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ATTITUDE OF OFFICIALS OF THE PHWCS TOWARDS THE VARIOUS SCHEMES IN ERODE DISTRICT

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ABSTRACT

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 attain this, the identification of the real problem 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 implementation of various development and welfare schemes of the PHWCS. The officers of the PHWCS witness and experience the introduction, implementation and impact of the different schemes. It is essential to discuss the view of officers for the purpose of making all the schemes more effective. Initially, the profiles of the officers were discussed in order to provide the background of the officers. The Factor Analysis is used to make an in-depth analysis.

KEYWORDS

Erode, PHWCS, government schemes.

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ABBREVIATION

PHWCS: Primary Handloom Weavers Co-operative Societies.

1. INTRODUCTION

The textile industries play a vital role in catering the need of cloth, a basic need of human beings. It has two fold of production sector namely, handloom and power loom. The handloom industry is a labour intensive one hence, the handloom products are costlier than the power loom products. The handloom weavers are also on par with farmers to pay proper attention and supports for their livelihood. The central and state governments initiated to form co-operative societies to face the tough competition. The central and state introduces and implements various development and welfare schemes for the Primary Handloom Weavers Co-operative Societies.

2. STATEMENT OF THE PROBLEM

As every coin have two sides, it is equally important to absorb the role of co-operative officials of the PHWCS rather than the benefits enjoyed by the weavers through the various schemes. The term co-operative officials are the staff members including managers of the PHWCS. Hence an attempt has been made to study the attitude of the officials of PHWCS towards the implementation of the development and welfare scheme of PHWCS in Erode District.

3. SCOPE OF THE STUDY

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

4. OBJECTIVES OF THE STUDY

The study has the following objectives

1. To analyze the profile of the officials of Primary Handloom Weavers' Co-operative Societies in Erode and their attitude towards various schemes.
2. To summaries the findings and to offer suggestions to make the various schemes more effective in the Primary Handloom Weavers' Co-operative Societies.

5. REVIEW OF LITERATURE

Several studies have been conducted in the field of handloom in general and the handloom cooperative sector in particular. However, most of the studies are in the fields of production activities, marketing practices, handloom exports, organizational climate, economics of handlooms, cooperative leadership, up-gradation of handloom cooperatives, prospects and problems of handlooms, sickness in co-operatives, the impact of the weavers' cooperatives on individual member-weavers and their benefits for the weavers and the Cooperative Industry and the New Economic Policy. The government has also conducted a number of studies. **Mathiraj and Rajkumar (2008)**¹ in their study titled *Analytical study of handloom products-Production and Marketing* highlighted the major production and marketing problems faced by the weavers' societies; stock accumulation led to the idle investment of funds which pays unnecessary interest; the capital base of the societies was very poor, and due to that the challenges that occurred in the open market were very tough for the handloom weavers. The study also revealed the permanent debtors to the Cooptex which supply raw materials. Special grants may be sanctioned to improve the capital base of the societies. The government can open banks exclusively for weavers to provide their financial assistance.

Selvaraj and Vijayalakshmi (2009)² in their article entitled "Challenges of Handloom Weavers at Senthiambalam" found that a majority of the weavers are female and most of the respondents depend upon weaving to earn their livelihood. They also determined that seventy-four percent of the respondents are engaged in weaving on a full time basis. They suggested that active steps should be taken to penalize the powerloom operators manufacturing the items reserved for handlooms. They proposed that government should take steps to export handloom products from India and the handloom products should be in tune with world competitive products. They recommended that the authorities concerned should give due importance to the cooperative splint.

Thirunarayanamsamy and Parmasivam (2010)³ in their article titled *Handloom development schemes an outline* observed that the handloom sector faces stiff competition from the powerloom and mill sector and it depends on the cooperative machinery for delivering the goods. A further observation was that low

productivity due to obsolete technology, a conventional product range and stagnation of sales, and inadequate working capital are the causes of the falling show of the handloom sector. In order to overcome these drawbacks the authors expect effective state intervention by way of implementing the various developmental and welfare schemes which will be for technology support, financial assistance and market interventions.

Tangirala (2010)⁴ in his article *Performance and Problems of Adarsha Handloom Weavers' Cooperative Production and Sales Society-A Case Study* expressed his opinion that a sale is a very important variable to handloom weavers' cooperative, for not piling of the stock in the godown. The sale of handloom products is based on the quality, durability, colours, designs and price. Hence every society has to take these factors into account while initiating a product. The authors identified poor wages and less profit as the reasons for the reluctance of the new members to join cooperative societies. It was found that the number of looms has been dwindling from the year 1989. A majority of that product is sold only to the APCO. It is suggested by the authors that the society should find more retail sales and attract institutional customers.

Ganesh and Dhanraj (2011)⁵ in their article titled *Performance of weavers cooperative in Coimbatore district* emphasized that it should be necessary to establish an association or weavers' cooperative society in each powerloom cluster for purchase and distribution of yarn; the government should consider these activities not as sales or purchase between members and their organization and they should not be subject to VAT or Service Tax. They also originate that the powerloom weavers' cooperative societies in Coimbatore district are treated as the backbone of the textile manufacturing industry. They suggested that the success of the textile industry mainly depends on the cooperation and coordination of each and every member in the cooperatives.

Shah (2011)⁶ in his article titled *Cooperatives – Suitable Agencies for Implementation of Government Schemes* said that the accountability of the state funds is best ensured by a cooperative organized as associated to other agencies implementing government schemes. Cooperatives being community based provide effective checks and balances in their functioning. At the grassroots level, cooperatives have a built in mechanism to operate cutting across a variety of barriers of caste, creed, political loyalties, and social and economic inequalities. The author concluded that cooperative organizations are capable of meeting the challenges of production, productivity, employment generation and technology transfer, particularly in rural areas.

Rao and Nagaraju (2012)⁷ in their article titled *A critique on the promotion of handloom industry* pointed out that the government deserves all appreciation for designing the scheme of supplying yarn at mill gate price but the supply is short of requirements. The cost of the yarn supplied through the scheme is much higher than the market price. The authors opined that the insurance schemes appear to be a holy stick. But there are a large number of weavers yet to be enclosed and benefited. The marketing and export promotion programs need to be continuously monitored to yield benefits. The authors emphasized that joining with the Central Government, the State Government should take interest at the grassroot level to make all the programmes successful.

Jayalalitha, the Chief Minister of Tamil Nadu (2012)⁸ in a press note announced that the Tamil Nadu Government would contribute to the Tamil Nadu Cooperative Handloom Weavers' Savings and Security Scheme. Since the Centre stopped its contribution towards the scheme in 2007 there was a request from weavers to the State government to reimburse the loss. Her government decided to make the contribution. She expressed that a total of 76,051 handloom weavers would benefit from the scheme and it would cost an additional amount of Rs. 5 crore per year. She suggested that the government should take earnest effort for promoting handloom fabrics.

Anilkumar Tiwary (2012)⁹ in his article titled *Transparency in Management of Cooperatives* stated that the application of transparency in the management of cooperatives can be successful only if the society at all levels maintains the records promptly. He mentioned that in some cases records may be available but pertinent timely information may not be available. According to the author the transparency in the system will develop confidence among the stakeholders without any confusion and contraction. This atmosphere will ensure the role of the elected management and the professional executives will be responsible. In the era of right to information and good governance, the transparency in cooperative management will ensure strength and productivity over a period of time.

6. ANALYSIS AND INTERPRETATION

PROFILE OF THE OFFICERS

To study the opinion on any concept, it is essential to know the profile of the individuals before obtaining their views and analyzing them. Even though, the profile of the officers has many features, the present study confines itself to gender, age, marital status, educational qualification, designation and service experience.

1. Gender of the Officials

The gender is one of the important profiles of the officials, since it may have its own influence on their level of perception of the various schemes offered to the weavers. So it is included as one of the profile variables. The gender of the officials is presented in Table 1.

In total, 74.54 percent of the officials are male and the remaining 25.46 per cent of the officials are female. The analysis reveals the importance of the male officials to the present study.

2. Age of the Officials

The ages of the officials are included as one of the important profiles of the officials. The age of the officials may provide them with a wider knowledge of the various schemes offered to the weavers and also the capability to assess the worthiness of the various programmes/schemes offered to the weavers. Hence, the age of the officials is included as one of the profile variables. In the present study, the age of the officials is confined to less than 30, 30 to 40, 41 to 50 and above 50 years. The distribution of the officials on the basis of their age is given in Table 2.

The important ages of the officials in the present study are 41 to 50 years and above 50 years which constitute 45.45 and 25.45 per cent of the total respectively. The important age of the Male and Female officials is 41 to 50 years which constitutes 46.34 and 42.86 percent of its total of 41 and 14 officials respectively. The analysis reveals that the determinant age of the officials in the present study is 41 to 50 years.

3. Marital Status of the Officials

The Marital Status of the officials indicates the stage of life among them. Since the marital status of the officials may have its influence on their level of perception of various schemes offered to the weaver, it is included as one of the profile variables. The marital status of the officials is confined to married, unmarried, widow/widower and divorced. The distribution of officials on the basis of their marital status is given in Table 3.

The most dominant marital status among the officials is 'married' which alone constitutes 96.36 per cent of the total. The married officials among the male and female officers constitute 97.56 per cent and 92.86 per cent of the total respectively. The analysis shows that the dominant marital status among the officials is 'married'.

4. Educational Qualification of the Officials

It represents the level of education among the officials, since the level of education among the officials may provide them more knowledge and exposure to evaluate the various schemes offered to the weavers. The level of education of the officials is confined to upto plus two, Diploma/IT, under graduation, post graduation, professional and others. The distribution of the officials based on education is shown in Table 4.

The important level of education among the officials is Under Graduation and Post Graduation which constitute 65.45 per cent and 25.45 per cent of the total respectively. The important level of education among the male and female officials is Under graduation which constitutes 65.85 and 64.29 per cent of the total of 41 and 14 officials respectively. The analysis reveals that the important level of education among the officials is Under graduation.

5. Designation of the Officials

The designation is one of the important profiles of the officials. In the present study, the designation of the officials is confined to office staff, manager, special officer and others. The distribution of officials on the basis of their designation is exhibited in Table 5.

In total, a maximum of 45.45 per cent of the total officials are office staff. It is followed by managers who constitute 27.27 per cent of the total. The important designations among the male staff are office staff and managers which constitute 48.78 per cent and 26.83 per cent to the total respectively. Among the female officials, these are also the same which constitute 35.71 per cent and 28.57 per cent of the total respectively. The analysis reveals the importance of the office staff and managers as designations of the officials.

6. Service Experience among Officials

It represents the total service experience gathered by the officials. Since the service experience of the officials has its own influence on the level of perception of various schemes, it is included as one of the profile variables. The service experience of the officials in the present study is confined to less than 5, 5 to 10 and more than 10 years.

Table 6 shows the distribution of the officials on the basis of their service experience. The important ranges of service experience among the officials are more than 10 years and 5 to 10 years which constitute 43.64 and 43.64 percent of the total respectively. The important ranges of service experience among the male and female officers are more than 10 years and 5 to 10 years which constitute 53.66 and 50 percent of its total respectively. The analysis reveals that the service experience of the male officers is higher than the service experience of the female officers.

7. Views of Officers' on the Schemes Offered to the Weavers

The Officers' views on the various schemes offered to the weavers have also been examined in the present study in order to identify the level of their perception on various schemes for weavers among. Even though the schemes are many, the present study is confined to 36 schemes. The officers are asked to rate these schemes at the five point scale according to their order of perception on the implementation of the schemes from very high to very low. The assigned scores on these scales are from 5 to 1 respectively. The mean score of each scheme among the male and female officials has been computed separately. The 't' test has been administered to find the significant differences among the male and female officials regarding their view of the implementation of various schemes. The results are shown in Table 7.

The highly viewed schemes by the male officials are the government funds to construct own sheds for the weavers and the number of items reserved under the Handloom Product Reservation Act, 1985 since their mean scores are 3.9949 and 3.9697 respectively. Among the female officials, these are educational assistance under MGR Handloom Weavers' Welfare Trust and Free Electricity Scheme since their mean scores are 3.9226 and 3.8445 respectively. Regarding the views on the schemes, significant difference among the male and female officials has been noticed in the case of the implementation of 15 out of the 36 schemes since their respective 't' statistics are significant at the 5 per cent level.

7. FINDINGS OF THE STUDY

The researcher analysis the Profile and Attitude of Officials of the PHWCS towards the Various Schemes in Erode District. 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 officials concerned.

1. The majority of the officer respondents of the PHWCS is male.
2. Most of them belong to the age group of '41 to 50 years' which is common among the male and female officers.
3. The majority of them come under the 'married' category.
4. The main educational qualifications among the officers are under graduation and post-graduation.
5. The designations of the majority officers are Office Staff and Managers.
6. The majority of them have crossed above five years of service.
7. The view of officers on the various schemes for weavers has been measured with the help of 36 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 36 statements relating to schemes.
8. The Exploratory Factor Analysis describes the 36 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.

8. SUGGESTIONS AND RECOMMENDATIONS

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.

1. 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.
2. 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.
3. 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.

9. CONCLUSION

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 Government the very objectives and doctrine of the cooperatives will not be fruitful. The cooperative *MANTRA* must be duly recognized 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.

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TABLES

TABLE 1: GENDER OF THE COOPERATIVE OFFICIALS

Sl.No.	Gender	Number of Officials	In Percentage
1	Male	41	74.54
2	Female	14	25.44
	Total	55	100.00

TABLE 2: AGE OF THE OFFICIALS

S.No	Age (In Year)	Number of Officials		Total
		Male	Female	
1	Less than 30	3	1	4
2	30 – 40	8	4	12
3	41-50	19	6	25
4	51 and above 51	11	3	14
	Total	41	14	55

TABLE 3: MARITAL STATUS OF THE OFFICERS

S.No	Marital Status	Number of Officials		Total
		Male	Female	
1	Married	40	13	53
2	Unmarried	-	-	-
3	Widower/Widow	1	-	1
4	Divorced	-	1	1
	Total	41	14	55

TABLE 4: QUALIFICATION AMONG THE OFFICIALS

S.No	Educational Qualification	Number of Officers		Total
		Male	Female	
1	Upto Plus Two	-	-	-
2	Diploma/IT	-	-	-
3	Under Graduation	27	9	36
4	Post Graduation	11	3	14
5	Professional	3	2	5
6	Others	-	-	-
	Total	41	14	55

TABLE 5: DESIGNATION OF THE OFFICERS

S.No	Designation of the Officers	Number of Officers		Total
		Male	Female	
1	Office Staff	20	5	25
2	Manager	11	4	15
3	Special Officer	4	1	5
4	Others	6	4	10
	Total	41	14	55

TABLE 6: SERVICE EXPERIENCE AMONG OFFICERS

S.No	Experience of the Officers	Number of Officers		Total
		Male	Female	
1	Less than 5	2	5	7
2	5 to 10	17	7	24
3	More than 10 years	22	2	24
	Total	41	14	55

TABLE 7: OFFICERS' VIEWS ON VARIOUS SCHEMES

S. No	Statements	Mean Score		't' Statistics
		Male	Female	
1	Saving and security schemes ease future uncertainty of Weavers	3.8684	3.6842	0.4734
2	Old age pension schemes compensate weavers' earning after getting old	3.7371	3.1786	2.4586*
3	There is no procedural delay in getting pension	3.6082	3.5672	0.2676
4	The weavers' family pension scheme ensures enough source of Income in the family after weaver's death	3.8183	3.4107	1.3889
5	Mahatma Gandhi Benger Beema Scheme attracts the entire weaving community	3.9096	3.3396	2.1733*
6	The benefit from the Weavers' Health Insurance Scheme is very useful	3.7308	3.6509	0.3811
7	The advantage of Weavers' Health Insurance Scheme is sufficient for all types of treatment	3.6567	3.8184	-0.4029
8	The educational assistance from MGR Handloom Weavers' Welfare Trust is applicable to all courses	3.9033	3.9226	-0.1173
9	Educational Assistance from MGR Weavers' Welfare Trust for courses is sufficient	3.8667	3.7081	0.2997
10	The Number of Institutes for Handloom Technology can be increased	3.9093	3.8117	0.2144
11	Assistance to students of Indian Handloom Technology motivates them to go forward	3.6586	3.7868	-0.1789
12	Special Schemes under Golden Jubilee Village Self Employment Scheme facilitate more employment	3.7344	3.8226	-0.2334
13	Special Schemes helps Technology Upgradation	3.8919	3.6464	0.4596
14	Special Schemes Increase Sales	3.5868	3.7373	-0.4881
15	Training by Special Schemes under Golden Jubilee Village Self Employment Scheme is useful	3.6673	3.2542	0.8776
16	Rebate Scheme always promotes sales of handloom Fabrics	3.9011	3.1173	2.8991*
17	The rebate scheme sponsored by the government also serve as sales promotion	3.8969	3.2674	2.7309*
18	The reimbursement of rebate from the government is on Time	3.9249	3.1946	3.1784*
19	The quantum of rebate can be raised from the present level	3.9087	3.2767	2.9667*
20	During rebate the customers suspect quality of handloom fabrics	3.8544	3.3089	2.2388*
21	Government supports weavers through free dhoti/saree scheme regularly	3.8084	3.4541	0.9697
22	Free Dhoti/Saree Scheme gives continuous employment to weavers over several years	3.8227	3.6887	0.3996
23	Free electricity scheme can be extended to all Weavers	3.6676	3.8445	-0.2949
24	The ceiling fixed by the government under free electricity scheme is reasonable	3.4542	3.3399	0.1988
25	Free Uniform Distribution Scheme ensures more revenues to the weavers	3.6097	3.5896	0.2099
26	Free Uniform Distribution Scheme gives regular employment	3.8661	3.7445	0.3117
27	Training under Handloom Cluster Development Scheme is helping weavers updating skills	3.9147	3.3886	2.2141*
28	Dyeing under Handloom Cluster Development Scheme is standardized	3.8848	3.2731	2.3896*
29	Government's fund to construct own loom shed under the Handloom Cluster Development Scheme is sufficient	3.9949	3.2141	2.4192*
30	The sales promotion scheme helps in promoting handloom fabrics	3.8224	3.4696	1.1454
31	Export promotion schemes facilitate the PHWCS for export	3.6544	3.7108	-0.2608
32	Monetary Award provided under the prize Award for best weaver is sufficient	3.3991	3.8646	-2.1786
33	Scheme award to best weavers encourages the Qualities	3.4882	3.7446	-0.9146
34	Best Weavers' award leads to designing of new Varieties	3.7089	3.1174	2.4547*
35	Handloom Product Reservation Act, 1985 safeguards the welfare of the Weavers	3.8224	3.0991	2.8082*
36	The number of items reserved under the Act is enough to protect the interest of weavers	3.9697	3.3898	2.3961*

*Significant at 5 per cent level

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