



# **A study on the Awareness of Government Welfare Scheme among the Handloom Weavers of Tamilnadu with special reference to Chennimalai village in Erode District**

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## **Abstract**

The handloom and handicrafts sector had been a major source of livelihoods in the rural economy. The handloom industry was in fact among the largest employment generating sector about 50 years ago. The importance of handicrafts and handlooms has grown multifold in rural areas because of our agricultural system being mainly a rain fed farming system. The pronounced local relevance of crafts and their products had lent a strong cultural content to the products arising out of specialization in catering to local tastes and preferences, and hence, representing the local way of life.. This paper aims to study the awareness level of government welfare schemes among the weavers working in the handloom sector Situated in rural area and taking a sample population of 50 weavers from Chennimalai in Erode district of Tamilnadu.. A descriptive research was adopted to determine the awareness of weavers against the various schemes like HWCWS, NHDP, CHCDS and Mahatma Gandhi Bunkar Bima Yojana(MGBBMY),Pradhan Mantri Jeevan Bima Yojana(PMJJBMY). This study finds that almost maximum number of weavers was not having awareness of these government schemes. Hence, an essential steps to be taken by the government to conduct campaign in this area is required .so that satisfactory usage of these schemes to improve the livelihood and enhancement income of the weavers may take place.

**Keywords:** handloom Government Welfare .Schemes, Awareness, Chennimalai Taluk Weavers

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## Introduction

The Handloom sector plays a very important role in the country's economy. It is one of the largest economic activities providing direct employment to over 65 lakhs persons engaged in weaving and allied activities. As a result of effective Government intervention through financial assistance and implementation of various developmental and welfare schemes, this sector has been able to with stand competition from the power loom and mill sectors. This sector contributes nearly 19% of the total cloth produced in the country and also adds substantially to export earnings.

Handloom is unparalleled in its flexibility and versatility, permitting experimentation and encouraging innovations. The strength of Handloom lies in the introducing innovative designs, which cannot be replicated by the Power loom sector. Thus, Handloom forms a part of the heritage of India and exemplifies the richness and diversity of our country and the artistry of the weavers.

The Office of the Development Commissioner for Handlooms has been implementing, since it inception in the year 1976, various schemes for the promotion and development of the handloom sector and providing assistance to the handloom weavers in a variety of ways

The various schemes implemented by the Office of Development Commissioner for Handlooms address the needs of weavers who constitute the disadvantaged social strata and occupational groups, which are at the bottom of the economic hierarchy. Concerted efforts are being made through the schemes and programmes to enhance production, productivity, and efficiency of the handloom sector and enhance the income and socio-economic status of the weavers by upgrading their skills and providing infrastructural support and essential inputs.

### Major Government Schemes Provided for Handloom Weavers

- ❖ Handloom Weavers Comprehensive welfare Scheme(HWCWS)
- ❖ National Handloom Development Programme(NHDP)
- ❖ Comprehensive Handloom Cluster Development Scheme(CHCDS)
- ❖ Yarn Supply Scheme
- ❖ Mahatma Gandhi Bunkar Bima Yojana(MGBBMY)
- ❖ Pradhan Mantri Jeevan Bima Yojana(PMJJB Y)
- ❖ Pradhan Mantri Suraksha Bima Yojana(PMSBY)
- ❖ Savings and Security Scheme
- ❖ Old Age Pension Scheme
- ❖ Weavers' Health Insurance Scheme

- ❖ Educational Assistance from Dr.M.G.R. Handloom Weavers' Welfare Trust
- ❖ Rebate Scheme
- ❖ Free Electricity Scheme
  
- ❖ Free Uniform Distribution Scheme
  
- ❖ Marketing Incentive Scheme(MIS)
  
- ❖ Fund scheme for innovative Design Techniques
  
- ❖ Awards for the Best Weaver/Designer Scheme

### Objectives of the study

1. To analyze the breath of awareness of handloom weavers on various government welfare schemes.
2. To assess the penetration of government schemes among handloom weavers with reference to their problems (pertaining to weaving- working capital requirement, raw material(yarn supply) requirement, skill up-gradation, health related issues & construction of work-sheds)

### Review of literature

**Tamilarasi (2019)** studied the impact of the weavers' welfare schemes on standard of living of the handloom weavers in Erode District of Tamil Nadu. Convenient sampling technique has been adopted for collection of primary data. The findings of the study indicated that the Government welfare Programs will improve the weavers' standard of living.

**Dr.Suja s nair & Venkat Rao(2017)**aims to study the impact of various government welfare schemes on the weavers working in the handloom sector taking sample population of 100 weavers from SPSR Nellore district of Andhra Pradesh. This research has determined the awareness of weavers against the various schemes like yarn supply scheme, integrated handlooms development scheme, Marketing & Export Promotion Scheme, Health Insurance Scheme, Mahatma Gandhi Bunker Bima Yojana and assessing the extent to which core issues in weaving are addressed through these schemes. The study finally suggest that Both the Central and State Government share implementing different schemes to the welfare and development of handloom weavers, even though handloom weavers suffers from multi problem due to lack of awareness by the weavers and improper maintenance of governments. If the government takes more care on this scheme surely declaim the problems of handloom weavers.

**Rachappa and Dr. MP Naik (2017)** analyzed the handloom welfare scheme for handloom weavers in Kalaburagi district Gulbarga using a sample size of 150. It was inferred that many of the respondents were not satisfied with the scheme, because of lack of proper distribution. The sanctioned amount of handloom scheme in Kalaburagi was fluctuating in nature. The daily wage rate is very low compared to other sector

**Dr. P. Surya Kumar (2015)** studied the various welfare schemes for handloom weavers and analyzed them based on the funds allocated and utilized. The data used was collected from Ministry of Textiles, Govt. of

India for six years i.e. from 2008-09 to 2014-15. It was concluded that Government was supporting the handloom sector through a number of policies and interventions.

**Nikhil Kaushik and Dr. Madhur Raj Jain (2015)** has determined the breath of awareness of weavers on various government welfare schemes and assessed the reach of government schemes in addressing the core issues (for example, margin money requirement, basic inputs, up-gradation of skills, health issues and construction of work sheds, etc) involved in weaving. Also studied the impact of government schemes on the income level of weavers. Convenient sampling was done and Friedman Test was applied on the collected data. The study inferred that as much as 25 % of weavers population sampled was not aware of various schemes of Government.

## Methodology

The present study has been conducted in Chennimalai block in Erode District of Tamilnadu which is one of the important handloom Cluster. This study is based on primary and secondary data. The total sample respondents for the study were 50. The Chennimalai co-operative society was purposively selected from densely populated area of handloom weavers. A structured interview schedule was prepared and administered on respondents through personal interview method and observation method of data collection. Secondary data for study collected from the published and unpublished sources, annual reports, research, journals and various related websites. Data were analyzed with the help of appropriate statistical tools like Frequency, Percentage, Mean, Standard Deviation and Correlation etc.

## Results and Discussion

**Table- 1**

**Demographic Profile of the Respondent**

TableNo-1	Name of the Variable	S. No	Categories	Number of Respondents	%
1.1	Age(In Years)	1	25to45	0	0
		2	46-60	41	82
		3	Above60	9	18
			Total	50	100.00%
1.2	Sex	1	Male	46	92
		2	Female	4	8
			Total	50	100
1.3	Caste	1	OBC	45	90
		2	SC/ST	5	10
			Total	50	100

1.4	Educational Status	1	Illiterate	17	34
		2	Primary	32	64
		3	Middle	01	02
		4	Diploma	0	0
1..5	Nature of Weaving	1	Primary	50	100
		2	Secondary	0	0
1.6	Type of Cloth weaved	1.	Single Bed Sheet	21	42
		2.	Double Bed	12	24
		3.	Sheet Bed Spread	10	20
		4.	Pillow Cover	7	14
1.7	Nature of House	1	Own	32	64
		2	Rented	18	36
1.8	Nature of family	1	Joint	43	86
		2	Nuclear	7	14

**Source: Field Survey**

From the above data it is clear that among 50 respondents, majority of the respondents were may lead it majority of the respondent belong to the age category of 46 to 60 years, majority (64%) has completed only Primary Level of education. Most (90%) of the respondents belongs to the OBC community.

**Table 2**  
**Working Experience wise distribution of the Respondents**

<b>Years of Experience</b>	<b>No of Persons</b>	<b>Percentage</b>
1to5	1	2
6to10	5	10
11to15	10	20
16to20	15	30
Above20	19	38
Total	50	100

**Source: Field Survey**

Working Experience Profile of the respondents. 2% of the respondents are under 1 to 5 years of weaving experience, 10% of the respondents are having 6 to 10 years of weaving experience, 20% of the respondents are having 11 to 15 years of weaving experience, 30% of the respondents are having 16 to 20 years of weaving experience, 38% of the respondents are having above 20 years of weaving experience. The Majority of the Respondents are having above 20 years of experience in weaving.

**Table-3**  
**Work Experience and type of cloth wise Distribution- ANOVA**  
**No of Years in the Business**

	<b>Sum of Squares</b>	<b>Df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
Between Groups	3.823	2	1.911	6.627	.003
With in The group	13.557	47	-.288		
Total	17.380	49			

**Source: Field Survey**

From the table it is clear that with the significant value of 0.003 it is clear that the independent variables taken for the study has significantly related to the nature of cloth they weaved

**Table- 4**  
**Distribution of Respondents Knowledge regarding different type of Govt. Welfare Schemes for Handloom Weavers.**

<b>S. No</b>	<b>Name of the Scheme</b>	<b>No. of Respondents</b>		<b>No. of Respondents</b>		<b>Total</b>
		<b>Yes</b>	<b>%</b>	<b>No</b>	<b>%</b>	
1	Handloom Weavers' Comprehensive Welfare Scheme (HWCWS)	40	80	10	20	100
2	National Handloom Development Programme(NHDP)	40	80	10	20	100
3	Comprehensive Handloom Cluster Development Scheme(CHCDS)	47	94	3	6	100
4	Yarn Supply Scheme(YSS)	47	94	3	6	100
5	Savings and Security Scheme	34	68	16	32	100
6	Old Age Pension Scheme	31	62	19	38	100
7	Weavers' Family Pension Scheme	33	66	17	34	100
8	Mahatma Gandhi Bunker Beema Scheme	17	34	33	66	100
9	Pradhan Mantri Jeevan Bima Yojana(PMJBY)	18	36	32	64	100

10	Pradhan Mantri Suraksha Bima Yojana(PMSBY	22	44	28	46	100
11	Weavers' Health Insurance Scheme	32	64	18	36	100
12	Educational Assistance from Dr. M.G.R. Handloom Weavers' Welfare Trust	11	22	39	78	100
14	Assistance to Students of Indian Handloom Technology	11	22	39	78	100
15	Free Dhoti/Sarees Scheme	49	98	1	2	100
17	Free Electricity Scheme	50	100	0	0	100
18	Free Uniform Distribution Scheme	38	76	12	24	100
20	Marketing Incentive Scheme(MIS)	41	82	9	18	100
21	Fund scheme for innovative Design Techniques Advertisement; Exhibition, Training& Assessment	41	82	9	18	100
22	Awards for the Best Weaver/Designer Scheme	43	86	7	14	100

Source: Field Survey

In the above table clearly explains Maximum the 80% of respondents know about the Handloom Weaver Comprehensive Welfare Scheme and National Handloom Development Program (NHDP) Majority (90%) of respondents know about the Handloom Cluster development Program and Yarn Supply Scheme. Most of the respondents are well known about the old schemes and they are not having awareness in the new Schemes MGBBY (34%),PMJBY(36%) and PMSBY(44%).

**Majority of the respondents are having well awareness in Free Electricity (100%)Scheme and award for Best Weaver/designer Scheme(86%).and also Marketing Incentive Scheme(82%).**

**Table-5**

**Respondent's Level Of Awareness On The Various Welfare Programes For Handloom Weavers- Regression- Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.205 <sup>a</sup>	.042	-.067	.41732

**Predictors: (Constant), Total Income Earned per month, Age of the Respondent, Size of Family, Marital Status of the Respondent, Educational Qualification of the Respondent**

Regression analysis has been carried out to know the impact of the independent variables on the respondent's level of awareness on the various Welfare Programes for Handloom Weavers. The

independent variables taken for the study are Age, Educational qualification, Occupation, Marital status, Income, size of family and type of family. The following table highlights the results

The following hypothesis is framed to find the significant relationship/impact of the independent variables over the dependent variable i.e., respondent's level of awareness on the various Welfare Programmes for Handloom Weavers

**Hypothesis:** "There is no significant relationship/impact of the independent variables over the respondent's level of awareness on the various Welfare Programmes for Handloom Weavers.

From the above table 4, it is clear that with the  $R^2$  value of 0.42, it is clear that the independent variables Age, Educational qualification, Occupation, Marital status, Income, size of family and type of family has an overall impact of 42 percent over the dependent variable i.e., the respondent's level of awareness on the handloom Weavers Comprehensive Welfare Schemes.

**Table-6**  
**Respondent's Level Of Awareness On The Handloom Weavers Comprehensive Welfare Schemes – ANOVA**

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	.337	5	.067	.387	.885 <sup>a</sup>
Residual	7.663	44	174		
Total	8.000	49			

- a. Predictors:(Constant),Income status, employment status, age, educational status, marital status, size of family, type of family

Table 5 implies that with the significant value of 0.885, all the independent variables taken for the study does not have an overall significant relationship with the dependent variable i.e., the respondent's level of awareness on the handloom Weavers Comprehensive Welfare Schemes.

**TABLE-7**  
**CO-EFFICIENT**

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std.Error	Beta		
(Constant)	.876	.768		1.140	.261
Age	.876	.768		1.140	.261

Educational status	.033	.124	.042	.266	.791
Marital status	.347	.307	.170	1.133	.263
Size of family	.037	.092	.059	.396	.694
Income status	-.088	.107	-.126	-.819	.417

a. Respondent's level of awareness on the Handloom Weavers Comprehensive Welfare Scheme

The significant value of educational status and size of family is 0.791 and 0.694. As the significant value is more than .05 the null hypothesis is accepted. It is clear that the independent variables i.e., educational status and size of family of the handloom weavers have influenced the dependent variable i.e., respondent's level of awareness on the Handloom Weavers comprehensive Welfare Scheme at 5% level of significance.

**Table-8**

**Total No. Of Respondents Benefit Received from Various Schemes**

S.No	Respondents Reply	No of Respondents Benefited	Percentage
1	Yes	43	86
2	No	7	14
	<b>Total</b>	<b>50</b>	<b>100</b>

Source: Field Survey

From the above table Majority 86% of the respondents are received benefits from various schemes given by the government.

**Table- 9**

**Benefit Received from the Respondents on Scheme Wise Distribution**

Name of the Scheme	No. Of Respondents benefited	% Level of the Beneficiary
Weaver Mudhra	8	16.0
Saving and Security	5	10.0
Old Age Pension	8	16.0
Family Pension Scheme	6	12.0
Weaver Health Insurance Scheme	3	6.0
All the Five	13	26.0
Not attaining Benefit	7	14.0
Total	50	100

Source: Field Survey

From the above table Majority 26% of the respondents received benefits from Weaver Mudhra, Saving

and Security, Old age and family Pension Schemes. Nearly only 7% of the respondents are not able to get any benefit from any scheme.

### Major Findings of the Study

- ❖ Majority (92%) weavers are male only 8% are female weavers.
- ❖ Majority (82%) of the respondents are belongs the age group between 46 to 60
- ❖ Most (64%) of the respondents are studied only primary Level.
- ❖ Maximum the 80% of respondents know about the Handloom Weaver Comprehensive Welfare Scheme and National Handloom Development Programme (NHDP)
- ❖ Majority(90%) of respondents know about the Handloom Cluster development Programme and Yarn Supply Scheme
- ❖ Only 68% of the respondents are know about the savings and security Scheme
- ❖ Only 62% of the respondents know about the Old Age Pension scheme.
- ❖ Only minimum number of the respondents knows about the recent schemes like MGBBY (34%), PMJJBY (36%) and PMSBY (44%).

Only very minimum (22%) of the respondents know about the Educational Assistance from Dr.M.G.R.Handloom Weavers' Welfare Trust and Educations Assistance by Handloom Technology.

- ❖ Majority of the respondents clearly knows about Free Electricity (100%) and Free Dhothi (%) scheme and free uniform Distribution Scheme.
- ❖ Majority (82%) of the respondents having the awareness of Fund scheme for innovative Design Techniques Advertisement; Exhibition, Training & Assessment and Marketing Incentive Scheme(MIS).
- ❖ Mostly (86%) of the respondents are having well awareness in Best Weaver/Designer Scheme.

### Suggestions

- ❖ Most of the weavers are studied only Primary education.
- ❖ Government should take essential steps to conduct some special programs for rural weavers to knows about the welfare schemes.
- ❖ Government has to take steps to reduce the middleman's role. Because most of the benefits taken by the middleman's in this field. So there should be a direct contact between the weaver and government must be needed.
- ❖ An experienced member weaver must be one of the board of director in the society then only the above suggestion must be successful.
- ❖ Majority 26% of the respondents received benefits from Weaver Mudhra, Saving and Security, Old age and family Pension Schemes

### Conclusion

Mostly handloom weavers are illiterate and even they don't have knowledge about all the welfare schemes run by the Government. There is lack of awareness. They don't know that Government is running welfare schemes with different names and to all for their well-being. Today it's required that Government should communicate about all its welfare schemes by putting stalls at very far and rural areas and with the help of its officials to directly interact to extreme ground level weaver. Individual weavers do not have information and knowledge about Pradhan Mantri Hathkargha Bunkar Bima and other recent schemes. It is not just the government that has taken steps to preserve their traditions of weaving by providing looms to the families. They also build relations and make connections with weavers as their own family. They take steps to create a friendly environment, take care of their welfare and preserving their skills. While if they get benefit of this schemes than they will be in a situation to produce good products and can sell direct into market.

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