



**EVALUATION STUDY ON HANDLOOM
INDUSTRY IN KERALA**

The Report

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Sd/-

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Abstract

The main problems of handloom industry in Kerala are lack of adequate working capital, inadequate availability and increasing price of raw materials, high wage rates of alternative occupation, stiff competition from power loom sector and low sales turn over. For solving these challenges and problems, the following micro objectives were framed for the study.

- To identify the current challenges facing the handloom industry in Kerala and also for suggest measures to revamp the industry so that it becomes self-sustaining by 2018
- To analyse the unit cost and market structure of cotton handloom fabrics in Kerala and Tamil Nadu to understand relative advantages and disadvantages
- To analyse the effectiveness of subsidies, grants, rebates, cash/material incentives offered to the handloom sector in Kerala from Central as well as State Governments or other agencies during the past five years and to recommend changes if needed
- To analyse the trend in employment generation as well as the gap in the skill sets required in handloom sector

The findings of the study are based on both primary and secondary data. Information from 202 primary co-operative societies were analysed and the success story of the most successful public and private enterprises in Kerala and Tamil Nadu were also examined.

The important case study findings are majority of the workers were females, 5 per cent of the sample fabrics were administered for quality control and monitoring the product, the average wage rate of a loom worker varies from ₹ 200 to ₹ 500, the average monthly wage to a worker in the public handloom sector varies from ₹ 3000 to ₹ 8000.

The important primary findings are

- Majority of the societies were working with the help of household weaving units
- Thirteen per cent of the societies were functioning with women workers alone
- Three per cent of the societies were SC/ST type
- The distributions of average male and female weaver members were negatively skewed
- The distribution of number of looms owned by the societies was positively skewed
- More governing body meetings were held in meagre number of societies with an average of 14
- All co-operative societies had conducted only one annual meeting
- Eighty six per cent of the societies had pending payments from hantex and hanveev up to ₹ 50 lakh
- Ninety three per cent had availed loan from various financial institutions to meet working capital requirements

- Eighty five per cent of the societies were running with loss
- Ninety one per cent of the societies were conducted regular audit
- The average man days of employment of a handloom worker was 237 per year
- The average number of handloom workers in a society was 44 persons
- The average annual salary of a handloom worker was ₹ 27,787
- Twelve per cent of the handloom workers had informed that their subsidiary income was from coolie works
- The average age of a handloom worker was 44 year
- Fifty five per cent of the societies were facing inadequate supply of raw materials and majority of the societies had reported that they were not getting raw materials on credit basis
- Majority of the units were facing labour shortage mainly because of lack of skilled labour supply and relatively low wage rate in comparison to hard physical labour

The important general problem of the societies were indebtedness, pending of arrear payments from apex bodies, drop out of labours, dilapidated work shed and time lag in modernising handloom technology.

Important suggestions for reviving handloom industry in the state are

- i. Modernisation of showrooms or retail outlets
- ii. Semi-mechanization of handlooms
- iii. Good work place
- iv. Installation of large scale dying and design facilities
- v. Readymade garments units in all handloom societies
- vi. Payment of wages in time from the primary societies
- vii. Modernisation of old aged looms
- viii. Skilled training programmes for sufficient supply of skilled man power
- ix. Device measures to improve quality of handloom fabrics
- x. All societies should open up sales depot/outlets in their premises
- xi. Fake handloom products should be controlled by legal measures
- xii. Export promotion measures for handloom fabrics needs to be devised by the competent authorities
- xiii. Need to constitute consortium of some adjacent units to tackle the problem of sales promotion by exploring the full advantages of external economies

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CHAPTER I

INTRODUCTION

Handloom industry is a major traditional vibrant industry of Kerala. Once handloom was the major self-employment generator after agriculture as handlooms could be set up even in mud houses and became a source of supplementary income for the poor farmers of rural areas. But because of various reasons, Kerala handloom industry is facing a negative growth rate. The handloom sales in co-operative sector are also falling. Traditional handloom weavers opting out of the trade because of low wages and hard physical labour. For this reasons new generations are also not been attracted to the production sector. Power and automatic looms are posting severe competition not only in the local market but also in the export sector. The adoption of modern techniques and economic liberalization, however, have made serious inroads into the handloom sector. Competition from power loom and mill sector, availability of cheaper imported fabrics, changing consumer preferences and alternative employment opportunities have threatened the vibrancy of handloom sector. This industry is mainly concentrated in Thiruvananthapuram and Kannur districts.

Though it is mandatory in a few government departments to source handlooms for uniform fabrics but handloom weavers who do not seem to be much interested due to the pitiable wages which they are getting. Handloom, being a state subject, its development is primarily the responsibility of the state government. The Government of Kerala on its part is now trying to stem the flow of weavers forsaking the handlooms and has allocated a higher amount in the budget, issuing orders to the employees to wear handloom clothes at least once in a week, the policy of promoting and encouraging the sector through a number of policies, programmes and financial assistance. Although these measures have yielded manifold benefits to the handloom weavers and auxiliary workers, yet the sector continues to face several daunting challenges and uncertainties. As a result these organizations experience difficulty in getting working capital loan from financial institutions and resulting in further production loss.

The government has taken numerous steps for the developments of handloom industry by way of supplying looms and accessories, training for skill upgradation, rebate, market development assistance etc through different organizations. Handloom weavers are organized at local level to form primary weavers co-operative societies. The State Handloom Development Corporation has been set up to help the weavers who work outside the co-operative sector. These organizations are working with the objective for providing continuous employment to the weavers and related workers and for improving their standard of living. Despite of all these measures, these organizations have not been fully able to improve the socio-economic conditions of handloom

weavers to the desired level. A sizeable number of weavers are still in the Below Poverty Line (BPL) category.

Ninety five per cent of the handloom industry is in co-operative sector and the remaining 5 per cent is owned by private industrial entrepreneurs. The co-operative sector consists of both factory and cottage type societies. There were 648 registered primary handloom weavers co-operative societies in the state as on March 2011. Out of which, 167 are factory type and 486 are cottage type societies and of the total 648 societies, 78 co-operative societies are registered exclusively for women weavers. Out of the total, 53 per cent of co-operatives are located in Thiruvananthapuram district. According to a survey by Department of Economics and Statistics, even though the total number of families engaged in handloom sector is 45040, only 16179 (35.92%) families find their livelihood from weaving or weaving related works as a primary occupation.

The major products the handloom sector producing are dhotis, furnishing materials, bed sheets, grey sarees and lungis, which accounts 67 per cent of total production of the industry. With the emergence of giant cotton mills our handloom industry began to deteriorate. The weavers engaged in handloom weaving could not compete with the productive capacity and technological progress of these mills. The handloom industry in Kerala predominantly uses cotton (yarn) as raw material. A few combinations of fibres like cotton, cotton and viscose on polyester and viscose are also used. Some of the co-operative societies/units also procure yarns in the form of readymade warps from Tamil Nadu through hantex and hanveev.

Hantex

Hantex, the apex society of around over 450 primary handloom weavers co-operative societies in the state, was formed in 1961 with the objective of organising the handloom industry in the state on sound commercial basis. In 2012, hantex has 173 showrooms. Hantex could achieve a steady progress in procurement of textiles and sales during the last four years. Hantex has been regularly supplying yarn to the primary co-operative societies. The major hurdle of hantex is accumulation of stocks. The seasonal sales of handloom fabrics and the rough competition from the power loom sector as well as from private handloom dealers have contributed to the piling up of stock. Stock liquidation scheme was originally envisaged to dispose off the accumulated stock by giving additional discounts. But the amount sanctioned so far has been treated as loans bearing interest at the rate nearly 20 per cent. The scheme, presently in existence should be modified and the amount already sanctioned and the amount to be sanctioned in future should be treated as grant, to service the real purpose of the scheme. The major activity of hantex though is marketing of handloom fabrics; the required raw material namely yarn is supplied to member societies to enable them to produce saleable varieties of fabrics. As an impetus to this objective of hantex, assistance

is provided in the form of loan for purchase and sale of hank yarn. The members of the society include the weavers co-operatives in the state, central co-operatives, co-operative spinning mills and the Government of Kerala. In short, objectives of the society are:

1. Channel credit from central institutions to the society
2. Procure and supply yarn and cotton raw materials
3. Provide technical inputs in the form of improved design and know how
4. Market the products of the member societies

Hanveev

The Kerala State Handloom Finance Corporation was established in 1968 with the objective of supporting the handloom weavers of Kerala on financial matters. In 1975, the name of the corporation was changed to 'Kerala State Handloom Development Corporation Limited (Hanveev) with the purpose of being to cover the additional objective of supporting weavers in their manufacturing activities and marketing their products. Hanveev is a brand name trusted by all for its unique expertise in hand weaving to Kannur district – northern part of Kerala State of India, a land known worldwide for its traditional textile designs and skilled craftsmanship. Dedicated weavers and quality works of art in textiles has earned goodwill in the international market as genuine manufacturer. The corporation had a gradual growth and established in the field of traditional handloom weaving, with the favourable support of State and Central Government, hanveev took up the task of primary objective of preserving this ancient craft, and protecting its dependents from the threat of power looms/fully automatic looms/machineries. The brand name hanveev has since then been considered a synonym to quality hand-woven fabrics, and today it has grown from strength to strength. The production process is managed by 55 professionally qualified staff through its 32 production centres throughout the state. Six thousand five hundred skilled and highly experienced weavers, weaving 2 million meters every year, have contributed to the growth of hanveev. Fifty exclusive showrooms, 7 agency showrooms and 300 dedicated and experienced personnel at hanveev, have taken a sizable market share across the country. The corporate office of hanveev is functioning at Kannur and having three regional offices at Kannur, Ernakulam and Trivandrum. Moreover hanveev has its own fabric processing factory at Chirakkal, (Kannur district) with three of its pre-processing units at Kalliassery (Kannur district), Chittur (Palakkad district) and Nemom (Trivandrum district). The fabric processing facilities at Chirakkal (Kannur district) are upgraded recently by installing most modern machineries with the assistance of Government of Kerala and Kannur District Panchayat. The said processing facility is not only used for own products but also caters to the needs of other handloom Industry. Hanveev is also an implementing agency for many handloom projects and works for the development of handloom weavers of individual in nature and weavers functioning as SHG (Self Help Group) and clusters.

Schemes - Directorate of Handloom and Textiles

The following are the schemes, which are implemented/implementing by the Directorate of Handloom and Textiles from year to year mainly through hantex and hanveev for the development of primary handloom weavers co-operative societies (PHWCS), skill development of weavers, marketing of handloom products, welfare of handloom workers and their family etc (Reference: Directorate of Handloom and Textiles).

1. Government share participation in PHWCS

This scheme is meant for enhancing the net disposable resource position of the handloom co-operative societies for creating assets and for meeting a part of their immediate working capital requirements. At present, the share participation by government is provided in cottage type/factory type/SC/ST societies @ 2, 3 & 5 times of the share taken by members respectively. The maximum amount of share participation is ₹ 5 lakh per society per annum.

2. Marketing and export promotion scheme

Object of the scheme is to develop market of handloom products. The following assistance are being given to the handloom co-operative societies, SHGs, hantex and hanveev to develop market for handloom products.

- Export incentive @ 20 per cent of the export turn over subject to maximum of ₹ 20 lakh is given
- Assistance is given for conducting 5 exhibitions each by hantex and hanveev
- Assistance is given to conduct district level expo, regional handloom expos by the Handloom Directorate during festival periods, conduct buyer seller meet, and to meet additional expenses if any for expos organised under Government of India assistance etc
- Assistance is given to hantex/hanveev/PHWCS to participate in national and international fairs/exhibitions
- Assistance is given for making exquisite handloom products and giving award
- Assistance is given to set up showroom by handloom clusters/societies for marketing handloom products
- It is also for giving assistance to make linkage with major buyer and retailers with handloom societies, hantex, hanveev and individual weavers

3. Providing quality raw materials for weavers and margin money for PHWCS

This scheme is for ensuring timely supply of quality raw materials at reasonable cost to weavers. Hank yarn subsidy is given to weavers through hantex, hanveev and yarn banks. Price subsidy is also being given @ 10 per cent of the purchase price of dyes and chemicals to weavers through hantex, hanveev and yarn banks. At present hank yarn subsidy is being given at the rate of ₹ 25 per kg for yarn counts below 40s, ₹ 30 per kg for counts below 80s and ₹ 40 per kg above 80s.

Further margin money loan for working capital is also being given to hantex, hanveev and yarn bank to procure and distribute yarn to weavers.

4. Margin money assistance to primary handloom weavers co-operative societies

This scheme margin money grant for PHWCS is for meeting margin money for working capital. Majority of the societies are facing acute shortage of working capital to procure yarn, dyes and chemicals. Hence societies are using only less than 50 per cent of the capacity. To overcome this situation margin money for working capital shall be provided to the society. As per this scheme 40 per cent of the working capital requirement subject to maximum of ₹ 5 lakh shall be given as margin money grant. Ten per cent of the working capital requirement shall be raised by the PHWCS. Remaining 50 per cent shall be obtained as loan from bank. Working capital requirement shall be assessed based on the number of approved working looms in the society.

5. Modernisation of handloom co-operative societies, apex societies, apex organizations, revitalization of PHWCS, promoting high value and value added products, technology upgradation and transfer of new technologies to handloom weavers/workers

The objectives of the scheme are to modernize handloom societies, apex societies, apex organizations and encourage PHWCS and SHGs to produce innovative, high value and value added handloom products. As per this scheme, assistance is given for the renovation/re-building of the factory building/shed and work shed attached to dwelling house of weavers including electrification. Individual weaver working independent is also eligible for repairing and renovation assistance for repairing and renovating sheds attached to their dwelling house, 2 per cent of the annual production of the society is given as product development assistance for manufacturing new/innovative products. Assistance is given for creating pre-loom processing facility for dyeing, warping and sizing and installing spool warping machine for factory type handloom co-operative societies and handloom societies having common work shed. Other assistance is being given only for factory type PHWCS.

Assistance is being given for acquiring machinery and equipment, product design and development and conduct training to produce high value and value added handloom products. Factory type and cottage type co-operative societies are eligible for this assistance.

Assistance is being given to hantex and hanveev for producing innovative high value and value added products with 500 looms of hantex and 400 looms of hanveev. It is also given assistance to modernise pre loom and post loom facilities of hantex and hanveev. Assistance is given to develop brand equity of hantex and hanveev by a reputed agency and improving marketing skills of persons working in hantex and hanveev show rooms. Assistance is also being

given for showroom renovation of hantex and hanveev. Assistance is also given for revitalization of primary factory type handloom weavers societies.

It is also proposed to give grant assistance to weavers of the societies @ ₹ 3000 for the replacement of their loom accessories like steel reeds and shuttles etc. This assistance is given to weavers under co-operative fold as well as individual weavers (60% will be for women).

To improve the quality of the handloom products and increase productivity, assistance is given for adopting new technology for increasing productivity of loom, increasing quality of weaving, upgrading/adopting new technology in dyeing, warping and sizing, upgrading/adopting new technology in processing and printing, modernizing warping and yarn sizing facilities, introducing Information Technology (IT) in production, conducting quality development programme and brand creation. Collection and dissemination of national and international technologies/designs are also included under this scheme.

6. Skill development programme

Following assistance are given under the scheme

1. Assistance is given for conducting motivation training programme and technical training to weavers and staff of the handloom weavers co-operative societies (HWCS)
2. Assistance is given for conducting training on weaving to new people who are interested in weaving, to equip them for weaving and fill up the gap of shortage of weavers in this sector. Training is given through Indian Institute of Handloom Textile Technology (IIHT), Kannur and weavers service centre, Kannur
3. Meeting the full costs of short term training programme on handloom technology, cluster development, marketing and production etc for the departmental staff and staff of the apex organisations involved in handloom development
4. Providing grant for meeting the training expenses for the Institute of Handloom Textile Technology, Kannur
5. Assistance is given for the payment of stipend to the students studying in 3 year diploma in handloom technology course in IIHT, Venkitagiri and Gadag and students in IHTT, Kannur
6. Assistance is also being given for developing new dyes, dying method, colour patterns, designs and development by employing designers or outsourcing designers new looms, new methods for pre loom and post loom processing, fibre blending etc with industry institution linkage programme

7. Skill upgradation training for handloom weavers

The objective is to develop inherent artistic skills of the traditional weavers for bringing out unique designs and imperative value added and diversified handloom products. As per this scheme impart three to six months training to 100 talented weavers (in which at least 50 per cent of them will be women) from different parts of the state to develop new designs to qualify them as master weavers and master dyers.

8. Contributory thrift fund

As per this scheme contributory thrift fund, assistance is provided to the weavers for meeting medical expenses of the subscriber or his/her family members, expenses on marriage and children's education, expenses towards taking share in the society, purchase of house site, construction/purchase/alteration/repairs of their houses etc. Fifty per cent of the fund is proposed to be utilised for women weavers. The scheme is for covering 20,000 weaver beneficiaries. As per the scheme, minimum 8 per cent of wages is recovered from weaver and equal percentage is contributed by government.

9. Promotion of master weavers to set up production units and weavers/allied workers motivation programme

Promotion of master weavers to set up production units aim to provide assistance to 25 trained master weavers to set up production units with loan assistance from bank for establishing a handloom unit with at least 10 looms. Under the scheme, master weavers will be provided grant assistance for construction of sheds, purchase of looms/accessories design inputs, margin money for working capital and training for master weaver and weavers.

10. Weavers/allied workers motivation programme

The scheme Weavers/allied workers motivation programme is intends to motivate weavers/allied workers to improve productivity by providing attractive incentives. The scheme aims to provide assistance to 25000 weavers/allied workers.

11. Handloom business incubation centre

The scheme envisages for attracting new generation entrepreneurs to the handloom sector. It aims for preserving the age old heritage and promoting entrepreneurs to set up handloom units in the state.

To attract more entrepreneurs to handloom sector, a centre for innovative handloom enterprise promotion centre for entrepreneurs shall be started. Design development, dying, warps making and weaving facility shall be provided in the centre to manufacture and marketing handloom products. Entrepreneurs shall be given space and facility in the centre to manufacture

and market handloom products. Entrepreneur can use this facility for making handloom products and marketing handloom products up to maximum of 12 months. After that he shall find a space and setup unit.

Further margin money assistance shall be given to the entrepreneurs to set up units. Entrepreneurs with 10 year experience in handloom weaving or having diploma in handloom or textile technology shall be given preference under this scheme.

12. Share participation to hantex and hanveev

As per the scheme, share participation is given to hantex and hanveev in the ratio 3:2 every year for strengthening their capital base for making them eligible for availing more cash credit facilities from financial institutions. Fund provided is for design development, working capital for procuring yarn from National Handloom Development Corporation (NHDC) and spinning mill, handloom products from primary handloom weavers co-operative societies and individual weavers in the state.

13. Training, study and propagation of handloom product and propagation of handloom mark and survey on handloom industry

The scheme training, study and propaganda is mainly for propagating the use of handloom clothes among the public inside as well as outside the state and the country. Preparation of project proposals, training to staff, conduct seminars and workshops in association with textile committee, assist government in policy formation, purchase of office equipments, software development are also included under the scheme. The preparation of project proposals, conducting of study in handlooms, training to staff, seminars and workshops etc will be implemented in association with, IIHT textile committee and weavers service centre etc. Purchase of computers, peripherals, fax machines, photo copiers to the Directorate of Handloom and Textiles and sub offices is also proposed. The scheme also envisages a state-wide propaganda for creating awareness among the public regarding the use of handloom clothes.

The purpose of assistance for propagation of handloom mark scheme is to give grant assistance to the primary handloom weavers co-operative societies, hantex/hanveev individual, private entrepreneurs, SHG to use handloom mark on their products to identify handloom products by customer to get them registered under handloom mark scheme. Under the scheme 100 per cent amount of the registration fee and 75 per cent of cost of labels are reimbursed to the HWCS/hantex/hanveev on a quarterly basis (Handloom Weavers Co-operative Society). It is also to be utilized for making awareness among the customers on handloom mark.

14. Establishment of handloom village and integrated handloom village

The scheme intends to showcase the rich old craftsmanship, evolution of the industry in the region where the weavers are concentrated, and a total overview of the process of activity. Assistance is provided for building infrastructure for establishing handloom village and integrated handloom villages in the state.

15. Establishment of IIHT, Kannur

IIHT, Kannur started functioning during the year 2011. Construction work of building is in progress. Total project cost was ₹ 11.54 crore subsequently it has been revised to ₹ 19.76 crore. Total an amount of ₹ 11.05 crore had been given to IIHT till 2012-13. An amount of ₹ 8 crore has been provided in the budget 2013-14. An amount of ₹ 71 lakh is required to complete the work. Hence an amount of ₹ 75 lakh is provided in the year 2014-15 to complete the project.

16. Facilities for training in power loom, enterprise creation centre in power loom sector, group insurance scheme (state share) to power loom weavers

1) Training in power loom

Director of Handloom and Textiles is providing training in power loom weaving, designing through Demonstration Cum Training Centre (DCTC), Thiruvananthapuram, IIHT, Kannur, TEXTFED (Kerala State Co-operative Textile Federation Ltd) and integrated power loom societies. Hence it is proposed to provide training for the members of the power loom societies and private-entrepreneurs for skill upgradation/job opportunities.

2) Enterprise creation centre in power loom sector (start up village)

The scheme aims to open DCTC, the power loom training centre of department to prospective entrepreneurs as a start up process to set up power loom units. The concept of the scheme is to provide hand holding service to the entrepreneur for a maximum period of one year thereby supporting to build up his own unit by the time. The DCTC is equipped with modern rapier looms, winding machine, sectional warping machine etc to cater the production and training facilities in power loom. There were lot of people interested to set up power loom units in the state but due to lack of knowledge, skill and finance they are not able to setup units on their own. Most of them are now a day going for employment or set up units in other states. The concept of enterprise creation centre in power loom sector will be a solution for initial hurdling stages of an entrepreneur as he will get the infrastructure and guidance from the centre. So within the time the entrepreneur could be able to acquire skills in production, marketing etc without much risk. The facilities available in DCTC such as machinery, storage space, and technical guidance etc may be provided at free of cost for the purpose. The DCTC is now located at Kulathoor, Thiruvananthapuram, where the turnout of trainees is less compared to the utility of machinery available. The DCTC is proposed to shift to Neyattinkara integrated power loom society situated at

Balaramapuram, which is having lot of idle space and machinery that also can be used for the purpose. The location of Neyattinkara integrated power loom society is an ideal place for getting new entrepreneurs as the place is largely concentrated with weavers. The centre has to be shifted to the premises of Neyattinkara integrated power loom society and some modernisation work to be carried out to equip the centre as development centre for power loom entrepreneurs. Further, fund is required for conducting training and providing handholding service.

17. Group insurance scheme (state share) to power loom weavers

This is a centrally assisted scheme which provides insurance coverage to the workers in the power loom sector. Out of the total premium of ₹ 470 per weaver, ₹ 100 will be provided by LIC (Life Insurance Corporation) of India, ₹ 290 by Government of India directly to LIC of India and the balance amount of ₹ 80 is the weavers contributions which will be met by the State Government as government contribution.

18. Share participation to power loom co-operative societies

The scheme is meant for providing government share capital as margin money for working capital and for modernization of power loom co-operative societies for availing loans from financial institutions for technology upgradation.

19. Modernisation of integrated power loom societies under TEXFED

1) Modernisation of power looms

The modernisation will be implemented in a phased manner in the five integrated power loom societies of the state. During the financial year 2012-13 and 2013-14, an amount of ₹ 200 lakh and ₹ 175 lakh respectively has been provided for these societies. Hence in the annual budget 2014-15, a total outlay of ₹ 300 lakh is provided to 4 integrated power loom industrial co-operative societies for the modernization work to Neyyattinkara Society, Kottayam integrated Society, Wayanad and Calicut integrated societies.

2) Production of non-woven technical textile from waste pet bottle

Kerala hi-tech weaving and garments co-operative mills Ltd. (KELTEX) Kuttippuram proposed to implement a project for producing non-woven fabric from discarded materials like pet bottles. The total project cost is ₹ 47.50 crore. It is proposed to implement the scheme in a phased manner. During the financial year 2013-14 an amount of ₹ 225 lakh had been provided for the scheme.

3) Revival/modernisation of power loom co-operative societies in the state

The scheme intends for the modernization of power loom societies in the state. Most of the power loom societies working with old and ordinary machines and their productivity are also less compared to modern power loom units. To revive the society, modernization is required. Automation in these societies needs huge investment. So certain process/attachments in loom could automate. One such automation identified was fixing of electrical warp and weft stop motion. On introducing this mechanism one weaver could look after 5 to 8 machine at a time instead of 2 loom.

20. Revitalisation of spinning mills under TEXTFED

The scheme envisages for the renovation of plant and machinery of co-operative spinning mills under TEXTFED. The modernization projects of Malappuram and Kannur co-operative spinning mills were approved by NCDC (National Co-operative Development Corporation) at an estimated cost of ₹ 1,340 lakh and ₹ 1,400 lakh respectively. Out of this amount of ₹ 1,112.09 lakh, ₹ 1,080.90 lakh have already been drawn and disbursed to these two mills during the period up to 2011-12. As per the revised project report the estimated cost have been increased to ₹ 2,240 lakh for Malappuram and ₹ 2,100 lakh for Kannur co-operative spinning mills. Hence a balance amount of ₹ 1,127.91 lakh and ₹ 1,019.10 lakh respectively are required for completing the project. Out of this amount, during the year 2013-14, an amount of ₹ 250 lakh each has been provided to the mills. Hence an amount of ₹ 877.91 lakh and ₹ 769.10 lakh are required for completing the project as envisaged. Hence an amount of ₹ 300 lakh each may be provided for these two mills.

Government is considering the modernization/expansion of Thrissur, Alleppey and Quilon Co-operative Spinning Mills with NCDC loan assistance. Total project cost of this spinning mills are ₹ 2947 lakh, ₹ 3394.26 lakh and ₹ 5739.25 lakh respectively. Proposal in this regard has already been forwarded to government. During the year 2011-12, ₹ 150 lakh each has been sanctioned to Alleppey and Thrissur co-operative spinning mills for its expansion programme. In the year 2013-14, an amount of ₹ 220 lakh is provided to this scheme. Hence in the annual budget 2014-15, an amount of ₹ 298 lakh is provided for modernization of the above three mills.

21. Assistance to Mala, Malabar, Prico mills, and Alleppy co-operative spinning mill, share participation to TEXTFED

1) Mala co-operative spinning mills

The scheme envisages availing loan assistance to setting up of 25,000 spindles in two stages at K. Karunakaran memorial co-operative spinning mill (Mala). It is proposed that in the first stage 6,000 spindles will be set up and in the second stage 19,000 spindles will be set up in the mill with the assistance of NCDC. Out of the total project cost of ₹ 2,387.55 lakh (Revised project

cost), an amount of ₹ 400.28 lakh has already been provided in the budget 2012-13 and ₹ 200 lakh in 2013-14.

2) Pricomills - technology upgradation and infrastructure development

Pricomills was established during 1992. The project took start after a lapse of 10 year with term loan assistance of DCB (Development Credit Bank) for 400 lakh and commissioned 6,000 spindles. Later the expansion project was completed during 2008 with term loan assistance of NCDC. The mill started export business and exported 4 containers of hosiery yarn to Vietnam. The present facilities are not sufficient for making 100 per cent export. Hence the existing machinery are to be upgraded to suit for making export quality yarn by reducing the fault in the machines and equipments. Hence an amount of ₹ 2,031.40 lakh is required for the purpose. During the year 2013-14, an amount of ₹ 350 lakh has been provided for the scheme.

3) Malcotex

Malcotex was commissioned with 6000 spindles during 1997. The expansion project was approved by government/NCDC to ₹ 3,193.60 lakh and out of this ₹ 2,710.09 lakh had been released to the mill against the total project cost of ₹ 4,217.62 lakh for its expansion programme. In the first phase 6,336 was added and commissioned on 7.12.2007. The rest of the expansion works are progressing in a phased manner. During the year 2013-14, an amount of ₹ 250 lakh has been provided for the scheme and in the annual budget 2014-15, ₹ 200 lakh is provided.

Centrally Sponsored Schemes

22. Comprehensive handloom development scheme (IHDS)

Integrated handloom development scheme had been formulated as a centrally sponsored scheme by merging the components with and without modifications of the four schemes implemented during the X Plan. It is necessary to facilitate handloom weavers to meet the challenges of a globalised environment and empower them to chart out a sustainable path for growth and diversification in line with the emerging market trends. Now in the XII Plan the IHDS has been changed as comprehensive handloom development scheme. It is an attempt to facilitate the sustainable development of handloom weavers located in and outside identified handloom clusters into a cohesive self managing and competitive socio-economic unit. The scheme has four parts, which are as follows:

1) Development of clusters having loom-age 200 – 500

Cluster Development approach focuses on the functioning of weavers groups. Each group covering 200-500 looms are eligible for financial assistance under this component. One cluster needs 60 lakh. Out of which 80 per cent will be contributed by the Central Government.

2) Financial assistance to handloom organisations

Marketing incentive is given to the handloom agencies for setting conditions, which are conducive to marketing of handloom products. The assistance towards marketing incentive shall be eligible to state handloom corporation, apex co-operative societies and PHWCS. Financial assistance provided is 10 per cent of average sales turnover of last three years. Sharing of the quantum of assistance is on a 50:50 basis between central and state.

23. Group insurance, scheme for handloom weavers (Mahatma Gandhi Bunkar Bima Yojana)

Under the new insurance scheme Mahatma Gandhi Bunker Bima Yojana, out of the total premium of ₹ 330 per weaver, ₹ 100 will be provided by LIC of India, ₹ 150 by Government of India directly to LIC of India and the balance amount of ₹ 80 is the weavers contributions which will be met by the State Government. It is estimated that 22500 weavers can be included in the scheme.

24. Enforcement machinery

This is a 100 per cent Centrally Sponsored Scheme. The outlay is for meeting the expenses of the enforcement machinery for the implementation of handloom reservation act.

Directorate of Handloom and Textiles—grant-in-aid and expenditure

The year-wise grant-in-aid and expenditure details from 2002-03 to 2012-13 is furnished in table 1.1. In 2002-03, the total grant-in-aid was ₹ 2,215 lakh and out of this amount, 99 per cent was expended. Compared to this financial year, the Directorate of Handloom and Textiles had received ₹ 8,070 lakh by way of total grant-in-aid and expended only 84 per cent in 2012-13. In the case of Centrally Sponsored Schemes, the highest grant-in-aid (₹ 3,200 lakh) was in 2007-08 and expended only 59 per cent from this amount. The highest percentage of expenditure (97%) with regard to Centrally Sponsored Schemes was in 2003-04. In this year, the Directorate had received ₹ 2,242 lakh as central assistance. The third component of total grant-in-aid to the Directorate is assistance for power loom schemes. See the following table for more details:

Table 1.1
Directorate of Handloom and Textiles—Grant-in-aid and Expenditure
2002-03 to 2012-13

(₹ In lakh, rounded)

Year	State Schemes			Centrally Sponsored Schemes			Power Loom Schemes			Total		
	Grant-in-aid	Expenditure	%	Grant-in-aid	Expenditure	%	Grant-in-aid	Expenditure	%	Grant-in-aid	Expenditure	%
2002-03	310	432	139	1803	1734	96	102	27	27	2215	2193	99
2003-04	195	184	94	2242	2176	97	54	28	52	2491	2388	96
2004-05	339	333	98	1451	1321	91	52	30	58	1842	1684	91
2005-06	722	585	81	1815	992	55	40	30	75	2577	1607	62
2006-07	1022	1095	107	1394	467	34	41	30	73	2457	1592	65
2007-08	932	859	92	3200	1875	59	28	14	50	4160	2748	66
2008-09	4480	4288	96	3098	929	30	34	14	41	7612	5231	69
2009-10	4430	4430	100	1855	645	35	55	50	91	6340	5125	81
2010-11	5081	4954	98	721	455	63	1351	1351	100	7153	6760	95
2011-12	3980	3949	99	1442	1292	90	2257	2256	100	7679	7497	98
2012-13	4596	4375	95	1665	1384	83	1809	998	55	8070	6757	84

Source: Directorate of Handloom and Textiles

In addition to the above grant-in-aid, the Directorate had also received ₹ 335 lakh in 2002-03 and ₹ 40 lakh in 2004-05 for NCDC (National Co-operative Development Corporation) assisted schemes. Cent per cent of these amounts had been expended.

The rebates for the handloom sector in the state by way of non-plan assistance from the year 2006-07 to 2010-11 is furnished in table 1.2 The table indicated that during this period, the highest amount of rebates (₹ 2,177 lakh) had been received in the financial year 2008-09. The department had expended cent per cent of non-plan assistance for rebates to sustain the hand loom sector in the state every year. See the following table:

Table 1.2
Non-Plan (Rebates) Allocation and Expenditure
(₹ In lakh, rounded)

Year	Rebates	Expenditure	%
2006-07	644	644	100
2007-08	723	723	100
2008-09	2177	2177	100
2009-10	484	484	100
2010-11	652	651	100

Source: Directorate of Handloom and Textiles

The table 1.1 and 1.2 clearly indicated that no trend or any specific pattern had been visualized in the fund allocation for plan and non-plan schemes.

Brief history of handloom industry in Thiruvananthapuram and Kannur districts

The handloom sector has a very discernible presence in Kerala. Earlier communities of weavers concentrated in certain centres in the state have propelled the development of this sector in the state. In the later part of 19th century, His Highness Visakom Thirunal Maharaja of Travancore brought weaver families from Thirunelveli and settled them at Neyyattinkara and Balaramapuram near Thiruvananthapuram. As regards the development of the industry in Kannur, it is believed that the 'Chirakkal Rajas' had brought weavers families from the neighbouring places and provided facilities at Kannur for weaving clothes. The first weaving establishment in Kannur is known to have come in the year 1852.

Women and handloom sector

Despite the welfare-oriented policies implemented by the government, almost all handloom weavers belong to backward and poorer sections of the population. The role of women in the handloom industry is largely unacknowledged. But this sector derives a majority of its skills and work from women who constitute more than 70 per cent of weavers and workers engaged in this sector. Although in some regions, women may not specifically take up weaving work, they are engaged in the production process right from the initial stage of opening up the hank to the finishing of the product. Hence, women workers need to be recognized as contributors and need to be enumerated in any mapping and diagnostic exercises.

Rising input costs

The issue of easy sourcing of raw materials at reasonable prices is a key problem across centres of handloom production. Cotton yarn is the major input for handloom weaving. In recent years, there has been a phenomenal rise in the prices of yarn. The main reason for this is the sharp increase in the prices of cotton. Supplementary reasons include lack of proper delivery systems, closure of spinning mills in some handloom producing states, and non-fulfillment of the hank yarn obligation by the organized mill sector. For ensuring easy availability of yarn at reasonable prices and on a regular basis, the Government of India has been implementing the 'Mill Gate Price Scheme', under which yarn is supplied at the door steps of weavers at mill gate prices. Over 700 yarn depots are functioning in weaver clusters. However, despite these interventions, the scheme has not been able to address the problem fully due to certain constraints in implementation of the scheme and also due to lack of financial resources. The corpus fund made available to National Handloom Development Corporation (NHDC) under the cluster development programme, has not ceased the problem. Therefore, easy availability of yarn at reasonable prices remains a persistent problem for weavers across the country.

Poor institutional management

The handloom sector was encouraged to adopt a co-operative model and the government policy facilitated the formation and running of primary co-operative societies at the village/taluk level and apex societies at the state level. Besides, State Handloom Development Corporation was also promoted with a view to supporting individual weavers. It was envisioned that the apex societies/state handloom agencies would, inter-alia, arrange for procurement of yarn from organized mills, supply the same to primary societies for producing cloth and, thereafter, also undertake marketing activities. Unfortunately, several apex society/handloom corporation have become dormant due to a host of reasons such as financial losses, lack of professional management, overstaffing and poor marketing and distribution channels. These organisations are, therefore, not able to arrange for sufficient work for the weavers community, which has further adversely affected the health of primary co-operative societies.

One major factor impeding the expansion and growth of this sector is lack of adequate investment, participation and stake-holding by the private sector, mainly in marketing and supply chain.

Lack of information to weavers regarding various government policies and schemes under implementation, is a significant cause for the dwindling fortunes of the weaver community. Sometimes, the implementing agencies and the concerned government departments may not possess complete information, resulting in critical gaps in implementation.

Infrastructure gaps

Infrastructure in the handloom sector continues to be inadequate. Systems that ensure efficient supply chain management from the stage of availability of handloom raw materials up to sale of finished goods, essential for providing the weavers easy access to inputs and markets throughout the country and thereby resulting in higher returns for their products, are yet to be set up. The biggest challenges faced by weavers include regular and easy access to raw materials, credit and markets. This is compounded by the poor implementation of public schemes and lack of adequate public accountability as well as lack of institutionalized evaluation and monitoring mechanisms.

Major institutions providing inputs-credit, research, technology, management and market development, etc are largely centralized and, hence unable to reach the dispersed and largely home-based weavers. There has been limited information flow between buyers and sellers and as such, weavers are often not familiar with the variety in usage of fabrics and thus find themselves unable to respond to dynamic market trends or suggestions by designers/ marketing agencies.

Inadequacy of a dedicated data base for the sector continues to be a major drawback, which adversely affects policy formulation and review. Its absence also hinders attempts at inter sectoral comparisons with related departments. For example, the government uses aggregate data to compare the production figures of handloom industry with those of mills and power looms. But

aggregate data does not reflect the rich diversity of handlooms in terms of differences in production patterns and types of products between regions and districts. The conversion factor used for arriving at production of handloom cotton for hank yarn delivery has also remained unchanged for more than a decade, in the absence of updated and reliable data pertaining to the conversion element involved.

The challenges and problems may be pinpointed as follows:

- Improvement in productivity is less due to lack of technology intervention
- Competitions from cheap power loom fabrics pose severe threats to the development of handloom industry
- Difficulty to compete in international market due to high cost
- Poor market segmentation
- Lack of innovative designs
- Lack of product diversification in accordance with new trends
- Weaver drop out is a major concern to handloom sector. Due to lower wages, weavers of even old generation look for alternate jobs. New generation does not come to this sector
- Lack of working capital
- Huge debt of co-operative societies
- Difficulty to avail credit facility
- Weak performance of apex societies and organizations

Statement of the problem

The main problems of handloom industry are lack of adequate working capital, inadequate availability of raw materials, increasing prices of materials, high wage rates of alternative occupation, stiff competition from power loom sector and low sales turn over. All the production units in the organised sector namely, co-operative societies and Handloom Development Corporations including its subsidiary companies are working on loss. As a result these organisations experience difficulty in getting working capital loan from financial institutions and resulting in further production loss.

Objectives of the study

Based on the above challenges and problems faced by handloom industry in the state, the following specific objectives are framed for the study.

1. To identify the current challenges facing the handloom industry in Kerala and also to suggest measures to revamp the industry so that it becomes self sustaining by 2018

2. To analyse the unit cost and market structure of cotton handloom fabrics in Kerala and Tamil Nadu to understand relative advantages and disadvantages
3. To analyse the effectiveness of subsidies, grants, rebates, cash/material incentives offered to the handloom sector in Kerala from Central as well as State Government or other agencies during the past five years and to recommend changes if needed
4. To analyse the trend in employment generation as well as the gap in the skill sets required in handloom sector

The following aspects are also to be explored in the study:

1. Analyse the composition of production in handloom sector in Kerala to see whether there is any change in the product mix in the past five years
2. Compare public sector production and private sector production over the years from 2007-12
3. Prepare case studies on spinning mills in Kerala and Tamil Nadu from public as well as from private sectors
4. Study causes of shortage of yarn to the handloom industry in Kerala
5. Analyse concerns relating to capital requirements and issues related to working capital requirements
6. Study pre-loom and post-loom methods of production in public and private sector
7. Get a list of top performers of Kannur Handloom Export Promotion Council so that private sector initiatives and concerns may also be factored in
8. Offer innovative suggestions for new markets for the sector

Methodology

The study was based on both primary and secondary data. Purposive cum simple random sampling method was followed for the selection of sample respondents. Thiruvananthapuram and Kannur districts were purposely selected for the study since handloom industry in Kerala are concentrated in these two districts. A complete and separate list of primary societies of each districts were then prepared. From each list, 50 per cent of the sample societies were picked up using simple random sampling irrespective of the size of population. Hence 202 co-operatives were selected for the study. The distribution of sample size in relation to districts is shown in the following table:

Table 1.3**Distribution of Sample Size in Relation to Districts**

SI No	Districts	Number of Co-operative societies	50% Sample
1	Thiruvananthapuram	356	178
2	Kannur	47	24
Total		403	202

Source: Directorate of Handloom and Textiles, Thiruvananthapuram

The required information from these sample co-operatives were collected with a structured schedule using the service of retired co-operative inspectors from this sector as investigators.

Scope of the study

The findings of the study will be helpful in revamping the traditional handloom industry in Kerala in terms of employment generation and creation of sufficient income to those who are working in the sector. The findings will be helpful not only to decision makers in the handloom sector but also research scholars. The findings may also helpful to find export market for the sector.

Current scenario of production and sales in co-operative sector

Handloom societies are functioning in all districts of Kerala. As per the details collected from the Directorate of Handloom and Textiles, Thiruvananthapuram, there was nominal increase in production of handloom co-operatives in Kerala from ₹ 170.77 crore to ₹ 175.53 crore from the period 2007-08 to 2011-12. But during this period the sales of handloom products was decreased from ₹ 176.32 crore to ₹ 157.04 crore. Thiruvananthapuram district stands first (78%) in production and sales (76%) of handloom products, followed by Kannur district (12% and 13% respectively). Both the districts together account for almost 90 per cent of production and sales of handloom products of co-operative sector in Kerala. From 2009-10 onwards the production and sales are showing an increasing trend. The details are given in table.1.4.

Table 1.4
Details of Production and Sales of Handloom Products in Kerala - 2007-08 to 2011-12

(₹ In lakh)

SI No	Name of District	2007-08		2008-09		2009-10		2010-11		2011-12	
		Production	Sales	Production	Sales	Production	Sales	Production	Sales	Production	Sales
1	Thiruvananthapuram	13768	12159	13596	12065	13362	11991	13586	11712	13747	12031
2	Kollam	132	142	122	121	123	120	125	149	133	130
3	Alappuzha	3	5	3	5	3	4	3	3	5	6
4	Pathanamthitta	0	0	0	0	1	0	0	0	0	0
5	Kottayam	27	32	23	23	22	24	26	21	31	26
6	Idukki	8	10	9	7	7	5	6	6	10	7
7	Ernakulam	207	301	204	266	229	221	241	232	263	232
8	Thrissur	150	137	178	173	237	244	285	243	297	231
9	Malappuram	1	1	1	1	1	1	2	2	3	3
10	Palakkad	169	175	188	157	185	167	210	191	238	229
11	Kozhikode	401	443	440	417	431	412	568	500	582	553
12	Wayanad	-	-	7	7	6	6	10	8	1	7
13	Kannur	2141	4136	1930	1861	1968	1977	2282	2137	2097	2103
14	Kasaragod	69	92	41	101	101	101	125	110	148	145
Total		17077	17632	16743	15206	16677	15272	17470	15313	17553	15704

Source: Directorate of Handloom and Textiles, Thiruvananthapuram

The production of handloom in Thiruvananthapuram district was ₹ 137.68 crore in 2007-08 and ₹ 137.47 crore in 2011-12. The production of handloom in Kannur district amounted to ₹ 21.41 crore and ₹ 20.97 crore during the same period. The sales of handloom product of Thiruvananthapuram district during this period was ₹ 121.59 and ₹ 120.31 crore respectively. The respective figures for Kannur district stands ₹ 41.36 and ₹ 21.03 crore. The data shows that production and sales in Thiruvananthapuram district remains more or less same from year to year. That is, production decreased by 0.15 per cent and sales by 1.05 per cent from 2007-08 to 2011-12. But in the case of Kannur, products fell down by 2.06 per cent and sales by nearly half (49.15%). In the case of state as a whole, production of handloom products have shown a positive growth rate of 2.79 per cent and its sales by a negative growth rate of 10.93 per cent during this period.

CHAPTER II

CASE STUDIES

This chapter presents the history and working of two most successful handloom enterprises each from Tamil Nadu and Kerala. Out of these four efficient firms examined in each state, two are private and the other two are public enterprises.

As per the request of Kerala State Planning Board, the Director of Handloom and Textile Department, Tamil Nadu has identified the best performing handloom firm from public as well as from the private sector. These two firms are Tulsi silks, Chennai in the private sector and Thirubuvanam silk handloom weavers co-operative production and sale society Ltd Z.322 in the public sector. While selecting an efficient enterprise from the public as well as private sector, Director of Handloom and Textile Department, Kerala has identified Kanhirode weavers co-operative P and S society Ltd No LL 44 from the public sector and Sabari international exporters of handlooms and textiles exporters from the private sector. In this manner we have included the following four case studies of most successful handloom enterprises.

1. Case study of Tulsi silks - A successful private enterprise in Tamil Nadu

Tulsi silks is the leading private handloom enterprise established at Mylapore in Chennai. This firm was started in the year 1993 by two brothers. At the time of establishment there were only 6 labourers in the firm. Now the total strength of labourers is 90. They started Tulsi silks as an outlet of silk sarees in Mylapore, 13 kilometres away from Chennai central railway station. The two brothers started the firm because due to the only interest in this sector. That is, not a part of their ancestral origin.

According to them good quality handloom products have better demand in the domestic as well as in the foreign market. It was due to the increased demand of their silk products, after 7 years, that is, in the year 2,000 they started looms in various parts of Tamil Nadu. Now the firm owns around 900 looms in different parts of the state of Tamil Nadu. They were providing employment to 900 households at the time of study. As per quick estimate there were about 1,800 labourers are working on these looms for producing only silk fabrics. The challenging problem in the industry is to use the looms by providing employment. At the time of the survey, it was reported that in the last year they had kept 100 looms as idle due to demand for high wages. Out of the total employees working in the firm nearly 65 per cent were females and the rest 35 per cent were males. The firm is importing raw materials (yarn) from Karnataka.

Tulsi silks producing more than one lakh sample varieties of sarees. They are also importing sarees from Surat for their outlets in Chennai. The functioning of looms is quite different

from the outlet. Looms are provided at homes and the workers can work on homestead basis as per the convenience and requirements of the workers and the firm. One important point highlighted by the entrepreneur is that they are providing 365 days of work to all who are willing to work. The firm owns most modern quality control checking instruments and with these instruments they are strictly ensuring the quality of their different varieties of textile fabrics. Five per cent of the samples were administered for quality checking and monitoring the product. Tulsi silks also supplying products to some other leading silk textiles in the country. The silk products of this loom have also better demand in foreign market. Dubai, Middle East, Singapore, Malaysia, Kolalambur, etc are the leading importers of their silk products. Among the countries, India consuming most of their silks. In the case of different states in India, Kerala occupies first place in demanding their silk sarees. Karnataka occupies second place and next two places goes to Andhra Pradesh and Tamil Nadu respectively.

The average daily wage of a loom worker in loom varies from ₹ 400 to ₹ 500. This wage depends on the value of the output they had produced. The average cost of producing a silk saree also varies according to the quality of raw materials used and the design of the saree. Regarding transportation, the firm has reported that they are not using any company vehicle for transportation. They are fully depending on courier service for transporting the textile fabrics from the origin to various destinations.

The owner-manager reported that last two years production had showed a declining trend but they are however able to increase production by raising the wage rate. In some areas, younger generations have been attracted by high wage rate and showed interest to come in the weaving sector. It was also reported by one of the founder that his wage at the age of 13 was ₹ 100 and it was ₹ 1 lakh when he was 27. He was aged 47 at the time of the survey and not disclosed what was his earning at that time.

According to their opinion the handloom sector has been facing many problems. Hard work is essential to break the hurdles in this sector. Hand made products always having good domestic as well as foreign demand. One of the major problems persistent among the weavers is the social stigma presents in the society. This stigma can be changed only by the attitude of the people in the society. Another major problem facing is the increased subsidy to the labourers. Subsidies are anti-thesis to the productivity of workers. So the present high subsidy system also creates serious problems to the handloom sector. Technological backwardness is another major problem of the industry. For solving these issues, services of experts from Indian Institute of Hardware Technology (IIHT), National Institute of Fashion Technology (NIFT), National Institute of Design (NID) and Indian Institute of Technology (IIT) might be utilized. Tulsi silks also availing these types of services, which are helping them to sustain in the field as a profit making firm.

Tulsi silks only producing silk fabrics. Ninety per cent of their silks production is marketing through their own outlets. They also supplying automatic and power loom sarees. This accounts only 10 per cent of the total supply. The firm has established three manufacturing units in Tamil Nadu. They are also facing peak and dull season in silk saree sale. The peak seasons are October, November, December and January and the dull seasons are February, March and April.

Suggestions for strengthening handloom industry

1. Social stigma should be changed. Society must change the attitude towards weavers and the people should encourage and motivate the weavers. That is, social status of the weavers might be considered par with social status of workers in other sectors
2. New technology should be used along with the traditional one
3. Subsidy might be curtailed. It is due to this high subsidy people demand for higher wage without escalating productivity
4. Success of any industry rests on innovation in production. Research institutions can do a greater role in research and development for innovation
5. Good management can make weaving as a stress free process by creating atmosphere to work at the residence of the weavers itself
6. Handloom sector needs skilled labourers. Private as well as public sector can extent help to this sector in supplying skilled labourers after training
7. Encourage handloom education in private and as well as public sector to balance supply and demand of skilled manpower in this sector

Handloom is a good traditional sector providing job to rural as well as urban people. Declining production is the leading challenge faced by many entrepreneurs in many states. It can be controlled through stabilizing wage and also provide good packages which would attract the younger generation to the mainstream of weaving. Each and every product produced by hands has its own beauty in the nature.

2. Case study of Thirubuvanam silk handloom weavers co-operative production and sale society Ltd Z. 322 – A successful public enterprise in Tamil Nadu

Thirubuvanam silk handloom weavers co-operative production and sale society Ltd is a leading handloom producing firm in the co-operative sector at Tanjavur district in Tamil Nadu. The society started functioning on 24th November 1955. At the time of starting, the society had 129 members and has a total strength of 1835 members, and 1801 looms during 2011-12. Out of the 1801 looms, 1439 are active looms and the remaining 362 are lying idle. These looms are lying idle not due to the shortage of labour, but due to migration and old age of the machines.

As on the latest credit position of the society, the society has a total share capital of ₹ 327.40 lakh as members' contribution. The society has also kept a reserve fund of ₹ 1202.06 lakh. In the financial year 2011-12, government have sanctioned a cash credit of ₹ 600 lakh to the society.

The society efficiently managing all the individual household units they are looking. The firm buy raw materials, that is, yarn and other inputs from neighbouring states and handed over to the individual household units. The society issues raw materials for 6 sarees at a time. Whenever an individual unit completed one saree, they handed over to the society and the society provide wage for the product according to the design, quality and finishing of the product. The households have taken their own time in weaving new designs and earn more.

The society having separate administration section, accounts section, quality control unit, pricing unit, raw materials purchasing and supplying section, dyeing unit, packing unit etc. They also convening discipline and marketing committees. These committees meet once in a month to discuss about the problems, if any, and finding out new facts and strategies to sustain in the market as a leading producer and supplier of the product. For these, occasionally they hire professionals from Chennai and also organise training to weavers. After that they select some skilled labour among the weavers and send them to various saree weaving centres in other parts of the state. Thus they can introduce innovation in new designs for silk sarees.

The society has getting every year ₹ 300 per saree as subsidy from the Central Government. The price range of the silk sarees produced by this firm varies from ₹ 5,000 to ₹ 1,50,000 depends upon the type of silk, design, quality etc.

Society has paying wages according to the general wage prevailing conditions in the society. The average minimum wage paid to a worker per month is ₹ 3,000 and the maximum wages is ₹ 8,000. The growth of the society for the last five years is given in the following table:

Table 2.1
Growth of Society-2007-08 to 2011-12

(In ₹)

Sl No	Year	Members	Share Capital	Production		Sales	Net Profit	Reserve Fund
				Metre	Value			
1	2007-08	1836	23499075	163770.26	233050153.95	311352665	19392670	98422512
2	2008-09	1836	25385075	179684.84	267578981.94	339188309	36654598	104854058
3	2009-10	1836	27228075	168116.07	277804494.38	343247244	37614531	112527429
4	2010-11	1836	30031275	170053.06	340196724.00	402134705	39124526	120205835
5	2011-12	1835	31825875	136243.16	327621859.49	401620180	67444363	128086976

Source: Annual Report of the Society, 2011-2012

Schemes implemented by the society

The society is implementing various schemes for the social and economic upliftment of their workers. Following are such major schemes:

1. Saving and security scheme

Under this scheme, the society enrolled 1,027 members as beneficiaries.

2. Old age pension scheme

According to the latest statistics (2011-2012 report), there are 333 beneficiaries under this scheme.

3. Family pension scheme

There are 25 beneficiaries under this scheme.

4. Bunkar Bhima Yojana scheme

This scheme benefiting 1,082 members.

5. Shiksha Shahaya Yojana scheme

This scheme is meant for students of the workers. There are 204 beneficiaries for this scheme.

6. Health insurance scheme

This scheme is introduced to enhance the health of workers. This scheme covers 1,469 workers of the society.

7. Free electricity scheme

This scheme is for supplying electricity to 1,380 household weaving units at free of cost.

Success story of the society

The success of the firm is evaluated with respect to the following efficient management.

- Supply of sufficient raw materials to household weaving units
- Introduction of welfare schemes for the upliftment of the weavers and their family members
- Well managed accounts system

- Water purification system managed by the society helps to avoid water scarcity and water waste during production process
- Merchandise exports plays crucial role in profit making
- Product diversification

Suggestions for improving handloom Sector

- Wage rate might be enhanced according to economic and social conditions prevailing in the society
- Work shed of the household weavers should be improved
- More saving and welfare schemes should be identified and launched to the workers
- Provide pneumatic machines to weavers
- More financial help should be given to the family members of the workers
- Provide more need based training to the weavers

3. Case study of Kanhirode weavers co-operative P&S society Ltd No LL 44 – A successful society in the public sector, Kerala

Kanhirode weavers co-operative P and S society Ltd No LL 44 was launched on 05.10.1952. At the time of starting the paid up capital of the society was ₹ 10,130. The society was started with the objective of providing employment to poor workers by ensuring reasonable wages. Reasonable wages in the sense that, the wages that will improve the economic conditions of the weavers. During the initial period, the society mainly concentrated on production of thorth and pudava. They sold these products in small villages with the help of weavers. Later they extended the production unit and introduced bullock cart for transportation. Then their production expanded to shirting and lungies. From this time onwards they are selling the products through their own outlet and through agents.

After 1973 the society has started production of fabrics and a unit for furnishing fabrics for export. Then they have started supplying these materials to merchant exporters and also within the domestic economy. Up to 1995 they had acted as the suppliers of products to merchant exporters, but from 1995-96 onwards they have started direct exporting. Top quality lungies, satin bed sheet etc are their famous products in the market. The society owned 210 working looms. During 2010-11, 27 looms were left idle. The society regularly advertises for weavers. During 2011-12 the society had received 27 applications and among them only one was male applicant. This was due to the low wage persistent in this sector. The wage in this industry is mainly fixed on the basis of piece work. The society provides 8 hours of work in a day. For poor people, the subsistence wage could not increase economic welfare of handloom workers. Under such conditions the society started to produce more products and sell in the local and international

market with the financial assistance of Kerala Government. The society already availed a credit of ₹ 120 crore from NABARD (National Bank for Agriculture and Rural Development). As part of product diversification, the society has started silk weaving units and jute development centre, quality dyeing unit etc. The society had also availed financial assistance from Central Government for expansion of the unit. Using these assistance the society started the following diversified units.

- Silk weaving unit
- Dyeing unit
- Product packing unit
- Jute development unit

To lift workers' economic conditions, the society has launched a number of beneficiary schemes to the workers.

Table 2.2
Beneficiary Schemes Launched by the Society

<i>SI No</i>	<i>Item</i>	<i>Benefits (%)</i>
1	Contributory provident fund	12
2	Bonus	8.33-20
3	Casual leave wages	5
4	Medical allowance	5
5	Loom maintenance allowance	3
6	Gratuity	5
7	Festival holidays wages	5

Source: Records of the society

To lift workers' economic welfare, the society has started its own welfare fund scheme and ESI (Employment State Insurance) scheme for workers as well as employees. For this, a fund is managing by the society and by collecting ₹ 6 from workers per month and society is paying ₹ 24 per worker per month to this scheme. The collected amount is kept in the bank and the interest from the account also forms part of the fund. Ten per cent of the net profit of the society is utilising for this.

The society is employing more female workers than male workers. This is due to the low wage rate in the industry. Female labourers are taking more leave than the male workers. Export market is highly important, because it earns more than that in the domestic market. But the major problem faced by the society is the time lag in signing export agreement and producing the output. At the time of establishment, the society had 20 labours and 20 looms and sold the products only in the local market. But now the society has 210 looms and 200 weavers, besides other employees and administrative staffs in the society. Out of the staff and labourers there are only 35 males in the society. Now the society is concentrating on product diversification. They are treating domestic market and the foreign market differently. Various types of products produced by the firm for the two markets are given below:

Table 2.3
Range of Products for Local and Foreign Market

<i>Products</i>	
<i>Local Market</i>	<i>Foreign Market</i>
Lungies Shirtings Satin & printed Bed spread Dhothies Towel Thorth	Fabrics Jacquard items Shirting Crepe Bedspreads Table cloth Napkins Cushion covers Curtains Sofa

Source: Records of the society

The products produced by the society having better demand in international market because of the high quality of the products. In order to maintain international quality of the products, society has implemented I.S.O system. It is the first I.S.O (International Organization for Standardization) certified primary handloom co-operative society in the state. For the last 8 years they are doing the exports and they have not yet faced any quality problems of their product.

Achievements of the society

- Society achieved best performer award in the year 1993-94. For this the Government of India has awarded gold medal to the society.
- Government of India had selected the society for participation in the international trade fair at Frankfurt, Germany in the year 1995 and 2002.

Society has showrooms in Kudukkimottu, Taliparamba, Iritty and Kuttiattore.

Benefits provided to workers.

Society has provided various services to the workers and their families for better welfare. This forms part of their existence and success in the field. The various services offered are

- i. Education

For education of the members of the society they extend financial help to the weavers and workers. The assistance differs from course to course. The financial help to various courses to the children of the workers are given below:

Table 2.4
Financial Assistance for Education to Weaver's Family

(In ₹)

<i>Sl No</i>	<i>Education</i>	<i>Amount Per Year</i>
1	Pre Degree/Diploma	1000
2	Graduation	7500
3	Post Graduation	3000
4	Medical / Engineering	5000

Source: Records of the society

ii. Medical assistance

Weaving is a skilful job and it requires good physical health labours. If any of the workers in the society is undergoing continuous treatment during the period of service, and he or she is unable to attend the work for long period, then he/she will be paid medical assistance of ₹ 5,000.

The society also gives financial assistance for the treatment of blood cancer, heart operation etc of the workers. The sanctioned amount for the same is also ₹ 5,000.

iii. Retirement benefits

Society offers retirement benefit to the workers. Retirement benefit to the workers differs according to the period of completed service. The lump sum amount given to workers is according to completed period of service and it is in the following manner:

Table 2.5
Retirement Benefits from the Society

<i>Sl No</i>	<i>Completed Service</i>	<i>Age Limit</i>	<i>Eligible Amount</i>
1	15 year	58	5000
2	20 year	55	6000
3	Above 20 year	58	7500

Source: Records of the society

iv. Funeral Assistance

Another service offered by the society to its workers is that it offers an amount of ₹1,000 towards funeral expenses, when a worker or his/her family member dies.

Problems faced by the society

- Labour shortage
- Low wage rate
- Lack of good quality raw materials
- Water shortage
- Due to inadequate availability of good quality silk raw materials, society has stopped production of silk sarees

Success story of the society

- Quality control of the products
- Society has maintained two humidity controlled room. This helps them to stock the products, which are exported to many countries
- Society has its own water pumping and purification facilities. Handloom sector needs water for dyeing and other purposes
- Society has maintained a canteen inside the firm. This helps the workers to work more time
- Society has seven board members, and all members are the workers of the society. This creates a co-operative atmosphere in the society
- Society concentrates on merchandise exports
- Society fix the price of the product by adding 10 per cent profit to its cost (Average cost + 10% = Price)
- Product diversification is another area where the society concentrates and leads to success

Sales turn over for the last 5 year shows a better position. Slight fluctuation has seen in some years. During the year 2011-2012, sales turn over constitutes ₹ 3, 10, 63,268. Sales turnover of the last 5 year is given in the following table:

Table 2.6
Sales Turn Over of the Society – 2007-2012

(In ₹)

<i>Year</i>	<i>Sales Turn Over</i>
2007-2008	2,52,25,806
2008-2009	2,28,68,484
2009-2010	2,70,68,336
2010-2011	2,37,19,552
2100-2012	3,10,63,268

Source: Records of the society

This achievement shows that the society is under the control of a good management. Society has good capacity to extend its production and sales. The major problem faced by them is the shortage of labour supply in the sector. However, by providing various services to the workers, the society continues as a successful entrepreneur in this field.

4. Case study of Sabari international exporters of handlooms and textiles exporters - a successful firm in private sector, Kerala

Sabari international exporters of handloom and textiles exporters had its origin in 1964. During this period, it was purely a handloom sector and its name was Gayathri handlooms. Later in 1994 the firm had undergone a change in the nature of production and the name also changed to Sabari textile exporters. This is entirely a different type of firm. The firm export textiles to

different destinations in the world. Sabari exporters collect finished products from various units and exports to other parts of the country. Sabari exporters have both handloom and power loom exports. According to the manager of the firm, employment in this sector is low, but the real wage demand is very high and productivity also showing a declining trend.

Sabari international exporters of handloom and textile exporters has no outlets in anywhere in the country. They export 100 per cent of their products to different countries. The major destinations of their products are Europe and Japan. They are supplying according to the specific demand in the market. They are buying yarn from Tamil Nadu. Actually Tamil Nadu buys these raw materials from Karnataka. Modern stitching units and dyeing units are established in the firm. The firm did not take any orders of silk products. Hence they act as an intermediary between the producers and the consumers. The recent trend in profit has shown a declining trend mainly due to increase in wage rate and raw materials cost.

Regarding wages in the industry, the labourers are getting only low wages. They provide daily wage to stitching employees. Standardisation of wages to labours in this sector is not possible, because of high uncertainty in this industry. Only female labour is readily available. However they also provide monthly wage to those who are regularly working in the firm.

Sabari international exporters of handloom and textiles exporters is a leading firm and provide employment to large number of people across the district. It was also observed that nearly 70 machines were lying idle in the firm due to lack of workers. In order to expand their sales, they float their shares in the market, but the firm has a single manager. According to his opinion, the annual turnover of the firm was more than ₹ 200 crore.

Problems faced by the firm

- Shortage of skilled labour supply
- Lack of financial assistance from the part of government
- Lack of technical experts
- Lack of qualified hands in textiles and handloom
- Strikes and trade union added more pressure to this situation
- Lack of qualified diploma holders in the textile field
- Modernisation or innovation in this sector is slow as compared to the requirements
- Unexpected hartals and lock outs create serious problems in shipping the products against the orders received. After placing the orders, they are getting 70 to 90 day grace period to export the ordered products

Success reasons

- Credit availability from financial institutions.

Firm have availed credit from banks at low rate of interest, that is, below 4 per cent of the market rate of interest.

- Complete coverage of insurance
- Setting bulk orders from abroad
- The firm also deals with power loom products. More important is the shift from handloom to power loom textiles

Suggestions for promoting handloom

- Promote power looms along with handlooms
- Power loom employment is the necessity of the hour
- Wage should be enhanced in both power loom and the handloom
- Promote production of handloom sarees
- In the present condition workers are not ready to work, provide more material incentive to weavers by amending the existing wage laws
- Prevailing average wage of a weaver is ₹ 200 per day. This should be enhanced according to the current cost of living
- Promote more exports rather than domestic sale

CHAPTER III

SURVEY FINDINGS

This chapter presents primary and secondary findings.

Launching year of handloom societies

Handloom industry is one of the traditional industries in Kerala. Out of 202 handloom co-operative societies surveyed, 42.07 per cent of societies were launched in 1950s, 23.76 per cent in 1990s, 14.85 per cent in 1980s, 13.37 per cent in 1970s and 3.96 per cent in 1960s. Also noted that 0.50 per cent of the societies were also launched in 1930s and 1.49 per cent in 1940s. Details are given in table 3.1.

Table 3.1
Distribution of Co-operative Societies in relation to Launching Year

<i>Launching Year</i>	<i>No of Societies</i>	<i>%</i>
1930-39	1	0.50
1940-49	3	1.49
1950-59	85	42.07
1960-69	8	3.96
1970-79	27	13.37
1980-89	30	14.85
1990-99	48	23.76
Total	202	100

Source: Records of co-operative societies

Organizational structure

The organizational structure of handloom production and marketing in Kerala ranges from centralised production and marketing units to household weaving units. It includes industrial co-operatives working along factory lines, private factories, primary co-operative societies, collective weaving centres, and household weaving units. Out of the 202 co-operative societies surveyed, 61.89 per cent were working with the help of household weaving units, 18.32 per cent were working on factory lines, 6.44 per cent were collective weaving centres and 12.38 per cent were working on homestead and collective weaving centre basis (See: table 3.2).

Table 3.2
Distribution of Co-operative Societies according to Organizational Set Up

<i>Sl No</i>	<i>Type</i>	<i>No of Societies</i>	<i>%</i>
1	Factory	37	18.32
2	Homestead	125	61.89
3	Collective weaving centre	13	6.44
4	Factory and homestead	1	0.50
5	Factory and collective weaving centre	1	0.50
6	Home stead and collective weaving centre	25	12.38
Total		202	100

Source: Records of co-operative societies

Gender in handloom co-operative societies

Around 87 per cent of the societies selected were mixed type, that is both men and women are working together. Around 13 per cent of sample societies selected were women societies. Details are given in table 3.3.

Table 3.3
Distribution of Co-operative Societies according to Gender

<i>Sl No</i>	<i>Type of Society</i>	<i>No of Societies</i>	<i>%</i>
1	Men & Women	176	87.13
2	Women	26	12.87
Total		202	100

Source: Records of co-operative societies

Co-operative societies according to general or SC/ST category

Around 97 per cent of the societies examined belong to general category and the remaining 3 per cent to SC/ST category.

Table 3.4
Distribution of Co-operative Societies according to Category of Operation

<i>Sl No</i>	<i>Type</i>	<i>No of Societies</i>	<i>%</i>
1	General	196	97.03
2	SC/ST	6	2.97
Total		202	100

Source: Records of co-operative societies

Members at the time of launching of the societies and at present

An average male member per society at present was around 93 against 51 at the time of launching. These figures respectively stand as 131 and 38 for female members. Hence comparatively the total numbers of female members in primary handloom co-operative societies are much exceeded the number of male workers as a whole. The higher values of the standard deviation of 89 and 142, which indicates that in some other societies there are large as well as small numbers of men and women members. Comparing men and women members the spread of women members from the average women member was much higher than that of man. The value of co-efficient of skewness also indicated that the distribution of both men and women members in societies was positively skewed, which indicated that more men and women have taken membership in the primary co-operative societies only recently. By comparing the values of co-efficient of skewness of men and women members, which has revealed the fact that the distribution of women members is much more positively skewed than the distribution of men members. Shape of these distributions has explained that comparatively more women members are coming to the handloom sector.

Table 3.5
Average Men and Women Members at the Time of Launching of Society and at Present

<i>Descriptive Statistics</i>	<i>At the Time of Launching</i>		<i>At Present</i>	
	Men	Women	Men	Women
Mean	51	38	93	131
SD	48	53	89	142
β_1 *	3.80	5.31	2.93	6.82

Source: Records of co-operative societies

*Co-efficient of skewness

The launching year of co-operative weaving societies spreads from 1930s to 1990s. Out of the selected societies, around 42 per cent were started in 1950s, 24 per cent were in 1990s, 27 per cent were during the period 1970s. The average male member per society started in 1940s was 59. It increased to 63 members in societies started in 1950s, then fell down to 61 in 1960s, again increased to 63 in 1970s and again fell down to 35 and 28 respectively in 1980s and 1990s. In the case of female members average was 6 in societies started in 1940s, 41 in 1950s, 23 in 1960s, 36 in 1970s, 41 in 1980s and 34 in 1990s. A comparative study of the average male and female members at present per society started in different years has shown that the averages are significantly higher than that at the time of launching of the society. See table 3.6 for decadal-wise details of male and female average members per society.

Table 3.6
The Decadal-wise Distribution of Average Male and Female Members at the Time of Launching of Society and Present

<i>Year</i>	<i>No of Societies</i>	<i>%</i>	<i>Time of Launching</i>		<i>Present</i>	
			<i>Male Average</i>	<i>Female Average</i>	<i>Male Average</i>	<i>Female Average</i>
1930-39	1	0.49	170	110	43	127
1940-49	3	1.49	59	6	147	200
1950-59	85	42.08	63	41	119	157
1960-69	8	3.96	61	23	108	133
1970-79	27	13.37	63	36	114	138
1980-89	30	14.85	35	41	68	133
1990-99	48	23.76	28	34	44	74
Total	202	100	51 *	38 *	93 *	131 *

Source: Records of co-operative societies

* Combined mean

Women society

Women contributed substantially to the economic prosperity of India. The relationship between gender and the economy is thus important. The breadth of women's commercial activities

has, indeed, attracted the attention of numerous research scholars. The research of these scholars has not only increased our knowledge about the kinds of economic activities in which women participated, but also, as a collective body of scholarship, has shown the universal character of women's involvement in the Indian economy. What remains less clear in the literature, however, is how and why Indian social structure permitted and even encouraged women to become economic actors. Because Indian society commonly is considered to be highly centralized and patriarchal, women's control over and use of economic resources remains mysteriously disconnected from gender norms that subordinated women to men in other areas. Handloom sector is unique in India. It has been the most popular manufacturing sector in the previous centuries and has been the mainstay of rural industrialisation in India. Handloom sector has been catering to the clothing needs of India and various other countries for centuries altogether. Modern textile industry has grown on the foundations of this sector, through mechanization and modernization. However, the most modern industry follows the principles of weaving set by the traditional handloom weaver. Unlike any other industrial endeavour, handloom sector still continues alongside the most modern textile machinery in India. Handloom sector is ideal for studying women's economic activities in India. The handloom sector resilience, prosperity, demographic growth, and social stability make it possible to study gender norms operating in a normal, mundane fashion. Within the wider network of handloom production in India, women were involved in production and marketing of the products, as workers, as participants in commercialized domestic textile production, and as investors/master weavers. Because textile manufacturing was and is the most profitable economic activity in many parts of the country. It is no surprise that most illustrious families controlled handloom production as master weavers. Women within these elite families became master weavers through both inheritance and marriage.

Out of the societies examined, 12.87 per cent were women societies at the time of launching. Out of this, around 9 per cent were started in 1990s. Compared to the strength of women societies at the time of launching and at present 11.88 per cent were persisting at the time of survey against the 12.87 per cent. This is because around 1 per cent of the societies started in 1950s were reconstituted into mixed type societies (See: table 3.7).

Table 3.7
Distribution of Women Societies at the Time of Launching and Present

<i>Year</i>	<i>At the time of Launching</i>	<i>At present</i>
1930-39	0	0
1940-49	0	0
1950-59	2	0
1960-69	0	0
1970-79	1	1
1980-89	4	4
1990-99	19	19
Total	26(12.87)	24(11.88)

Source: Records of co-operative societies
Figures in bracket indicate percentage

Weaver members

The decadal-wise distribution of average number of weaver members at the time of launching of the society and present is furnished in table 3.8. The decadal average of male weaver member is ranging from 21 to 49 at the time of launching of societies in various decades and at present the average is ranging from 18 to 56. At the time of launching, the average number of male weaver members was 45 against the present average number of 19 in the case of societies launched in 1930s. The average male weaver members was 21 at the time of launching against the present number of 18 in the case of societies started in 1990s. The table shows that the decadal-wise distribution of average number of weaver members is negatively skewed, which explains that the number of male weavers is shrinking every year. In the case of female weaver members, the average number is ranging from 17 to 37 at the time of launching and at present 35 to 72. In the case of societies launched in 1930s, the average number of female weaver members was 30 at the time of launching and present this stands at 35. In the case of societies launched in 1990s the average number at present and at the time of launching was same, and accounted 28 persons. The distribution of female weaver members is also negatively skewed, which also shows that number of female workers is decreasing every year.

Table 3.8
Decadal-Wise Distribution of Average Number of Weaver Members at the Time of Launching of the Society and Present

<i>Year</i>	<i>No of Societies</i>	<i>Launching</i>				<i>Present</i>			
		<i>Male</i>		<i>Female</i>		<i>Male</i>		<i>Female</i>	
		<i>Mean</i>	<i>S.D</i>	<i>Mean</i>	<i>S.D</i>	<i>Mean</i>	<i>S.D</i>	<i>Mean</i>	<i>S.D</i>
1930-39	1	45	-	30	-	19	-	35	-
1940-49	3	45	46	30	40	8	38	62	56
1950-59	85	40	42	28	47	29	32	49	48
1960-69	8	45	27	17	31	56	59	72	75
1970-79	27	49	38	25	29	36	38	49	53
1980-89	30	27	24	37	53	22	21	57	59
1990-99	48	21	25	28	24	18	23	28	22

Source: Records of co-operative societies

The decadal-wise distribution of average weaver members in women societies at the time of launching and present is given in table 3.9. The average number of women weavers in societies started in 1990s is 54 at present as against 32 at the time of launching. The decadal distribution of female workers in women societies has shown an increasing trend.

Table 3.9
Decadal-Wise Distribution of Average Weaver Members in Women Society at the Time of Launching and Present

<i>Year</i>	<i>Launching</i>			<i>Present</i>		
	<i>No of Societies</i>	<i>Mean</i>	<i>S.D</i>	<i>No of Societies</i>	<i>Mean</i>	<i>S.D</i>
1930-39	0	-	-	0	-	-
1940-49	0	-	-	0	-	-
1950-59	2	40	-	0	-	-
1960-69	0	-	-	0	-	-
1970-79	1	99	-	1	15	-
1980-89	4	79	54	4	45	49
1990-99	19	32	12	19	54	51

Source: Records of co-operative societies

Number of handlooms

The estimated average number of handlooms of societies at the time of starting of the units studied was 51 looms. But as per the statistics from the societies, at the time of survey, the average number of looms per society was 78 looms so that there was a handsome addition of handlooms in various handloom societies. The value of standard deviation of 125 looms about the present statistics on number of looms owned by societies have explained that some societies were equipped with very large number of looms and some other very small number of looms as compared to average number of looms of 78. The value of co-efficient of skewness of 10.49 has indicated that the distribution of number of looms owned by the societies at present is positively skewed, which further explains that more number of looms the societies have owned in recent years.

Table 3.10
Average Looms Per Society at the Time of Launching and Present

<i>Descriptive Statistics</i>	<i>Time of Launching</i>	<i>At present</i>
Mean	51	78
SD	60	125
β_1 *	7.73	10.49

Source: Records of co-operative societies

**co-efficient of skewness*

The decadal-wise distribution of average number of looms at the time of launching and at present is given in table 3.11.

Table 3.11
The Decadal Distribution of Average Looms Per Society at the Time of Launching and Present

<i>Year</i>	<i>No of Societies</i>	<i>At the Time of Launching</i>		<i>At Present</i>	
		<i>Average</i>	<i>SD</i>	<i>Average</i>	<i>SD</i>
1930-39	1	76	-	36	-
1940-49	3	51	41	213	158
1950-59	85	57	83	91	181
1960-69	8	57	24	85	53
1970-79	27	60	40	96	52
1980-89	30	49	39	71	41
1990-99	48	35	31	42	30
Average	-	51	-	78	-
SD	-	60	-	125	-
β_1 *	-	7.73	-	10.49	-

Source: Records of co-operative societies

**co-efficient of skewness*

Elected governing body

Elected governing body is the executive body of handloom co-operative societies. It performs its functions and discharges responsibilities in accordance with terms, conditions and procedure laid down in the byelaw. The cent per cent handloom co-operatives societies studied have governing bodies.

All co-operative societies surveyed had hold governing body meetings in 2011. Out of this, 51 per cent co-operative societies had convened governing bodies 12 times, 15 per cent in 15 times, 6 per cent each in 13 and 14 times. From the following table it is very clear that the number of governing body meetings convened are ranging from 8 to 30 but the discrete frequency distribution in this regard is negatively skewed with an average of meetings convened is 14.14 with standard deviation 3.67 and co-efficient of skewness of 2.06. This clearly indicated that more governing body meetings were held only in meager number of societies. The details are given in table 3.12.

Table 3.12
Distribution of Number of Governing Body Meetings and Societies-2011

<i>Number of Governing Body Meetings</i>	<i>No of Societies</i>	<i>%</i>
8	1	0.50
10	4	1.98
11	1	0.50
12	103	50.99
13	13	6.44
14	13	6.44
15	31	15.35
16	6	2.97
17	1	0.50
18	7	3.47
19	2	1.00
20	5	2.48
22	4	1.98
23	1	0.50
24	2	1.00
25	6	2.97
30	2	1.00
Total	202	100

Source: Records of co-operative societies

General body

All co-operative societies had conducted general body meetings during 2011. Out of this, 94 per cent societies had conducted only one general body meeting during the year. Around 5 per cent societies had convened couple of general body meetings and the remaining 1 per cent had 5 meetings in that year. See the following table:

Table 3.13
Distribution of Societies in relation to General Body Meetings

<i>General Body Meetings</i>	<i>No of societies</i>	<i>%</i>
1	190	94.06
2	10	4.95
5	2	1.00
Total	202	100

Source: Records of co-operative societies

Pending payment (rebate and other payments)

State and Central Governments allow rebate on retail sales of handloom clothes during festival seasons for the clearance of stocks and market development. The conditions on which rebate is allowed on handloom clothes are as the rebate shall be allowed only on cloth procured from primary weavers co-operative societies produced by the weaver members themselves in the looms owned by them, the production shall be made with the yarn purchased by the weavers co-operative societies and issued after physical verification by the department officers, the purchase of yarn shall be from sources, that is from hantex, hanveev, governmental agencies, spinning mills

within and outside the state directly and other private yarn dealers approved by the department, cloth produced with the yarn purchased by the weaver member out of his own sources and advance procurement without issue of yarn will not be eligible for rebate subsidy, production out of funds raised by advances/deposits without adopting procedure prescribed by the department for raising such advances/deposits will not be eligible for rebate subsidy, production with special wages at unjustifiable and exorbitant rate will not be eligible for rebate. The State Government allows 10 per cent rebate on the sale of handloom clothes and in accordance with fixed by the government and 10 per cent rebate is allowed by the Central Government. The application affixed with date in the prescribed form with necessary documents duly verified for allowing state and central rebates shall be submitted to the handloom supervisors in the circles where the claimant society is located. The handloom supervisor after verification and attestation of the relevant documents shall recommend the application to the General Managers of the District Industries Centre concerned within a month and the General Manager in turn after due verification shall forward the application to the Director of Handloom and Textiles, Thiruvananthapuram. The State Government rebate is sanctioned by the Director of Handloom and Textiles and the central rebate is sanctioned by the Development Commissioner for Handloom, New Delhi subject to availability of funds.

Majority of the handloom societies do marketing their products through hantex and hanveev. But these apex bodies have not effecting the full payments of the value of goods as supplied and rebate arrear to the societies so that there are a large amount of pending payments to the societies from this hantex and hanveev by way of rebate arrear and the price of the product. This adversely affected the working of the societies and thus causing heavy loss. This heavy loss further leads to heavy debt, which interns leads to low investment, low employment generation and low production.

The findings of the study revealed that the rebate arrear of the societies ranged from ₹ 1333 to ₹ 184 lakh with an average of ₹ 27.22 lakh. Around 28 per cent had rebate arrear below ₹ 10 lakh, 25.25 per cent had arrear amount between ₹ 10 to 19 lakh and around 4 per cent of the societies had an arrear amount of ₹ 100 lakh and above. The table clearly indicated that 86.63 per cent of the societies had pending payments from hantex and hanveev up to ₹ 50 lakh. Details are furnished in table 3.14.

Table 3.14
Distribution of Number of Societies according to Pending Payment

<i>Amount (in lakh)</i>	<i>No of Societies</i>	<i>%</i>
0.1333-10	57	28.22
10-20	51	25.25
20-30	30	14.85
30-40	23	11.39
40-50	14	6.93
50-60	7	3.46
60-70	1	0.50
70-80	5	2.47
80-90	1	0.50
90-100	2	0.99
100-184	8	3.96
Non-response	3	1.48
Total	202	100

Source: Records of co-operative societies

Bank loans

The study findings indicated that out of the total societies surveyed majority had (92.57 %) availed loan from various banks for their functioning. Shortage of working capital forced the societies to avail loan from financial institutions. The rate of interest of the loan amount varied from 8 to 22 per cent.

Table 3.15
Distribution of Societies according to Bank Loan Availed

<i>Bank Loan</i>	<i>No of Societies</i>	<i>%</i>
Availed	187	92.57
Not availed	15	7.43
Total	202	100

Source: Records of co-operative societies

The outstanding loan repayment statuses of societies are furnished in table 3.16. The table clearly indicated that societies had an outstanding loan amount ranges in between ₹ 0.42 lakh to ₹ 204 lakh with an average of ₹ 68.50 lakh. Around 21 per cent of the societies had an outstanding loan amount below ₹ 10 lakh only. Around 12 per cent had outstanding loan amount from ₹ 10 to 19 lakh and 11.39 per cent of the societies had an outstanding loan amount of ₹ 100 lakh and more. Around 7 per cent of the societies had not responded to the question since they are not availed any loan from any financial institutions. Details are given in table 3.16.

Table 3.16
Distribution of Societies according to Outstanding Loan Amount

<i>Amount (In lakh)</i>	<i>No of Societies</i>	<i>%</i>
0.42-10	42	20.79
10-20	25	12.37
20-30	19	9.41
30-40	21	10.39
40-50	19	9.41
50-60	11	5.45
60-70	12	5.94
70-80	6	2.97
80-90	4	1.98
90-100	5	2.47
100-204	23	11.39
Non-response	15	7.43
Total	202	100

Source: Records of co-operative societies

Status (profit / loss) of societies

The sustainability in production of a firm depends on its profit/cost structure. A firm's production and working conditions are sustainable only when the firm earning at least some profit. This rate of profit depends on its revenue and costs. If the firm is able to break its breakeven point (the point at which total revenue is equal to total cost) then the firm is earning some profit. That is, revenue of the unit exceeds its costs. This also examined during the survey. The table 3.17 clearly pointed out that only 15.35 per cent of the handloom units are earning profit for sustainable production. The remaining 84.65 per cent had reported that they had incurring loss so that they are heavily depending on financial institutions for getting money by way of loan to meet working capital requirement.

Table 3.17
Distribution of Societies according to Profit/Loss Status Condition

<i>Status</i>	<i>No of Societies</i>	<i>%</i>
Profit	31	15.35
Loss	171	84.65
Total	202	100

Source: Records of co-operative societies

Audit of the societies

An audit is an unbiased examination and evaluation of the financial statements of an organization. Auditing is a systematic process of objectively gathering and evaluating evidence relating to assertions about economic actions and events in which the individual or organisation making the assertions has been engaged, to ascertain the degree of correspondence between those assertions and established criteria, and communicating the results to users of the reports in which the assertions are made. A yearly audit is mandatory for every society. Around 91 per cent of the societies had kept proper documents about details of the regular audit report.

Table 3.18
Distribution of Societies in relation to Audit

<i>Audited</i>	<i>No of Societies</i>	<i>%</i>
Yes	183	90.59
No	19	9.41
Total	202	100

Source: Records of co-operative societies

Man days of employment

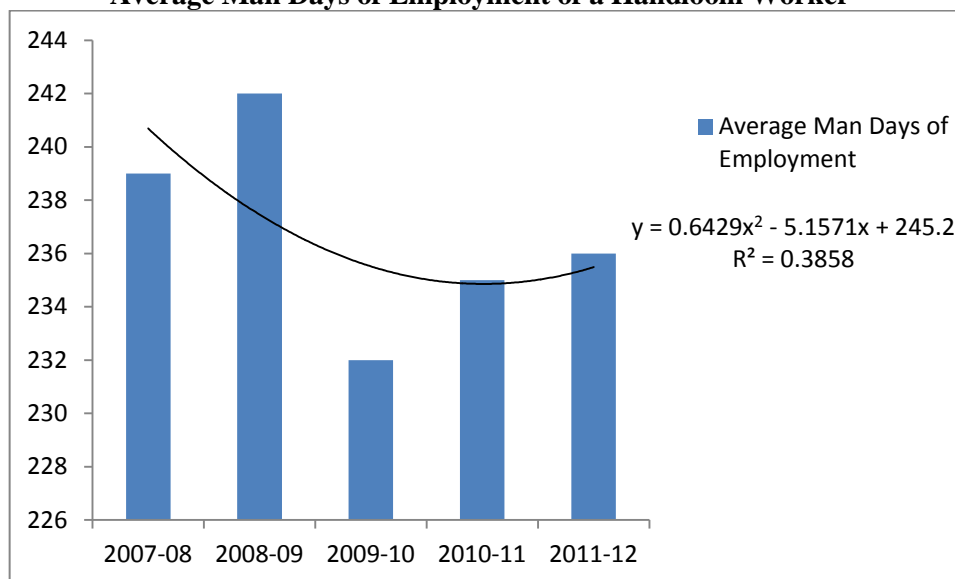
The average man days of employment of a handloom worker offered by the handloom co-operative society was estimated to 237 days per year. The distribution of average man days of employment from 2007-08 to 2011-12 is furnished in table 3.19. The information clearly indicated that no trend on the employment in the handloom sector has been exhibited by the distribution of the average man days of employment. This information is well depicted in figure 3.1. The most appropriate trend line for the given distribution is polynomial but it only explains 39 per cent of variation of observed values with a co-efficient of determination of 0.3858. Because of this reason the trend analysis of average man days of employment in handloom sector and thereby forecasting of man days of employment are not done. Hence it is inferred that any type of trend is absent in handloom employment sphere.

Table 3.19
Year-wise Distribution of Average Man Days of Employment of a Handloom Worker-2007-08 to 2011-12

<i>Year</i>	<i>Average Man Days of Employment</i>
2007-08	239
2008-09	242
2009-10	232
2010-11	235
2011-12	236
<i>Combined mean</i>	<i>237</i>

Source: Records of co-operative societies

Figure 3.1
Average Man Days of Employment of a Handloom Worker



Monthly man days of employment

The handloom industry is exhibiting poor performance in terms of production and employment generation. One of the major reasons is that the scarcity of yarn, which reduces the number of man days of employment and thereby production. The table 3.20 clearly indicates that 17.33 per cent of societies had generated an average of 20 man days of employment for a worker in a month, next to this around 10.89 per cent had generated 21 man days of employment. The number of man days of employment per worker in a month ranges from 8 to 27. Hardly 3 per cent of societies had generated 8 man days of employment and one per cent had 27 days of employment. A noted finding here is that around 64 per cent of handloom societies had provided 20 to 27 man days of employment per month for a worker. The average monthly man days of employment generated by the handloom sector is around 20 (mean=19.69) days and average yearly employment was around 237.

Table 3.20
Distribution of Societies according to Monthly Man days of Employment - 2011-12

<i>Sl No</i>	<i>No of Societies</i>	<i>Monthly Man Days of Employment</i>	<i>%</i>
1	5	8	2.48
2	6	10	2.97
3	6	12	2.97
4	6	13	2.97
5	9	15	4.46
6	9	16	4.46
7	10	17	4.95
8	10	18	4.95
9	12	19	5.94
10	35	20	17.33
11	22	21	10.89
12	20	22	9.90
13	15	23	7.43
14	14	24	6.93
15	13	25	6.44
16	8	26	3.96
17	2	27	0.99
Total	202	100	
Mean	19.69		

Source: Records of co-operative societies

Year-wise average number of handloom workers

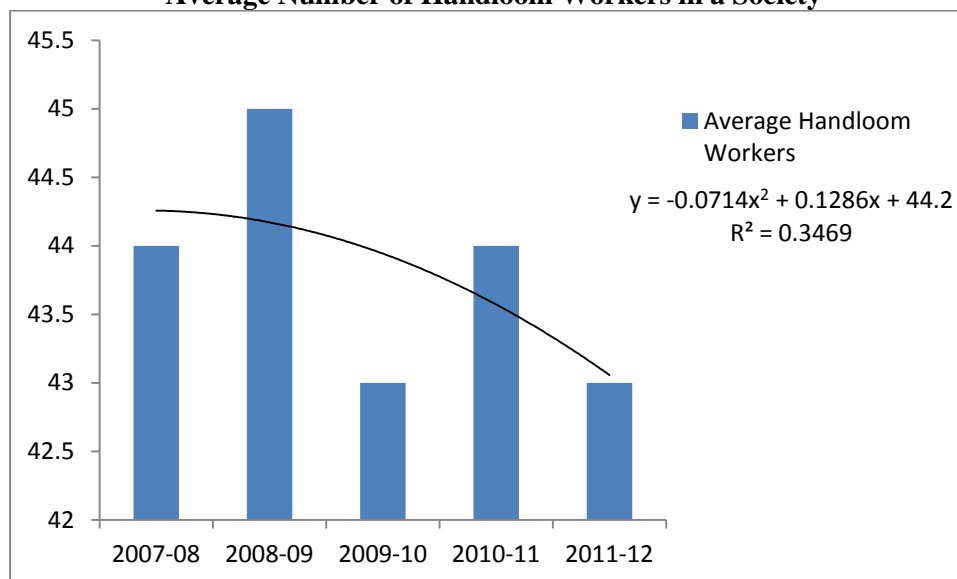
The average number of handloom workers in a society per year are estimated to 44 persons with respect to the statistics from 2007-08 to 2011-12. Details in this regard are given in table 3.21. The average number of weavers in a society during 2011-12 was 43 persons. The data not exhibited any trend in the number of handloom workers per year in a society. However, in figure 3.2 the most likely trend equation of the form $y = -0.0714x^2 + 0.1286x + 44.2$ is fitted to these observed values. The trend line only explains 35 per cent of total variation of the observed data since the co-efficient of determination of the line is 0.3469. In this situation the trend line is not used for estimating projected values of average number of handloom workers in a society per year.

Table 3.21
Year-wise Distribution of Average Number of Handloom Workers in a Society
2007-08 to 2011-12

<i>Year</i>	<i>Average</i>
2007-08	44
2008-09	45
2009-10	43
2010-11	44
2011-12	43
Combined Mean A.M	44

Source: Records of co-operative societies

Figure 3.2
Average Number of Handloom Workers in a Society



Average annual salary of a handloom worker

The average annual salary of a handloom worker is stands at ₹ 27,787 with respect to the data from 2007-08 to 2011-12. The average annual salary of a worker in 2011-12 was ₹ 27,888. The last five years average annual salary of a worker is given in table 3.22. The data on average annual salary clearly disclose that no trend had been seen. A trend line for this data is fitted in figure 3.3 with a co-efficient of determination of 0.5115. This best fitted trend equation of the form $y = -438.88x^2 + 3402.3x + 22408$ only explains 51 percentage of the total variation of original data so that the trend equation is not capable for accurately forecasting annual salary of a handloom worker.

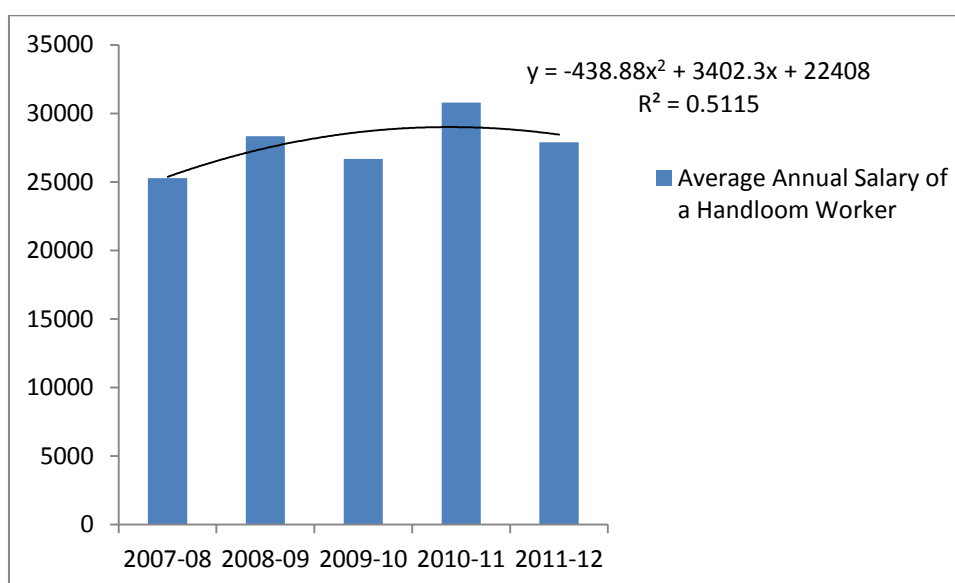
Table 3.22
Year-wise Distribution of Average Annual Salary of a Handloom Worker-2007-08 to 2011-12
(In ₹)

<i>Year</i>	<i>Mean</i>
2007-08	25268.24
2008-09	28327.20
2009-10	26674.89
2010-11	30778.82
2011-12	27887.50
Combined mean	27787.33

Source: Records of co-operative societies

Figure 3.3

Average Annual Salary of a Handloom Worker



Primary occupation of the weavers

At the time of enquiry of the study, the informants from almost all the societies (98.51%) had disclosed that their main occupation is weaving or weaving related activities. One per cent of the respondent from the societies studied had not responded to this question and hardly one per cent had said that their main occupation is works under MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act).

Table 3.23
Distribution of Weavers according to Primary Occupation

<i>Primary Occupation</i>	<i>No of Responses</i>	<i>%</i>
Weaving	199	98.51
MGNREGA	1	0.50
Non-response	2	0.99
Total	202	100

Source: Records of co-operative societies

Subsidiary occupation of the weavers

While examining the subsidiary occupation of handloom workers along with their primary occupation, majority that is 76.72 per cent had not responded to the question. Around 12 per cent had informed that their major works for supporting their family income is coolie work and for another 5.94 per cent the subsidiary income is deriving from agriculture operations. The details are given in table 3.24.

Table 3.24
Distribution of Respondents according to Subsidiary Occupation

<i>Subsidiary Occupation</i>	<i>No of Responses</i>	<i>%</i>
Agriculture	12	5.94
Cattle rearing	1	0.50
Latex collection	1	0.50
Coolie	25	12.38
MGNREGA	8	3.96
Non-response	155	76.72
Total	202	100

Source: Records of co-operative societies

Age

Age is an important parameter which determines the productivity level of physical labour. For collecting information on age of handloom workers, age is defined as completed chronological age at the time of survey. The average age of handloom worker is estimated to 44 year. Majority (37.18%) of handloom workers were in the age interval of 40 to 49, 25.86 per cent were between 50 to 59 and 25.67 per cent were in between 30 to 39. Hence it could be better to note that around 89 per cent of the handloom workers working in the handloom co-operative societies were in the age group of 30 to 59. The very young weaver, below 20 year of age was a meagre per cent of 0.35 per cent. But on the other extreme the old aged population of 60 and above age was accounted 4 per cent. Also noted that only traditional workers are engaging in weaving and weaving related activities and new generation is not at all interested to come up in handloom sector mainly because of hard physical labour and prevailing low wage structure. Age wise distribution of weavers is given in table 3.25.

Table 3.25
Distribution of Weavers according to Age

<i>Age</i>	<i>No of weavers</i>	<i>%</i>
below 20	31	0.35
20-29	60	6.91
30-39	2230	25.67
40-49	3230	37.18
50-59	2247	25.86
60 & above	350	4.03
Total	8688	100

Source: Records of co-operative societies

Wage discrimination

In many sectors such as coolie, fisheries, rubber tapping, construction works etc, wage discrimination is a hurdle stand in the way to gender equality. That is, wage discrimination is the major source of gender inequality. The study examined the statistics of the selected co-operative societies to ascertain whether there exists any wage discrimination to male and female workers. It was found that there exists wage discrimination is only in around 2 per cent of the societies and 98

per cent of the societies have paid same wage to male and female workers for the same piece of work both in terms of quality and quantity.

Table 3.26
Distribution of Societies in Relation to Gender Wage Discrimination

<i>Wage discrimination</i>	<i>No of Societies</i>	<i>%</i>
No	197	97.52
Yes	5	2.48
Total	202	100

Source: Records of co-operative societies

Training

The handloom sector had considerable bottlenecks in the form of gaps in technology and information dissemination. The handloom weavers are provided training for upgrading their skills in weaving, design development and processing including dyeing so as to enable them to produce a diversified range of products in keeping with the latest market trends. Hence training program was to fill in these gaps with adequate training of the weavers and technology dissemination. As such the entire programme comprises of two flows namely one of information and the other of flow of funds from top to bottom. The flow of information was from the Weavers Service Centre (WSC) to the master weavers, then to the beneficiary weavers and finally to the other weavers through them.

Training to weavers is essential because it would equip them to perform well with modernised looms and thereby improving their productivity. The survey findings had shown that 58 per cent of societies have imparted training to the weavers in weaving and weaving related jobs. Hence there is a need to provide training to the workers in handloom sector. The lack of training to the workers is one of the reasons for low productivity of the sector.

Table 3.27
Distribution of Societies Provided Training

<i>Training Provided</i>	<i>No of Societies</i>	<i>%</i>
Yes	117	57.92
No	85	42.08
Total	202	100

Source: Records of co-operative societies

Table 3.28
Type of Training Provided

<i>Type of Training</i>	<i>Frequency</i>	<i>Total</i>	<i>%</i>
Weaving	80	117	68.38
Designing	36	117	30.77
Jacquard	35	117	29.91
Dobbing	27	117	23.08
Dyeing	25	117	21.37
Printing	3	117	2.56
Managerial works	2	117	1.71

Source: Records of co-operative societies

The societies had provided training in weaving, designs, jacquard, dobbing, dyeing, printing and managerial works. Out of the total number of societies which had imparted training,

majority (68.38%) had provided training on weaving, 30.77 per cent on designing, 29.91 per cent in jacquard, 23.08 per cent on dobbling and 21.37 per cent on dyeing. The details are furnished in above table:

Regarding the type of training there were some multiple responses with respect to the training the societies had provided. This accounts to around 26 percentages. The details in this regard are furnished in the following table:

Table 3.29
Distribution of Combination of Training

<i>Sl No</i>	<i>Type of Training</i>	<i>No of societies</i>	<i>%</i>
1	Weaving and design	9	17.30
2	Dobbling and Jacquard	8	15.38
3	Weaving, Jacquard and Dying	3	5.77
4	Design and Dying	3	5.77
5	Design, Jacquard, Dobbling, Weaving and Dying	8	15.38
6	Design, Weaving and Dying	2	3.85
7	Weaving and Jacquard	3	5.77
8	Weaving / Dying / Printing / Design	4	7.69
9	Jacquard /Dobbling / Dying	1	1.92
10	Weaving / Jacquard /Dobbling	5	9.62
11	Weaving /Dying	4	7.69
12	Weaving / Dying / Management	2	3.85
Total		52(25.74)	

Source: Records of co-operative societies
Figures in bracket indicates percentage

Raw materials

Societies do purchasing raw materials from apex bodies, authorised yarn depot or bank and from open market. Majority (83.17 %) of the societies purchased raw materials from the hantex. More than 50 per cent from authorised yarn depot/ bank and only 17.82 per cent purchased raw materials from open market. Out of the 202 societies, some societies have purchased raw materials from more than one source. Details of raw materials purchased by the societies are given in table 3.30.

Table 3.30
Sources of Raw Materials to the Societies

<i>Sources</i>	<i>Frequency</i>	<i>Total Number of Societies</i>	<i>%</i>
Hantex	168	202	83.17
Hanveev	5	202	2.48
Authorised yarn depot/bank	153	202	51.49
Open market	36	202	17.82

Source: Records of co-operative societies

A number of societies are purchasing raw materials from more than one source. These multiple responses are given in table 3.31. Out of the total responses, around 68 percentages are

multiple responses. The noted combination in this respect is purchase from both hantex and authorised yarn depot/bank.

Table 3.31
Distribution of the Combination of the Source of Raw Materials

<i>Sl No</i>	<i>Combination of the Sources of Raw Material</i>	<i>Frequency</i>	<i>%</i>
1	Hantex and authorised yarn depot/bank and open market	21	15.33
2	Hantex, authorised yarn depot/bank	96	70.07
3	Hantex and open market	15	10.95
4	Hantex and hanveev	2	1.46
5	Authorised yarn depot/bank, hanveev and open market	1	0.73
6	Hantex, hanveev and authorised yarn depot	2	1.46
Total		137(67.82)	

Source: Records of co-operative societies

Figure in bracket indicates percentage

Hantex and hanveev are the two apex bodies supplying raw materials to the handloom workers co-operative societies. The findings of the study indicated that 55.45 per cent of the societies are confronting the problem of inadequate supply of raw materials, which significantly affected their production portfolio.

Table 3.32
Distribution of Societies with Adequate Supply of Raw Materials

<i>Supply of Raw Materials</i>	<i>No of Societies</i>	<i>%</i>
Adequate	90	44.55
Inadequate	112	55.45
Total	202	100

Source: Records of co-operative societies

The table 3.33 indicated that respondents from 82 per cent of the societies had disclosed that sufficient raw materials according to their demand are not getting on credit basis from the suppliers.

Table 3.33
Distribution of Societies with Availability of Raw Materials on Credit

<i>Raw Materials on Credit</i>	<i>No of Societies</i>	<i>%</i>
Available	36	17.82
Not available	166	82.18
Total	202	100

Source: Records of co-operative societies

Weaver market

Yarn and workers are the two necessary inputs for handloom industry. The findings had shown that 75.74 per cent of the societies were confronted with the problems of shortage of weavers.

Table 3.34
Distribution of Societies with Adequate Supply of Weavers

<i>Adequate Supply of Weavers</i>	<i>No of Societies</i>	<i>%</i>
Adequate	49	24.26
Inadequate	153	75.74
Total	202	100

Source: Records of co-operative societies

Reasons for shortage of weavers

The following are the reasons disclosed by various societies for the shortage of weavers to produce adequate supply of textile fabrics.

- New generations are not willing to choose employment opportunities in handloom sector mainly because of relatively low wage rate in comparison with hard physical labour
- The demand for male workers to sustain in the industry is comparatively lesser than their counter part
- Lack of skilled labours as a result of inadequate skilled training programmes
- Deficit supply of raw materials in time in relation to demand of the societies, which causing production delay
- No regular employment opportunities
- Inadequate working capital
- Inadequate number of welfare oriented schemes in relation to the demand of handloom workers from the handloom weaving societies
- The workers do prefer to work under various employment guarantee programmes like MGNREGA
- Shortage of kasav yarn resource
- Health related issues due to work in the un healthy surroundings

Suggestions for sufficient supply of labourers

The following suggestions are recommended by the respondents from the sample weavers co-operative society studied.

- Raising wage rate for the same piece of work in terms of quality
- Criteria for selecting beneficiaries of various welfare schemes might be changed and to introduce more family welfare schemes
- Payment of wages to workers in time from the primary societies
- Regular supply of raw materials from hantex and hanveev in relation to demand of handloom co-operative societies

- The procurement price of handlooms fabrics and rebate amount should be paid fully in time
- Modernize old aged looms with necessary maintenance
- Organise various skilled training programmes for ensuring sufficient supply of skilled man power for the handloom sector. The new generations might be attracted to the training programmes by paying material and moral incentives
- Introduce housing scheme to those needy workers
- All handloom weaving workers might be treated under BPL category
- Provide regular employment opportunities by the primary societies
- Shortage of working capital should be minimised by launching plan schemes in the government budget
- Weaving related works may be included under MGNREGA

Problems of handloom societies

The following problems have been reported by the weavers co-operative societies in relation to the smooth functioning of their units.

- Indebtedness of the units or consequence of pending loan repayment to financial institutions
- The shortage of fund for running the business profitably
- Pending payment of arrear amount from the apex bodies
- Supply of low quality raw materials from various agencies
- Inadequate skill development training programmes
- Shortage of skilled workers for designing works of textile fabrics as demanded by the buyers
- Dropout of labourers due to hard physical labour
- Competition from high quality textile fabrics at cheap rates produced by automatic and power looms so that most of the handloom producers are not able to increase the market share by penetrating the market and ultimately would be thrown out of the market
- Piling up of dead stock of handloom clothes due to the problem mentioned just above
- Majority of the handloom production units are functioning at dilapidated buildings
- Old aged looms
- Time lag in modernising handloom technology
- Majority of the societies are not in a position to pay total wage bill to the workers in time
- Majority of the units are confronting with irregular supply of employment

Suggestions for reviving of handloom industry

Handloom industry continues to be one of the traditional industries in Kerala using traditional labour intensive techniques of production with less capital and more labour. The industry have seldom knowledge on technical progress, product diversification or product mix, marketing strategies, pricing of the products, wage rate determination, estimation of demand for handloom fabrics, strategies for enhancing demand. Some of the suggestions are put forward by the respondents are summarised below:

- Modernisation of showroom or retail outlets
- Semi-mechanisation of handlooms
- Good work place
- Installation of large scale dyeing and design facilities
- Establish readymade garment making units in all handloom societies
- Computerisation of all offices of weavers co-operative societies to do the office and file works more efficiently with less time

Suggestions for improving handloom product sales

Development of handloom industry heavily depends on marketing of its products. Marketing of handloom products face severe competition from fabrics produced by power and automatic looms. Sales of handloom products would have to be enhanced. The following are some of the measures disclosed by the respondents for improving sales of handloom products.

- Provide high rebate and marketing incentives as and when required
- Duration of rebate should be lengthened
- Procurement of handloom products from weavers co-operative societies by hantex and hanveev without any pending payment
- To ensure able, productive, dedicated and non-corrupted man power in apex co-operative societies
- Device measures to improve quality of handloom fabrics
- Sufficient advance payment of funds to weavers co-operative societies by apex institutions for organising sales festivals or melas
- Need measures for designing fabrics according to current fashion trends from time to time
- All societies need to open up sales depot/outlet in their premises
- Proper planning should be formulated to link the handloom sector with tourism of the state

- Persuade the government employees and students to wear handloom clothes at least two day in a week
- Fake handloom product should be controlled. Legal measures needed to fully control the sales and availability of fake handloom products in the market
- Export promotion measures for handloom fabrics needs to be devised by the competent authorities
- Need to constitute consortium of some adjacent units to tackle the problem of sales promotion by exploring the full advantages of external economies in production and sales

CHAPTER IV

FINDINGS AND SUGGESTIONS

Handloom is a major traditional industry in Kerala and facing severe negative trend not only in production but also in employment and marketing of goods. The State Government is trying to revive the handloom industry by ensuring a handsome amount of budget allocation, yet the industry continues to face several challenges and uncertainties. The State Handloom Development Corporation has been set up with the objective for providing regular employment to the weavers and for improving their standard of living. But the corporation has not been fully able to improve the socio-economic conditions of handloom workers to the desired level. Handloom weavers are also organized at local level to form primary weavers co-operative societies for the above ends. Out of the total families engaged in the handloom sector, only 36 per cent families depending on this sector as their primary means of livelihood.

The main problems of handloom industry in Kerala are lack of adequate working capital, inadequate availability and increasing price of raw materials, high wage rates of alternative occupation, stiff competition from power loom sector and low sales turn over.

For suggesting measures for solving the above challenges and problems faced by the handloom industry in the state, the following specific objectives were framed for the study.

- To identify the current challenges facing the handloom industry in Kerala and also for suggest measures to revamp the industry so that it becomes self sustaining by 2018
- To analyse the unit cost and market structure of cotton handloom fabrics in Kerala and Tamil Nadu to understand relative advantages and disadvantages
- To analyse the effectiveness of subsidies, grants, rebates, cash/material incentives offered to the handloom sector in Kerala from Central as well as State Government or other agencies during the past five years and to recommend changes if needed
- To analyse the trend in employment generation as well as the gap in the skill sets required in handloom sector

The findings of the study were based on both primary and secondary information. For furnishing primary information, 202 primary co-operative societies were examined and information were collected from the respondents of these co-operative societies. For identifying the sample 202 primary co-operative societies, purposive cum simple random sample method was followed. In addition to this, four case study namely, the most successful public and private enterprises in Kerala and Tamil Nadu were also done.

Case study findings

- Majority of the workers were females
- The firms are providing works in all days for those who are willing to work
- Five per cent of the sample fabrics were administered for quality control and monitoring the product
- The average daily wage rate of a loom worker varies from ₹ 200 to ₹ 500
- The average monthly wage of a worker varies from ₹ 3000 to ₹ 8000
- The firms are able to increase production by raising the wage rate
- The societies are implementing various welfare schemes such as saving and security scheme, old age pension scheme, family pension scheme, bunkar bhima yojana scheme, shiksha shahaya yojana scheme, health insurance scheme, free electricity scheme for the social and economic upliftment of the workers. In addition to this, other welfare schemes such as contributory provident fund, bonus, casual leave wages, medical allowance, loom maintenance allowance, gratuity and festival holidays wages are also implementing
- Providing financial help to the school children of handloom workers for study
- Providing medical assistance to workers
- Retirement benefits
- Labour shortage is the main problem
- Modernisation or innovation is a slow process as compared to the requirements

Success story of the case studies

- Supply of sufficient raw materials to household weaving units
- More welfare schemes for the upliftment of the weavers and their family members
- Well managed accounts system
- Water pumping and purification system managed by the society that helps to avoid water scarcity and water waste during production process
- Merchandise exports
- Product diversification
- Humidity controlled rooms
- Average cost pricing for fixing market price
- Credit availability from financial institutions

Case study suggestions

- Social stigma should be changed that is, social status of the weavers might be considered par with the social status of workers in other sectors
- New technology should be used along with traditional one

- Subsidies might be curtailed
- Product innovation through research and development
- Make weaving as stress free process by good management
- Sufficient supply of skilled labour through regular training by competent authority
- Encourage handloom education to balance supply and demand of skilled man power in this sector
- Wage rate might be enhanced according to economic and social conditions prevailing in the society
- Work shed of the household weavers might be improved
- More saving and welfare schemes might be identified and launched to the workers
- Provide pneumatic machines to the weavers
- Provide more need based training to weavers
- Quality control of the products
- To build and maintain good ware houses to stock products
- Create co-operative atmosphere in the society
- Concentrate on merchandise exports
- Emphasis on product diversification
- Promote power looms along with handlooms
- Promote production of handloom sarees
- Increase coverage of insurance to workers
- Canvas bulk orders from abroad

Primary findings

- Majority of the societies (42%) were launched in 1950s
- Majority of the societies (62%) were working with the help of household weaving units, 18.32 per cent on factory lines and 12.38 per cent on homestead and collective weaving centre basis
- Eighty Seven per cent of the societies were mixed type and the remaining 13 per cent were women societies
- Three per cent of the societies belonged to SC/ST category
- The distributions of average male and female weaver members were negatively skewed, which indicated that both the numbers were decreased every year but the decadal distribution of workers in women societies had shown an increasing trend
- The distribution of number of looms owned by the societies at present is positively skewed, which disclosed that the more number of looms the societies had owned in recent years

- More governing body meetings were held in meagre number of societies and the number of governing body meetings convened were ranged from 8 to 30 annually with an average of 14
- All co-operative societies had convened general body meetings and almost all (94%) had conducted only one annual meeting
- Rebate arrear of the societies ranged from ₹ 1333 to ₹ 184 lakh with an average of ₹ 27.22 lakh and around 86 per cent of the societies had pending payments from hantex and hanveev up to ₹ 50 lakh
- Around 93 per cent had availed loan from various financial institutions to meet working capital requirements
- The outstanding bank loan amount ranged between ₹ 0.42 lakh to ₹ 204 lakh with an average of ₹ 68.5 lakh
- Around 15 per cent of the societies were earning profit and the remaining incurring loss
- Ninety one per cent of the societies were conducted regular audit
- The average man days of employment of a handloom worker was 237 per year
- Around 64 per cent of handloom societies had provided 20 to 27 man days of employment per month and the average monthly man days of employment was 20
- The average number of handloom workers in a society per year was 44 persons
- The average annual salary of a handloom worker was ₹ 27,787
- The primary occupation of almost all weavers (99%) were reported to be weaving or weaving related activities
- Out of the total respondents only 12 per cent had informed that their subsidiary income was derived from coolie works and 77 per cent had not responded to this
- Majority (37%) of the handloom workers were in the age group of 40 to 49 and 89 per cent were in the age group of 30 to 59. The average age of a handloom worker was 44 year
- No wage discrimination was reported (97.52%) in terms of gender
- Majority of the society (58%) had provided training to their workers on weaving and weaving related jobs
- Almost all societies do purchasing raw materials from hantex and authorized yarn depot/bank, and only a few approaching to hanveev and open market
- Fifty five per cent of societies were facing inadequate supply of raw materials and majority of societies (82%) had reported that they were not getting raw materials on credit basis
- Majority (76%) had reported that they were facing weaver shortage because of the reason such as
 - i. New generations are not willing to choose employment opportunities because of low wage rate relative to hard physical labour
 - ii. The demand for male workers is comparatively less

- iii. Lack of skilled labour supply
- iv. Inadequate working capital
- v. Inadequate welfare schemes
- vi. Unhealthy work surroundings
- The following general problems have been reported by respondents
 - i. Indebtedness of the societies
 - ii. Shortage of working capital
 - iii. Pending of arrear amount from apex bodies
 - iv. Supply of low quality of raw materials from various agencies
 - v. Inadequate skill development training programmes
 - vi. Drop out of labourers due to hard physical labour
 - vii. Competitions from high quantity textile fabrics at cheap rates from automatic and power looms
 - viii. Dilapidated work sheds
 - ix. Old aged looms and time lag in modernizing the handloom technology
 - x. Time lag in total wage payment to the workers

General suggestions

- For ensuring adequate supply of skilled labourers the following suggestions are recommended
 - i. Raising wage rate for the same piece of work
 - ii. Criteria for selecting beneficiaries of various welfare schemes might be changed and to introduce more family welfare schemes
 - iii. Payment of wages in time from the primary societies
 - iv. Regular supply of raw materials from apex societies in relation to demand of handloom co-operative societies
 - v. The procurement price of handloom fabrics and rebate amount should be paid fully in time
 - vi. Modernisation of old aged looms
 - vii. Skilled training programmes for sufficient supply of skilled man power
 - viii. Shortage of working capital should be minimized by introducing plan schemes in government budget
 - ix. Weaving related works might be included under MGNREGA
- The suggestions for reviving handloom industry in the state are
 - i. Modernisation of showroom or retail outlets
 - ii. Semi-mechanization of handlooms
 - iii. Good work place
 - iv. Installation of large scale dying and design facilities

- v. Readymade garments units in all handloom societies
- The following measures have been put forwarded by the respondents for enhancing sales of handloom fabrics
 - i. Provide high rebate and marketing incentives with lengthy duration
 - ii. To ensure able, productive, dedicated and non-corrupted man power in apex co-operative societies
 - iii. Device measures to improve quality of handloom fabrics
 - iv. Sufficient advance payment of funds to weavers co-operative societies by apex institutions for organising sales festivals or melas
 - v. All societies should open up sales depot/outlets in their premises
 - vi. Proper planning should be formulated to link the handloom sector with tourism of the state
 - vii. Persuade the government employees and students to wear handloom clothes at least two days in a week
 - viii. Fake handloom products should be controlled by legal measures
 - ix. Export promotion measures for handloom fabrics needs to be devised by the competent authorities
 - x. Need to constitute consortium of some adjacent units to tackle the problem of sales promotion by exploring the full advantages of external economies

List of sample Societies

Sl No	Sample societies
1	Rajeev Gandhi vanitha HWCS Ltd No.t. 668
2	Kalliyoor village integrated HWCS Ltd No. 705
3	Thittayelekkara HWCS Ltd No. 3369
4	Jaikish polyster HWCS Ltd No. 646
5	Peringamala HWCS Ltd No.h. 27
6	C.K.G Smaraka HWCS Ltd No. 396
7	Vinobha smaraka HWCS Ltd No. 520
8	Edakkode HWCS Ltd No. 162
9	Kollode HWCS Ltd No. 677
10	Sreevel vanitha HWCS Ltd No.t. 683
11	Karthika polyster HWCS Ltd No. 638
12	Pallichal S/C vanitha HWCS Ltd No.t. 509
13	Poonkode HWCS Ltd No. 1907
14	Uzhamalakkal HWCS Ltd No.h. 114
15	Kalamachal HWCS Ltd No. 3708
16	Amachal HWCS Ltd No.t. 311
17	Aruvikkara HWCS Ltd No. 106
18	Malayadi girijan HWCS Ltd No.t. 368
19	Gandhi smaraka HWCS Ltd No.t. 352
20	Kumaranasan memorial HWCS Ltd No.t. 384
21	Narimamoodu HWCS Ltd No.h. 3326
22	Ooruttambalam HWCS Ltd No. 3437
23	Santhipuram vanitha HWCS Ltd No.t. 615
24	Valiyarathala HWCS Ltd No.h. 124
25	Vellappally HWCS Ltd No.t. 314
26	Visakham HPWCS Ltd No. 623
27	Thoongampara HWCS Ltd No.h. 166
28	Srivivekananda HPWCS Ltd No.t. 635
29	Thachankandom SHWCS Ltd No.t. 518
30	Anchiravila vanitha HWCS Ltd No.t. 634
31	Priyadharsani vanitha HWCS Ltd No.t. 614
32	Parakkuzhy HWCS Ltd No.t. 380
33	Pookaitha HWCS Ltd No. 388
34	Sreelekshmi vanitha SWCS Ltd No.t. 526
35	Mahatma smaraka HWCS Ltd No. 3562
36	Manvila vanitha HWCS Ltd No.t. 307
37	Uliyazhathura HWCS Ltd No.h. 32
38	Sree Narayana HWCS Ltd No.t. 236
39	Vattiyookavu HWCS Ltd No. 3399
40	Lekshmi HWCS Ltd No.h. 131
41	Thrikkannapuram HWCS Ltd No.t. 291
42	Kovalam HWCS Ltd No.h. 137
43	Sreevaraham HWCS Ltd No. 3466
44	Vayalvaram vanitha HWCS Ltd No. 640
45	Punnavoor HWCS Ltd No. 9
46	Karingal SC vanitha HWCS Ltd No.t. 521
47	Kiran polyster mangalathukonam HWCS Ltd No.h.t. 560
48	Balaramapuram harijan WICS Ltd No.hind.t. 357
49	Santhipuram vanitha HWCS Ltd No.t. 630
50	Janatha silk HWCS Ltd No.t. 691
51	Mangalodayam HWCS Ltd No.h. 125
52	Mangalathukonam HWICS Ltd No.hind.t. 310

53	Kozhodu HWCS Ltd No. 3567
54	Kamukinkod HWCS Ltd No.t. 3433
55	Athiyannur village integrated HWCS Ltd No.t. 707
56	Panayarakunnu WICS Ltd No.hind.t. 239
57	Chundavilakam HWCS Ltd No.h. 87
58	Irayummanthura HWCS Ltd No.h. 181
59	Jawaharlal memmorial HWCS Ltd No.t. 387
60	Sree Narayana vanitha HWCS Ltd No.t. 684
61	Travancore textiles Ltd No.t. 315
62	Thittavelikkara gramaodaya Ltd No. 2306
63	Aralumoodu HWCS Ltd No.t. 385
64	Kodangavila HWCS Ltd No. 3339
65	Vadakodu HWCS Ltd No.hind.t. 348
66	Balaramapuram HWCS Ltd No. 3396
67	Kottukal HPWICS Ltd No.hind.t. 558
68	Sree Mahalekshmi HSWICS Ltd No.sl. 514
69	Uchakada HWCS Ltd No. 3702
70	Vattavila HWCS Ltd No.t. 341
71	Mahalekshmi vanitha HWCS Ltd No hind.t. 571
72	Pulivila HWCS Ltd No. 335
73	Ookodu vanitha HWCS Ltd No.t. 648
74	Thyvilakam vanitha HWCS Ltd No.hind.t. 599
75	Vallamkodu HWCS Ltd No.hind.t. 312
76	Amaravila HWCS Ltd No. 3388
77	Aruvippuram S.N. HWCS Ltd No. 338
78	Malayikada HWCS.hind.t. Ltd No. 349
79	Chenkavila HWCS Ltd No.h. 15
80	Sree Ayyappa HWCS Ltd No.h. 72
81	Maruthathoor HWCS Ltd No.h. 59
82	Sree Narayanapuram street HWCS Ltd No.h. 139
83	Parassala HWCS Ltd No. 3483
84	Kollayil HWCS Ltd No.h. 24
85	Rajeswari HWCS Ltd No.h. 40
86	Aswathy HWCS Ltd No.t. 386
87	Kanjiramvila vanitha HWCS Ltd No.t. 673
88	Kattachalkuzhi HWCS Ltd No. 3374
89	Kottukal village integrated HWCS Ltd No.t. 709
90	Maruthoorkonam HWCS Ltd No.h. 74
91	Nethaji HWCS Ltd No.t. 389
92	Sreekumara HPWCS Ltd No. 390
93	Puliyoorakonam HPWCS Ltd No. 569
94	Punnavila HWCS Ltd No. 595
95	Sree Chithira Thirunal HPWCS Ltd No.t. 575
96	Vawamoola HWCS Ltd No. 3564
97	Kanjirodu HWCS Ltd No.ll. 44
98	Sasi WICS Ltd No.hl ind (c) 6
99	Kousalya WICS Ltd No.ll. 98
100	Kodiyeri WCP&S Ltd No.hl ind (c) 13
101	Pinarayi WCP&SC Ltd No.hl ind (c) 17
102	Kunjimangalam WCS Ltd No.hl ind (c) 9
103	Kalliassery WICS Ltd No.hl ind (c) 12
104	Royal WICS Ltd No.h. 211
105	Vanaja WICS Ltd No.hl ind (c) 4
106	Velloor W(P&S)CS Ltd No hl ind (c) 32

107	Kulappuram WICS Ltd No.hl ind (c) 48
108	Pappinissery WICS Ltd No.hl ind (c) 15
109	Sankaranellor W(S)P&SCS Ltd No.hl ind (c) 16
110	Vengadu W(P&S)CS Ltd No.ll. 115
111	The Chovva W(P&S)CS Ltd No.ll. 76
112	Kolathuvayal WICS Ltd No.hl ind (c) 23
113	Kairaly harijan WICS Ltd No.hl ind (c) 46
114	Mayyil WICS Ltd No.hl ind (c) 24
115	Priyadharsani WICS Ltd No.hl ind (c) 26
116	Kannapuram WC(P&S)S Ltd No.h. 206
117	Karivelloor WC(P&S) Ltd No.f. 1391
118	Payyannoor WC(P&S)S Ltd No.f. 1305
119	K.K.S.WIC(P&S)S Ltd No.h. 201
120	Pinarayi WIW Ltd No.hl ind (c) 25
121	Thanponnankala HWCS Ltd No.h. 190
122	Puthenkada HWCS Ltd No.t. 612
123	Poovar HWCS Ltd No.h. 30
124	Oottara HWCS Ltd No.h. 193
125	Thirupuram HWCS Ltd No.h. 21
126	Nellimoodu HWCS Ltd No. 626
127	Udaya HWCS Ltd No.h. 158
128	Pattiyakkala HWCS Ltd No. 165
129	Pathanavila HWCS Ltd No.h. 120
130	Samatha HWICS Ltd No.hind.t. 321
131	Lourdepuram HWCS Ltd No.h. 81
132	Iduva HWCS Ltd No.t. 517
133	Kottukal punnavila HWCS Ltd No.t. 347
134	Muttakkadu HWCS Ltd No. 335
135	Priyadarsini HWCS Ltd No.t. 354
136	Kottukalpanappazhinji HWCS Ltd No hind.t. 325
137	Ambadi vanitha HWCS Ltd No.t. 644
138	Kavuvilakam HWCS Ltd No.h. 141
139	Thanchamvilakam HWCS Ltd No.t. 340
140	Mulloor HWCS Ltd No.ht. 316
141	Yamuna HWCS Ltd No.h. 178
142	Eythukondakani HWCS Ltd No.h. 64
143	Kuttichal HWCS Ltd No.h. 67
144	Avanavanchery HWCS Ltd No. 3462
145	Kizhuvilam HWCS Ltd No. 305
146	Kailathukonam HWCS Ltd No. 16
147	Thonnakkal harijan vanitha HICS Ltd No. 381
148	Pulluvila HWCS Ltd No.h. 39
149	Kanjiramninna HWCS Ltd No.h. 184
150	Kottukal kizhakkumkara HWCS Ltd No.h. 99
151	Karichal HWCS Ltd No. 3414
152	Kottukal ooruttuvila HWCS Ltd No.h. 192
153	Venpakal HWCS Ltd No.h. 35
154	Kannaravila HWCS Ltd No.h. 136
155	Venpakal HWCS Ltd No.t. 267
156	Olikkode HWCS Ltd No. 140
157	Punnakkulam HWCS Ltd No. 3416
158	Navodaya polyster HWCS Ltd No.t. 600
159	Kottukal kottakonam mylamoodu HWCS Ltd No.h. 302
160	Purogamana HWCS Ltd No. 3450

161	Palachalkonam HWCS Ltd No. 346
162	Vattavila HWCS Ltd No.h. 196
163	Punnakkadu HWCS Ltd No.hind.t. 319
164	Anthiyoor HWCS Ltd No.h. 135
165	Punnakkadu HWCS Ltd No.h. 29
166	Kuttithanni HWCS Ltd No.t. 613
167	Balaramapuram HWCS Ltd No.t. 258
168	Mannadikkonam HWCS Ltd No.h. 22
169	Kazhivoorpuliyadichanvila HWCS Ltd No.h. 185
170	Sree Mookambika vanitha HWCS Ltd No.t. 572
171	Anjaneyasilk HWCS Ltd No.t. 529
172	Dhanalekshmi vanitha polyster HWCS Ltd No.t. 539
173	Moolakkara HWCS Ltd No.h. 10
174	Manalikkara HWCS Ltd No.h. 75
175	Paraniyam HWCS Ltd No.h. 78
176	Pallam HWCS Ltd No.h. 84
177	Maramangalam HWCS Ltd No.h. 177
178	Venkulam HWCS Ltd No. 3371
179	Pallikkara HWCS Ltd No. 3427
180	Janatha HWCS Ltd No.t. 324
181	Athiyanloor panchayath model HWCS Ltd No.h.t. 309
182	Matha vanitha HWCS Ltd No.hind.t. 580
183	Nediyakala HWCS Ltd No.h. 129
184	Mangalathukonam HWICS Ltd No. 3375
185	Midannoorkonam HWCS Ltd No.t. 395
186	Sree Bhagavathi HWCS Ltd No.t. 350
187	Balaramapuram vanitha HWCS Ltd No.t. 331
188	Vadakevila HWCS Ltd No.h. 3403
189	Aaluvila HWCS Ltd No. 3365
190	Balaramapuram east HWCS Ltd No.t. 308
191	Balaramapuram west HWCS Ltd No.t. 327
192	Nellivila HWCS Ltd No. 3419
193	Sree Chithira Thirunal memmorial SHWCS Ltd No.hind.t. 530
194	Pallichal village integrated HWCS Ltd No.t. 584
195	Poothamkode vanitha HWCS Ltd No.hind.t. 625
196	Balaramapuram town HWCS Ltd No. 3364
197	Mannoottukonam HWCS Ltd No.h. 38
198	Thiruvalluvar HWCS Ltd No.t. 320
199	Pathiricode HWCS Ltd No.h. 105
200	Balaramapuram village HWCS Ltd No.t. 3402
201	Thoppil HWCS Ltd No. 641
202	Avanakuzhi HWCS Ltd No.t. 3767

***HWCS-Handloom Weavers Co-operative Society**

***HWICS-Handloom Weavers Industrial Co-operative Society**

***HPWICS-Handloom Polyester Weavers Industrial Co-operative Society**

***P&S-Production and Sales**

***WICS-Weavers Industrial Co-operative Society**

***HPWCS- Handloom Polyester Weavers Co-operative Society**

***SWCS-Silk Weavers Co-operative Society**

സംസ്ഥാന ആസൂത്രണ ബോർഡ്, തിരുവനന്തപുരം, ഇവാലുവേഷൻ ഡിവിഷൻ
കേരളത്തിലെ കൈത്തറി വ്യവസായത്തെക്കുറിച്ചുള്ള
വിലയിരുത്തൽ പഠനം

പട്ടിക നം:

തീയതി:
സമയം

1. സൊസൈറ്റി ആരംഭിച്ച വർഷം
2. സൊസൈറ്റി മാതൃക (അനുയോജ്യമായ കള്ളിയിൽ എന്ന് അടയാളപ്പെടുത്തുക)
 - ഫാക്ടറി
 - കുടിൽ
 - കൂട്ടായ നെയ്ത്ത് കേന്ദ്രങ്ങൾ
3. വനിതാ സഹകരണ സംഘമാണോ? അതെ അല്ല
4. വിഭാഗം
 - ജനറൽ
 - എസ്.സി/എസ്.ടി
5. സൊസൈറ്റി ആരംഭിച്ചപ്പോഴുള്ള അംഗങ്ങളുടെ എണ്ണം
 - പുരുഷൻ സ്ത്രീ
6. നിലവിലുള്ള അംഗങ്ങളുടെ എണ്ണം
 - പുരുഷൻ സ്ത്രീ
7. സൊസൈറ്റി ആരംഭിച്ചപ്പോഴുള്ള അംഗീകാരമുള്ള കൈത്തറികളുടെ എണ്ണം
8. നിലവിൽ അംഗീകാരമുള്ള കൈത്തറികളുടെ എണ്ണം
9. സൊസൈറ്റി ആരംഭിച്ചപ്പോഴുള്ള നെയ്ത്തുകാരായ അംഗങ്ങളുടെ എണ്ണം
 - പുരുഷൻ സ്ത്രീ

10. നിലവിൽ നെയ്ത്തുകാരായ അംഗങ്ങളുടെ എണ്ണം പുരുഷൻ സ്ത്രീ

11. സൊസൈറ്റിയിലെ ജീവനക്കാരുടെ വിവരങ്ങൾ (എണ്ണം, തസ്തികൾ ഏതൊക്കെ?)

	തസ്തിക	എണ്ണം
1.		
2.		
3.		

12. സൊസൈറ്റിയിൽ തെരഞ്ഞെടുക്കപ്പെട്ട ഭരണസമിതി നിലവിലുണ്ടോ? ഉണ്ട് ഇല്ല

13. സൊസൈറ്റി ജനൽബോഡി മീറ്റിംഗ് വർഷത്തിൽ എത്ര തവണ കൂടാറുണ്ട്?

14. സൊസൈറ്റി ഭരണസമിതി മീറ്റിംഗ് വർഷത്തിൽ എത്ര തവണ കൂടാറുണ്ട്?

15. സൊസൈറ്റിയുടെ അവസാന അഞ്ചുവർഷത്തെ പ്രവർത്തന മൂലധനം (രൂപ)

2007-08	2008-09	2009-10	2010-11	2011-12
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

16. സർക്കാരിൽ നിന്നും ധനസഹായം ലഭിച്ചിട്ടുണ്ടെങ്കിൽ ലഭിച്ച തുക (രൂപ) ഇനം തിരിച്ച്

	തുക (രൂപയിൽ)	ഇനം
2007/08	<input type="text"/>	<input type="text"/>
2008/09	<input type="text"/>	<input type="text"/>
2009/10	<input type="text"/>	<input type="text"/>
2010/11	<input type="text"/>	<input type="text"/>
2011/12	<input type="text"/>	<input type="text"/>

17. ഇതുവരെ റിബേറ്റ് കുടിശ്ശിക ഉണ്ടെങ്കിൽ എത്ര? (രൂപയിൽ)

18. മറ്റു ഏജൻസികളിൽ നിന്ന് ധനസഹായം ലഭിച്ചിട്ടുണ്ടെങ്കിൽ (ഇനം തിരിച്ച) ഹാൻഡ്‌ഡൗൺ/ഹാൻ‌വിവ് വഴി

വർഷം	ഏജൻസി	തുക	ഇനം
2007/08	<input type="text"/>	<input type="text"/>	<input type="text"/>
2008/09	<input type="text"/>	<input type="text"/>	<input type="text"/>
2009/10	<input type="text"/>	<input type="text"/>	<input type="text"/>
2010/11	<input type="text"/>	<input type="text"/>	<input type="text"/>
2011/12	<input type="text"/>	<input type="text"/>	<input type="text"/>

19. ബാങ്കുകളിൽ നിന്ന് ലോൺ എടുത്തിട്ടുണ്ടോ?

20. ഉണ്ടെങ്കിൽ ഇനിയും തിരിച്ചടയ്ക്കേണ്ട തുക?

21. സൊസൈറ്റി ലാഭത്തിലാണോ പ്രവർത്തിക്കുന്നത്?

22. വാർഷിക ലാഭം/നഷ്ടം? (രൂപയിൽ)

23. ഓഡിറ്റ് സമയ ബന്ധിതമായി നടക്കാനുണ്ടോ?

(അവസാന ഓഡിറ്റ് ബാലൻസ് ഷീറ്റ് ലഭ്യമാക്കുക)

25. അവസാന അഞ്ചു സാമ്പത്തിക വർഷത്തെ തൊഴിൽ ദിനങ്ങൾ, തൊഴിലാളികൾ, വേതനം?

ക്രമ നമ്പർ	വർഷം	തൊഴിൽ ദിനങ്ങൾ	നെയ്ത്തുകാരായ അംഗങ്ങളുടെ എണ്ണം	ശരാശരി വാർഷിക വേതനം
1	2007/08			
2	2008/09			
3	2009/10			
4	2010/11			
5	2011/12			

26. തൊഴിലാളികളുടെ മുഖ്യതൊഴിൽ കൈത്തറിയാണോ?

 ആണ്

 അല്ല

27. അല്ലെങ്കിൽ മുഖ്യ തൊഴിൽ എന്ത്?

28. ആണെങ്കിൽ മുഖ്യ ഉപതൊഴിൽ ഏത്?

29. മാസത്തിൽ എത്ര ദിവസം കൈത്തറി തൊഴിലിൽ ഏർപ്പെടുന്നു?

30. അവസാനം നെയ്ത്തംഗം ചേർന്ന തീയതി ?

31. തൊഴിലാളികളുടെ വയസ്സും എണ്ണവും?

ക്രമ നമ്പർ	വയസ്സ്	എണ്ണം
1.	Below 20	
2.	20-29	
3.	30-39	
4.	40-49	
5.	50-59	
6.	60 above	

32. സ്ത്രീയ്ക്കും പുരുഷനും തുല്യ ജോലിക്ക് തുല്യ വേതനം ആണോ നൽകുന്നത്?

അതെ

അല്ല

33. വിലപനയുടെ മൂല്യം രൂപയിൽ

വർഷം	ആഭ്യന്തര വിലപന(രൂപയിൽ)	കയറ്റുമതി വിലപന(രൂപയിൽ)
2007/08	<input type="text"/>	<input type="text"/>
2008/09	<input type="text"/>	<input type="text"/>
2009/10	<input type="text"/>	<input type="text"/>
2010/11	<input type="text"/>	<input type="text"/>
2011/12	<input type="text"/>	<input type="text"/>

34. സൊസൈറ്റിയുടെ മുതൽ മുടക്കിലെ ക്യാപ്പിറ്റൽ വിഹിതം

	സർക്കാർ വിഹിതം	അംഗത്വ ഷെയർ
ആരംഭത്തിൽ	<input type="text"/>	<input type="text"/>
നിലവിൽ	<input type="text"/>	<input type="text"/>

35. സൊസൈറ്റിയുടെ ആസ്തി

ആരംഭത്തിൽ

നിലവിൽ

36. തൊഴിലാളികൾക്ക് വിവിധ മേഖലകളിൽ പരിശീലനം നൽകിയിട്ടുണ്ടോ?

ഉണ്ട്

ഇല്ല

37. ഉണ്ടെങ്കിൽ

ക്രമ നമ്പർ	പരിശീലനം നൽകിയ തൊഴിൽ	പരിശീലനം നൽകിയ സ്ഥാപനം
1		
2		
3		
4		

38. പരിശീലനം ഇതുവരെ ലഭിക്കാത്ത തൊഴിലാളികളുടെ എണ്ണം

39. ഈ സൊസൈറ്റി വഴി തൊഴിലാളികൾക്ക് ലഭിച്ച ക്ഷേമ പദ്ധതികൾ ഏതെല്ലാം?
(ആരോഗ്യ ഇൻഷുറൻസ്, ക്ഷേമനിധി, എം.ജി.ബി.ബി.വൈ, ഇ.എസ്.ഐ, ഇ.പി.എഫ് തുടങ്ങിയവ)

- 1.
- 2.
- 3.
- 4.

40. സൊസൈറ്റിയ്ക്ക് ആവശ്യമായ അസംസ്കൃത വസ്തുക്കൾ എവിടെ നിന്നാണ് ലഭിക്കുന്നത്?

- 1.
- 2.
- 3.

4.

41. അസംസ്കൃത വസ്തുക്കൾ ആവശ്യനുസരണം ലഭ്യമാണോ?

അതെ

അല്ല

42. അസംസ്കൃത വസ്തുക്കൾ ക്രെഡിറ്റ് വ്യവസ്ഥയിൽ ലഭിക്കാറുണ്ടോ?

ഉണ്ട്

ഇല്ല

43. തൊഴിലാളികളെ ആവശ്യനുസരണം ലഭ്യമാണോ?

അതെ

അല്ല

44. അല്ലെങ്കിൽ തൊഴിലാളികളുടെ അപര്യാപ്തതയ്ക്കുള്ള കാരണങ്ങൾ?

1.

2.

3.

4.

45. തൊഴിലാളികളുടെ അപര്യാപ്തത പരിഹരിക്കുന്നതിനുള്ള നിർദ്ദേശങ്ങൾ

1.

2.

3.

4.

46. സൊസൈറ്റി അഭിമുഖീകരിക്കുന്ന പ്രശ്നങ്ങൾ/വിഷയങ്ങൾ

1.

2.

3.

4.

47. സൊസൈറ്റി നവീകരിക്കുന്നതിനുള്ള നിർദ്ദേശങ്ങൾ

1.

2.

3.

4.

48. ഉല്പാദനം മെച്ചപ്പെടുത്തുന്നതിനുള്ള നിർദ്ദേശങ്ങൾ

1.

2.

3.

4.

49. വിപണി വർദ്ധിപ്പിക്കുന്നതിനുള്ള നിർദ്ദേശങ്ങൾ

1.

2.

3.

4.

ഇൻവെന്ററിയുടെ ഒപ്പ്