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# PERCEIVED PERCEPTIONS ON THE WELFARE SCHEMES OF MEMBERS OF HANDLOOM WEAVERS' COOPERATIVE SOCIETIES IN MADURAI DISTRICT

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## ABSTRACT
*Handloom Industry is an oldest Industry to provide employment opportunities for full time and part time in the Rural and Urban Areas. In Tamil Nadu, there are 70917 Males and 58124 Females are weaving as a Full time Weavers in Rural Areas. There are 29304 Males and 26356 Females are weaving as a Full time Weavers in Urban Areas. Sri Murugan Weaver's Cooperative Industrial Society was selected purposively for the study. This paper focus on the performance of the MH.141 Sri Murugan weavers cooperative industrial society and perceived perceptions of members who got the benefits from this society for the various welfare schemes implemented by the Government of India and Government of Tamil Nadu. The Data has been collected from around 87 Respondents through interview schedule. The data has been analyzed through proper statistical techniques like Frequency, Percentage, Chi-square, Chi-square and Yates' p-value. It is that the calculated chi-square value is more than the table value. So, the result is significant. Hence, the hypothesis "Availed welfare schemes of the beneficiaries and develop economical level from work, through their society are connected" carries effectively.*
***P.Gunavathi*** *(Age 57) (Member No.129) said "Before a member of MH.141 Sri Murugan Industrial Handloom Weavers Society. I am doing weaving with a Master Weaver. I had no home and lived in a rented house to weave for the meager wages offered by the Master Weavers. However, I was not able to join the society member, because I Could not repay their advance amount. We have made some progress economically as the society paid the above amount and rescued us from the master weavers and made us with a house through the Group Housing Scheme.*
**KEY WORDS**- *Cooperatives, weaving, opinion, welfare schemes*

## INTRODUCTION
Handloom weaving is conventional symbol of uniqueness of Indian financial system participate in a crucial function in generate plenty of job prospect particularly in rural area handloom weavers. (Flowrine Olive et al 2022). The Handloom Sector is the second largest employment provider next to agriculture Industry. Handloom Weavers Cooperative Society has been engage is a crucial position in Indian economy by establishing a chunk of its wealthy legacy and demonstrate the skill of the weavers. (RR Boruah & S.Kaur, 2015).

The Government of India implemented many schemes to support the handloom sector. Cooperation has a very important role to play for the economic and social upliftment of an economy (RR Boruah & S.Kaur, 2015). Weaving is an art which has been known since ages and weavers pass this art to their generations as handlooms in India are mostly used at homes with weavers being assisted by their children and other family members. (Veena R.Tirlapur, 2016).

Handloom weaving is largely decentralized and weavers in the sector are mainly from the vulnerable and weaker sections of the society, who weave for their household needs and also contribute to production in the textile sector.

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(Jyoti srivastava & Indira Bishnoi, 2021). Its role is quite significant in meeting the clothing requirements of the masses. It occupies a pivotal place with its wide ramification into the socio-economic fabric of society. (Prathap & Chinnaswamy Naidu 2015). Handloom Industry is supreme specifically for creativity, analysis, compliance, support and uplift revolution. The Stability of Handloom is deception in the announcing new ingenious designs are impossible to make same designs by the powerloom sector (Gowreeswari & Sathiyabama, 2019).

Ministry of Textiles, Government of India is implementing the following schemes for welfare of handloom sector across the country

**Table 1. Scheme-wise and year –wise funds allocated/utilized during the last 3 years**

**(Rs. in crore)**

| Name of the Scheme | 2020-21 | | 2021-22 | | 2022-23 | |
|---|---|---|---|---|---|---|
| | **Allotted** | **Utilized** | **Allotted** | **Utilized** | **Allotted** | **Utilized** |
| National Handloom Development Programme | 161.49 | 159.53 (98.7%) | 165.50 | 165.37 (99.9%) | 156.00 | 152.51 (97 %) |
| Raw Material Supply Scheme | 70.00 | 60.32 (86%) | 101.00 | 89.53 (88.6%) | 140.00 | 139.70 (99.7%) |

Source: Ministry of Textiles, Government of India

The table depicts the total fund allocated under welfare scheme to the weavers in India for las three years. It shows that the percentage of utilization of fund under these schemes are almost good above 90 percent. The total beneficiaries under the scheme when compare to national level, Tamil Nadu stand no. one in terms of total beneficiaries i.e 107335, followed by Tripura 85097, and Assam, 78047.

**Profile of Madurai**

Madurai is the Cultural Capital of Tamil Nadu. Madurai was constituted as Municipality on 1st November 1866 as per the Town Improvement Act of 1865 and its administrative Office was established a portion of the Thirumalai Nayak's Palace in 1871 – 1872. Madurai was also the First Municipal Corporation in Tamil Nadu before independence formed on 1st May 1971 under Madurai Municipal Corporation Act 1971. George Procter was the First Collector of Madurai appointed by the British Rulers for their representatives to look after Madurai in 1781 (Debolina Kundu, Baishali Lahiri, Arvind Pandy and Pragya Sharma, August 2019).

**Profile of the Society**

T.Kunnathur Gram Panchayat is situated T.Kallupatti Panchayat town in the Madurai District in the Indian State of Tamilnadu. According to the 2011 Indian Census T.Kunnathur had a population of 3157. There are 1537 males and there are 1620 females are live in the Area ( https://censusindia.gov.in)

M.H.141 Sri Murugan Industrial Weavers Cooperative Society was Registered on 28.03.1980 Under Tamil Nadu Cooperative Societies Act of 1983 with the government loan to the tune of Rs.3,06,000 and Rs.14,000/- and Started business with 80 Members of the weavers on 21.05.1980 with the help of the above Government assistance.

The Society object is to develop the member's socio and economic conditions, provide continuous employment and implement the Government welfare schemes to its members. The Society area of operation is confined only to the T.Kunnathur Revenue Village, Peraiyur Taluk, Madurai District.

**Social Factors**

The Social Factors includes age, gender, Social grouping and religion educational background of weavers and their children, type and size of weaver's family, dependents, Migrator character health conditions and awareness about health care, level of poverty among the weaver's exposure to mass media and communication.

**Economic Factors**

These include issues such as annual income, type of loom employed, type of cloth produced by the weavers, per capita income of the weavers, type of dwelling unit and category of assets owned the weavers, expenditure pattern of the weavers, indebtedness and sources of debt, employment details and organizational support for financial assistance, waiving of weaver's loans.

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**Organizational Factors**

These include a brief account of various types of weaving mechanisms, viz., Independent weavers, weavers working for Master weavers and weavers working for cooperative societies.

## FLAGSHIP SCHEMES

**Distribution of Sarees and Dhothies Scheme**

The Government of Tamil Nadu have introduced the Distribution of Sarees and Dhoties Scheme during the year 1983 as one of the Flagship Schemes. This scheme has been continued by the Government of Tamil Nadu with the double focus of giving continuous employment to the Handlooms Weavers and Powerloom Weavers in the State and for distribution of Sarees and Dhoties every year to the poor people living in Rural and Urban areas in Tamil Nadu on the eve of Pongal Festival. (Tamil Nadu Handlooms, Textiles and Khadi Department Policy Note 2022-23).

**Free Supply of Uniform to School Children**

The Government is implementing the Free Supply of Uniform Scheme every year for the students who are studying the Government and Government Aided Schools. Under this scheme, students studying from 1st standard to 8th standard who are the beneficiaries of Nutritious Meal Programme are benefited. Every year 4 sets of Uniforms are being provided to the students under this scheme. (Tamil Nadu Handlooms, Textiles and Khadi Department Policy Note 2022-23).

## SPECIAL SCHEMES

**Free Electricity to Handloom Weavers**

Supply of free electricity to handloom weavers Scheme was execute by the Government of Tamil Nadu still from the year 2006-07. The Government furnish free supply of electricity upto 200 units bi-monthly under this scheme to the handloom weavers (Tamil Nadu Handlooms, Textiles and Khadi Department Policy Note 2022-23).

**Free and Subsidized Electricity to Powerloom Weavers**

Supply of free electricity for Powerloom weavers Scheme was execute by the Government of Tamil Nadu still from the year 2006-07. The Government provides the free supply of electricity upto 750 units bi-monthly to Powerloom weavers.(Tamil Nadu Handlooms, Textiles and Khadi Department Policy Note 2022-23).

**Rebate Subsidy Scheme**

The State Government is providing rebate subsidy to handloom cloth to overcome the stiff competition faced by the handloom industry at the market from power loom and mill. This scheme helps the Primary Weavers Co-operative Societies and Tamil Nadu Handloom Weavers Co-operative Society Limited (Co-optex) to improve marketing of handloom products and also helps them to liquidate the stock. Apart from this, on the eve of birthday of Perarignar Anna, the state is allowing an additional 10% special rebate on the normal rebate of 20% ie, 30% for a period of 139 days from 15th September to 31st January every year to the customers. Under this scheme 30% or Rs.150/- per unit for cotton varieties and 30% or Rs.300/- per unit for silk varieties (whichever less) is allowed. (Tamil Nadu Handlooms, Textiles and Khadi Department Policy Note 2022-23).

**Interest Subsidy Scheme**

In 1956, a scheme was introduced by the government to provide interest subsidy on cash loans received by primary weavers' cooperative societies through District Central Cooperative Banks under the refinancing scheme of NABARD Bank. The scheme was discontinued in 2002 and reintroduced in 2008. (Tamil Nadu Handlooms, Textiles and Khadi Department Policy Note 2022-23)

**Handloom Support Programme**

The scheme “Handloom Support Programme” has been formed for providing financial assistance for innovation and diversification of products in the Handloom sector. (Tamil Nadu Handlooms, Textiles and Khadi Department Policy Note 2022-23).

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## WEAVER WELFARE AND INSURANCE SCHEME

With a view to improve the socio-economic condition of the handloom weavers, the following welfare schemes are being implemented by the Government of Tamil Nadu.

### Tamil Nadu Cooperative Handloom Weavers Savings and Security Scheme

Tamil Nadu Cooperative Handloom Weavers Savings and Security Scheme is being implemented by the Government of Tamilnadu from the year 1975. Under Tamil Nadu Cooperative Handloom Weaver Savings and Security Scheme, **8 paisa per rupee is deducted** from the wages paid to the weavers who are members of the weavers' cooperative societies and paid to the government account through the concerned weavers' cooperative societies. Also, 6.5 percent interest is being paid by the Tamil Nadu government on the total amount paid into the member's account. Only members admitted to Savings and Savings Scheme are eligible for membership in Weaver Family Pension Scheme and Weaver Old Age Pension Scheme. (Tamil Nadu Handlooms, Textiles and Khadi Department Policy Note 2022-23).

### Tamilnadu Co-operative Handloom Weavers Old Age Pension Scheme

Tamil Nadu Cooperative Handloom Weavers Old Age Pension Scheme is being implemented by The Government of Tamilnadu Since 1997 with the object of being helpful to the oldage of the weavers. Beneficiaries of this scheme should be enrolled in the Savings and Security Scheme of their weaving cooperative society and continue weaving in the society till their 60 years of age are eligible to get for **Rs.1200/-** under this Scheme. (Tamil Nadu Handlooms, Textiles and Khadi Department Policy Note 2022-23).

### Tamil Nadu Cooperative Handloom Weavers Family Pension Scheme

Tamil Nadu Cooperative Handloom Weavers Family Pension Scheme was launched in the year 1992 by the Government of Tamilnadu. In this Scheme, if a weavers of the Society Member dead before attaining the age of 60 years, his legal heirs shall receive a family pension amount for ten years or till the age of 60 years, whichever is more to the family of the deceased member. (Tamil Nadu Handlooms, Textiles and Khadi Department Policy Note 2022-23).

## INSURANCE SCHEME FOR HANDLOOM WEAVERS

### Mahatma Gandhi Bunkar Bima Yojana (MGBBY)

Under Mahatma Gandhi Bunkar Bima Yojana (MGBBY), the handloom weavers in the age group of 51-59 years under cooperative fold and outside cooperative fold and ancillary workers are enrolled under this scheme. In this Scheme has been implemented up to 31.05.2017. (Tamil Nadu Handlooms, Textiles and Khadi Department Policy Note 2022-23).

### Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY)

Mahatma Gandhi Bunkar Bima Yojana is connected with two new schemes from 1.6.2017 namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha BimaYojana (PMSBY) to distribute concentrated insurance scope to the handloom weavers (Tamil Nadu Handlooms, Textiles and Khadi Department Policy Note 2022-23).

### Health Insurance Scheme for Handloom Weavers

The Chief Ministers' Comprehensive Health Insurance Scheme" which has been implemented by Government of Tamilnadu is now being integrated with Pradhan Mantri Jan Arogya Yojana (AB-PMJAY). This integrated health insurance scheme provides coverage upto Rs.5.00 lakh per family per annum. The State Government have taken necessary action to bring all the eligible Handloom Weavers under this Integrated Health Insurance Scheme. (Tamil Nadu Handlooms, Textiles and Khadi Department Policy Note 2022-23).

### Prime Minister's Weaver Mudra Loan Scheme

Under the Weaver Mudra loan scheme, a loan amount of Rs.50,000/- is being provided to weavers through banks. A subsidy of Rs.10,000/- is given for this loan amount (one time only). Presently the Weaver Mudra loan amount has been increased from Rs.50,000/- to Rs.2,00,000/-

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**Review of Literature**

Susilo A., Budiyanto, and Riharjo I.B. (2024) Cooperative members possess a thorough understanding and complete awareness regarding the services offered by the cooperative. They are well-versed in the products and services available, comprehending their features, benefits, and usage. Additionally, members are not only knowledgeable about the cooperative's offerings but also grasp the benefits and added value extended to members or customers, encompassing financial, social, or other advantages provided by the cooperative.

Venkateswaran.A(2014) has analyzed the socio-economic profile of kallidaikurichi area handloom weavers in Tirunelveli District and he revealed that problem of the weavers due to illiteracy, health problems, financial constraints and poor government support.

Nikhil Kaushik & Madhur Rajjain(2015) Studied the impact of various government welfare schemes on the weavers working in the handloom sector. The study finally suggest the tackle the bottlenecks of the schemes.

Rickey rani boruah & Satvinder kaur (2015) have stated to analyse the economics of weavers co-operative societies. The study reveals that central and state governments have evolved many schemes to uplift the economic conditions by providing incentives in the form of grants and loans to impart training on new designs, modernization of looms etc.,

Sadanandam,B. (2016). has analysed about socio-economic condition of the Warangal district weavers and revealed that the weavers are facing a number of challenges (i.e) financial constraint, inability to purchase up-to-date machineries, poor working condition, meagre remuneration and the absence of government support.

Sobha Rani T. & Rama Kumari .M (2018) have assessed the impact of technology for leaving the current profession and explored the level of satisfaction of weavers. The findings of study explore various unfavourable factors lead to weavers quit from the current profession.

Lakshmy Devi (2020) has studied to try to explore the welfare schemes of handloom industry and the extent of effectiveness of welfare schemes of the handloom industry in the Palakkad district of kerala.

Sanjay Sharma etal (2021) has studied challenges faced by Handloom Weavers of Himachal Pradesh and sustained the handloom weavers market has to be expanded and organized

Hemasrikumar & Karunambikai (2022) aims to study the awareness revel of government welfare schemes among the weavers working in the handloom sector in rural area. The finding of the study indicated that almost maximum number of weavers was not having awareness of these government schemes.

Jeeva Rekha, Shobana and Periyanayaki (2024) aims to study is to know the influence of demographic variables like gender, age, educational qualification occupation and annual income on customer satisfaction towards handloom products.

**Research Gap**

An Uncountable of high quality of studies have been performed about welfare and development schemes for the handloom weavers cooperative societies in India by various scholars, academicians, researchers, etc., But there is no extra ordinary studies have been accept on welfare and development schemes on Handloom weavers in Madurai and MH.141.Sri Murugan Industrial Weavers Cooperative Society.

**Need of Study**

Weaving is one of the most ancient handicrafts patronized all over world and at all times like food and shelter clothing is also a basic need of every human being handloom sector has developed over the years and to see how it is meeting the threats of globalization a study of handloom sector has been taken undertaken in the present economic environment.

**Research Objectives of the study**

- To examine the social and economic condition of Handloom weavers in the study area.
- To explore the welfare schemes being implemented for the Handloom Weavers.

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- To study the perceived perception of the members of the sample society
- To Identify the problems of handloom weavers in the study area.

**Research Methodology and Sampling**

The research is being carried out, in order to get the opinion about the welfare schemes of the Governments schemes implemented for the weaver's community. Methodology of research used for the study is descriptive cum analytical in nature. T.Kunnathur M.H.141 Sri Murugan Industrial Weavers Society was selected purposively for the present study. The total weavers' members of the selected sample society of T.Kunnathur M.H.141 Sri Murugan Industrial Weavers Society are 156 of which 87 are active members. So, all the 87 active members taken in to consideration for primary data collection as member respondents.

**Source of Primary and Secondary Data**

The main source of the data was collected from Madurai, T.Kunnathur M.H.141 Sri Murugan Industrial Weavers Society Members through interview schedule. Apart from this, personal interview, group discussions were used to collect the primary information. The secondary data has been collected by using published research papers, listing websites and books related to the area. Data were examined having applied proper statistical techniques lie Frequency, Percentage, Chi-square, Degrees of freedom, p-value, Yates' Chi-square and Yates' p-value.

**Scope of the Study**

The study is intended to focus on the **"Perceived Perceptions on the Welfare Schemes of Members of Handloom Weavers' Cooperative Societies in Madurai District".** It is presumed that the problems of weavers irrespective of their domicile are similar. more so, Madurai is one of the cities having significant number of weaving households. The study mainly focuses on the following issues under socio-economic category of factors.

**Data Analysis and Interpretation**

This section presents, collected data have been analyzed with the help of statistical tool like simple percentage, chi-square test through tabular form. The socio-economic status, the data has been collected from 87 respondents through interview schedule.

**Table 1 Gender-wise distribution of respondents**

| Gender | Frequency | Percent |
|---|---|---|
| Male | 12 | 14 |
| Female | 75 | 86 |
| Total | 87 | 100 |

Source: Field survey

The above table 1 shows the Gender-wise distribution of respondents. Majority 86% of respondents are Female member respondents and remaining are 14% of respondents are male.

**Table 2 Age-wise distribution of respondents**

| Age | Frequency | Percent |
|---|---|---|
| Below 40 | 4 | 4.60 |
| 41- 45 | 16 | 18.40 |
| 46 – 50 | 9 | 10.34 |
| 51 – 55 | 17 | 19.54 |
| 56 – 60 | 18 | 20.69 |
| Above 60 | 23 | 26.43 |
| Total | 87 | 100 |

Source: Field survey

The above table 2 reveals the Age-wise distribution of respondents. Majority 26 % of respondents are in the age above 60 years. And 20.69 % of respondents are in the age group between 56 to 60 years 18.40 % of respondents are in the age group of 41 to 45 years. 10.34 % of respondents are in the age group of 46 to 50 years. 19.54 % of respondents are in the age group of 51 to 55 years.

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**Table 3 Martial-wise distribution of respondents**

| Marital Status | Frequency | Percent |
|---|---|---|
| Married | 73 | 84 |
| Divorce / Widow | 14 | 16 |
| Total | 87 | 100 |

Source: Field survey

The above table shows the marital -wise distribution of respondents. 84 % of respondents are married. 16 % of respondents are Divorce or Widow they are depending the weavers society only for their livelihood.

**Table 4 Education-wise distribution of respondents**

| Education wise | Frequency | Percent |
|---|---|---|
| Illiterate | 10 | 11.49 |
| 1 – 5 | 44 | 50.57 |
| 6 – 10 | 31 | 35.64 |
| 11 – 12 | 2 | 2.30 |
| Total | 87 | 100 |

Source: Field survey

The above table shows the Education-wise distribution of respondents. Majority 50.57 % of respondents had studied 1 to 5 class. 35.64 % of respondents had studied 6 to 10 class further 11.49 % of respondents are Illiterate.

**Table 5 Size of the family-wise distribution of respondents**

| Size of the family | Frequency | Percent |
|---|---|---|
| Small | 81 | 93 |
| Medium | 6 | 7 |
| Total | 87 | 100 |

Source: Field survey

The above table shows the Size of the family-wise distribution of respondents. 93 % of respondents belong to small families. 7 % of respondents belong to medium families.

**Table 6 Experience-wise distribution of respondents**

| Experience | Frequency | Percent |
|---|---|---|
| Below 3 Years | 12 | 13.79 |
| 5 to 10 Years | 1 | 1.23 |
| 10 to 15 Years | 3 | 3.45 |
| 15 to 20 Years | 15 | 17.25 |
| Above 20 Years | 56 | 64.37 |
| Total | 87 | 100 |

Source: Field survey

The above table shows the Experience of Handloom Weavers as membership. Majority 64 percent of the members are having above 20 years of experience in membership. Followed by 17 percent of them are having 15 years of experience. Further, 13.79 % of respondents are have below 3 years they are not eligible for getting any scheme.

**Table 7 Total No. of Respondents Received Benefits from Various Schemes**

| Respondent Reply | No of Respondents Benefited | Percentage |
|---|---|---|
| Yes | 75 | 86 |
| No | 12 | 14 |
| Total | 87 | 100 |

Source: Field survey

From the above table shows Majority 86% of the respondents are received benefits from various schemes given by the government. Remaining are not able get any benefit, because of new member, after three of membership only they can get benefit from schemes.

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**Table 8 Benefit Received from the Respondents on Scheme Wise Distribution**

| Name of the Schemes | No. of Respondents benefited | % Level of the Beneficiary |
|---|---|---|
| Group Housing Scheme | 1 | 1.15 |
| Old Age Pension | 3 | 3.45 |
| Family Pension | 1 | 1.15 |
| Green House Scheme | 2 | 2.30 |
| Mudra Scheme | 41 | 47.12 |
| Any Two and more | 27 | 31.03 |
| Not attaining Benefit | 12 | 13.80 |
| Total | 87 | 100 |

Source: Field survey

From the above table shows Majority 47.12% of the respondents are received from Weavers Mudra Scheme. And about 31 per cent of the members availed benefit from any two schemes. Only 13.80% of the respondents are not able to get any benefit from any scheme.

**Table 9 Perceptions of the members on the schemes/benefits availed**

| Name of the Schemes | Good | Average | Satisfy | Total |
|---|---|---|---|---|
| Group Housing Scheme | 5 | 2 | 4 | 11 |
| Old Age Pension Scheme | 7 | 4 | 6 | 17 |
| Family Pension Scheme | 6 | 3 | 4 | 13 |
| Green House Scheme | 9 | 2 | 5 | 16 |
| Weaver's Mudra Scheme | 18 | 5 | 7 | 30 |
| Total | 45 (51.72) | 16 (18.39) | 26 (29.88) | 87 (100) |

Source: Field survey
Note: figures in bracket indicates the percentage to total

It was observed from the table that perceptions of members regarding the schemes availed by members. The perceived perception indicates that majority 51 percent of them are says all the schemes are good. Followed by about 30 percent of them are satisfied with schemes Whereas 18.39 per cent of the are says benefits average this means that there are some unsatisfied needs

**HYPOTHESIS**

**Ho-** There is a positive relationship between welfare schemes availed and increase of members quality work life.

**Table 10 Respondents' Economical level on the Various Welfare Schemes for Handloom weavers – Chi-square Test Summary**

| Chi-Square (X2) Value | Table Value | Degree of Freedom (D.F) | p- Value | Inference |
|---|---|---|---|---|
| 82.76201 | 15.507 | 12 | 0.001 | Significant |

Predictors: (Constant), Working Hours of the Respondent, Family Income of the Respondent, Educational Qualification of the Respondent, Age of the Respondent, Marital Status of the Respondent, Size of Family.

It is transparent from the above table that the calculated chi-square value is more than the table value. So, the result is significant. Hence, the hypothesis "Availed welfare schemes of the beneficiaries and develop economical level from work through their society are connected" carries effectively. From the analysis, it is realized that is relationship between the opinion of the beneficiaries and their vigilant towards the various welfare schemes.

**Perceptions of the Beneficiaries**

**P.Gunavathi** (Age 57) (Member No.129) said "Before a member of MH.141 Sri Murugan Industrial Handloom Weavers Society. I am doing weaving with a Master Weaver. I had no home and lived in a rented house to weave for the meager wages offered by the Master Weavers. However, I was not able to join the society member, because I

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Could not repay their advance amount. We have made some progress economically as the society paid the above amount and rescued us from the master weavers and made us with a house through the Group Housing Scheme.

**V.Maragatham** (Age 77) (Member No.391) said "I have been weaving in this society for many years. Now that I have reached the age of 60. I am not able to weave as I used to because my body is weakened and Now, I am secured as economically by the Weavers Old Age Pension Scheme.

**P.Vijayalakshmi** (Age 65) (Member No.488) said "I am not able to weave as usual being old age. So I feared how to recover from my day today economical life. But Now I got Weavers Old Age Pension from government. It is very useful for my day today economical life. The pension amount which I receive now is not enough because of inflation, So, it may increase.

## MAJOR FINDINGS OF THE STUDY

- It was found that the Gender-wise distribution of respondents. Majority 86% of respondents are Female member respondents and remaining are 14% of respondents are male.
- It was found that the Age-wise distribution of respondents. Majority 26 % of respondents are in the age group above 60 years. And 20.69 % of respondents are in the age group between 56 to 60 years 18.40 % of respondents are in the age group of 41 to 45 years. 10.34 % of respondents are in the age group of 46 to 50 years. 19.54 % of respondents are in the age group of 51 to 55 years.
- It was found that the marital -wise distribution of respondents. 84 % of respondents are married. 16 % of respondents are Divorce or Widow they are depending the weaver's society only for their livelihood.
- It is revealed that education-wise distribution of respondents. Majority 50.57 % of respondents had studied 1 to 5 class. 35.64 % of respondents had studied 6 to 10 class further 11.49 % of respondents are Illiterate.
- It was found that the Size of the family-wise distribution of respondents. 93 % of respondents belong to small families. 7 % of respondents belong to medium families.
- Majority 64 percent of the members are having above 20 years of experience in membership. Followed by 17 percent of them are having 15 years of experience. Further, 13.79 % of respondents are have below 3 years they are not eligible for getting any scheme.
- Majority 86% of the respondents are received benefits from various schemes given by the government. Remaining are not able get any benefit, because of new member, after three of membership only they can get benefit from schemes.
- Majority 47.12% of the respondents are received from Weavers Mudra Scheme. And about 31 per cent of the members availed benefit from any two schemes. Only 13.80% of the respondents are not able to get any benefit from any scheme.
- \It is transparent that the calculated chi-square value is more than the table value. So, the result is significant. Hence, the hypothesis "Availed welfare schemes of the beneficiaries and develop economical level from work through their society are connected" carries effectively. From the analysis, it is realized that is relationship between the opinion of the beneficiaries and their vigilant towards the various welfare schemes.

## SUGGESTIONS

Banks Under MUDRA scheme can provide loans to weavers through simple procedures rather than using many cumbersome procedures.

- In Mudra Rs.20000/- should be given in addition to the present subsidy of Rs.10000/- and also, if the beneficiaries of this scheme pay the loan amount on time, the above subsidy amount should be given to them for the next loan.
- The Standard of living of the beneficiaries of the Savings and Security Scheme will be enhanced by increasing the State government's contribution from 8% to 12%.
- The heir of the deceased member can partially recover the economic condition caused by his death if the scheme amount provided by the government in family pension scheme is Rs.1200/- to Rs.5000/-
- If the government allots free or subsidized land to the weavers who do not have their own land, they can benefit from the green house scheme and fulfil their dream of owning a house.
- To Protect and improve the health of the weavers, the government should provide medical Insurance card and allocate funds for the same.

- At least 10% wage hike is given to the handloom weavers, they will continue to work with self-confidence and besides the number of active looms of the societies will increase.
- The Government to provide Rs.3000/- to the beneficiaries of weavers under Old Age Pension Scheme.
- The Government should grant the amount of repair to the houses of the beneficiaries who have benefited by the House building Scheme.
- The Government should regimen habitually some training programs to incline the awareness of the weavers.
- Power loom goods are the biggest threat of the rivalry to handloom goods. So, the government of India shall strictly implement the handloom reservation Act 1985.
- Free Electricity should also be provided to their homes even if the weavers of the industrial weaver's society of the looms.

## CONCLUSION

The Government of India and Government of Tamil Nadu are being enacted various schemes to upgrade the handloom weaver's economical conditions. It also attempts to focus on aspects of socio-economic conditions of the society member of handloom weavers' households. Nowadays in this Society has most of the weavers are old age people. So The Society may admit the young generations of for the future support of the society. new member of the society who created awareness of the both government various schemes and explain the merits of the handloom industry to the new generations to get benefits of the Society. But some modifications are necessary to make over the functioning both government various schemes to the handloom weavers. The government may to increase the wages of weaver's society members which is equal of master weavers, the member of the society can stay in this handloom industry with motivation and determination.

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