CHAPTER -VIII

FINDINGS, CONCLUSION AND SUGGESTIONS

8.0. The complete Summary, Conclusion and required Suggestions are finally given in this chapter for the purpose of improving the Handloom Industry and weavers and for framing new policies in future.

8.1. FINDINGS

8.1.1. The role of Financial Institutions in promoting Industrial Sector in Kanyakumari District

At the outset it may be concluded by saying that when compared to the years 2005-06, and 2006-07, there is considerable increase in the lending performance of the financial institutions to the Industrial Sector. The difference is equally high for both village and tiny sector, which is followed by handloom/powerloom sector, small scale industries and there is a decrease of 17% in case of miscellaneous sector.
Out of the total amount sanctioned for the industries in Kanyakumari district, the proportion of small scale industries have gained more to the extent of 59% and then the handloom/powerloom sector to the extent of 22%, which forms the second major category of lending.

8.1.2. Handloom Cooperatives

The performance of Handloom Weavers’ Cooperative Societies in Tamil Nadu is good as they have excelled both in the production and sales steadily with the growth rate of 59.76% in production, 55.91% in sales and 78.18% in subsidies. The correlation between production and sales is also estimated as .95 showing a high positive relationship between the two.

8.1.3 As far as the Performance of Handloom Weavers’ Cooperative Societies in Tamil Nadu is concerned, it is in a progressing condition showing positive trends in production, sales and subsidies. The exponential growth rate is estimated to be 11.13% for the subsidy allowed, 7.3% for sales and 4.66% for production. The coefficient of determination is .83, .73 and .80 for subsidy, sales and production respectively.

8.1.4. The Introduction chapter explained the importance of the Handloom Co-operative societies and Handloom weavers welfare schemes, as well as statement of the research problem, the scope of the study and the scheme of the research study.
8.1.5. Review of Literature chapter tried to highlight the real need and importance of production, employment, marketing, export, technology, and women participation, problems of Handloom industry and weavers welfare scheme of the Handloom Industry. So, this chapter becomes the base for carrying out a new and original research problem and work in the present research study.

8.1.6. The Methodology chapter gave the essential hypotheses, objectives and techniques which are used to prove the statement of the research problem in the present research study and also analysed in detail the selected valuable welfare schemes. This was considered the core of the entire research study.

8.1.7. The Ecological complex chapter actually helps to find out the correlation between the salient environment factors and the overall growth of handloom industry and their welfare conditions in Kanyakumari district One could easily findout the relations between factors such as cool and punchant climate, frequent rainfall, muddy soil, beautiful fauna flora and the like and the high rate of work productivity among the handloom weavers in general.

8.1.8. Savings and Security Scheme

It is understood from the study that both the amount sanctioned and the amount spent under Savings and Security Scheme of
weavers in the district is growing well and has reached 89% growth over the years under study. With regards to the achievement, it has reached its target during all the years except 2005-06. The exponential growth rate which has been calculated in this respect shows 8.1% increase with the correlation coefficient of just 0.02 which needs to be enhanced in the future.

8.1.9. Weavers Family Pension Scheme

The amount sanctioned under Weavers Family Pension Scheme is gradually and steadily increasing year after year with an average increasing of 38%, and amount spent 26%. In attaining the target of the amount sanctioned, the performance is slightly fluctuating and in fact it has decreased during the current years. Hence, it is in the hands of the government to look into and to take proper measures to reach the benefits properly in the hands of the ultimate and end users.

8.1.10. Weavers Old Age Pension Scheme

The amount sanctioned and the amount spent under Weavers Old Age Pension Scheme is highly fluctuating over the years under study. It is very low in the year 2002-03 and then also it is fluctuating. However, the trend line is stagnating depicting neither increase nor decrease. It has an exponential growth rate of 6.6% with a coefficient of determination of .001 which is comparatively very low.
8.1.11. Rebate Subsidy Scheme

The rebate subsidy scheme is gradually improving after a heavy fall in the year 2001-02. It was prosperous in the year 1998-99. The scheme has got 100% achievement except during 2002-02, and 2003-04 where a meagre amount is left without distribution. The exponential growth rate in this connection is 27.2% with a coefficient of determination of .03.

8.1.12. Free Distribution of Cloth Scheme

This free distribution of clothes scheme is really a booster to the weaving community. But it is pity to note that the trend is gradually decreasing over the period under study. It has recorded a declining growth rate of 25% in the year 2006-07. The average trend rate is estimated to be 17%. The trend line shows a negative slope.

8.1.13. Weavers House cum Work Shed Scheme

The scheme is on and off at times, which was brighter during the initial period of study (1997), and then nil from 1999-2002, and then clicker for two years and then vanished. The trend line shown in the chart below is sloping downwards depicting the decreasing trend with a medium correlation coefficient of .49.
8.1.14. Weavers Health package Scheme

As far as the weavers’ health package scheme is concerned, the scheme is highly effective in the year 1999-2000, by reaching more number of beneficiaries, and is less effective in the year 2003-04. The exponential growth rate on the number of beneficiaries in this scheme is 19.22% with the coefficient of determination of .42, and the same is 5.2% and .09 for the amount spent for the scheme. But the trend line shows negative slope in both cases.

8.1.15. Handloom Development Centre and Quality Dyeing Unit Scheme

This scheme was in operation till 1997-98 and after that the scheme is not in implementation. It has its maximum allocation during the year 1995-96. The trend line calculated in this connection shows a negative trend, with an exponential growth rate of 88.62% and .86 as its coefficient of determination.

8.1.16. Modernization of Showroom Scheme

When the scheme was in operation, it shows a steady increase fetching good amount of benefits to the weaving community, but was in operation only till 1999-2000. The trend in this respect shows a stagnate position depicting neither an increase nor a decrease.
8.1.17. Namakku Namae Thittam

This is newly introduced scheme and is highly effective among the mass. The above details are given for the current year 2006-07. This scheme has extended its operation in three places of the district. It is supported by the contribution of both the Government and the Society. Out of the total support rendered, 67% is given by the Government, and the rest 33% is given by the Society.

8.1.18. Swarna Jeyanthi Rural Self-employment Scheme

This scheme has started its operation since 2004-05 and is picking up well except during the year 2005-06. It has achieved its target very well in the year 2006-07, showing 98% of achievement. It has a positive trend, with good exponential growth rate and coefficient of determination.

8.1.19. Integrated Handloom Training Project

This project is mainly concentrated on giving training to the weavers, but shows a negative trend on both the number of trained persons as well as the amount sanctioned. The average number of persons get trained over the period under study is 85, and the average amount spent in this connection is Rs.1299688.
8.1.20. Bunkar Bima Yojana Scheme

This scheme came into existence from the year 2004-05 onwards, and was in effective operation till 2005-06. For the year 2006-07, 864 beneficiaries were identified, but due non allotment of money they could be satisfied. The average amount spent in this case is Rs.799050, covering an average of 112 persons. The trend percent shows an increase of 24% in the amount spent and 12% of increase in the number of beneficiaries. However, the trend line shows a negative slope on both the cases of amount sanctioned and the number of beneficiaries.

8.1.21. Overall Findings of various schemes

The analysis gives a picture on the overall performance of various schemes available for the welfare of the weavers’ in the district. Out of the thirteen schemes, only ten schemes are viable at present. The information with regard to the Namakku Namae Thittam is not available. The amount sanctioned under Rebate Subsidy Scheme forms 51% which is above average, which is followed by the Swarna Jeyanthi Rural Self-employment Scheme forming 33%. Savings and Security Scheme consist of 9%, Weavers Old Age Pension Scheme 3%, Integrated Handloom Training Project 2%, and Free Distribution of Cloth Scheme 1%. The amount sanctioned under Weavers Family Pension Scheme, and Weavers Health packages Scheme are negligible, while the performance in terms
of achievement shows a reverse effect, where the schemes Rebate Subsidy Scheme, Free Distribution of Cloth Scheme, and Integrated Handloom Training Project have recorded 100% achievement. However, under both the consideration of amount as well as achievement, Rebate Subsidy Scheme holds good and gains positive impact among the beneficiaries.

8.1.22. Impact of the schemes on the Sample weavers

The opinion of the people with regards to the benefits they derived from the various schemes available are collected and are ranked. Accordingly, the free distribution scheme implemented by the Government benefits them more and it is followed by Weavers Health package Scheme, Savings and Security Schemes, Weavers Family Pension Schemes, Weavers Old Age pension, Rebate Scheme, Bunger Beema Yojana Scheme, Swarna Jeyanthi Self – Employment Scheme, The integrated Handloom Training Project Welfare Scheme, Weavers House cum work shed Scheme, Namakku Name Thittam, Modernization of Showroom, and Handloom Development Centre and Quality Dyeing Unit Scheme. Here the mean is estimated as 115 and the standard deviation is 58. First eight problems are above average and are vital in finding a solution, whereas the rest are below average and can be solved by putting little efforts and correction measures. As the Modernization of Showroom, Handloom Development Centre and Quality Dyeing Unit
Scheme, and Weavers House cum work shed Scheme are not in operation, the satisfaction derived out of these schemes have negative opinion from the respondents.

The benefits derived from free distribution system and weavers health insurance scheme are widely enjoyed by the beneficiaries. Eight problems are under medium level and are to be implemented more, and the three problems known as Namakku Namae Thittam, Modernization of Showrooms, and Handloom Development Centre and Quality Dyeing Unit Scheme need serious attention and are to be implemented more vigorously to reach the benefits to the society.

8.1.23. Performance of Handloom in Kanyakumari District

The trend analysis shows that there is a reduction of 22% in the production and 8% reduction in value on an average over the period from 1997 to 2007. This needs great concern, special attention and efforts to increase the same.

The sales performance in the district also shows a decreasing trend on an average of 18% in quantity, and 9% in value. The correlation between the production and sales in quantity is .97, and the same between the production and sales in value is .91 which shows a good result.
The fifth chapter deals with the socio economic profile and the impact of weaving industry in the lives of the beneficiaries are being dealt in detail.

8.1.24. Profile of the sample respondents

The study shows that the majority of the persons involved in the handloom industry are middle aged persons and the involvement of both old aged and small ones are lesser. The mean age is calculated as 44. The literacy rate of the sample members who are involved in Handloom industry is comparatively very low, 100% of them are involved purely in weaving as their primary occupation and they find no other job than this field, with the mean income is calculated as Rs.2500 per month which is very low. Most of the respondents are well experienced in the field of handloom industry. The majority of the study group belongs to Backward Community. The study group consist of 60% Hindus, and 40% Christians and not even a single Muslim is available within the study area. The study group consists of 5% unmarried, 81% married, 10% widows, 2% divorced, and 2% separated. Except 5%, rest of the 95% is married, of which, 14% are living without spouses. Out of the total sample respondents, 75% belong to nuclear type of families, and the remaining 25% belong to the joint type of families.
8.1.25. Economic Profile of the sample respondents

Out of the total income earned by the sample weavers, 44% have come from unspecified sources, 34% from their main occupation of weaving, 8% from their house like rent, 6% from their savings in the form of interest, 4% each from their land and cattle. It could be inferred from the study that mere weaving will not hold good for their living. They have to depend on other sources also for their well beings.

8.1.26. The average expenditure of the respondents is calculated as Rs.3321/- per month. The sample weavers spend an amount equal to 52%, i.e., more than 50% for their food, 7% each to education and medicines, 6% each to clothing, religious ceremonies, travel, and miscellaneous, 5% on entertainment, 3% for house rent and just 2% for electricity and fuel as they are getting subsidies for electricity from the government.

8.1.27. The survey shows that 28% of the sample respondents are able to save an amount of nearly Rs. 500 per month, 54% between Rs.500 and Rs.1000, 11% from Rs.1000 to Rs.1500 and only 7% above Rs.1500. Out of the sample respondents, 15% have their savings to invest the same in fixed assets, 25% to buy durable goods, 76% to meet the regular needs, 51% for family expenditure like daughters marriage and the like, 36% to
meet unforeseen events, and 29% for some common purposes especially to enjoy the retirement period by getting some sort of benefits.

8.1.28. Apart from keeping some amount as liquid cash in hand, all are having the habit of savings in various sources like banks, insurance, chit funds, cooperative societies, postal deposits, friends and relatives and the like. Out of the total respondents, 26% have their savings in chit funds, 16% in commercial banks, 19% in Life Insurance corporations, 11% to friends and relatives, 7% each in postal deposits and other forms, and 6% in cooperative societies. However, 48% have organized and secured way of savings and the rest 52% have their savings in unorganized and less secured ways.

8.1.29. Job Profile of the sample respondents

It is noted as per survey that 60% of the sample respondents are able to get regular employment whereas the rest of 40% are not able to get the regular employment. The study on the days of work revealed that 6% are able to get below 150 days of work in a year, 24% between 150 and 200 days, 49% between 200 and 250 days, 17% between 250 and 300 days, and 4% between 300 and 350 days.

8.1.30. Opinion on the Welfare Schemes

Again, the survey result shows that our of the sample respondents, only 38% have job satisfaction and the rest 62% have no job satisfaction. This situation should be reversed by enhancing and
extending more avenues and infrastructures in the job. It is known from
the above table that 56% of the sample respondents are satisfied with the
welfare schemes available to them while 44% do not have satisfaction.
Hence valid steps should be taken to avail the benefits of various schemes
to the beneficiaries.

8.1.31. Problems of the Weavers of the Handloom Industry

The problems encountered by the sample weavers in the
district are ranked as per their opinion. The keen competition from power
loom and mill sector has been identified as the major problem, which is
followed by low wages, low price, lack of credit facilities, shortage of
raw materials, irregularity in employment, marketing problem, low social,
status, Stock pilling problem, Government policy and its impact on
weaving community, Effect on liberalization, privatization and
globalization policy on employment, production and export, Political
intervention, and Lack of training facilities. The mean is estimated as 110
and the standard deviation is 32.27. First five problems are above average
and are vital in finding a solution, whereas the rest are below average and
can be solved by putting little efforts and correction measures.

8.1.32. Out of the identified problems, 23% are high level problems,
i.e., competition, low wages and low price are identified as high level
problems, 62% are medium level problems, they are Lack of credit
facilities, Irregularity of the working opportunity, Raw material shortage, Marketing problem, Low social status, Stock pilling problem, Government policy and its impact on weaving community, and the Effect on liberalization, privatization and globalization policy on employment, production and export. And only 15% consisting of 2 problems are identified as low level problems and they are Political intervention and Lack of training facilities. The correlation between the problems and benefits derived are estimated to be .54, which is very moderate and the hypothesis test reveals the fact that there is absolutely neither significant nor insignificant difference existing in the problems identified and the benefits derived from the welfare schemes and so it can be concluded that the problems have no connection in availing the benefits.

8.1.33. Out of the sample respondents, 39% have indebted below Rs.20000, 43% between Rs.20000 and Rs.40000, 13% between Rs.40000 and Rs.60000, and 5% above Rs.60000. It is understood that 33% depend on money lenders, 16% by mortgaging their properties and the like, 12% each have got loan from relatives and by mortgaging their jewels too, 11% from societies, and the rest from L.I.C, banks and from other sources. Hence, the debt sources are not good as only 22% have got loan facilities from organized and secured sectors while the rest 88% have
chosen the debt source from the unorganized and unsecured sectors, which is naturally an alarming signal of exploitation.

8.1.34. Factors influencing Satisfaction on wages

When compared with the personal factors, the variable age and family type 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, followed by debt, income and savings.

The test reveals that, out of the three variables chosen for work related, experience ranks first, which is followed by employment and the loom expenditure shows a negative association.

Hence it can be concluded that the sample weavers are economically benefited as far as the wage factor is concerned.

8.1.35. Factors influencing Satisfaction on welfare measures

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 Kanyakumari District.

In an age in which mechanical inventions are the prime factors in economic progress, it is difficult to realize that in certain lines,
handmade goods are unsurpassed in excellence by the products of modern machinery. The efforts taken must be made to reach the beneficiaries by both central and State Government. The implementing agencies and machineries must take it as a venture with the commitment and positive attitude. The feedback as well as follow-up is very much needed to revive and sustain this sector in Global context.

8.2. SUGGESTIONS

From the above collected findings and conclusions, the following relevant and useful suggestions made have for the further improvement on the overall welfare condition of Handloom weavers in Kanyakumari District, in the days to come.

8.2.1. Since the Handloom Co-operative Societies are found to be the live nerve of poor handloom weavers, it is the duty of the Government to still further improve and update the regular functioning of these societies in Kanyakumari District.

8.2.2 The Central and State Governments should come forward to impart more and more money on a continuous basis to activise all the productive and welfare programmers of the handloom weaver societies in Kanyakumari District.

8.2.3. The Handloom weaving Technology should be modernized, as it is seen in Mill sector and Powerloom sector so that the handloom products will also become highly competitive with respect to cost, price,
production and revenue condition. This must be spread in the local, national, and international markets at any cost.

8.2.4 The old advertisement techniques and Marketing programmes of the Handloom sector should also undergo a thorough change so that the handloom products will attract existing as well as new customers to buy handloom cloths in bulk, throughout the year.

8.2.5 New and better Handloom cloth weaving Trainings should be also availed to all handloom weavers on a sequential manner and it will make all the handloom weavers highly productive and efficient to weave cloths in short period of time.

8.2.6 The Government should come forward to increase and improve the social and economic status of Handloom weavers by recognizing their occupation and wages, as it is seen in other professions in the district at present.

8.2.7 It is believed that if the above mentioned suggestions are very closely followed by the Central and State Governments every now and then, naturally the economic and social conditions of poor handloom weavers will certainly come up in the expected level.

8.2.8 Besides, as for as the selected 13 handloom weavers welfare schemes, it is found out that few schemes are only successful and others are not effective. There may be many reasons just like frequent charge of State Government and their changing policy on handloom, paucity of
capital, local political causes, caste, religious, communal, and regional factors which also very often inhibit the continuous functioning and success of selected 13 weaver welfare schemes in Kanyakumari District. Therefore, Government as well as all the authorities concerned should give paramount importance to the above mentioned shortcomings and should try to eliminate them at the earliest convenience, possible. This will certainly work well and improve the standard of living or welfare condition of the handloom weavers in Kanyakumari District.

8.2.9. Above all, the Central and State Governments should see to it that the New Economic policy (LPG) of the Government should not be a hindrance to the Handloom sector but it should be certainly an additional Economic and social strength to the poor handloom weavers in the light of the study of the upliftment of the welfare conditions of the above said handloom weavers in Kanyakumari District.