

# A STUDY ON WELFARE AND DEVELOPMENT SCHEMES OF COOPERATIVE HANDLOOM WEAVERS IN ERODE DISTRICT

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**Abstract-**Clothing is one of the basic needs of human beings and first produced by using handlooms. Among various revolutions country has come across, there is a prominence for the industrial revolution for bringing power loom sector and mill sector in place, however this development on one hand has led to the downfall of the handloom fabric industry. Handloom is the second largest sector in terms of employment, as it provides direct and indirect employment, for about 43 lakh weavers and associated employees. Handloom industry is very powerful in terms of exclusivity, production flexibility, scope of novelty and modernization, meeting the requirement of the suppliers promptly and such wealthy prospects in weaving tradition (Ministry of Textiles 2015). The aim of the study is to know the influence of demographic variables like gender, age, educational qualification, Occupation and annual income on customer satisfaction towards handloom products.

**Key words:** Indirect Employment, Associated Employees, Exclusivity, Production Flexibility, Novelty and modernization.

## 1. INTRODUCTION

Handloom Industry is the integral part of textile industry in our country. This industry is placed in the second position in terms of provision of livelihood and comes next to agriculture. It is the largest cottage industries which produce Cotton, Silk, Jute and Khadi in large quantities. The demand and popularity of Indian handloom has been growing not only in our country, but also around the world. Handloom fabric has a unique character which other mill made or power loom fabric doesn't have. But, the distinctiveness of handloom products compared with other mill made cloths is not known to the customer. Hence the present study is an attempt to understand the customer awareness about handloom products, various factors that influences the buying behavior of customers and the satisfaction levels of customers towards handloom products. The present study is descriptive in nature.

Consumers are individuals who buy products for household consumption or for themselves. Consumer awareness refers to a buyer's knowledge of a particular product or services which he/she is going to consume. The consumer may or may not be conscious about the originality and quality of the products which he is going to consume. In the present study on customer awareness and satisfaction about handloom products, an effort is made to understand how far consumers are aware of handloom products, factors influencing the buying of handloom customers and the overall customer satisfaction towards handloom products.

Though the handloom products are available in many places whether the consumers can able to buy the genuine handloom cloths is a query. Hence the present study is to understand the consumer awareness about the handloom products.

### 1.1 Welfare Schemes

- Savings and Security Scheme
- Old Age Pension Scheme
- Weavers' Family Pension Scheme
- Mahatma Gandhi Bunker Beema Scheme
- Weavers' Health Insurance Scheme
- Educational Assistance from Dr. M. G. R. Handloom Weavers' Welfare Trust
- Assistance to Students of Indian Handloom Technology
- Implementation of Special Schemes under the Golden Jubilee Village
- Self Employment Scheme

### 1.2 Development Schemes

- Rebate Scheme
- Free dhoti/sarees Scheme

- Free Electricity Scheme
- Free Uniform Distribution Scheme
- Integrated Handloom Development Scheme

### 1.3 Other Development Schemes

- Handloom Cluster Development Scheme
- Group Approach for Development of Handlooms
- Marketing Incentive Scheme (MIS)
- Fund Scheme for innovative Design Techniques – Advertisement; Exhibition, Training & Assessment
- Marketing and Export Promotion Scheme
- Scheme to Reward Best Exporters
- Awards for the Best Weaver Designer Scheme
- Handloom Product Reservation Act, 1985

## 2. STATEMENT OF THE PROBLEM

The handloom cooperative societies play a vital role in the economy of our country. They provide employment as a source of livelihood for millions of handloom weavers. The development and rapid growth of handloom cooperatives is therefore of vital importance. Efficient financial performance is essential for the success of handloom cooperative societies. Even though the main principle of the handloom cooperative is not profit earning but helping the poor weavers, it is not necessary to incur losses. The failure of the handloom cooperative societies will produce substantial losses not only to members and society but also to the community at large. Therefore, the efficient financial performance of the Handloom Cooperatives is essential for success.

## 3. SCOPE OF THE STUDY

The study covers the primary handloom weavers' cooperative societies in Erode district. The workings of these societies in general and their schemes in particular are to be studied. Since Khadi Craft is hand spun and hand woven and functioning under a separate department it is excluded from this study. However, the study incorporates the handloom weavers and cooperators associated with the handloom cooperatives and their attitude to the schemes.

## 4. OBJECTIVES OF THE STUDY

The study has the following objectives;

- To trace the performance of the Primary Handloom Weavers' Cooperative Societies in Erode district.
- To examine working of the various schemes in the Primary Handloom Weavers' Cooperative Societies in Erode district.
- To study the socioeconomic profile of the weavers of Primary Handloom Weavers' Cooperative Societies in Erode district.
- To analyse the attitude of the weavers of Primary Handloom Weavers' Cooperative Societies.

## 5. TOOLS USED

### 5.1 Simple Percentage Analysis

Simple percentage analysis is one of the basic statistical tools which is widely used in analysis and interpretation of primary data. It deals with the number of respondents' response to a particular question in percentage arrived from the total.

$$\text{Percentage} = \frac{\text{Number of respondent}}{\text{Total no. of respondent}} \times 100$$

### 5.2 Chi-Square Test

The degree of influence of the following independent variables like. Occupation, annual income, of welfare and development schemes of cooperative handloom weavers in Erode district. In order to identify the respondents, a Chi-square ( $X^2$ ) test was used and the formula is given below:

$$X^2 = \frac{\sum(O_i - E_i)}{E_i}$$

With Degree of Freedom (D.F.) = (c-1) (r-1)

Where,

O = Observed frequency,  
E = Expected frequency,  
c = Number of Columns,  
r = Number of Rows.

## 6. HYPOTHESIS OF THE STUDY

H<sub>0</sub>: There is no significant relationship between cooperative handloom weavers of the respondents.

H<sub>1</sub>: There is significant relationship between cooperative handloom weavers of the respondents.

## 7. RESEARCH METHODOLOGY

The present study has been an empirical one. The field survey method and personal interview technique have been adopted for the collection of data from the sample respondents of cooperative handloom weavers.

## 8. SAMPLING DESIGN

If the population from which the sample is to be drawn does not constitute a homogenous group, then stratified sampling techniques is applied so as to obtain a representative sample. In this technique, the population is stratified into number of overlapping sub population or strata and sample items are selected from each stratum. If the item selected from each stratum is based on simple random sampling is known as stratified sampling. The stratified sampling results in a more reliable and detailed information. From the total affected population a sample of 250 respondents were selected for the study.

## 9. PRIMARY DATA

The primary data of the study is to know about the with regards to flood in cooperative. The required data were collected based on the structured questionnaire by conducting interview schedule. In this regard, the targeted groups of respondents were given with a separate interview schedule personally and necessary terms were explained clearly to fill up the questionnaire.

**Table-9.1 Age and Reasons for the Handloom Weaving Clothes**

Age	Attitude towards handloom weaving clothes			Total
	Low	Medium	High	
Below 20 years	17 (16.12%)	13 (14.01%)	18 (6.69%)	48
21-30 years	18 (21.05%)	17 (18.68%)	29 (23.80%)	64
31-40 years	27 (23.52%)	19 (20.44%)	24 (26.04%)	70
Above 40	22 (22.84%)	24 (19.85%)	22 (25.29%)	68
<b>Total</b>	<b>84</b>	<b>73</b>	<b>93</b>	<b>250</b>

Source: primary data

It is observed from the above table that the percentage of satisfaction of handloom weaving and clothes was the highest (26.6%) among the respondents of 31-40 years age group and the same was the lowest (6.69%) among the respondents of above 20 years age group. The percentage of medium handloom weaving clothes Opinion attitude handloom weaving clothes was the highest (20.44%) among the respondents of below 31-40 years of age category and the same was the lowest (18.68%) among the respondents of above 40 years age category. The percentage of low Opinion handloom weaving clothes attitude towards handloom weaving clothes was the highest (23.52%) among the respondents of 31-40 years of age category and the same was the lowest (16.12%) among the respondents of below 20 years. It was found from the analysis that the maximum Opinion handloom weaving clothes belongs to the age group of '21-30' years.

In order to find the relationship between the age of the respondents and their Opinion handloom weaving clothes, the following hypothesis was framed and tested with the help of Chi-square test and the result is shown in table 9.1.

## 10. NULL HYPOTHESIS (H<sub>0</sub>)

There is no significant relationship between age of the respondents and their Opinion towards problem handloom weaving clothes.

**Table-10.1 Age and Towards Handloom Weaving Clothes**

Factor	Calculated $\chi^2$ Value	Table Value	D.F	Remarks
Age	36.10	18.5	6	Not Significant

It is clear from the above table that the calculated chi-square value is less than the table value and the result is not significant. Hence, the hypothesis “Age of the respondents and Opinion handloom weaving clothes are not associated” holds well. From the analysis, it is concluded that there is no relationship between the age of the respondents and their attitude towards handloom weaving clothes.

**Table-10.2 Henry Garrett’s Ranking Technique**

S. No	Factors	Total score	Mean score	Rank
1	Wage rate is high	12264	49.05	III
2	Usage of single shuttle only	9008	36.03	IV
3	Maximum quality is possible	12654	50.61	II
4	Less picks per inchs	12705	50.82	I
5	Others	8261	33.04	II

**Source: primary data**

The percentage score for each rank from 1 to 5 are calculated. The percentage score thus obtained for all the five ranks are converted into scale values using Scale Conversion Table given by Henry Garrett. The scale value for first rank to five ranks is 76, 61, 50, 40, and 25 respectively. The score value (fx) is calculated for each factor by multiplying the number of respondents (f) with respective scale values (x). The total scores are found by adding the score values (fx) of each rank for every factor. The mean score is then calculated to know the order of preference given by the respondents for the factors. Based on the mean score, the overall ranks are assigned for each.

It is evident from the above table that unpurified handloom was ranked first with the Garret score of 12705 points. It is followed by the second of third ranks was packaged drinking water and corporation water. Lastly purified water was ranked at fourth place. From the analysis it is inferred that majority of respondents sighted “Unpurified Water” as the most crucial problems relating to factors

## 11. LIMITATIONS OF THE STUDY

Member education among weavers in the Primary Handloom Weavers’ Cooperative Societies is very low. In any cooperative organization to develop the philosophy of members education is essential. In interactions with the weavers, it was found that they are unable to speak about various schemes such as the Handloom Product Reservation Act, sources of rebate and the method of reimbursement on rebate, ceiling on rebate, the complete benefits of the Savings and Securities Scheme and the Marketing Incentive Schemes.

## 12. FINDINGS

- The majority of the cotton material users were younger aged between 20-23 years.
- The majority users of the respondents are the level of education in PG level.
- The majority users of the respondents are the status of unmarried.
- The majority of users to the respondents are the availability of softness.

## 13. SUGGESTIONS

Based on the above findings the under mentioned suggestions are offered:

- Quality, price, varieties and availability should be given much importance in order to complete with the competitions.
- Steps may be taken to procedure varieties of products.
- The facilities of the showroom can be modernized.
- Advertisement should reach all level of customers.
- The number of show rooms can be increased for the convenient of consumers.

- Free gifts and discounts are utilizing the buyers.
- Varieties of cloth can be made in cotton material.

## CONCLUSION

From the research most of the respondent's opinion towards price, quality, shopping convenience, customer care, varieties etc., and the advertisements are very effective. Most of the respondents are highly satisfied with shopping convenience and quality. From the research, cotton materials have some negative distributes. Very few respondents are not satisfied with price, quality, lack of facilities inconvenient etc., so we conclude that the materials should take some shops to overcome these problems and also capture the majority of the market is there.

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