IHDS) among the weavers was measured with the help of eight schemes. The eight schemes included in the IHDS explain it to a reliable extent. The highly utilised schemes in the IHDS among the male weavers are the Marketing Incentive Scheme and the Handloom Cluster Development Scheme, whereas among the female weavers, these are the Group Approach for Development of the Handlooms and Handloom Cluster Development Scheme. Regarding the utilisation of the various schemes in the IHDS, significant difference among the male and female weavers is noticed in the utilisation
of seven out of eight schemes. The rate of utilisation of the IHDS is higher among the male weavers than among the female weavers.

The significantly associating profile variables of the weavers with their level of utilisation of the IHDS are age, educational qualification, monthly income from weaving, monthly income from other sources and family income per month. The significantly associating profiles of weaving with the level of utilisation of the IHDS are their years of experience, number of family members involved in weaving, hours of weaving per day and number of shuttles used.

7.2.2. Views of Weavers on Welfare Schemes

The views of weavers on the Savings and Security Scheme have been measured with the help of four variables. The four variables included in the Savings and Security Scheme explains it to a reliable extent. The highly viewed aspect in the Savings and Security Scheme among the male and female weavers is ‘Own contribution’.

The level of perception on the Old Age Pension Scheme (OAPS) among the weavers has been measured with the help of three variables. One highly viewed variable in the OAPS among the male and female weavers is formalities in the scheme. Regarding the view on variables in the OAPS, significant difference among the male and female weavers has been noticed in the perception of all the three variables. The three variables included in the OAPS explain it to a reliable extent.

The views of weavers on the Weavers’ Family Pension Scheme (WFPS) have been measured with the help of three variables. The highly viewed variable in
the WFPS among the male and female weavers is ‘formalities’ in the scheme. Regarding the perception on variables in the WFPS, significant difference among the male and female weavers has been noticed in the perception on all the three variables in the WFPS. The three variables included in the WFPS explain it to a reliable extent.

The perception level of weavers on the Weavers’ Health Insurance Scheme (WHIS) has been measured with the help of five variables. The five variables included in the WHIS explain it to a reliable extent. The highly viewed variables in the WHIS among the male and female weavers the fund provided for Ayurveda/Unani/ Homeo/Sidha and the funds provided for pregnancy. The significant difference between the male and female weavers has been noticed in their perception on funds provided for all diseases, pregnancy, outpatient - patient and Ayurveda/ Unani/ Homeo/ Siddha.

The views of the weavers on the Mahatma Gandhi Bunger Beema Scheme (MGBBS) have been measured with the help of five variables. The five variables included in the MGBBS explain it to a reliable extent. The highly viewed variables in the MGBBS among the male and female weavers are ‘benefits on the occasion on completely disabled and partially disabled’. The significant difference between the male and female weavers has been noticed in the perception of the weavers on benefits for ‘completely disabled’ and ‘educational scholarship’.

The perception level towards the assistance to the education from the M.G.R. Handloom Weavers Welfare Trust among the weaver have been measured with the help of four variables. The four variables included in the M.G.R. Handloom
Weavers Welfare Trust explains it to a reliable extent. The significant differences between the male and female weavers have been noticed in the perception on all four variables in the M.G.R. Handloom Weavers Welfare Trust.

The views of weavers on the Assistance for Students of Indian Handloom Technology (ASIHT) have been measured with the help of two variables. The highly viewed variable in the ASIHT among the male and female weavers is ‘sufficient number of seats’. Regarding the view on the variables in the ASIHT, significant difference among the male and female weavers has been noticed in the perception on the two variables in the ASIHT.

The perception level of weavers on the Golden Jubilee Village Self Employment Scheme (GJVSES) has been measured with the help of five variables. The highly viewed variable in the GJVSES among the male and female weavers is ‘strengthening infrastructure’ and ‘developing the technology’ respectively. Regarding the perception on the variables in the GJVSES, significant difference among the male and female weavers has been noticed in all the five variables in it. The five variables included in the GJVSES explain it to a reliable extent.

The highly viewed schemes under the welfare schemes among the male weavers are ‘Weavers’ Family Pension Scheme’ and ‘Golden Jubilee Village Self Employment Scheme’. Among the female weavers, these are the Savings and Security Schemes and the Weavers’ Pension Scheme. Regarding the view on the welfare schemes, significant difference among male and female weavers has been noticed in their perception on the six schemes out of the eight welfare schemes.
The significantly associating important profile variables of the weavers and their view on the various welfare schemes are their age, educational qualification, family size, monthly income from weaving, monthly income from other sources and family income per month. The significantly associating profile of weaving with the level of perception on the various welfare schemes among the weavers are their years of experience, hours of weaving per day and number of treadles used.

7.2.3. View of Weavers on Development Schemes

The highly viewed variables in Rebate Scheme among the male weavers are ‘increase in sales’ and ‘rebates offered’ whereas among the female weavers, these are ‘rebates offered’ and ‘increase in sales’. The significant differences between the male and female weavers have been noticed in the perception on four variables out of the five in the Rebate Scheme. The included five variables in the Rebate Scheme explain it to a reliable extent.

The perception on the Free Dhoti/Sarees Schemes (FDSS) among the weavers is measured with the help of five variables. The five variables included in the FDSS explain it to a reliable extent. The highly viewed variables in the FDSS by the male and female weavers are reduction of the input cost and additional income respectively. The significant differences between the male and female weavers have been noticed in the perception on additional income and reduction of input cost.

The view of weavers on the Free Electricity Scheme (FES) has been measured with the help of five variables. The included five variables in the FES explain it to a reliable extent. The highly viewed variable in the FES by the male and
female weavers are increase work efficiency’ and ‘reduce the family expenses’. The significant differences between the male and female weavers have been noticed in the perception on four out of the five variables in the FES.

The highly viewed variables in the Free Uniform Distribution Scheme (FUDS) by the male and female weavers are provision of high wage to weavers and useful distribution of uniforms. Regarding the view on the variables in the FUDS, significant difference among the male and female weavers has been noticed in three out of the five variables in the FUDS. The four variables included in the FUDS explain it to a reliable extent.

The view of weavers on the Integrated Handloom Development Scheme (IHDS) has been measured with the help of four variables. The four variables included in the IHDS explain it to a reliable extent. The highly viewed variables in the IHDS by the male and female weavers are ‘handloom cluster development scheme’ and ‘group approach to the development of handlooms’ respectively. The significant difference between the male and female weavers has been noticed in the case of two variables out of the four variables in the IHDS.

The view of the weavers on Cash Benefits of the Government for Basic Facilities (CBGBF) has been measured with the help of five variables. The five variables included in the CBGBF explain it to a reliable extent. The highly viewed variables in the CBGBF by the male and female weavers are margin of money and purchase of new looms. Regarding the perception level on the variables in the CBGBF, the significant difference among the male and female weavers have been noticed in all the five variables in the CBGBF.
The level of perception on the Contributions Provided by the Government in the Integrated Training Scheme (CPGITS) among the weavers has been measured with the help of four variables. The highly viewed variables in the CPGITS by the male and female weavers is ‘training scheme for weaving’. Regarding the view on various variables in the CPGITS, significant difference among the male and female weavers has been noticed in the case of all the five variables in the CPGITS. The four variables included in the CPGITS explain it to a reliable extent.

The view of weavers on the Marketing and Export Promotion Scheme (MEPS) has been measured with the help of two variables. The two variables included in the MEPS explain it to a reliable extent. The highly viewed variable in the MEPS by the male and female weavers is export assistance given by the government. There is no significant difference among the male and female weavers regarding their view on variables in the MEPS.

The perception level of the weavers on the Scheme to Reward Best Exporters (SRBE) among the weavers has been measured with the help of three variables. The highly viewed variable in the SRBE by the male and female weavers is ‘Scheme to encourage export’. There is no significant difference among the male and female weavers in the perception level of all the three variables in the SRBE.

The view of weavers on Awards for the Best Weaver-Designer (BWDS) has been measured with the help of two variables. The highly viewed variables in the BWDS by the male and female weavers are ‘non-monetary award’ and ‘amount of award’ respectively. Regarding the perception on the variables in the BWDS,
significant difference among the male and female weavers has been noticed in the perception level on the variables in the BWDS. The variables included in the BWDS explain it to a reliable extent.

The perception level on the Handloom Reservation Act, 1985 (HRA) among the weavers has been measured with the help of three variables. The highly viewed variables in the HRA by the male and female weavers are ‘number of goods reserved are sufficient’ and ‘implementation of Handloom Goods Reservation Act 1985’ respectively. Regarding the view on variables in the HRA, significant difference among the male and female weavers has been noticed in the perception on two variables out of three variables in the HRA. The variables included in the HRA explain it to a reliable extent.

The highly viewed development schemes by the male weavers are Free Electricity Scheme and Handloom Reservation Act, 1985 and among the female weavers these are also the same. However, there is the significant difference among the male and female weavers regarding their perception on seven development schemes out of the eleven development schemes.

The significantly associating important profile variables with the level of perception on development schemes among the weavers are their age, educational qualification, monthly income from weaving, monthly income from other sources and family income per month. The significantly associating important profiles of weaving with the level of perception on development schemes are years of experience, the origin of a weaving, number of family members involved, hours of weaving per day and number of treadles used.
7.2.4. Profile of the Officers

The majority of the officer respondents of the PHWCS is male. Most of them belong to the age group of ‘41 to 50 years’ which is common among the male and female officers. The majority of them come under the ‘married’ category. The main educational qualifications among the officers are under graduation and post graduation. The designations of the majority officers are Office Staff and Managers. The majority of them has crossed above five years of service.

The view of officers on the various schemes for weavers has been measured with the help of 37 statements. The highly viewed schemes by the male officers are ‘the government funds to construct own shed to the weavers’ and ‘the number of items reserved under the Handloom Reservation Act, 1985’. Among the female officers, these are Educational Assistance under MGR Handloom Weavers Welfare Trust Schemes and Free Electricity Scheme. Regarding the view on the various statements, significant differences among the male and female officers have been noticed in 15 out of the 37 statements relating to schemes.

The Exploratory Factor Analysis describes the 37 statements relating to eleven important schemes namely Special Schemes, Free Schemes, Rebate Schemes, Cluster Development Schemes, Pension Schemes, Technology Schemes, MGRHW Welfare Trust, Insurance Schemes, Award, Promotion Schemes and the Act of 1985. The variables included in each important scheme explain it to a reliable extent.

The highly viewed important schemes by the male officers are Cluster Development Schemes and Rebate Schemes. Among the female officers, these two schemes are MGRHW Welfare Trust and technology scheme. Regarding the view on
important schemes, significant difference among the male and female officers has been noticed in their perception on rebate schemes, cluster development schemes, pension schemes, promotion schemes and the Act of 1985.

The significantly associating profile variables with the level of perception on important schemes among the officers are their age, education qualification and service experience. Significant differences among the weavers and officers have been noticed in their perception on nine important schemes out of the 11 important schemes. The higher mean difference is noticed in the perception on the Award and Cluster Development Scheme among the weavers and officers. The discriminant important schemes among the weavers and officers are Promotion Schemes and Cluster Development Schemes which were highly viewed by the officers than by the weaver.

The formulated null hypotheses have been disproved. It reveals that there is an association between the profile of the weavers and their view on the various welfare schemes. Similarly, there is an association between the profile of the weavers and their view on the development schemes. The profile of the officers is closely associated with their view on the various schemes. All these results reveal the importance of the profile of the respondents and their views on the welfare and development schemes.
7.3. Suggestions

To make the schemes meant for handloom cooperatives viable and vibrant the following suggestions are presented. The suggestions are made in relation to the various schemes available for handloom cooperatives.

7.3.1. Suggestions for Welfare Scheme

i. The contributions made by the central and state governments to the SSS are not enough because the central government has stopped its contribution for this scheme for the past four years and the burden has been passed on to the Government of Tamil Nadu. If the central government reconsiders its contribution to this scheme in addition to the Government of Tamil Nadu, the total of 12 per cent will raise their retirement benefit and in turn this will not only safeguard their old age, but the successors of the retiring weavers will be attracted to come into the handloom fold.

ii. As on date, the monthly pension under the Old Age Pension Scheme (OAP) is just Rs.1000/-. In the context of the increased cost of living no retired weaver can manage with this. Hence, the monthly pension can be raised at least to the extent of Rs.3000/-. 

iii. When the weaver dies in duress the government gives Rs.1,000 to the dependent of the family. This amount is too low to match the present cost of living. So the family will become downtrodden and ultimately this will be a burden to the government. When the OAP per month was
Rs.400, the family pension per month was Rs.550. Now for both, the pension per month is Rs.1000. It is suggested the family pension be raised at least to the extent of pension proportion i.e. Rs.1375 per month. For the spouses of the deceased government employee the family pension extends to the end of the life of the spouse. But for the spouse of weaver, this is limited to ten years after the death of the spouse, or the attainment of 60 years of age of the deceased weaver. This condition be removed to enable this spouse to get the pension through life.

iv. Under Weavers’ Family Pension Scheme, the governments provide Rs.1,000/- as pension to the family members of the expired weavers. This amount is too low to match the present cost of living. Hence, the family will become downtrodden and ultimately this will be a burden to the government. When the OAP per month was Rs. 400, the family pension per month was Rs. 550. Now for both the pension per month is Rs.1000. It is suggested the family pension be raised at least to the extent of pension proportion i.e. Rs.1375 per month. In addition, the ceiling of 10 years or the attainment of 60 years whichever is later can be removed. In the case of government employees, there is no limit at all. Hence, the spouse can be permitted to avail of pension throughout her life.

v. Under the Weavers Health Insurance Scheme (WHIS), the medical expenditure incurred by the weavers is reimbursed through the ICICI Lombard taking a minimum of six months to one year. To fulfill the interest of the weavers in this regard, the delayed reimbursement time
span is expected to be reduced to one month to three months. In addition to that the settlement can be by the government itself directly instead of through the ICICI Lombard. In the case of rejection of claim under WHIS, it is suggested that the submitted original documents may be returned by the authorities to the claimant. Further, the maximum limit fixed as Rs.7500 for four members is not sufficient. It can be increased to Rs.15,000 per year.

vi. The amount of compensation provided for partial and complete disablement and in the case of death under the Mahatma Gandhi Bunger Beema Scheme is not sufficient for the weavers’ family because the amount of compensation fixed in the year 2004-05 by the government has not been revised periodically and according to the present value of money.

vii. The assistance given to the children of weavers under the M.G.R. Weavers’ Welfare Trust is only for the toppers and that too for only one for each course at the state level. Prizes may be awarded under the scheme to the top ten in each course and this can be given at the district level too. The amount given as assistance can be raised for all courses from Rs. 3500 to Rs.10000 for P.G. and from 2500 to 7000 for UG courses.

viii. The children from a weaving family are given preference in the admission to the Institute of Handloom Technology under assistance to students of the Institute of Handloom Technology. However, the number
of seats is very small in these institutes and they are available only in three places. Since, many of the children cannot be accommodated in this course, the number of institutes can be increased and a certain specific reservation can also be provided to give berths to many from the weaving community.

ix. In addition to regular programmes for strengthening the infrastructure, training for updating skills and promoting new design programmes, member education can also be organised. The woman and young weavers are not aware of the various programmes for Handloom Cooperatives, Technology Upgradation and the very doctrine of cooperation. More specifically to cope with modern trends and innovative accessories, the technology upgradation scheme must be utilized to its fullest extent. For that special training programmes should be conducted every year through clusters.

7.3.2. Suggestions towards Development Schemes

i. The very purpose of the rebate scheme is to promote sales and disbursements of unsold stock. Thereby price match is possible when compared with powerloom and mill fabrics. However, in practice, the delayed reimbursement to the extent of six months to more than one year affects the very purpose of making the handloom cooperatives more viable. In between the sales and reimbursement the interest payment to cash credit will be higher than the benefit of the rebate. Hence, by
following online and other fast track modes the reimbursement gap can be reduced to the maximum extent of one month.

ii. The wages given under Free Dhoti/Saree Scheme and Free Uniform Scheme are less than the wage being given to regular produce. When the manual labour involved in both the cases is the same the discrimination in the wage payment for these two is not acceptable to the weavers. Hence, the wage payment to production under the schemes can be on par with regular production.

iii. In the case of the Free Electricity Scheme the free limit is up to 100 units for two months and it is charged if the consumption is more than the limit. Because of poor physical health at old age, the time taken is more and one happens to pay more in spite of less volume of production. Hence, it is requested by the weavers that the ceiling can be raised to the extent of 250 units for two months. It will specifically benefit the senior weavers who take more time to complete the venture.

7.3.3. Suggestions for Integrated Development Schemes

i. The Cluster Development Scheme and the Group Approach Scheme which has gained overwhelming response from the weavers in general have a handicap of delayed supply of accessories. It is suggested that arrangements be made for timely supply of accessories which will eliminate the delay in new operations. The cluster which is popular for pooling of resources like training, dyeing, and so on can also incorporate
marketing wing as a part. When marketing is also within the cluster the promotion expenses will be reduced. In addition, concentration may also be given for exporting handloom fabrics. When the cluster is taking care of the export part of the society, the overall quality will be ensured and societies capable of producing quality fabrics can earn more by tapping the overseas market.

ii. The margin money of Rs.6000/- to initiate the handloom activities and Rs.8000/- for buying new looms under the Cash Benefit by the Government for Basic Facilities Scheme are very low when compared with the market price. Hence, the amount sanctioned under the scheme can be raised at least to Rs.12,000/- and Rs.24,000/- respectively.

iii. Under the Marketing Export Promotion Scheme a specific fund can be allotted for local exhibitions to allow the local handloom societies to exhibit their varieties. This will motivate them to participate with high quality fabrics and their business activities will go high not only for the present moment but also for the long-run future market.

iv. The Best Weaver-Designer Scheme is a national level cash award ranging from Rs.5000/- to Rs.2,000/-. It is suggested to give awards at the State and District levels also at the rate of at least Rs.15, 000/-, Rs.10, 000 and Rs.5000/- for the first, second and third prizes respectively because coming out with new designs is not easy and is important in keeping the market alive.
v. The Handloom Goods Reservation Act, 1985, which has been enacted to protect the handloom products from powerloom and mills not only reduces the items from twenty-two to eleven but also fails to protect the handloom goods in practice because it is only in paper. Stringent actions must be initiated against the offenders who exploit the situation by violating the Act. Hence it is suggested that the Enforcement Wing is very active.

7.4. Conclusion

The traditional handloom sector has given more employment next to agriculture especially for rural artisans and women. Due to the emergence of the powerloom and mill form of producing fabrics the handloom sector has been unable to compete with them in terms of cost of production. The wage rate in handloom is high when compared with powerlooms and mills.

In order to protect the economic life of the handloom weavers when it started sinking because of stiff competition with giant mills and powerlooms, the government has initiated various measures to sustain the lives of several thousands of weavers. Among the various measures, the government introduced important schemes namely the Welfare Scheme and the Development Scheme including the Integrated Development Scheme. All the schemes are implemented through the well established three-tier system such as the Directorate of Handloom at State level, the Office of Assistant Director of Handlooms at Circle level and the Primary Handloom Weavers Societies at unit level. Every year the schemes are modified to suit the real need of the hour.
The doctrine of handloom cooperatives is very absolute in its concept but in its practice there are certain deficiencies. As it is the cooperative sector the loop holes are many and if the mechanism to correct them is effective, the economic activities of the nation will go high and the sector will flourish. To reach this level, the identification of the real needy is the first job of the policy makers and the continuous and effective follow up and equally the remedial measures on time are essential.

In this study, the researcher has logically identified the problem and carefully made analysis to evaluate the various important schemes meant for the handloom weavers. In order to examine the context properly the literature, secondary data and primary data were used appropriately. Many of the findings of this study were the outcome of careful interaction with the officials and the handloom weavers.

Finally it is concluded that the rare occupation which gained name and fame for its craftsmanship is gradually losing its momentum. Until and otherwise follow-up actions are taken from the side of the officials and the weavers the very objectives and doctrine of the cooperatives will not be fruitful. The cooperative mantra must be duly recognised by the cooperators including the weavers; it is difficult to think of its original glory. The implementations of the schemes must be as good as plans.