

A STUDY OF VARIOUS SCHEMES OF HANDLOOM CO-OPERATIVES IN INDIA

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ABSTRACT

The handloom sector has a unique place in Indian economy. It has been sustained by transferring skills from one generation to another. The strength of the sector lies in its uniqueness, flexibility of production, openness to innovations, adaptability to the supplier's requirement and the wealth of its tradition. The main objective of this study is to know the various schemes of handloom co-operatives in Andhra Pradesh. In the present study, the handloom development schemes implemented by the Government are described.

Keywords- Handlooms, Co-operatives, Weavers.

INTRODUCTION TO HANDLOOMS

Handloom weaving is one of the largest economic activities after agriculture providing direct and indirect employment to more than 43 lakh weavers and allied workers. This sector contributes nearby 15% of the cloth production in the country and also contributes to the export earning of the country. 95% of the world's hand woven fabric comes from India.

The handloom sector has a unique place in Indian economy. It has been sustained by transferring skills from one generation to another. The strength of the sector lies in its uniqueness, flexibility of production, openness to innovations, adaptability to the supplier's requirement and the wealth of its tradition. The adoption of modern techniques and economic liberalization, however, have made serious in-roads into the handloom sector. Competition from powerloom and mill sector, availability of cheaper imported fabrics, changing consumer preferences and alternative employment opportunities have threatened the vibrancy of handloom sector.

The Government of India, has been following a policy of promoting and encouraging handloom sector through a series of measures and schemes. Due to various policy initiatives and schemes interventions like cluster approach, aggressive marketing initiative and social welfare measures, the handloom sector has shown positive growth.

OBJECTIVES OF THE PRESENT RESEARCH

The main objective of this study is to know the various schemes of handloom co-operatives in Andhra Pradesh.

RESEARCH METHODOLOGY

The present research based on secondary data. The data was collected different sources like articles, books, newspapers, reports and web sites.

VARIOUS SCHEMES OF HANDLOOM CO-OPERATIVES IN INDIA

The following are the handloom development schemes implemented by the department.

HANDLOOM DEVELOPMENT SCHEMES IMPLEMENTED BY THE DEPARTMENT

Sl. No.	Scheme	Activity
1	Rebate Subsidy	20% rebate is provided by Government on the sale of Handloom cloth throughout the year
2	Free Supply of Uniform to school children from Std I to Std VIII in the State under Noon Meal Programme	'Co-optex' implements this scheme with the help of handloom weavers' societies by producing and procuring material.
3	Deen Dayal Hathkargha Protsahan Yojana (Scheme) (Govt. of India)	Subsidy is given by both Central and State Governments towards margin money assistance, supply of new looms and accessories, providing of infrastructure facilities, training, designs, publicity and marketing incentive or rebate.
4	Enforcement of Handloom (Reservation of Articles for Production) Act, 1985	To protect the interest of the Handloom weavers, a separate Enforcement Wing with headquarters at Chennai and 5 field level offices at Madurai, Salem, Tiruchengode, Erode and Tirupur have been established. Any complaint received regarding the violation of the Handloom (Reservation of Articles for Production) Act will be taken up and will be pursued against the persons violating the Act.

DETAILS OF WELFARE SCHEMES IMPLEMENTED BY THE DEPARTMENT

A. Co-operative Handloom Weavers Savings and Security Scheme

Contributing Agencies	Eligibility	Benefits
a. Weaver: 8 paise per rupee of wages	i) Should be a member of weavers co-operative society for a minimum period of one year ii) Should have a minimum share capital of Rs.100/- in the Society. iii) Should not default in payment of subscription to the fund for a continuous period exceeding 6 months.	At the time of retirement, weaver gets accumulation of contribution along with 7% interest payable by Government.
b. State Government: 4 paise per rupee of wages		
c. Central Government: 4 paise per rupee of wages		

B. Group / Self Insurance Scheme

Contributing Agencies	Eligibility	Benefits
Central and State Governments	Should be a member of Co-operative Weavers' Savings and Security Scheme	In the event of death of member before 60 years, the legal heir gets insurance amount of Rs.50,000/- apart from Co-optex contribution of Rs.15,000/-.

C. Weavers House-cum-Workshed Scheme

Contributing Agencies		Eligibility	Benefits
	Rural Rs.	Urban Rs.	
a) HUDCO Loan	40,000 7,000	40,000 7,000	1. Should be an active member in the weavers Cooperative society 2. Should have own house site not less than 400 sq.ft. 3. Should have earned at least 50% of wages from weaving 4. Should pay the beneficiary contribution.
b) State Subsidy			
c) Beneficiary contribution	18,000 -----	5,000 -----	
Total	68,000	72,000	
(Per House-cum-Workshed)			

D. Work shed Scheme

Contributing Agencies		Eligibility	Benefits
	Rural Rs.	Urban Rs.	
a) Central Subsidy	7,000	10,000	1. Should be an active member in the weavers Cooperative society. 2. Should own a house in his name 3. Should pay the beneficiary contribution.
b) Beneficiary Contribution	2,000 -----	4,000 -----	
Total	9,000	14,000	
(Per Work shed)			

E. Health Package Scheme

Contributing Agencies	Eligibility	Benefits
Central and State Governments	Should be an active member in the weavers co-operative society	1. Reimbursement of cost of medicines up to Rs. 1,500/- 2. Reimbursement of cost of testing eyes and spectaclesRs.190/- 3. Maternity benefit for women Rs.500/- 4. Compensation for sterilisation Rs.100/- 5. Infrastructure for Primary Health Centre Rs.1,00,000/- 6. Digging of bore well in housing colonies Rs.35,000/- (Sl.No.5 & 6 : State Government have not participated)

F. Co-operative Handloom Weavers Family Pension Scheme

Contributing Agencies	Eligibility	Benefits
State Government	a) Should be an active member for a period of 2 years in the weavers co-operative society b) Should not default in payment of subscription to the Co-operative Handloom Weavers Savings and Security Scheme for continuous period exceeding 6 months c) Should not have attained the age of 60 years	In the event of death of the weaver member before attaining the age of 60, Rs.350/- per month will be given as family pension for 10 years.

G. Co-operative Handloom Weavers Old Age Pension Scheme

Contributing Agencies	Eligibility	Benefits
State Government	i) All Primary societies functioning in the State shall be eligible to participate in the Scheme. ii) Any active member of the society on attaining the age of 60 years. iii) Should have been an active member for a minimum period of 2 years on the date of his/her application for admission. iv) Should not be a defaulter in payment of subscription to the Co-operative Handloom Weavers Savings and Security Scheme for a continuous period exceeding 6 months.	Rs.200/- per month is being paid after attaining the age of 60 years till his / her life time.