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## EFFECTIVENESS OF WELFARE SCHEMES IN THE HANDLOOM INDUSTRY -A STUDY

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**Abstract:** Handloom industry is an employment generating, labour intensive, environment friendly& export- oriented industry in the rural and semi-urban areas of the State of Kerala. This paper try to explore the welfare schemes of handloom industry and the extent of effectiveness of welfare schemes of the Handloom industry in the Palakkad district of Kerala through Secondary and primary sources of data. Secondary data collected from various published and unpublished official sources and the primary data collected through a schedule - analyzed by using appropriate statistical tools.

**Index terms:** Handloom industry, Primary Handloom Weavers Co-operative Society, Cottage type, Welfare schemes

**Introduction:** The textiles sector is one of the oldest industries in India. Sectors such as handlooms, handicrafts and power looms are a major source of employment for millions of people in rural and semi-urban areas. This industry contributes 7 per cent of industrial output in value terms, 2 per cent of India's GDP and 15 per cent of the country's export earnings. The overall textile exports stood at US\$ 39.2 billion in 2018 and US\$ 31.65 billion in FY19 (up to January 2019).It is expected to increase to US\$ 82.00 billion by 2021 (India Brand Equity Foundation, 2019).One of the important wings of textile industry is the handloom industry which stands second in providing employment to people (fourth handloom census, 2020).Kerala Handloom industry play a very important role in the handloom hub of south India. It stands second to the coir sector in providing employment among the traditional industries of the State. There are 13,789 handloom workers in Kerala of which 10,815 are women. The Handloom Industry in the State is concentrated in Thiruvananthapuram and Kannur District and in some parts of Kozhikode, Palakkad, Thrissur, Ernakulum, Kollam and Kasaragod Districts. The industry is dominated by the Co-operative sector which covers 96 per cent of the total looms. The remaining 4 per cent per cent of handlooms units are owned by private entrepreneurs. The Co-operative sector consists of factory type and cottage type societies. There were 624 registered Primary Handloom Weavers Co-operative Societies in the State of which 183 were factory type and 441 were Handloom Weavers Co-operative Societies (Economic Review-Kerala State Planning Board,2019).In the wake of industrialization, the overall status of handlooms and its weavers deteriorated. Thus, the handloom workers should get benefit from the Government to move up the economic status of the sector from primary levels. This paper tries to understand the existing welfare schemes implemented by the government and its effectiveness to the handloom weaver's standard of living. All the developmental and welfare schemes of the State Government intended for the handloom weavers are being channelized through Primary Handloom Weavers' Cooperative Societies (PHWCSs).

**Statement of the problem:** This paper intends to study the extent of effectiveness of the government schemes to the handloom industry in the Palakkad District of Kerala. This sector was ignored by the government from the angle of revival of traditional techniques adopted by weavers in producing thorthu mundu, set sarees, veshties since independence. With the advent of New Textile policy, government started some schemes to address few issues of workers involved in the area of handloom industry.

**Objectives of the study:** The important objectives of the present study are the following.

- ❖ To give an overview of ongoing schemes and programmes in the handloom industry
- ❖ To study the extent of effectiveness of welfare schemes of handloom weavers in the Palakkad District of the Kerala state

**Data Source and Methodology:** The present study has been conducted in Palakkad District of Kerala, which was selected in view of its historical importance in the handloom map of Kerala. The study mainly depends on the primary data. These data were collected by the direct interviews, discussions and personal interactions with the weavers in study area. There are three Handloom circles and 12 Primary Handloom Weavers Co-op societies working in the Palakkad District. Among these 12 Handloom weavers co-op societies (PHWCSs)-one PHWCS from each circle- selected for the study through random sampling method. So in total three PHWCSs selected for the study. The sample framework for the present study given in table 4.1. Data analysis was done mainly on the basis of data collected from weavers, discussions with secretaries of the 3 societies and official records of the societies through a primary survey by using a schedule.

**Table 1.1: Sample Framework**

Name of society with Handloom circle	Date of functioning	Total no. of weavers working	Sample(50% of working weavers from each society)
Vadakkathara & Kadampidi Handloom Weavers Co-operative Society(V & KHWCS) Ltd No:486, Chittur Palakkad (Chittur circle)	10/12/1945	42	21
Elappully Handloom Weavers co-operative Production & Sale Society(EHWCO-OPP&SS) Ltd No.F 1019,Elappully(po),Palakkad(Palakkad Circle)	09/03/1938	218 (but 366 weavers have membership)	109
Palappuram Weavers Co-operative Production & Sale Society (PWCO-OPP&SS)Ltd,palappuram(po) Ottapalam 3,Palakkad (OttapalamCircle).	14/05/1954	22	11
Total		282	141

**Source: District Industrial Centre, Palakkad-2018**

The population for the present study is the total number of handloom weavers in the Palakkad district. From the total of 282 weavers 50% from each society is selected for the study by using random sampling method. By using suitable statistical techniques, the analyzed data have been presented in tables and charts. For detailed analysis, the study also depends on secondary sources. Secondary data and information in published form has been collected from various agencies, like ministry of textile, different promotion boards at the state and district level, various co-operatives and departments, which deal with the handloom sector.

**Review of related literature:** Many studies have been made in Indian handloom industry and its related issues. Some are dealing with the handloom industry at the all India level, but some studies are based on state or district level. The present paper is based on the the extent of the effectiveness of welfare schemes in the Palakkad district of Kerala. The reviews given in this section try to highlight the needs, significances and scope of this research paper. Nimbalker(2001) pointed out that as a result of Government intervention through financial assistance and implementation of various development and welfare schemes, this sector has been able to withstand competition from the power loom and Mill sectors. Production in this sector has reached to 6792million sq.metres in 1998-99 and contributed to 19 percent cloth produced in the country and substantially to the country's export earnings. Swamynathan (1986) pointed out that export of handloom products had been on the increase and it was in the tune of Rs.105cores in 1978-79 and Rs.120cores in 1984-85 and valued at Rs.170 cores in 1986-87. Thus, it is analyzed here that the export figure of the state is fairly considerable when it is compared with the export figure of the nation. These views express the fact that the handloom industry is supported by the government for its growth and development, over the years.

The Abid Hussain Committee(1985) reviewed the implementation of 1985 Textile Policy and suggested the evolution of a fresh approach towards handlooms. They recommended the inclusion of Handloom Reservation Act to be placed under the Ninth Schedule of Constitution to avoid legal challenge of this legislation. In order to ensure the availability of hank yarn and proper marketing facilities, they recommended the establishment of an Area Based Handloom Promotion Agency. In addition to the strengthening of the existing welfare schemes, the Committee sought the introduction of a General Welfare Fund and a weavers' Rehabilitation Fund. Emphasis was also given to boost exports and increase the productivity of high, medium and low earning weavers. They were of the view that problems persist in the industry despite, rather than because of 1985 Textile policy. The Committee observed that mills met only 40% of their 50% hank yam obligation to handlooms. Rao and Subramanian (1987) in their study reveal, there is a necessity to safeguard the handloom weavers from middlemen. Strict enforcement of

minimum wages for handloom weavers is highly essential. A scheme similar to that of provident fund should be introduced in both private and co-operative sectors, if necessary, by enacting legislation for the purpose. The Government should come with heavy hand and should snub the malpractices adopted by the master weavers. Further, it is also necessary on the part of the Government to strengthen the co-operative societies financially and administratively. Subburaj (1996) in his article "Sales Promotion in weavers Co-operatives" states that rebate is a subsidy granted by the Government to promote handloom sales, with the help of which price concession is granted to the consumers, handloom industry of the Tamil Nadu, usually 20 per cent rebate has been allowed by the government for a period ranging from 90 to 113 days. The amount of rebate so allowed is reimbursed by the Government of India and Government of Tamil Nadu on 50:50 basis. The 'modus operandi' of the rebate scheme is subject to government regulations. On an average three-fourth of the rebate days were utilized by weavers co-operatives during festival occasions, like Deepawali, X'mas, Pongal and Handloom Weeks (first week of August). Further, the percentage of rebate days availed during festival occasions, had been on the increase, whereas, the corresponding percentage during non-festival days had been declining. So Weavers play an important role in the Handloom Industry. Their welfare influences the total production of handloom industry. So it is important to study about what welfare is being to them

### **An Overview of the Handloom Weavers Welfare Schemes in the Palakkad District**

The important Government sponsored handloom weavers welfare schemes launched in the Palakkad District given in the sections 1 to 13. It is also witnessed that the availability of the essential weaver's welfare schemes are also equally important and paramount to the poor handloom weavers.

**1. Savings and security schemes:** This is the first and foremost handloom weaver's welfare scheme which is launched by Government of Kerala for the benefit of poor and down trodden handloom weavers of Palakkad District. The members who are admitted in this welfare scheme come in the age group of 18 to 60. The minimum share capital of each member should be Rs.100/- per year and also they should have completed more than one year in weaving services. Besides each weaver should also be expected to contribute 8 paise per rupee of his/her wages and the State and Central Governments would be also contributing each handloom weaver. Further, the above total amount is deposited in the Government Treasury by the handloom weaver's co-operative societies, which earns 7% of interest on behalf of the weavers. Later in the event of death of this member, before he/she attains the age of 60, his/her nominee will be eligible to receive the member's contribution and Central and State Governments subsidy with interest and, if the weaver member is alive till the maturity age of 60, he will get emolument amount with all benefits. Till date as per the records of the 3 selected weaver's co-operative societies it is noted that under this weaver welfare scheme 100% of the selected handloom weavers have been admitted up to 28.2.2018.

**2. Weavers family pension scheme:** This is the second important and big weaver welfare scheme which was introduced by the Government of Kerala, through its handloom co-operative societies for the improvement of the welfare conditions of the poverty ridden handloom weavers of Palakkad District. This weaver welfare scheme was introduced in 01.01.1992 under the auspices of the launching of latest handloom weavers family pension scheme. According to this handloom weaver, welfare scheme, in the event of death of the handloom weaver member before attaining the 60 years of age, his/her nominee will be eligible for the payment of family pension of Rs.350/- per month for a period of 10 years from the date of the members death. Generally, the better-half will be availing this welfare benefits for her future survival.

**3. Weaver's old age pension scheme:** Another important weaver's welfare scheme of Government of Kerala is the weaver's old age pension scheme and it was introduced and implemented in Palakkad District from 01.04.1999. The special feature of this weaver's old age pension scheme is that a handloom weaver member who attains the age of 60 years would be eligible to receive a sum of Rs.200/- per month as old age pension till his life time apart from the amount he receives from the previous pension scheme under the new welfare scheme.

**4. Rebate subsidy welfare scheme:** In order to promote sales and marketing condition of handloom cloth on competitive rates, The Government of Kerala through Handloom Weavers Co-operative Societies every year offer a highly attractive Rebate subsidy to customers, throughout the year particularly in the festival season.

**5. Free distribution of cloth welfare scheme:** Yet another essential type of handloom weaver's welfare scheme of the State Government and Central Government for favour of not only uplifting the poor handloom weavers but also improving overall employment and production of handloom cloth of the handloom weavers co-operative societies in this district. As such this typical and distinct form of weaver welfare scheme has a unique nature, indeed. Under this welfare scheme of distribution of sarees and dhothies to all poor of this district including the vast population of landless Agricultural labourers, the State Government spends large amount of money to implement this welfare scheme.

**6. Weavers house cum work-shed scheme:** This scheme was introduced in the year 1986 with the prime motive of providing suitable work place to all the needy and helpless handloom weavers of this district to achieve continuity in job for better productivity and speeding of productivity. It provides better employment and income to landless poor handloom weavers.

**7. Weavers health package welfare scheme:** The next important handloom weaver welfare scheme is the Health Package welfare scheme and it is introduced by the Government of Kerala in the year 1996 under this welfare scheme, lot of financial assistance in the form of medical reimbursement is provided to handloom weavers for medical treatment of diseases like T.B, Asthma, Eye checkup and supply of spectacles, compensation for sterilization and maternity benefit for women for the first two issues. Further, an amount of Rs.35, 000/- is sanctioned for Bore well for drinking water for the benefit of weavers in a place where a minimum of 50 handloom weavers families are residing. This scheme is more beneficial to the weavers in Elappully Handloom Weavers co-operative Production & Sale Society in the study area.

**8. Handloom development centre and quality dyeing unit welfare scheme:** This scheme was introduced in the year 1994 with an initial capital of Rs.39 lakhs and till date more than Rs.1crore has been spent on this highly significant and useful welfare scheme. This is also not worthy to see that more than 12 Handloom development centres and 3 quality Dyeing units were established in various leading weaving centers of Palakkad District.

**9. Modernization of showroom welfare scheme:** The main objective of this new welfare scheme is to attract the exciting customers and new customers to capture a wider market for the handloom clothes to set more financial assistance and also to remove renovate, decreasing and providing Air-conditions to old and new marketing show rooms.

**10. Income Support Scheme:** The main moto behind this paramount important welfare scheme is that the Government of Kerala expect the day, in which every handloom weavers stands by his own leg and without the support of anybody else. In this period his/her standard of living could be kept par with the standard of living of any other Indian who belong to middle income group or high income group. This scheme clearly envisages that each and every primary handloom co-operative weaver society should have its own Godown, dying units, and sale units and the needed financial assistances by themselves.

**11. Production Incentive:** As per this scheme Government provide the double incentive of society incentive to the final product. It is more beneficial than any other welfare schemes. This scheme includes suitable training, new productive work sheds, design development, department new production technology of up gradation of handloom cloth, construction of better infrastructure development and similar other handloom welfare measures are included in this welfare scheme. Because of this scheme the handloom weavers are producing high quality cloth and they are earning high rate of income.

**12. Bunkar bima yojana scheme:** Under this new welfare scheme handloom weaver between the age group of 18 to 60 years is eligible to become a member in this insurance scheme. Besides he should earn at least 50% of his income from Handloom weaving. Under this scheme every member has to pay Rs.380/- as premium per annum. In the event of death of a weaver before attaining the age of 60 years.

**13. Integrated handloom training project welfare scheme:** This welfare scheme was introduced in 1995 for upgrading the productive skills of Weavers in the Handloom Sector who were hardly hit by the keen competition given by Power loom sector and Mill sector. Under this training scheme the handloom weavers are given training and new work model to become highly trained to operate the new, superior and highly sophisticated handloom equipment. This will enable the handloom weavers to produce handloom cloth at cheaper with diversities range of variety and high quality products.

### **Extent of the Effectiveness of the Handloom Welfare Schemes in the Palakkad District**

This section deals with the extent of effectiveness of welfare schemes of handloom weavers in the Palakkad District and it is explained on the basis of sample framework given in the table 1.1. The Weavers of these 3 societies were migrated from Tamil Nadu in 2 centuries ago. In Tamil Nadu the names of people are based on the names of god especially Sivan and Parvathy. So the names of people in these 3 study area are also related with these gods and their synonyms (Because Palakkad is a border area to enter Tamilnadu). The data analysis based on the selected variables such as Age, Educational Qualifications & Occupational pattern, Marital Status, Social Status, Size of the family, the Income pattern, Savings and Debt position & the extent of effectiveness of welfare schemes.

**Age:** It is an important phenomenon, which determines the aspirations of every human being. The maturity increases and thereby the decision-making capacity will also increase.

Table No.1.2: Age wise distribution of respondents

Age group	Name of society			Total no. of respondents	%
	V & KHWCS	EHWCO-OPP&SS	PWCO-OPP&SS		
Less than 30	Nil	01	Nil	01	0.72
30-45	05	03	01	09	6.38
46-60	05	79	04	80	56.73
60 and above	11	26	06	51	36.17
Total	21	109	11	141	100

Source: Primary data

It is known from the table 1.2 that 0.72% of the sample respondents belong to the age group of less than 30, 6.38% belong to the age group of 30 to 45, 56.73% between 46 and 60 and 36.17% above the age group of 60. This shows that the majority of the persons involved in the handloom industry are in 46-60 aged persons and the involvement of below 30 and 30-45 are lesser. It shows the non-interference of youngsters to this job.

**Educational Qualifications& occupational pattern:** Education is the most powerful factor, which transforms human population into human capital. It helps one to have a shift from unproductive to productive in the chosen task. Here, the respondent group consists of 50.36% with primary education, 46.81% with middle school education, 2.83% with high school studies, and none of them have completed their Higher Secondary education and above. However, the literacy rate of the sample members who are involved in Handloom industry is comparatively very low.

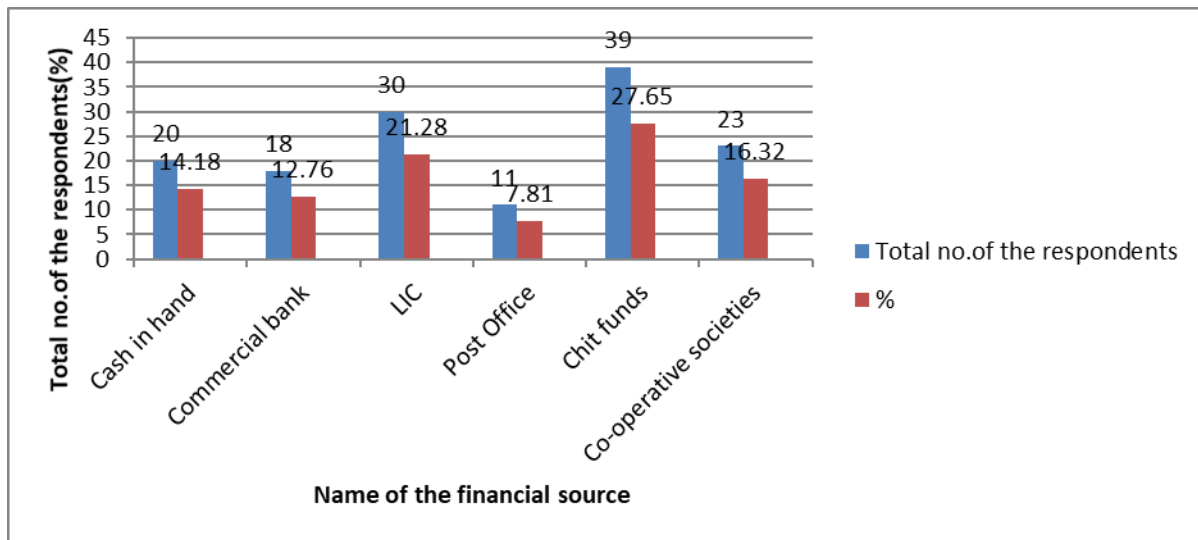
The occupational status is determined by one's educational level, possession of assets and caste. In the selected samples 66.66% of the weavers are involved purely in weaving as their primary occupation and 33.34% of them are also involved in other occupations like part-time house keepers, helpers etc..along with weaving. It shows migration of weavers to other jobs. All the respondents from the study area have an experience of more than 20 years. Since the handloom work is seasonal and the production is made as per the demand, often the workers are left without job.

**Martial& Social status:** Social status here means the communal background of the respondents. 100% of the respondents belong to OBC with the community that Mudhaliyar and their religion is Hindu. Marital status is also one of the important factors which affect the social status of the people. The sample respondents consists of 0.71% unmarried, 95.74% married, 3.55% widows, 0% divorced, and 0% separated.

**Size of the family:** Out of the total sample respondents, 75% belong to nuclear type of families, and the remaining 25% belong to the joint type of families.

**Income pattern:** Income determines the standard of living of the people. The purchasing power of the people depends upon the stability of earning of the people. As per the survey it is noted that 100% of the sample group is earning below Rs.one lakh annually. It shows that there is an urgent need for increasing the wages of weavers. All the secretaries of weaver's society suggested that wages should increase at least 500 per day.

**Saving and debt position:** The main reason for the saving of the weavers is that to meet regular needs, to meet daughter's marriage, to meet unforeseen expenses the saving pattern and the amount of savings by the sample respondents have been presented in the figure 1.1.



**Figure 1.1: Saving habits of the respondents in the selected 3 societies**

**Source: Primary data**

Figure 1.1 substantiates that majority of the respondents (27.65%) prefer chit funds as their source of savings. It creates lot of problems relating whether the chit fund is private or government.

Debt is an easiest means to all now a days to fulfill their various needs. Regular employment helps one to repay the debt properly. Banks and financial institutions are ready to lend by lessening the formalities and procedures in order to make all to get easy access to debt. But weavers are not interested in doing much of the formalities of the formal financial institutions. So in the study area we can see that most of the respondents prefer money lenders, friends and relatives for borrowing money. It leads to debt trap of the weavers. As such the debt source of the weavers are taken into consideration and as per the responses from the sample respondents, it is understood that 28.3% depend on money lenders, 7.09% by mortgaging their properties and the like, 13.48% each have got loan from relatives and 2.84% by mortgaging their jewels too, 39% from societies, and the rest from other sources. Hence, the debt sources are not good as only 44.68% have got loan facilities from organized and secured sectors while the rest 55.32% have chosen the debt source from the unorganized and unsecured sectors, which is naturally an alarming signal of exploitation.

**Satisfaction with the welfare scheme:** Generally the welfare schemes for any purpose will not reach the people as per target due to many reasons. Lack of awareness on the part of the beneficiaries or inefficiency of the Government is the two major reasons which affect the welfare schemes very much. The beneficiaries can be satisfied only if they derive the real benefits. However, the opinion of her sample respondents in this regard has been presented in the table 1.3.

**Table 1.3: Satisfaction of the welfare schemes of the respondents in the selected 3 societies**

Satisfaction	No. of respondents	%
Satisfied	40	28.36
Not Satisfied	101	71.64
Total	141	100

**Source: Primary data**

It is known from the table 1.3 that 28.36% of the sample respondents are satisfied with the welfare schemes available to them while 71.64% do not have satisfaction. Hence valid steps should be taken to avail the benefits of various schemes to the beneficiaries. Some of the important sources of income of the respondents are income from rented house, agriculture, cattle rearing etc. But the main source of income of more 50% of the respondents is weaving and weaving related activities. Weavers spend most of their income for food, clothing, for education, medical and for loom maintenance.

**Factors influencing satisfaction on wages:** Factors influencing Satisfaction on wages (important role in the welfare of weavers) include Personal, economic & work related. Here the analysis based on Yule's Association test.

**Table 1.4: Factors influencing Satisfaction on wages**

Factors influencing Satisfaction on wages Factors	Association	Rank
<b>Personal</b>		
Age	.14	II
Family type	0.40	I
Marital Status	-.44	IV
Education	-.25	III
<b>Economic Factors</b>		
Income	.24	III
Expenditure	.43	I
Debt	.40	II
Savings	.13	IV
<b>Work related</b>		
Employment	.28	II
Loom Expenditure	-.88	III
Experience	.35	I

Source: Primary data

When compared with the personal factors, the variable family type dominates supported by the age; both show a little positive association and the variables marital status and education have negative association. As far as the economic factors are concerned, all the four chosen variables have positive association, where expenditure ranks first, which is followed by debt, income and savings. The test reveals that, out of the three variables chosen for work related, experience ranks first, followed by employment and the loom expenditure shows a negative association.

**Factors influencing satisfaction on welfare measures:** Factors influencing Satisfaction on welfare measures also include personal, economic and work related factors.

**Table 1.5: Factors influencing Satisfaction on welfare measures**

Factors influencing Satisfaction on welfare measures Factors	Association	Rank
<b>Personal</b>		
Age	-.01	I
Family type	0.03	II
Marital Status	-.13	III
Education	-.18	IV
<b>Economic Factors</b>		
Income	-.30	III
Expenditure	-.36	IV
Debt	.12	II
Savings	.42	I
<b>Work related</b>		
Employment	-.80	II
Loom Expenditure	-.87	III
Experience	.69	I

Source: Primary data

The association test on the welfare measures reveals that, family type in the personal factor, savings and debt in the economic factor and experience in the work related factor have positive association with the satisfactory level of the weavers of Palakkad the District. Though, the sample group, possess low level of literacy, income and the like they could able to manage their life through the earnings they get from weaving. They are able to earn, spend, save and are able to redeem their debt too. Their satisfaction from income and welfare measures mainly depends on the experience factors.

**Opinion of the handloom welfare schemes on the sample weavers:** The real impact of the scheme can be understood by considering and hearing the opinion of the beneficiaries. Hence the effectiveness of the scheme is heard from them through the prepared schedule and the results are summarized in the table 1.6.

**Table 1.6:Opinion on the Benefits derived from the Welfare Schemes**

Name of the schemes	No of weavers benefited	%	Rank
Free distribution Scheme	129	91	I
Weavers Health package Scheme	125	89	II
Savings and Security Schemes	124	88	III
Weavers Family Pension Schemes	120	85	IV
Weavers Old Age pension	118	84	V
Rebate Scheme	118	84	V
Bunkar Bima Yojana Scheme	109	77	VI
Production Incentive	104	74	VII
The integrated Handloom Training Project Welfare Scheme	100	71	VIII
Weavers House cum work shed Scheme	80	57	IX
Income support scheme	50	35	X
Modernization of Showroom	25	18	XI
H.D.C and Quality Dyeing Unit Scheme	20	14	XII

**Source: Primary data**

The opinion of the people with regards to the benefits they derived from the various schemes available are collected and are ranked. From the table 1.6,we infer that more than 70% of the welfare schemes benefitted to handloom weavers but regarding the Modernization of Showroom, Handloom Development Centre and Quality Dyeing Unit Scheme, and Weavers House cum work shed Schemes, have least benefitted to the respondents.

On the basis of data collected from respondents the following are aspects that require immediate attention:

1. Raw Material supply: Access to raw material such as yarn, dyes and dye stuffs has become a problem. Despite a few schemes, the hank yarn access issue has not been resolved.Colours is expensive, and presently there is no system or mechanism to increase their availability.
2. Raw material prices: Handloom primarily uses natural fibres such as cotton, silk and jute. Prices of these fibres have been increasing during production and processing. The solution lies in establishing relatively low-cost, decentralized spinning units in the villages where handloom and fibre productions co-exist.
3. Infrastructure and Investment: Common facilities have not been developed such as godowns, credit facilities (banks in the vicinity), roads, proper sanitation, etc. have not been provided anywhere.
4. Design improvements: There are suggestions that handloom sector should increase its design in response to changes in the market, the bottlenecks are many.
5. Market for products: Presently, handloom products are available only in few places. An umbrella market organization-financed by the government initially - should be formed to undertake this task.
6. Patenting designs/varieties: More discussion is required on this if handloom has to come up with designs that suit the market preferences and are still protected against theft.
7. Cooperative system: It should be more widened. Policy measures need to be worked out either by independent institutions or the government.
8. Budget allocations: Budget has to increase with new schemes which address the problems of this sector.
9. Intermediaries (individuals/institutions): Government has created a few research, training and input institutions to help the handloom sector.
10. Enhancement of Value: There is a need for enhancing the value of handloom products through utilization of organic cotton and organic yarn, application of natural dyes and by increasing the productivity of the looms through research and innovation.
11. Competition and unfair competition from mills and powerlooms: Powerlooms have been undermining handloom markets by selling their products as handloom. This requires immediate attention from the Government.



12. Wages, employment and livelihood issues: Secretaries of the society suggested that the minimum wages of weavers should be at least 500 per day.

**Conclusion:** Thus, from the above detailed analysis, it is clear that handloom industry in the Palakkad District nevertheless seems to be surviving and growing because of the essential handloom weaver's welfare schemes, which are sponsored by both Central and State Governments. Almost one-fourth of weaver population sampled was not aware of central and state government schemes. But they received the benefits from Government through PHWCSs knowingly and unknowingly. Hence, immediate efforts are to be made by the government of India to increase the awareness and satisfactory usage of these schemes to improve the livelihood and enhance income of the weavers.

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