

The Impact of Valluvar-Vasuki Handloom
Weavers' Co-operative Production and Sales
Society on the Economic Life of its Members

BY

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Introduction

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I. INTRODUCTION

The Handloom Industry is an outstanding cottage industry. Handlooms which is the largest, oldest and traditional cottage industry ranks next to agriculture. The Indian Industrial Commission of (1916-18) defined Cottage industries as "Industries carried on in the homes of the workers. In these, the scale of operations is small and threacis, but little organisation so that they are, as a rule capable of supplying only local needs. "

The United Provinces Industrial Re-organisation Committee (1936) defined cottage industry as "an industry in which work is done generally speaking in the houses of the artisans and occasionally in small factories run by small industrialists of the entrepreneur type, power driven machinery being rarely used".

The National Planning Committee (1939) appointed by the Indian National Congress tentatively, defined

cottage industries on "industries in which^a worker works with his own tools in his home and with the aid of his family or hired labour not exceeding five persons".

The characteristics of this industry are, it is basically a family based industry where son learns the art of weaving from the father and all the members of the family participate in the process of weaving at various stages. Weaving is both an art and science. Weavers should have scientific knowledge and he must apply that systematically.

Handloom Industry plays an important role in providing employment and in meeting the needs of clothes. Next to agriculture it provides livelihood to the greatest number of people, estimated to be over 14 million - i.e. over five times as many people as are employed in all industries, about 18 times as many workers as are employed by the cotton textiles mills and over 50 percent of the people employed in all cottage industries put together.

According to an estimate there are over 3 million looms which provide direct employment to merely 10 million people. Apart from the full time work, which the weavers put in on the looms, other members of their families also contribute substantial labour in order to make both ends meet.

The industry consists of about 3 million handlooms in the country. Hand looms have estimated to have produced 1200 million yards during 1953, as compared to 4900 million yards cotton cloth produced by the mill industry during the same period. The industry contributes about 20 percent of the cloth output of the country. The handlooms in Tamil Nadu are also producing cheap cloth for distribution to weaker sections. In the state about 10,000 handlooms are engaged in the production of Jamatha varieties of dhoties, sarees and lungies. Among these, Dhoties and sarees ^{form} bulk of the production.

For any industry a strong export base is a vital nourishing factor. An improvement in methods of functioning and a better quality consciousness are achieved by exposure to foreign markets. Even

during the pre-war years export of handloom goods from India, mainly of lungies and real Madras hand-kerchiefs had reached a fair volume of about 40 million yards. This export suffered greatly due to the adverse effects of the second world war. As a result, in 1949, the volume of exports diminished to a mere nine million yards. The average annual exports of handloom goods ranged from 70 to 100 million rupees. Better advertising, active participation in various trade fairs, introduction of several incentive schemes, for export of handloom goods, steps to bring foreign buyers and local sellers together were some of the important steps taken for the purpose. These efforts yield rewards from an average of Rs 200 million in the late 1960's to Rs 3,300 million in 1982-83. Based on this, our handloom goods are exported in large quantities to Japan, Malaysia, Nepal and Singapore in Asia, Africa, and to France, Italy, U.K. West Germany and USSR, Europe, Canada, USA and to Australia.

Tamil Nadu occupies the most important place in handloom exports. There are 5.56 lakhs of handlooms in this State, followed by 5.29 lakhs in Andhra Pradesh,

Tamil Nadu; Andhra Pradesh and Kerala together account for 75 percent of cotton handloom exports from the country. In Tamil Nadu both the co-operative sector (co-optex International), and the private sector are engaged in handloom exports. The co-optex International formed in 1975 started direct exports in 1978. The export orders for furnishings are mostly met by weavers in Erode, Karur and Madurai areas in Tamil Nadu. In the export field handlooms have registered significant gains, actual figures increasing from Rs 11.6 crores in 1967-68 to Rs 278.44 crores in 1984-85. During recent years it has emerged as an important foreign exchange earner.

In spite of all these favourable factors, the hand weaving industry has to undergo stresses and strains. It suffers from lack of organisational strength, uneconomic working conditions, want of regular supply of raw materials at stable prices, short-age of credit and lack of proper marketing facilities and much competition from powerful mills.

The cottage industries Bulletin reviewed the problems of handloom industry as follows:

- 1) Raw Materials - Yarn supply

2. Quality of Handloom Fabrics

3. Marketting

4. Competition with mills

5.

1. Problems of Yarn Supply

Hand-Spun yarn which once used to be the mainstay of the hand-weaving industry, was relegated to an insignificant position in the textile industry on the production of superior and cheaper mill yarn. It is a weakness of handloom weaving that it is wholly dependent on the supply of mill-made yarn.

2. Quality of Handloom Fabrics

The Chief defect of hand loom cloth are:

- a. lack of uniformity in texture
- b. Inexactness of dimentions
- c. lack of finish

3. Marketting

A serious problem of the handloom industry now is of finding adquate sales of its products. The handloom weaver is handicapped in selling his cloth

due to competition of cheaper mill production in increasing quantities and absence of proper and well-organised marketing agencies. The Fact Finding Committee (1941) estimated that the percentage of middleman's profit on certain fabrics varied from 5 to as high as 46 percent. Another handicap has been lack of standardization of prices.

4. Competition

The relationship between mills and handlooms was to a great extent complementary before 1925. Now there is competition, both direct and indirect, over a wide range of counts and fabrics. Changes in fashion of clothing requirements of the people, both in the style of garments and the type of fabrics used, are also responsible for this competition.

Other than there is also problem of accommodation and lack of organisation, lack of financial resources, low wages, and unemployment, low productivity, indebtedness etc.

Hand spinning is the greatest voluntary co-operation that the world has ever seen. It means co-operation among millions of human beings scattered over a very wide area and working for their daily bread. No doubt agriculture has required much co-operative efforts, but hand-spinning requires still greater and more honest co-operation. "Wheat grows more by nature's honesty than by man's". Manufacture of yarn in out cottages is dependent solely on human honesty. Hand-spinning is impossible without the willing and intelligent co-operation of millions of human beings.

There must be co-operation from the very commencement. If spinning makes one self-reliant, it also enables one to understand the necessity of interdependence almost at every step. An ordinary spinner must find a ready market for her surplus yarn. She cannot weave it. There can be no market for her yarns without the co-operation of a large number of people.

Light from the 1971 census official information of the handloom industry was being recorded the production of handloom cloth in 1900-01 reported to be 646 million yards. At that time co-operative involvement was not

prominent in the handloom sector. As the cloth manufactured by mill was insufficient to meet the peoples demand for cloth, handloom industry operated by private isolated individuals, and maintained a sustained level of production till 1915.

But the out break of First World War created an acute shortage in the supply of yarn; Consequently handloom industry operated by non-united and the weakest weavers faced several problems. Even then, it is evident from 1921 census that there was an average of nearly one loom to every two households. But the scarcity of yarn was their main problem. Again after 1922 the industry had to face the stiff competition of imported Japanese cloth as well as indigenous mill made cloth in the domestic textile markets. In spite of this situation, the number of households which depended on handloom industry had not dwindled.

For instance, according to 1931 census, 2.5 millions workers were engaged in cotton and silk spinning and weaving.

Planning Commission's Recommendations:

The planning Commission has made the following recommendations for the Handloom industry in the 'Programmes of Industrial Development'.

1. Handloom workers should be organised on a proper co-operative basis for securing adequate supplies of raw materials and adequate off-take of the finished products.
2. Sufficient supplies of yarn should be assured through co-operative societies on a credit basis.
3. If domestic yarn production is found inadequate, facilities should be provided for improving yarn.
4. The State Governments should employ expert designers, who would maintain constant flow of designs which would be distinctive if manufactured on the handloom and which is not possible for the mills to produce.
5. If necessary, the spheres reserved for handloom production may be extended, when production in the existing reserved fields exceeds demands.

6. New type of hand-spinning and hand weaving equipment should be developed so as to improve the efficiency of hand-loom operation.

7. Facilities should be provided for capturing and maintaining export markets.

8. As electric power becomes available to an increasing extent in rural areas, the handloom industry should be encouraged to take advantage of power and gradually change over to small powerlooms.

Right from 1971 census Royal Commission on Agriculture (1929) which called the attention of the State to the pitiable condition of rural industries in general and recommended the development of these industries on co-operative basis. The Government of India had made a provision of subsidies just to the extent of Rs.5 lakhs per year to each State Governments for improvement of handloom industry through co-operatives. The number of co-operatives in the State of Tamil Nadu has increased from 764 in

1974-75 to 790 in 1975-76. These societies cover over 30 percent of all weavers of the total weavers population from 6 percent of the working population. In Coimbatore area the number of societies during 1977-78 was 91 percent and in 1978-79 was 96.

Out of 5.56 lakhs looms in Tamil Nadu, 2.19 lakhs handlooms were registered in 993 primary weavers co-operative societies, which were affiliated to the Tamil Nadu Hand loom Weavers Co-operative Societies Limited established in 1935. It has been found from the experience, that co-operative societies form the best institutional agency for providing necessary facilities to the Handloom sectors.

These societies help the weavers in all aspects of production and marketing. They purchase raw-materials and supply them at a fair price to weavers for converting them into finished goods and pay wages. The societies provide technical guidance, financial assistance and extension services. Some handloom weavers had cover under the specific programmes of 'Relief from indebtedness' included in the 20 point Programme. As in the August 1958, the number of registered handlooms in all

the State of India totalled 26,13,731 with a dependent population of not less than 10 million had the production of 1,000 million yards. In 1982-83 there were about 16,555 societies in India covering 32 percent of 39 lakhs handloom with a membership of 2.25 lakhs.

Several schemes are being implemented for the development of the handloom industry in the co-operative sector. The scheme based development of handloom sector under co-operatives can be examined under the following 2 categories.

1. Helps to weavers co-operative societies.
2. Helps to weaver-members.

The Government of Tamil Nadu is implementing welfare schemes such as 'Weavers Housing Scheme' and 'Savings and Security Scheme' for the benefit of handloom weavers within the co-operative sector. The weavers housing scheme which was discontinued after 1962 has since been revived with effect from 1979-80. It is proposed to construct 5000 houses during the 6th plan period. Of this, the construction of 2000 houses

has already been planned and the scheme is now under implementation. The Government also sanctioned a subsidy of Rs. 1000 per house.

If a weaver who had joined the scheme decared prior to February 29, 1980, his nominee would get an amount equal to the total accumulation in his fund account or a minimum sum of Rs. 500/- from the LIC. The Government of Tamil Nadu have since ordered that the quantum of insurance cover be increased to Rs. 3000 with effect from March, 1, 1980.

As a result of the implementation of the various handloom development programmes in the state which are aimed at ensuring steady supply of inputs marketing support to handlooms, upgradation of level of technology and product development, provision of welfare measures etc. The handloom industry will continue to fulfil its obligation of meeting the clothing needs of the people and will help to improve the standard of living of the weavers.

Inspite of these societies, and the various Government measures undertaken, the condition of the weavers are still deplorable. They are poor,

disorganised and dispersed. They suffer a lot. But they have no unions to voice their cause. Being self employed workmen, they have none against whom they can agitate. If they strike work they will have to strike against their stomach.

In the light of these conditions, the investigator felt the need to study the condition of handloom weavers in the Valluvar Vasuki Handloom weavers co-operative production and sales society and also to find out as to how far the society has helped the weavers to come up:

The objectives of the study are as follows:

1. To analyse the organisation and functioning of the society.
2. Economic conditions of weavers.
3. Impact of the society on the economic life of weavers.

Review of Literature

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II REVIEW OF LITERATURE

Review of literature for the study is discussed under the following heads:

- A. Historical role of cottage and small scale Industries in India, with special reference to cotton spinning and weaving industry.
- B. Decay of this Industry;
- C. Organisation of the Industry;
- D. Classification of weavers;
- E. Role of Co-operatives; and
- F. Studies done earlier.

A. Historical Role of Cottage and Small Scale Industries in India:

The industrial history of India extending over several millenniums, shows two important features of the Indian industrial structure, which was entirely composed of cottage and small-scale industries up to the beginning of factory industries in the 19th century.

1. Organisation of village industries towards economic self-sufficiency of the village.

ii. Artistic merit of the industrial products which had demand not only within the country but also in foreign countries.

India is considered the original home of the cotton industry. The earliest evidence of the textile glory dates as early as about 5000 B.C., when the finest Indian Muslims wrapped the Egyptian mummies. Mention is made in the vedas (2000 B.C) of the custom of the bride clothing the bridegroom in cloth woven out of yarn spun by herself. The Hindu Epics, the "Ramayana" and the "Mahabharatha" have references to the excellent textiles.

Coming to the historical times, precises of the textiles by the Greek travellers and writers, Herodotus, Megasthenes and Pliny, are recorded (320 B.C. 320 A.D) Megasthenes wrote "Their robes are worked in gold and ornamented with precious stones, and they were also flowered garments made of the finest muslin".

The Muslim rulers patronised the art of the native textile artisans. Marco polo, who travelled in India in the thirteenth century wrote about the muslim "In sooth they look like tissue of spiders' web. There is not king not queen in the world but might be glad to wear them"

B. Decay of this Industry:

Spinning and weaving were the national industries of India down to the commencement of the nineteenth century. The spinning wheel and the handloom were universally in use; and it is scarcely an exaggeration to state that nearly half the adult female population of India asked out the incomes of their husbands and their fathers by the profits of their own labour. It was an industry peculiarly suited to Indian Village life. There were no great mills and factories, but each woman brought her cotton from the village market, and sold her yarn to the village weaver, who supplied merchants and traders with cloth. Vast quantities of piece goods, thus manufactured, were exported by the Arabs, the Dutch and the Portuguese; and European nations competed with each other for this lucrative trade with India. But when the East India company acquired territories in India, they reversed this policy. Not content with the carrying trade between India and Europe, British manufacturers sought to repress Indian Industries in order to give an impetus to British

manufacturers . Their great idea was to reduce India to a country of raw-produce, and to make her subservient to the manufacturing industries of Great Britain. The cotton handloom weaving industry decayed rapidly after 1850, also on account of the competitions of the factory industry, both Indian and Foreign.

C. Organisation of the Industries

The most important feature of the organisation of Indian Industries was that they were carried on in the cottages of the workers. The master manufacturer was the central figure in each concern. He was assisted by the members of this family and occasionally by hired labourers on wages. There was little division of labour as the master manufacturer had to play the role of a worker, a capitalist and a dealer. There were certain industries such as cotton and silk textiles in which there was a partial division of functions. Materials were advanced by the dealers and finished goods were purchased by them, the workers receiving only piece wages.

D. Classification of Weavers:

Weavers are classified into 4 categories according to their occupational status. They are:

1. Independent weavers
2. Weavers working under master weavers.
3. Weavers working under co-operative societies and
4. Factory weavers.

An independent weaver is one who owns one or more looms and works in his home. He buys the yarn and other raw materials out of his own resources and sells the finished products in the local market. His earnings represent the return for his labour as well as the capital invested.

A weaver working under a master weaver also owns one or more looms but gets yarn etc., from a master weaver. He converts the yarn into cloth according to the specification given by the master weaver and returns the finished products to the master weaver and gets wages for his work.

A weaver working under a co-operative society also owns his looms. The supply of yarn is made ^{by} the co-operative society. The weaver produces the cloth according to the specifications given by the society and returns the finished products of the society and receives his wages calculated at prescribed rates on turn-over. In addition to wages the weaver also gets a share of the profits of the society.

The percentage of these 4 types of weavers in the state to the total number of weavers is presented below:

TABLE I
CLASSIFICATION OF WEAVERS.

	(Percentages)				
	1975	1976	1977	1978	1979
Independent weavers	9.61	15.16	14.90	14.34	14.75
Working under master Weavers	46.24	49.75	46.91	47.23	49.04
Working under co-operative societies	23.36	29.41	30.62	29.61	27.98
Factory weavers	20.19	6.69	7.67	9.22	9.23
Total	100.00	100.00	100.00	100.00	100.00

B. Role of Co-operatives:

The Co-operative form of organisation is considered to be the most suitable for artisans engaged in small-scale and cottage industries. In 1952, the Government of India constituted the Handloom Board and entrusted it with the task of supporting the handloom industry and assisting handloom weavers to organise themselves into co-operatives. The board sanctioned grants to the State Government for providing staff for the administration, supervision and audit of weavers co-operatives, for opening sales depots within the country and abroad, and for granting consumers a rebate on the handloom cloth ~~at~~ they purchased from the handloom co-operatives. Besides these, loans were given out of this fund to provide working capital for the weavers co-operatives and for helping unemployed weavers to take shares in primary 'weavers' co-operative societies and get themselves employed.

The co-operative societies have taken up various welfare schemes such as (1) Savings and Security scheme for Handloom weavers. (2) Housing schemes (3) Scheme of Finance (4) Export promotion schemes and other facilities like giving training and technical guidance, distribution of raw-materials to weavers at a fair price, marketing facilities etc.

F. Studies Conducted Earlier

1. A study on Handloom Industry in India (1973) was made by Sri Akurathi Venkateswara rao by examining the available literature and documents on handloom industry. He narrated the origin and growth of weaver's ~~co-operatives~~ and gave factual information on the ~~development~~ programmes for handloom sector.
2. The Fact Finding committee (1942) has observed a study about the growth of powerlooms "In the depression 1929-30 when the cotton mills curtailed production and in many cases went into liquidation, small capitalists in the neighbourhood of important mill centres purchased discarded looms (i.e mill looms) second hand and commenced weaving operations. Their growth from then onwards was phenomenal because they combined the disadvantages of the handloom as well as the large scale machine".
3. "A socio-economic survey of weaving communities in sholapur" was conducted in the year (1946) by the Gokhala Institute of politics and Economics. The study covered all the aspects of the life of weaving community.

4. An earlier study made by the Fact Finding Committee appointed by the Government of India (1941) observed the various problems of handloom industry. This study highlighted the condition of handloom weavers with regard to the high cost of production, poor employment and income earning trends, small return to the weavers and an abnormal margin of profit to middle men etc. Against this background the vital need for setting up of an "All Indian Handloom Board" was recommended by this committee.

5. A High powered study team on the "Problems of Handloom Industry" set up by the Government of India in (1974) said that "As few as composite mills are concerned the handloom sector can rely on the supply of yarn only to the extent that if it is surplus to the requirements of the mill. These mills first utilise yarn in order to meet their requirements of the mill. These mills first utilise yarn in order to meet their requirements in full and make supplies to the handloom sector only out of the supplies left if any. This pattern should be changed if the handlooms are expected to survive".

6. A study by the International Labour Organisation on "Handloom Weaving Industry in India" with a special reference to Madras state was undertaken (1960). The study revealed that change in the production techniques had taken place rapidly. The extent of employment of weavers was also revealed by the study. The study pointed out the fact that even for their subsistence weavers had to borrow.

7. A study brought out by the Commerce Research Bureau on "Handlooms" (1975) opened that factors and reasons such as the very low output, the very meagre returns, the high cost and erratic supply of inputs like yarn, dyes and chemicals, the absence of adequate marketing facilities and know-how, the chronic indebtedness of the weavers and their exploitation at the hands of middlemen and money lenders, the poor organisation in the field have all been responsible for the present plight of this sector. It estimated the average earning of weaver at about Rs. 3.50 per working day and they did not get over this pitifully small income throughout the year.

According to this study, lack of proper organisation of handlooms has been one of the principal draw backs. As for the co-operative societies in this,

field, they cover only 9 lakhs out of 21 lakhs weavers and they have been described as being weak and in bad shape, a large number of them being stagnant or functioning indifferently, having been able to do little towards better organisation of the handloom or improving their condition.

8. The high powered study team on handlooms popularly known as Sivaraman Committee (1974) reported that inspite of fairly large amount of assistance provided to the handlooms, this sector was still among the weakest in the field of small industries. Most of the handloom weavers were still in the clutches of and exploited by the master weavers. The committee came to the conclusion that one of the biggest problem of the handloom sector was the non-availability of yarn of the right quality at reasonable rates as well as the marketing of cloth.

9. The programme Evaluation Organisation (1967) made a study on the impact of handloom development programme on employment and earnings of the handloom weavers. This study covered 6 states viz. Andhra Pradesh, Madras, Maharashtra, Mysore, Orissa and West Bengal. It is clear from this study that a

considerable new admissions as well as drop outs of membership of weaver households took place in these states. The study has also identified the existence of idle looms in all these states. The study noted that irregular supply of yarn had forced 63 percent of the weavers to bid good bye to the co-operatives. Lack of adequate space in the handloom establishments was reported to be the main hurdle in installing the imported type of looms. Lack of skills of the weavers, difficulty of operation, absence of proper repairing facilities and lack of demands of the products were observed to be the reasons for idle looms. Even the working looms, were not fully utilised due to depletion in the stock of yarn with the co-operative societies. The average number of working days was noted to be different for different groups. It was 23 days for men, 21 days for women and 20 days for children. This study has also pointed out that the co-operative member households had gained considerable benefits from the handloom development programme.

10. The Agriculture Credit Department of Reserve Bank of India studied the credit needs of handloom industry in the co-operative sector (1979). Besides a

time bound programme for revitalisation of the dormant co-operative weavers societies, it has suggested for the provision of consumption loans for the weaver members of the societies. This was aimed at removing one of the best reasons contributing to the dormancy of weavers societies. It has been observed that the weavers used a part of the production loan for various consumption purpose with the result that the purpose for which the loan was given was not achieved.

11. A study conducted by Arputharaj (1980) observed that production of handloom cloth in Tamil Nadu was deterring during 60's where as in the last decade it should an increas.

TABLE II

PRODUCTION OF HANDLOOM CLOTH IN TAMIL NADU (in '000' meters)

Year	Cotton
1958 - 59	567969
59 - 60	49992
60 - 61	450095
61 - 62	423707
62 - 63	392939
63 - 64	392993
64 - 65	417112
65 - 66	474569
66 - 67	469235
67 - 68	477224
68 - 69	482745
69 - 70	509542
70 - 71	539511
71 - 72	562694
72 - 73	557951
73 - 74	543919
74 - 75	526629
75 - 76	541399
76 - 77	547361
77 - 78	519666
78 - 79	550167

Arputharaj (1980).

Sponsored by Government of India, the South India Textile Research Association (SITRA) has conducted a study on handloom sector (1979) covering 24 handloom centres in 4 southern states. It has observed that traditional techniques and equipments are still used and there is little impact of technological development while capacity to produce a large number of varieties with varied designs cannot be equalled by any other sector, the productivity in handloom is dismally low.

12. On behalf of the Appropriate Technology Development Association Report Bruce, an eminent economist from London made ^a survey in 1974-75. The study recalled that handloom weaving had improved by designing and introduction of various types of handloom like Nepal loom, jacquard looms on which a variety of design could be woven. However, it was found that except for the work of a few, much improvement has been carried out in spinning craft. The machinery developer were intrested in actual field conditions for general satisfaction.

13. A study team of the National Productivity Council (1979) found the industry is facing the problem of under utilisation of capacity of both spindles and looms. From the years 1956 to 1974 looms registered lower utilisation ratio of about 69 percent. The council has estimated that the loss of output due to under utilisation of capacity, on the basis of conservative estimate comes to about 194 million kgs. of yarn, and 192 million kg of cloth per annum.

14. An experiment was undertaken by the Indian Institute of Management in Co-operation (1976) with Bank of Baroda. The main objective of this is for the improvement in rural life through the development of handloom spinning, animal husbandry etc.

15. The university of Madras has conducted a survey of the Handloom industry in the then Madras State (1955-56) with an objective to estimate the number of active and idle looms in the state and to enquire into the economics of the handloom industry. This study reported that there has been a rise to 1,91,901 looms from 92,559 between 1921-1941 (i.e 107.2%) and an unprecedented rise to 4,90,000 looms from 1,91,901

looms from 99,1, 801 looms between 1941 and 1955 (i.e 150%) The study observed that the phenomenal rise of the looms is mainly due to the ill conceived policy of the yarn rationing based on looms resulting in the emergence of a ghose of idel looms.

16. The Union Territory of Delhi (1966) has conducted a study on comparative picture of the performance of the Handloom Industry in Co-operative and non Co-operative sectors. It revealed that co-operative sector was well organised and more remunerative. The average production per co-operative society was more than four times than that of master-weavers. The value added per loom figures revealed that a loom in co-operative sector has yielded 20 percent more than a loom in the non co operative sector.

The Estimated Committee of parliament (1977-78) suggested the following measurements:

1. It stressed that the policy should try to harmonise the interest of diverse sectors.
2. Government should earmark funds for the development of handlooms and ensure that they are utilised and diverted and that of the hands

of the newly appointed Development Commissioner for Handlooms, should be straight to ensure progress and success, implementation of programmes and take any timely and corrective measures necessary .

3. Setting up of adequate number of co-operative spinning mills and expansion of the existing units and giving priority to handloom weavers for the supply of yarn.

4. Evaluation and implementation of programmes to increase productivity and more earnings by modernising and standardising the looms and popularising them and enabling the weavers to produce them.

5. To have organised channels for marketing of their products.

In pursuance of the decisions of the Government of the recommendations of the high powered study team on Handlooms industry, an office of Development Commissioner for Handlooms was set up to look after exclusively the development of the industry. Further, a few new schemes were taken up at the centre to extend

the effective coverage of the handloom weavers into the co-operative fold from around 30 to 60 percent. As regards weavers outside the co-operative fold, 25 intensive Handloom Development Projects (Covering 10,000 looms each) and 21 export oriented production projects (Covering 1,000 looms each) were sanctioned in various states to be run by the State Handloom Development Corporations.

Experimental Procedure

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III METHODOLOGY

The Methodology of the study "The impact of Valluvar Vasuki Handloom Weavers' Co-operative Production and Sales Society on the economic life of its members" is discussed under the following headings:

- A. Selection of the problem;
- B. Selection of the Method;
- C. Processing of data;
- D. Interpretation of data.

A. Selection of the Problem:

For the purpose of study, the investigator selected the valluvar-Vasuki Handloom weavers co-operative production and Sales Society. Since this co-operative society is situated the near ^{the} residence of the investigator, she was able to collect the necessary information from the society. Further the weavers who are members of the society reside near the society they also could be easily approached.

B. Selection of the Method:

The method selected for the study was interview schedule young (1956) points out "Interviews are useful in the collection of primary data for quantitative purposes".

Two interview schedules were prepared. One for the society and another one for the households. The interview schedule for the households were pretested by interviewing ten families. The schedule was then revised in the light of the problems experienced by the investigator. The two schedules used for data collection is given in Appendix I.

C. Processing the data:

The data collected were scrutinised, tabulated and then analysed. This is presented in the next chapter.

D. Interpretation of data:

The results ^{were} ~~we~~ obtained after feeding the data in the computer.

1. To find the relationship between Income, Expenditure and Size of the family, the regression equation is used.

Expenditure as a function of income and size of the family.

Variables	Partial Regression	S.E. of Partial Regression.	T-Value
Income (X_1)	2.44945	.325246	7.52900
Size of the family (X_2)	14.99032	25.11769	.59292

Estimated Regression Equation:

$$Y = -336.7706 + 2.449X_1 + 14.990X_2$$

$$R^2 = .6922$$

$$F = 52.93794$$

$$D.W = 2.00924$$

2. Pie diagramme is drawn, showing the distribution of workers among various occupation.
3. For finding the median income of the village, give curve is drawn.
4. To find the rate of growth of production of Shirtings, Keralasets, Sarees and Dhoties regression equation is made use of.

S.No.	Variables	Constant	Regression co-efficient	R ² Value	S.E.	T-Value	D.M.
1.	Shirtings Kerala sets	-2407.65	.1308	1.9999	7.9939	16.3001	1.7543
2.	Sarees	7606.79	6.2045	.9949	.0123	5.0564	1.4929
3.	Dhoties	- 76.79	.1324	.9999	7.7724	169.2069	3.3559

5. To find the relationship between profit and sales of the Society regression equation is used.

Variable	Constant	Regression co-efficient	R ² Value	S.E.	T.Value	D.M.	F.C.V.
X ₁	-207656.1	8.9315	.7999	1.09141	4.9285	2.5594	33.71

Results and Discussion

IV RESULTS AND DISCUSSION

Results of the study "The Impact of valuever-Vasuki Handloom Weavers Co-operative Production and Sales Society on the Economic Life of its Members " consists of two parts:

- A. Study on the Weavers co-operative Society
- B. Study on the Weavers

A. Study on the Weavers co-operative Society:

The Study on the Handloom Weavers Society is analysed and presented in the following manner:

1. Organisational set up of the Weavers Society
2. Capital Structure of the Society
3. Admission of Members
4. Functioning of the Society - Production and Sales
5. Profit
6. Schemes for the improvement of Weavers

In India's Bid to usher in a socialist pattern of Society co-operation is playing a vital role. It stands for unity and social cohesion. Co-operative societies

are no doubt economic organisation primarily for the benefit of their members but, in the context of conditions in rural India they cannot ignore the overall development of the community and must have a fresh social purpose. This particular co-operative societies under study was established in 1973, mainly with the motive of helping the weavers and at the same ^{time} it reaches out the whole village.

Organisational Set-up:

The valdaver - Vasuki Co-operative Society has a Board of Directors, which is responsible for drawing out plans and programmes of the society. The Board of Directors of the society are appointed by the Central Co-operative Society for a period of three years.

Duties of the Board are:

1. to admit members
2. to raise deposits or to borrow money from bank
3. to convene general body meeting as and when necessary
4. to advance loans, and other appliances necessary for weaving
5. to arrange for the maintenance of proper accounts.

2. Capital Structure of the Society:

Capital structure of the co-operative society is very strong. The society get finance from Government Central Co-operative Bank, Central Co-operative Society, State Co-operative Society etc., Further it gets loan from the Government for modernisation and subsidy for modernisation. The sales returns are also quite high. The balance sheet of the co-operative society clearly indicates a rise in the level of profit. Receipts of the society in the past five years are indicated below.

TABLE - III
RECEIPTS OF THE SOCIETY

Year	Amount
91-92	17,76,632.99
92-93	14,00,929.14
93-94	20,54,596.21
94-95	15,64,651.54
95-96	24,23,337.99

During 1995-96 the receipts had been the maximum and it was Rs 24,23,337.99 There is auditing of accounts every year.

3. Admission of Members:

Any weaver can become a member of the society. These weavers are to pay either ₹ 10/- or ₹ 100/- at the time of joining. Depending upon the financial capacities weavers pay the money and become members. Based on this payment they are divided into two classes A and B. 'A' class weavers are the one who pay ₹ 10/- and 'B' class weavers are the one who pay ₹ 100 to the society. Classification of members in the co-operative society is shown in the following table.

TABLE IV

CLASSIFICATION OF MEMBERS

Class	No.	Percentage
A	38	76
B	12	24
Total	50	100

The table reveals that 76 percentage of the weavers are in A class which means that they have paid Rs.10/- and become members, This indicates the low financial status of the weaving community.

Many weavers in the village are members of the society. But all of them are not working under the society at present. They have their membership but many have gone to work under master weavers. The reason behind this is, wages under master weavers is slightly higher. But they don't realise the truth that there is no regular work under master weaver. At present there is 100 active looms under the society of which the investigator has taken fifty.

Functioning of the society:

The weavers co-operative society started functioning in 1973 in Sanichettipalayam Village which is situated 22 kms. away from Coimbatore city.

The main function of the society is providing advance to the weavers to purchase looms. Each member is given an advance of Rs 1000/- After the looms are set at the weavers residence the society start supplying yarn and other raw materials which are necessary for weaving. The weaver member will

convert them into finished goods and deliver these goods to the society. The society pay wages, for such conversion and then arrange for marketing of these goods to the best advantage of the society.

The items produced are arees, dhoties, Kerala set shirtings. The production of these items are given separately. The table below depicts the production of Kerala set Shirtings during the past five years i.e. from 1931-36.

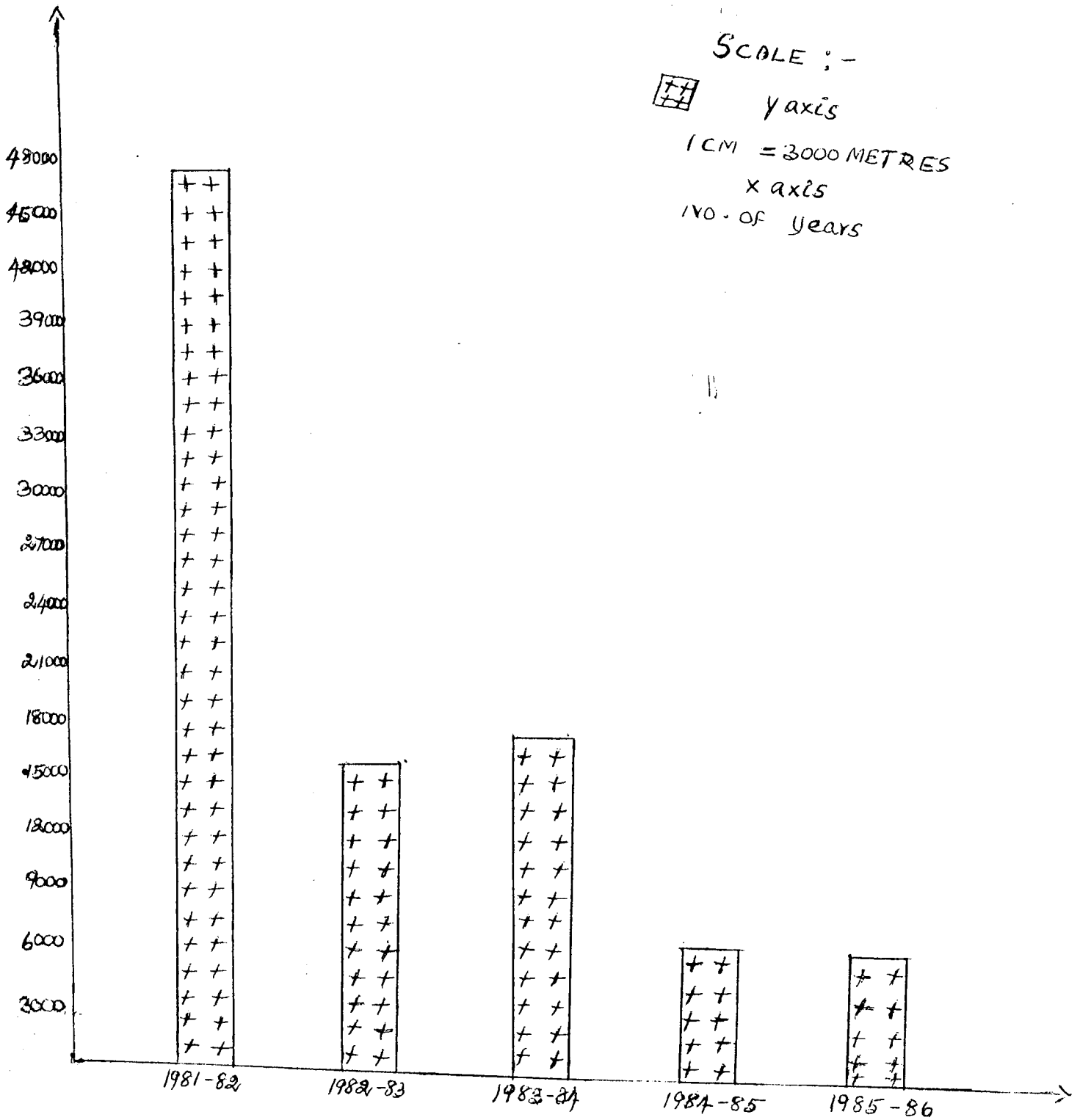
TABLE V

PRODUCTION OF SHIRTING/KERALA SET

Year	Shirting/ Kerala Set	
	Quantity in mts.	Value in Rs.
1981 - 82	47,677.50	3,83,663.77
1982 - 83	16,277.00	1,27,329.25
1983 - 84	17,936.00	1,49,739.00
1984 - 85	6,709.00	57,732.00
1985 - 86	6,534.00	91,265.00

The society produced either shirting or kerala set at a time. The production of both were not undertaken at the same time. It was during 1981-82 the quantity of these items were maximum. In the following years the production declined because weavers working under society started moving to master weavers.

PRODUCTION OF SHIRTINGS/ KERALA SETS



The regression equation estimated for shirt ings Kerala sets indicate that the fit was excellent i.e., 99 percent of the variation in production was due to time factor alone. The rate of growth was estimated to be 13.09 percent. The co-efficient was found to be statistically significant. During Durbin Watson (D.W) statistics indicated the presence of auto-co-relation in the given data.

The production of sarees are given in the following table.

TABLE VI

PRODUCTION OF SAREES.

Year	Quantity(in mts)	Value in Rs.
1981 - 82	7,521.5	69,701.61
1982 - 83	29,070.5	2,79,032.00
1983 - 84	35,699.5	3,62,391.00
1984 - 85	33,713.0	4,30,764.00
1984 - 85	42,412.0	6,21,437.00

The production of sarees has been increasing due to the upward shift in its demand. In 1985-86 it was 42412 mts. The society feels that it can concentrate more on sarees because of its fast movement in sales.

PRODUCTION OF SAREES

SCALE :-

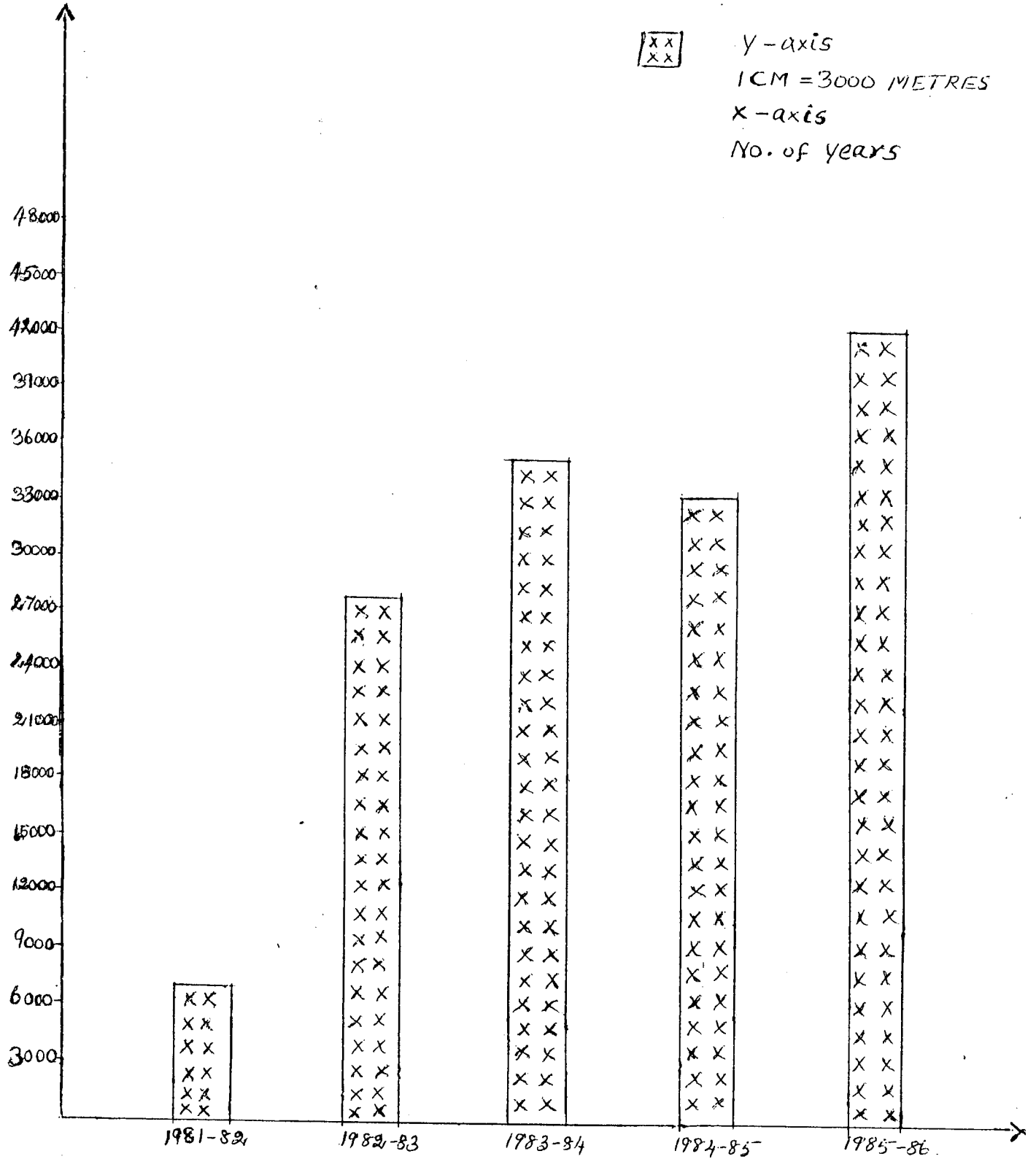


y-axis

1CM = 3000 METRES

x-axis

No. of years



The regression equation estimated for sarees indicate that the fit was good i.e. 99 percent of the variation in production was due to time factor alone. The rate of growth was estimated to be 62 percent. The co-efficient is statistically significant.

The production of dhoties is given in the following table:

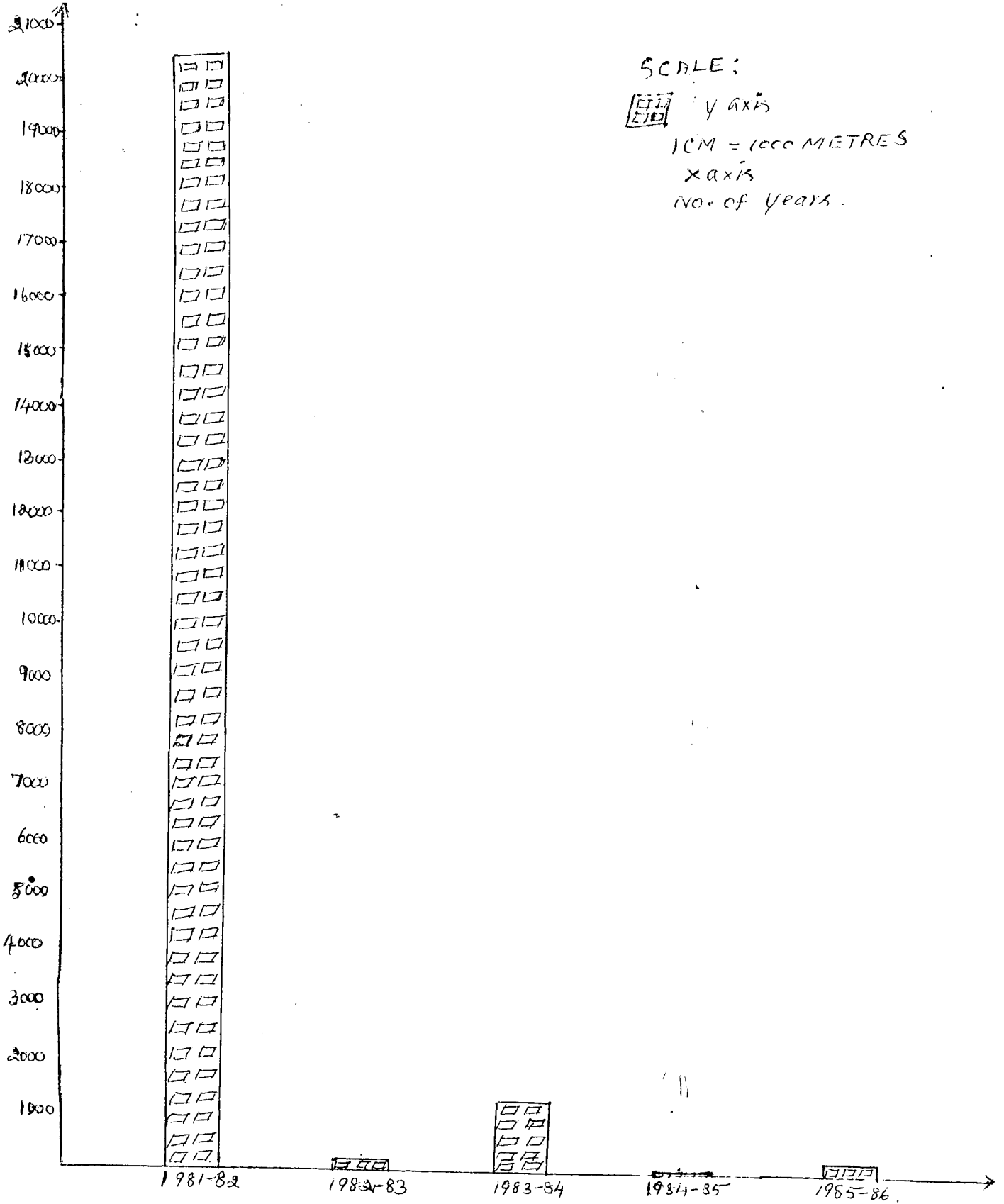
TABLE VII

PRODUCTION OF DHOTIES

Year	Quantity (in mts)	Value (in Rs).
1981 - 82	20,466.97	1,55,957.47
1982 - 83	2,226.92	1,693.50
1983 - 84	1,396.65	12,159.00
1984 - 85	4.00	40.00
1985 - 86	299.00	2,900.00

There is not much scope in the production of Dhoties because the wages received from this item is low and further the demand for this produce is also decreasing. So the society in turn is producing sarees.

PRODUCTION OF DHOTIES



The regression equation estimated for Dhoties indicate that the fit was excellent i.e. 99 percent of the variation in production was due to time factor alone. The rate of growth was estimated to be 13.24 percent. Though, the co-efficient was found to be statistically significant. D.W. Statistics indicates the presence of auto-co-relation in the given data.

SALES

Sale of goods involve the art of skill of presenting the goods in the most attractive way or persuading purchasers to buy. In the case of this co-operative society, sales are done in lumpsum. A major portion of the clothes g produced are exported to Gujarant, Maharashtra and Kerala. Remaining are sold to- co-optex. Due to some abnormality, if surplus arises, the auction will be arranged. This type of auction help reduce the piled up stock of goods.

TABLE VIII

RETURNS FROM SALES

Years	Amount(in Rupees)
1981-82	2,40,639.50
1982-83	2,09,691.00
1983-84	2,22,521.20
1984-85	2,06,115.46
1985-86	8,75,094.55

Above table depicts ups and downs in sales. But in the last year the sales increased and the return was to the turn of Rupees 8,75,094.55, which was greater than the previous year by 6,68,979.09.

Profit:

Profit is a sign of progress, Any firm-big or small expects a normal profits after employment of capital. The weavers society also has a motive of earning profit. Profit which they earn is used productively both for society's improvement and for the upliftment of weavers at large.

By studying the by laws, it was revealed that 20-30 percent of the net profits of society shall be carried to the credit of reserved fund. Out of the remaining profit, it has to be shared in different funds like co-operative Education Fund, Building Fund, Price equalisation fund, wages equalisation fund, common good fund etc. The percentage of the profit shared to these funds is being allotted. Bonus are also paid from the profit.

The weavers co-operative society has been getting profit and in the period of study covered (1971-76) proceed to be a definite improvement.

TABLE IX

PROFIT

Year	Profit (Rupees)
1991-92	60,975.55
1992-93	34,378.31
1993-94	44,203.46
1994-95	59,506.00
1995-96	1,14,464.71

Except in 1992-93 where the profit declined, in all other years there is a steady rise in the rate of profit. During 1995-96 there has been a tremendous rise of profit from Rs. 59,506 to Rs. 1,14,464.71. This is a good sign of progress. Though sales were less during 1994-95 the profit was high because of price.

Sales and Profit have a good relation. For any firm it is sales which determines the level of profit to a great extent. For the co-operative society too the sales had a profound influence in determining its profit.

The regression equation shows that 93 percent of the change in profit is due to change in sales. So sales is the most important factor which influence profit.

The society has various schemes for the weavers upliftment. Since its inception it has been carrying out many programmes for them.

From the survey, it is clear that all the 50 households have their own houses. This is a great achievement, in the history of the society.

Finance has been provided by the society to the weavers either to buy houses or to purchase site. For house construction loans were provided, and all the members have availed this opportunity.

The most important feature of the society is providing advance to buy looms. All the weavers have looms at their homes, which were installed by the finance provided by the society. Other than initial payment, capital is also advanced for depreciation charges of the loom. This type of benefit is received only by members of the society and not by others.

Other credit facilities include festival advance, educational loan etc.

The establishment of this weavers society was great blessing not only to the weavers but also for the whole villagers. It is the efforts of the society which made it possible to get water facilities in the villages. New pipe connections were laid

and the villagers greatly benefit from this. Also it undertook the contribution of roads in the village. The present condition of the roads were quite satisfactory. Further in the construction maintenance of a temple, the participation of the society was very vital.

The study conducted on the weavers households were presented under the following headings:

1. Family Background
2. Occupational Structure of the Households
3. Information on production
4. Information on income, property, expenditure pattern, savings and debt.
5. Benefits received from the weavers co-operative society.
6. Problems faced by members of the society.

1. Background information of the house holds:

An analysis of the households in terms of sex composition is given below;

TABLE X

FAMILY SIZE

S.No.	Details	Number	Percentage
1.	Male	149	57.09
2.	Female	112	42.91.
	Total	261	100.00

The total population in the fifty households surveyed is 261, of which 149 are male and the rests female.

TABLE XI
AGE-WISE COMPOSITION OF POPULATION

S.No.	Age groups	Number	Percentage
1.	Upto 14	99	33.72
2.	15 - 30	56	21.46
3.	31 - 45	62	23.75
4.	above 45	55	21.07

The agewise composition indicates that the child population is greatest in these families. The employable group accounts for 45.21 of the population(15-30, 21-46, 31-45, 23.75).

Literacy level:

Education plays a dominant role in the life of an individual of any community, literacy level to a great extent, determines the occupation, income and the whole life style of an individual. In the weavers life too, education has a key role to play. Education levels of adults in the weavers society is presented in the following table.

TABLE XII

EDUCATION LEVELS OF ADULTS IN THE SOCIETY.

S.No.	Level of Education	Studied upto (No)	Percentage
1.	Primary school	57	44.53
2.	Middle school	31	24.21
3.	High school	29	22.65
4.	College	5	3.90
5.	Professional Courses	6	4.69
Total		128	100.00

The table reveals that 44.53 percentage has completed primary school education. 4.69 percentage has done professional course and these people are employed in good concerns. In spite of being in the weavers community these people have realised the importance of education and have done it successfully.

TABLE XIII
EDUCATION LEVELS OF CHILDREN.

S.No.	Level of Education	Studying in (NO).	Percent
1.	Primary level	35	70
2.	Middle school	5	10
3.	High school	7	14
4.	College	1	2
5.	Professional course	2	4
		50	100

70 percent of the children are in the primary school. Only 2 percent goes to college and 4 percent are doing professional courses. The percentages in the latter two groups is too small. This is because most of the youngsters are employed in weaving at their homes.

II. Information on Occupation:

The main occupation of the members is weaving. Most of them have taken up this particular occupation because of its heredity. Right from their forefathers they have been doing this job. They did not venture in any other occupation. Other than these very few are employed in other works. The occupation structure is presented in Table XIV.

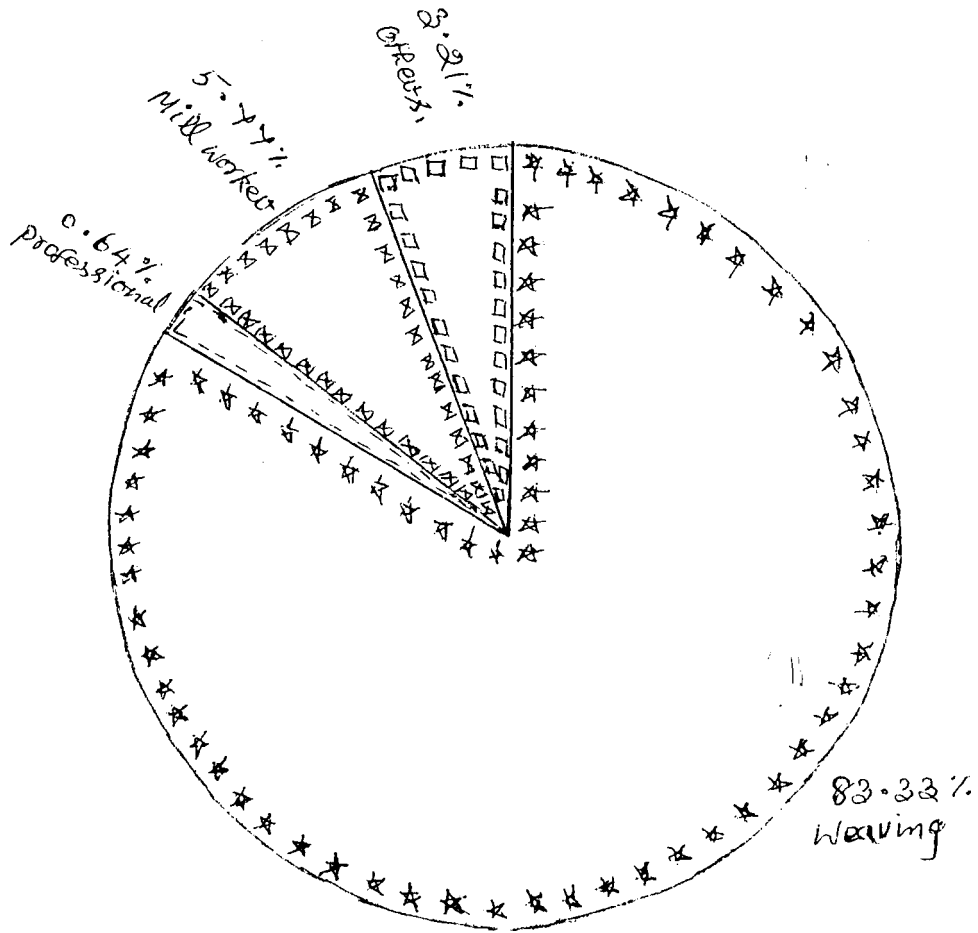
TABLE XIV

OCCUPATIONAL STRUCTURE

Total wrk force	Weaving	Professional	Mill worker	others
145	130	1	9	5
	(93.33)	(0.64)	(5.77)	(3.21)

Figures in the paranthesis shows percentage.

OCCUPATIONAL STRUCTURE



Of the total work force 93.33 percentage are involved in weaving. Only 0.64 percent is in profession. Table XI revealed that only 4.69 percentage did professional courses and naturally those engaged in each profession is also very low. The last column which represent others include supervisors in the mill, clerk, those working in other industries etc. This is explained with the help of a pie diagram.

Income from weaving and other occupation is also found out and is presented in table XV.

TABLE XV
INCOME FROM OCCUPATIONS

S.No.	Occupation	Income	Average
1.	Weaving	33,770	239
2.	Others	2,660	577

It is clear from the above table that the average income from weaving is much less than that from other occupations. This is because of the heavy dependence of people on weaving.

Very few households makes use of the hired labourers. The study revealed that only twenty three labourers came under this group. This clearly depicts the fact that all the work is done by family members themselves.

Production:

Production of any firm depends on its efficiency, availability of resources, labour productivity, provision of credit and a host of other things.

The main items produced by the weavers and are sarees, dhoties, shirtings and kerala sets. In sarees itself, they produce two varieties 9.25 meters, and 5.5 meters.

Sarees are produced in large quantities because the demand for sarees is increasing, and further sarees of 5.5 yards in greater demand. With regard to the production of Dhoties, there is not much scope. It has been deteriorating too much and during the year 1994-95. there were only four meters^{of} dhoties produced compared to the previous years production of 1396_{meters of} dho ties. This marked decline in the demand for dhoties were stated to be due to the great demand for suitings. Neither the old nor young showed any preference for dhoties.

The weavers did not produce Kerala sets and shirtings together. They either concentrated on kerala sets or on shirtings.

The clothes produced are directly given to the society. There is no transport cost. Society arranges for the transfer of clothes from the society to the marketing. In the same way the society do supply raw materials to the weavers. This benefits the weavers to a great extent.

Income from each of the product is given below:

TABLE XVI

INCOME FROM PRODUCTS

S.No.	Items	Income in Rs/Unit
1.	Sarees	
	9.25 mts	60
	5.5 mts	40
2.	Kerala set	50
3.	Dhoties	30

For the production of each item, the time taken to weave is different. To weave as for a Kerala set they need only 24 hours. Weavers concentrate more on sarees because there is a great demand for that and it helps them to get a higher rate of wares too.

TABLE XVII

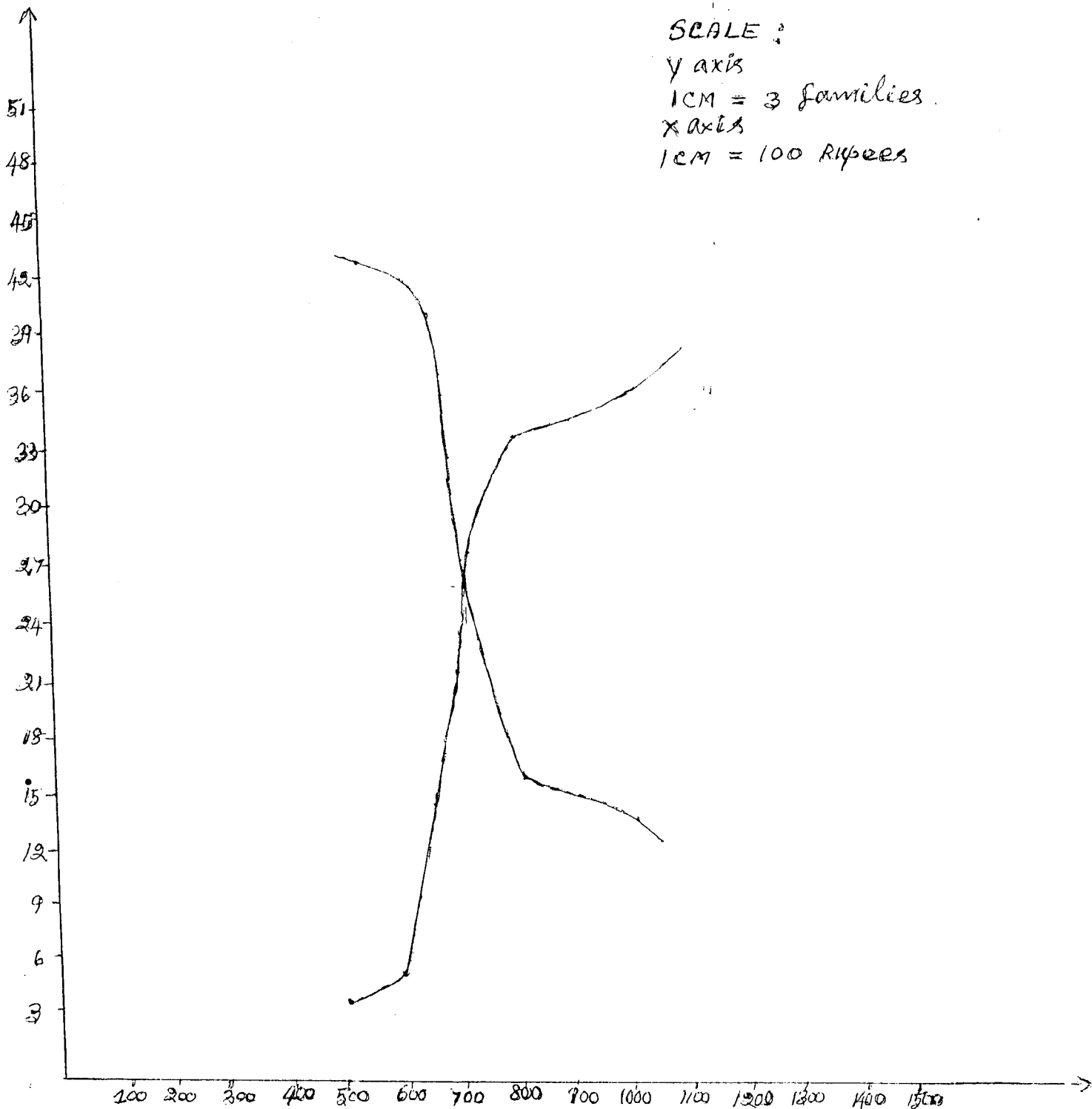
INCOME WAGES FROM WEAVING.

S.No.	Income	Number of families	percentage
1.	400-500	4	9
2.	501-600	1	2
3.	601-700	17	34
4.	701-800	12	24
5.	801-900	1	2
6.	901-1000	1	2
7.	above-1000	14	28
		50	100

Income varies from household to household.

The above table indicates that seventeen families (34 percent) earn income between Rupees 600 to 700. 28 percentage of the families earn income above Rupees 1000 This is possible because these familie have more than one loom. Just eight percentage of the households earn less than rupees five hundred.

To find the media income of the weavers (ogive curve is ~~drawn~~ drawn and the median income is Rs. 710.



The results obtained after applying the regression equation showed that the fit was good. i.e. 69 percent of the variation in expenditure was due to the variation in income and size of the family. The F-value also indicates that the co-efficient of determination is significant at both 5 percent and 1 percent level. The partial regression indicates that one unit change in income or size of the family brings about 2.44 unit and 14.39 unit change in expenditure respectively. However, the regression co-efficient related to size of the family was found to be insignificant at 5 percent and 1 percent level. From this it can be concluded that the expenditure was influenced more by income rather than the size of the family for the weaving family as a whole.

Property:

The property of the household include land, house, vehicle and above all looms. These are assets of the weavers. Number of households having different types of property are given in the table below:

TABLE XVIII

OWNERSHIP OF PROPERTY

S.No.	Property	No. of householders	Percentage
1.	Land	5	10%
2.	House	50	100
3.	vehicle	21	42
4.	looms	50	100

It is clear from the above table all the fifty households have house and looms. This is an achievement in the life of weavers. It is their membership in the society which helped them to have those as their properties.

Expenditure:

The weavers household do have many kinds of expenditures. Eventhough the wages are low they have to spend on various items when the income is not sufficient, they borrow money. Expenditure pattern of the household is given in the table below:

TABLE XXIX

EXPENDITURE PATTERN OF THE HOUSEHOLDS

S.No.	Items	Average Monthly Expenditure p er family	percentage
1.	Food	293.0	44.36
2.	Cothing	64.7	9.79
3.	Shelter	34.5	5.22
4.	Education	44.6	7.92
5.	Medical	52.3	6.75
6.	Recreation	52.8	7.99
7.	Miscellaneous	118.6	17.96

The major item of expenditure is food. As this is the case with most of the people it is the same with weavers too. 44.36 percent is spent on food. For shelter the expenses is only 5.22 percent. This amount is spend for small repairs or for white washing etc.

Savings

Savings is a means of securing a better long-view adjustment of Household income and expenditure. Today's income may be sufficient for today's need, but it may bring increase in need of decrease in income or both and savings enables ones to meet such a situation. There are financial emergencies for which Household make preparation by saving. There is also a new gospel of savings, that the family should "save to Spend".

From the survey conducted the investigator found out of that fifty household only twenty six household take in the habit of savings. They save in Banks, Post Office and with money lenders in the village. The following table reveals this.

TABLE XX

SAVINGS PATTERN OF THE HOUSEHOLD

S.No.	Place of savings	Number of households	Average savings Amount in Rs.
1.	Post office	16	25
2.	Bank	7	50
3.	Money lenders	3	15

Out of the twenty six families which saves, sixteen families save in the post office and the average saving of a family is twenty five Rupees. Seven households save in the bank to the tune of fifty Rupees only three household give their saving to the money lender in the village itself, because of the easy accessability.

hesitant to go to banks because of long and tiresome process of granting loan. Since the money lenders are well known to them the weavers approach them easily.

This debt mainly arises when the weavers take loans from the society. Majority of them have taken house loans and this is one reason for their debt. They are repaying it monthly. The weavers need not take the pains to go and give it to the society but the society itself reduce the dues while paying wages.

Benefits Received from the Society:

The weavers co-operative society was established with the main purpose of improving the conditions of weavers. In the course of action the society has taken up various programmes and to a great extent it could implement them successfully.

All the fifty Household agreed the fact that it is because of the society that they could have a loom. Their main occupation is weaving and the whole family depend on this loom which was installed by the society's support it is not only the provision of capital to buy looms but the society to give depreciation

allowance to the weavers. The supply of capital to purchase looms and also its depreciation charges is borne by the society. This is a great advantage to members of the society.

After the looms are installed in the weavers' houses the society supply raw materials freely. This also benefits them a lot because they need not go in search of raw materials.

"The housing problem is not merely a question of building houses- it is also a question of building character." The house has a direct relation to the physical life of man in that it protects him from the dis-comforts of hot and cold weather, and from the ground and its dampness. Like our clothing it throws a protective covering over us that safeguards physical well-being.

In its economic aspects the house is an example of specialised field capital. The house, classified in relation to production and consumption may be said to be an article of consumption capital, so far as it contributes directly to the final satisfactions of its occupants, while so far as it is used as a workshop, the house is an item of productive capital. Classified as regards ownership, the house is acquisitive

TABLE XXII

PROBLEMS FACED BY THE HOUSEHOLDS.

S.No.	Problems	Number of Households
1.	Delay in the supply of raw materials	39
2.	Bad Management	22
3.	No protection give by the Government	50
4.	No modern technology	19
5.	Poor and low wages	49

All the fifty households felt insecured and it is revealed in the above table. They stated that no protection is given by the Government weavers hear about various development programmes undertaken by the Government to uplift small and cottage industries but they said it is only in black and white, and they did not get any such benefit.

Among the fifty household forty eight of them stated, how poor and meagre the wages are. They are demanding for a higher rate for wages.

The study done by South India Textile Research Association observed that traditional techniques are used and there is little impact of technological development. Some of them (18 households) felt the need for introduction of new technology in weaving. This would improve the quantity and quality of the products and thereby the income of the weavers also would be raised. Which is substantiated by the study done by South India Textile Research Association (1980).

Summary and Conclusion

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V SUMMARY AND CONCLUSION

1. The Valluvar- Vasuki Handloom Weavers Co-operative production and sales society was established in 1973 at Semichettipalayan village with the main purpose of helping the weavers.
2. It has a Board of Directors appointed by the Central Co-operative society.
3. Members are classified as A and B based on the initial payment they make.
4. The society provides an advance of Rs.1,000/- to each weaver to purchase loan. After the looms are installed the society supplies yarn and other materials which are necessary for weaving.
5. Society produce sarees^{ies}, Dhoties and Kerala set shirtings.
6. It exports these products to Gujarat, Maharashtra and Kerala. Remaining are sold to Co-optex.
7. The rate of profit showed a steady increase during the period 1981-86 except for a fall during 1982-83.

9. The society has many schemes for improving the living condition of the weavers. Supply of drinking water, laying roads etc. were taken up by the society.
9. Weaver Households:
In the weavers household there is domination of male population 42.21 percent of the members constituted to the employable group.
10. 70 percent of the school going children were in primary school.
11. Out of total population employed 90.32 percent are doing weaving.
12. Average income from other occupation was greater than that from weaving.
13. The items produced by the weavers are given to the society, and the society gives wages for them based on the quantity.
14. 34 percent of the families earn income between Rs. 600 to 700. 29 percent earn above Rs. 1,000

15. All the households have their own house and loans.
16. Major item of expenditure of the households is food (44.36 percent)
17. Only 52 percent of the households have saving habit.
18. 76 percent of the households have debt. This is due to the housing loan taken from the Co-operative society.
19. All the respondents stated the easy availability of loan from the society for purchasing house and loans;
20. Respondents also reported problems like poor management, low wages, inadequacy of modern technology etc.

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Appendices

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APPENDIX I

INTERVIEW SCHEDULE TO ELICIT INFORMATION ON IMPACT OF
VALLUVER VASUKI HANDLOOM WEAVERS CO-OPERATIVE PRODUCTION
AND SALES SOCIETY ON THE LEVELS OF LIVING OF ITS MEMBERS.

- o o o -

1. Name and Address:

2. Community:

3. Religion and caste:

4. Family composition Backgrounds:

S.No.	Name	Relation of the head	Age	Sex	Literacy level Studied upto	study in	Occu- pation	income
-----	-----	-----	-----	-----	-----	-----	-----	-----

5. Property:

S.No	Type of property	Income received / month.
-----	-----	-----
	Land	
	House	
	vehicle	
	loans	
	any other	
=====	=====	=====

8. Do you have debt Yes / / No / /

If yes, Furnish the following.

S.No.	Who financed	Amount	Made of repayment	Amount
-----	-----	-----	-----	-----

9. Where did you join weavers society.

10. Do you own a loan Yes / / No / /

If yes, how did you set up the loan.

- a) Through the society
- b) With own money
- c) Loans from others.

11. How many loans do you own.

- 2. When did you install them
- 3. Where did you install ^{them} there
- 4. what was the cost involved.
- 5. How many labourers do you employ.

S.No.	Family members	Hired labourers	wages
	4	2	

15. Profit:

Issue	profit covered per unit.

16. You think that the society is helping you Yes / / No / /

2. If yes, specify the help you received.

S.No.	Amount.
-------	---------

1. Raw material^{al}
2. loans
3. Marketing facilities
4. Education facility
5. Family allowance
6. Depreciation charges
for medicine
7. others

3. If you have received loans furnish the following

Type of loan	Purpose	Mode of method	mode of repayment
--------------	---------	----------------	-------------------

4. What other help do you expect from the society.

5. Did you face any problems as a member of the society.

Yes / / No. / /

If yes, what are they?

6. Give your suggestions to improve the society
to serve the weavers in a better way.

APPENDIX II

INTERVIEW SCHEDULE TO ELICIT INFORMATION OF THE
WORKING OF VALLOVER VASUKI HANDLOOM WEAVERS CO-OPERATIVE
PRODUCTION AND SALES SOCIETY.

≡! o o • ≡

1. Name and Address of the society:
2. Date of Registrations:
3. Objectives listed in the bylaws.
4. Objectives actually implemented
5. Board of Directors.
6. Capital structures:

S.No.	Year	Receipt
1.	1991 - 92	
2.	1992 - 93	
3.	1993 - 94	
4.	1994 - 95	
5.	1995 - 96	

7. WEAVERS:

- a. What is the number of weavers household in and around the area of the society;
- b. Number of weavers in the society.
- c. What is the Member ship for ?
- d. What are the conditions for a Weaver to become a member of the society?.

E. What are the different type of help you give to the members?.

S.No.	Types of facilities	Amount
1.	Loan facilities	
2.	Educational ^{Wanca} allowance	
3.	Loan for house construction	
4.	Medical facilities	
5.	Festival advance	
6.	Others.	

F. In what way do you finance them to start weaving at their home.
 by providing looms, giving credit to buy looms / by providing raw materials.

b. Do you get a fair price always?

c. Have you sold any goods below the cost price,

yes / / No / /

If yes, when and why?

d. What are the specific problems of marketing?

e. What are the measures taken to solve them?

12. What is the rate of profit received?

 S.No. Sources 1981-82 1982-83 1983-84 1984-85

1. Production value
 2. Marketing value
 3. Gross profit
 4. Net profit
 5. Net loss
 6. Other sources.
-

13. Does your society have the following

yes / / No / /

S.No.	Facilities
1.	Co-op stores
2.	Canteen
3.	Reading room
4.	Others specify

14. Do you think that the members are satisfied?

with the working conditions? Yes / / No / /

15. Do you have periodical meetings with the members

Yes / / No / /

16. If you complain, do you take measures to overcome

Yes / / No / /

17. Do you expect any help from Govt to increase the efficiency of the society?.