
Utilisation of Welfare Schemes: A Study of Handloom Cooperative Weavers in Madurai District

Dr.K. Jeyakodi

Associate Professor, Department of Commerce, SN College, Madurai

Abstract

To increase the competitive strength of the handloom cooperatives through improving the sales of the handloom fabrics, the Governments of different States have introduced several schemes. The utilisation of the schemes is more important than the introduction of the many schemes. The development and rapid growth of handloom cooperatives is therefore of vital importance. The failure of the handloom cooperative societies will produce substantial losses not only to members and society but also to the community at large. To protect the handloom industries and safeguard the interests and well-being of handloom weavers the central and state governments have implemented welfare and development schemes. The male weavers utilize the Welfare Schemes slightly more than the female weavers.

Keywords: Security Scheme, welfare, development schemes, MGR Handloom,

Introduction

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. The failure of the handloom cooperative societies will produce substantial losses not only to members and society but also to the community at large. To protect the handloom industries and safeguard the interests and well-being of handloom weavers the central and state governments have implemented welfare and development schemes.

Welfare Schemes

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

The rate of utilisation of the welfare schemes for the weavers has been examined in the present study for some policy implications. The utilisation of the schemes is more important than the introduction of the many schemes. The rates of utilisation of the welfare schemes are measured in the present study.

Objective of the Study

The specific objective of this study is to examine the utility of welfare schemes meant for Primary Handloom Cooperative Weavers in Madurai District.

Methodology

This is an empirical study based on a survey. The non-random sampling procedure was applied to select the respondents. Out of twenty-eight Primary Handloom Weavers' Cooperative Societies functioning in Madurai District, weavers from top fifteen societies were taken for the study to analyse the utility of the weavers to the welfare various schemes provided to the Primary Handloom Weavers' Cooperative Societies by the government. Out of fifteen societies, two hundred members were selected from five societies which have more than 200 ID holders at the rate of forty members per society and the rest two hundred members were selected from the societies having less than 200 ID holders at the rate of twenty each from each society. The primary data required for the study were collected through a well-structured questionnaire from the handloom weavers of the select primary weavers' cooperative societies. The analysis is selected according to the scale of data and the objectives of the study.

Availing of the Welfare Schemes

The utilisation of the welfare schemes among the weavers is as important as the introduction of the welfare schemes. The present study has made an attempt to examine the rate of availing of the various welfare schemes among the weavers for some policy implications. There are eight schemes which have been taken for analysis. The weavers were asked to rate the schemes at the Five-point scale according to their order of utilisation. The mean score of each scheme among the male and female weavers has been computed along with its 't' statistics. The results are shown in Table 1.

Table 1 Rate of Availing of the Welfare Schemes

Sl. No.	Various Welfare Schemes	Mean Score Among		E Statistics
		Male	Female	
1	Savings and Security Schemes	3.8867	3.4089	0.6918
2	Old Age Pension scheme	2.5091	2.3891	0.4182
3	Weavers family pension scheme	2.6638	2.3142	0.7509
4	Mahatma Gandhi Banger Beema Scheme	2.6094	2.5209	0.2907
5	Weavers health insurance scheme	3.6693	3.8018	-0.5344
6	Educational assistance from MGR Handloom Weavers Welfare Trust	2.7334	2.9443	-0.6917
7	Assistance to students of Indian Handloom technology	2.8111	2.6149	0.5341
8	Special schemes under golden jubilee village self employment schemes	2.9033	2.7942	0.3885
* Significant at five per cent level		2.9733	2.8485	

The highly availed welfare schemes by the male weavers are the Savings and Security Scheme and the Weavers' Health Insurance Scheme since their mean scores are 3.8867 and 3.6693 respectively. Among the female weavers these are the weavers' Health Insurance Scheme and the Savings and Security Scheme since their mean scores are 3.8018 and 3.4089 respectively. Regarding the utilisation of the various welfare schemes, significant difference among the male and female weavers has not been noticed since their respective 't' statistics are not significant at the 5 per cent level.

Various Welfare Schemes and their Reliability

Before summarising the score and utilisation of the various welfare schemes, it is imperative to examine the reliability and validity of the various schemes under the welfare schemes. The Confirmatory Factor Analysis has been administered for this purpose. The overall reliability has been tested with the help of Cronbach Alpha and the results are given in Table 2.

Table 2: Reliability and Validity of Usage of Welfare Schemes among Weavers

Sl. No.	Welfare Schemes	Standardized Factor Loading	't' Statistics	Composite reliability	Average Variance Extracted
1	Mahatma Gandhi Banger Beema Scheme	0.8545	3.6508*	0.7517	53.55
2	Educational assistance from MGR handloom weavers welfare trust	0.8179	3.3886*		
3	Weavers' family pension scheme	0.8022	3.2596*		
4	Weavers health insurance scheme	0.7881	3.1173*		
5	Special scheme under golden jubilee village self-employment scheme	0.7549	2.9091*		
6	Savings and security scheme	0.7306	2.8221*		
7	Assistance to students of Indian Handloom technology	0.6817	2.5969*		
8	Old Age Pension scheme	0.6502	2.3919*		
Cronbach Alpha : 0.7889					

*Significant at five per cent level

The included eight schemes under the welfare schemes explain them to an extent of 78.89 per cent since the Cronbach Alpha is 0.7889. The standardised factor loading of the schemes under the welfare scheme are greater than 0.60 which shows the content validity. The significance of the 't' statistics of the standardised factor loading of the various schemes under the welfare scheme m reveals the convergent validity. It is also proved by the composite reliability and average variance extracted since these are greater than its maximum threshold of 0.50 and 50.00 per cent respectively.

Score on Rate of Utilisation of Welfare Schemes (SRUWS)

The rate of utilisation of the welfare schemes among the weavers has been measured by the mean score of the various schemes under the welfare scheme. It is denoted by the SRUWS. In the present study, the SRUWS is confined to less than 2.00, 2 to 3, 3.01 to 4.00, and above 4.00. The distribution of weavers on the basis of the SRUWS is given in Table 4.23.

Table 3: Score on Rate of Welfare Schemes (SRUWS) among the Weavers

Sl. No.	SRUWS	Number of Respondents		Total
		Male	Female	
1	Less than 2.00	39	41	80
2	2.01-3.00	70	118	188
3	3.01-4.00	46	41	87
4	Above 4.00	22	23	45
	Total	177	223	400

The important the SRUWS among the weavers are 2.01 to 3.00 and 3.01 to 4.00 which constitute 47.00 and 20.00 per cent of the total respectively. The important SRUWS among the male weavers are 2.01 to 3.00 and 3.01 to 4.00 which constitute 39.55 and 25.99 per cent of the total respectively. Among the female weavers, these are 2.01 to 3.00 and less than 2.00 which constitute 52.91 and 18.39 per cent of the total respectively. The analysis reveals that the rate of utilisation of the welfare schemes is slightly less with the female weavers than with the male weavers.

Association between the Profile of Weavers and their SRUWS

The profile of the weavers associates with their level of utilisation of the welfare schemes. Hence the present study has made an attempt to examine this association with the help of the One-way Analysis of Variance. Thirteen profile variables have been incorporated and the results are illustrated in Table 4.

TABLE 4: Association between the Profile of Weavers and their SRUWS

Sl. No.	Profile Variables	F Statistics	F Statistics at 5% Level	Report
1	Gender -1	2.8117	3.84	Insignificant
2	Age - 4	2.8586	2.37	Significant
3	Marital Status-3	2.4338	2.60	Insignificant
4	Social Group-4	2.1172	2.37	Insignificant
5	Educational Qualification-4	2.9097	2.37	Significant
6	Family Size-4	2.1025	2.37	Insignificant
7	Number of Children per family-4	2.8118	2.37	Significant
8	Monthly income from weaving-4	2.7606	2.37	Significant
9	Monthly income from other sources-3	2.8557	2.60	Significant
10	Family income per month-4	2.9117	2.37	Significant
11	Type of family-1	3.0881	3.84	Insignificant
12	Ownership of house-1	3.1172	3.84	Insignificant
13	Usage of free electricity-1	3.2667	3.84	Insignificant

Regarding the utilisation of the welfare schemes among the weavers the significantly associating profile variables are Age, Educational Qualification, Number of Children per family, Monthly Income from Weaving, Monthly Income from Other sources and Family income per month since their respective F statistics are significant at the 5 per cent level.

Association between Profile of Weaving and the Weavers' SRUWS

The profile of weaving among the weavers is associates with their utilisation of the welfare schemes. Hence the present study examined it with the help of the One-way Analysis of Variance. Seven activities have been included in the weaving profile. The result of the One-Way Analysis of Variance is illustrated in Table 4.25.

TABLE 5: Association between the Profile of Weaving Activities among the Weavers and their SRUWS

Sl. No.	Profile of Weaving Activities	'F' Statistics	Talk value of F at 5%	Result
1	Years of Experience-4	2.4088	2.37	Significant
2	Origin of Weaving-3	2.8854	2.60	Significant
3	Nature of looms engaged-1	3.0861	3.84	Insignificant
4	Number of family members involved	2.1182	2.37	Insignificant
5	Hours of weaving per day-4	2.9092	2.37	Significant
6	Number of shuttles used-2	3.1178	3.00	Significant
7	Number of Treadles used-3	2.7886	2.60	Significant

Regarding the utilisation of the welfare schemes among the weavers, the significantly associating profiles of weaving activities are their years of experience, origin of weaving, hours of weaving per day, number of shuttles used and number of treadles used for their respective F statistics are significant at the 5 per cent level.

CONCLUSION

The male weavers utilize the Welfare Schemes slightly more than the female weavers. The women centric cooperative weaving is supported by governments to improve the livelihood of the women weavers. The success of any scheme, especially scheme by the government will be based on its effective utilisation by the target group. The socioeconomic growth of the women will be the indicator of the total well being of the weaving community. Hence, the monitoring mechanism in the process of implementation of the welfare programmes must be coinciding with the objective for which this scheme has been established.

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16. Dr.K.Jeyakodi, P.G.& Research Department of Commerce, Saraswathi Narayna College,
17. Madurai-22, TN.