



An Empirical Study on Impact of Mudhra Scheme in Improving the Standard of Living of weaver with Special Reference to Sathaymangalam Taluk

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Abstract

The handloom industry in India has a long tradition of excellence. The significance of handloom industries is undoubtedly recognized in view of the growing problems of unemployment and underemployment in our country. States like Andhrapradesh, Kerala, Karnataka, Maharastra and Tamilnadu come in the list of major handloom cloth producing in India. But, it is found that among these states, Tamilnadu comes first in terms of its huge size, production, total exports and proportion of population depending on this industry and the vitality of the handloom industry to survive and grow. Tamil Nadu has weavers who have migrated from other states. In Our study area also most of the weavers are migrated from other states. The paper aims to study the impact of weaver mudhra scheme in uplifting the living condition of the weaver. The data has been collected from 100 respondents through interview schedule from sathyamangalam Taluk in Erode District. The data has been analyzed by using Frequency Analysis, Correlation and Multiple regression.

Key Words: Handloom Industry, Welfare Schemes, impact of Mudhra Scheme.

Introduction

The Handloom Industry of India is essentially a traditional one. It is also a cottage industry in the best sense of the term, as the work is done largely in the home of the weaver himself. The loom just like the plough symbolizes the ethos of India. In fact, the handloom industry along with agriculture is the mainstay of our rural economy. The handloom textile is unique to mill made textiles and it has a very good glorious heritage, over the years. Handloom goods are no longer the choice of the poor alone, but a favorite of the elite in India and abroad. Next to agriculture the handloom industry accounts most of rural employment and income. It meets about a quarter of the clothing needs of the country. It is essentially a very big labour

intensive and low capital industry. India is an agricultural country. But, the age old handloom industry gets the second big occupation in the decentralized sector of the country with 3.8 million handlooms, with an average annual production of 2900 million metres of handloom cloth and this constitutes one third (1/3) of the country's total cloth production. Handloom assumes importance because it not only meets clothing needs of the people, but also gives expression to Indian art and culture, craftsmanship and heritage. The Handloom industry, the largest segment in the unorganized sector, plays a very important role in the country's economy.

Review of Literature

Lakshmi Devi C. S (2020), explored in his study, handloom industry is an employment generating, labour intensive, environment friendly & export-oriented industry in the rural and semi-urban areas of the State of Kerala. She finds that one fourth of the respondents are not aware about the schemes provided by the Government. The researcher suggested, immediate efforts should be taken to create awareness among the weavers about the welfare schemes.

Dr. Logu (2019) finds that, the handloom industry is facing various problems like inadequate credit from financial institutions, delayed payment to primary societies from Apex societies. Finally he points out that there is no clear mechanism to transfer market intelligence to handloom weavers. He suggested, the central and State government should come forward to provide more monetary benefit to this sector for its development.

Siva Nageswara Rao & Uma Maheswara Rao T (2015) says that handloom Industry has a unique place in Indian economy and plays a vital role in the economic development of the rural poor. They found that despite several measures taken by the government by the way of institutional support and direct financial assistance to the handloom weavers, they are suffering miserably due to myriad problems and are sustaining continuous losses.

Mudhra Scheme

The scheme aims to provide adequate and timely assistance from the banks to the handloom sector to meet their credit requirements for term loan & working capital in a flexible and cost-effective manner across the country. Individual Handloom Weavers and Handloom Organisations, Primary co-operative Societies Apex Weavers Co-operative Societies are eligible to take this loan. Subsidized loans at concessional rate of 6% for a period of three years will be available to all the eligible beneficiaries.

Statement of the Problem

This paper intends to study the effectiveness of weaver welfare schemes particularly Weaver Mudhra scheme in the Sathyamangalam, Erode District. Handloom sector was ignored by the Government from the angle of revival of old techniques used by the weavers in producing cotton sarees, soft silk sarees and dhoties. After the implementation of the New textile policy Government introducing various new schemes to the welfare of the handloom weavers. Among the various schemes Weaver Mudhra is successfully implemented in Tamilnadu from the past five years. This study focuses the effectiveness of mudhra scheme in uplifting the handloom weavers standard of living.

Objective of the study

1. To Know the Socio Economic Status of the respondents

2.To find out the level of Awareness about the Mudhra scheme among the respondents

Data Source and Methodology

The present study has been conducted in sathyamangalam Taluk in Erode District, which was selected in view of its historical importance in the handloom map of the Erode District. The study mainly depends upon the Primary data. These data were collected by the direct interviews, discussion and personal interaction with the weavers community in the study area.

Results and Discussion

Table 1.Age of the Respondents

Age of the Respondents	No. Of Respondents	Percentages
21 - 30 years	7	7.0
31-40 years	21	21.0
41- 50 years	47	47.0
Above 51 years	25	25.0
Total	100	100.0

Source of data: Field Survey 2022

The above table depicts the age wise distribution of the respondents. Majority of the respondents are belongs to the age group of 41 to 50.(47%) Only minimum 7% respondents are the young population. It shows that non-interference of young people to this occupation

Table 2.Genderwise Distribution of the Respondents

Sex	No of Respondents	Percentage
Male	86	86.0
Female	14	14.0
Total	100	100.0

Source of data: Field Survey 2022

In the above table says that ,majority (86%) of the male population e , and 14% are female population are engaged in the weaving occupation.

Table 3.Educational status of the respondents

Educational status	No of Respondents	Percentage
Illiterate	11	11.0
Primary	51	51.0
Middle	36	36.0
Higher Secondary	2	2.0
Total	100	100.0

Source of data: Field Survey 2022

Education is the most powerful factor, which transforms human population into human capital. It helps one to have a shift from unproductive to productive in the chosen task. Here, the respondent group consists of 51%

with primary education, 36% with middle school education, 2% with high school studies, 11% are illiterate. None of them have completed their Higher Secondary education and above. However, the literacy rate of the sample members who are involved in Handloom industry is comparatively very low.

Table 4. Marital Status of the respondents

Status	No. of Respondents	Percentage
Married	89	89.0
Widow	8	8
Separated	3	3
Total	100	100

Source: Field Survey 2022

Majority of the respondents are married and 8% of the respondents are widow and 3% are lived in separately.

Table-5 Occupational wise Distribution of the respondents

Nature of Occupation	No of Respondents	Percentages
Primary	55	55.0
Secondary	45	45.0
Total	100	100.0

Source: Field Survey 2022

The occupational status is determined by one's educational level, possession of assets and caste. In the selected samples 55% of the weavers are involved purely in weaving as their primary occupation and 45% of them are also involved in other occupations like agriculture worker, house construction along with weaving. It shows migration of weavers to other jobs. All the respondents from the study area have an experience of more than 20 years. Since the handloom work is seasonal and the production is made as per the demand, often the workers are left without job.

Table-6 Nature of Workwise Distribution of the respondent

Nature of Work	No .of respondents	percentage
Under master weaver	65	65.0
Co-operative Society	35	35.0
Total	100	100.0

Source: Field Survey 2022

The above table reveals that majority (65%) of the respondents are working under master weaver and only less number (35%) of respondents are working under Co-operative society. It shows that master weavers are playing a predominant role in this Occupation in the study Area. Co-Operative sector fails to provide their contribution in this sector.

Table-7- Work Experience Wise distribution of the Respondents

Years of Experience	No of Persons	Percentage
Below 10 years	13	13.0
11-20 years	56	56.0
21-30 years	31	31.0
Total	100	100.0

Source: Field Survey 2022

The above Table shows the Working Experience Profile of the respondents.13% of the respondents are under 10 years of weaving experience, Majority 56% of the respondents are having11-20 years of weaving experience, 31% of the respondents are having21 to 30 years of weaving experience,. The Majority of the Respondents are having 6 to10 years of weaving experience.

Table-8 Ownership of loom Wise Distribution

Nature of loom	No.of respondent	Percentage
Owned looms	65	65.0
Rental looms	35	35.0
Owned looms	65	65.0

Source:Field Survey 2022

Table 8 implies that the majority(655) of the respondents are having their own looms. But 35% of the weavers are not having their own looms, they are depending upon the master weavers for their work.

Table -9 Awareness level about Mudhra Scheme

Position	No.of Respondent	Percentage
Aware	36	36.0
Not Aware	64	64.0
Yes	36	36.0

Source:Field Survey 2022

Most of the Respondents are not having awareness about the welfare schemes in the study area.Only 36% of the respondents are known about the schemes and its benefits.

Table 10-Opinion about Usefulness of Weaver Mudhra Sceheme

Ranking	1	2	3	4	5	Total
very High	5	3	4	7	4	23
High	7	9	10	8	1	35
Neither High nor Low	3	5	6	8	10	32
Low	3	2	0	3	0	8
Very Low	0	1	1	0	0	2
Total	18	20	21	26	15	100

Source:Field Survey 2022

The above table clearly explains the Opinion about the usefulness of Mudhra Scheme.Majority 35 number of respondents are agreed it was very useful for uplifting the standard of living of the handloom weavers. And 32 respondents are said that neither high use nor low use.Only 2 % respondents are gave opinion like the scheme was little use.

Table 11 Opinion about the Formalities of Mudra Scheme

Opinion	No.of respondents	Percentages
Very High	13	13.0
High	13	13.0
Neither high nor Low	28	28.0
Low	25	25.0
Very Low	21	21.0
Total	100	100.0

Source:Field Survey 2022

From the above table only low level of respondents are gave opinion that formalities of nudhra scheme is very high. Majority 46%) of the respondents finds that the formalities are very easy to avail the benefits of mudhra scheme.

Table 12 Opinion about the Amount of Mudra Scheme

Opinion about Amount	No.of Respondents	Percentages
Highly Sufficient	5	5.0
Sufficient	8	8.0
Reasonable	26	26.0
In Sufficient	39	39.0
Highly Insufficient	22	22.0
Total	100	100

Source: Field Survey 2022

Majority (39%) of the respondents are not happy with the amount provided under mudhra Scheme. They felt it was very less and also it was not sufficient to purchase the required materials. Nearly 26% of the respondents are gave opinion that the amount was neither sufficient nor insufficient. Only less(13%) percentage of respondents are agreed that the amount given under this scheme is sufficient.

Table 13 Age wise Benefit of Mudhra Scheme

Age of the respondent	Benefit received	Not received	Total
21 - 30 years	4	3	7
31-40 years	11	10	21
41- 50 years	32	15	47
Above 51 years	11	14	25

Source: Field Survey 2022

The table 13 clealy explain the age wise beneficiaries of the mudhra scheme.Majority 47%% of the respondents are belongs to the age group of 41 to 50 years. Among the 47% of the respondents, 32% of the respondents are received the benefits and 15% of the respondents are not received the benefits.

Table 14 Reasons for lack of Awareness of Mudra Scheme

Age of the respondents	Lack of Education	Not Interest	Not Eligible	Lack of Awareness	Fear to take loan	Better Living Condition	Total
21 - 30 years	4	1	1	1	0	0	7
31-40 years	4	8	6	1	1	1	21
41- 50 years	12	9	10	7	6	3	47
Above 51 years	2	8	3	8	2	2	25
Total	22	26	20	17	9	6	100

Source: Field Survey 2022

The table-13 is clearly explain the various reasons for lack of awareness about mudhra scheme .Majority(26%) of the respondents are not showing much interest in know about the welfare facilities provided by the government. Because ,most of the respondents are not having education facility in the study area. The table also reveals the same. Majority 22% of the respondents are not having the education facility.

Table 15.a Regression analysis between the educational Qualification and Age of the Respondent

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.317 ^a	.101	.082	.462

a. Predictors: (constant) Educational Qualification , Age of the respondent

From the above table, with the R^2 value of 0.01, it is clear that the independent variable Age, Educational Qualification has an overall impact of 46% over the dependent variable awareness level of the respondents in mudhra scheme.

Table 15.b.ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	2.320	2	1.160	5.430	.006 ^b
Residual	20.720	97	.214		
Total	23.040	99			

a. Dependent Variable: Aware about vari.scheme MUDRA scheme

b. Predictors: (Constant), Educational of qualification, Age of the respondents

Table 14.b implies that with the significant value of 0.006, all the independent variables Age and educational Qualification have an overall significant impact with the dependent variable Awareness about Mudhra Scheme.

Table 15.c.Coefficients

	Unstandardized Coefficients		Standardized Coefficients	T	Sig
	B	Std. Error	Beta		
(Constant)	1.438	.249		5.765	.000
Age of the respondents	-.076	.055	-.135	-1.380	.171
Educational of qualification	.184	.069	.262	2.675	.009

a. Dependent Variable: Aware about vari.scheme MUDRA schem

The significant value of age of the respondent and educational qualification is 0.17 and 0.009. AS the significant value is more then 0.05 the null hypothesis is accepted. It is clear that the independent variable i.e educational qualification of the respondents have influenced the dependent variable i.e the awareness level in mudhra Scheme..

Major Findings of the study

1. Majority of the respondents are belongs to the age group of 41 to 50.
- 2 Majority of the respondents(51%) are completed only Primary Education
3. Majority of the respondents(65%) are working under Master weaver
4. Majority 56% of the respondents are having 11-20 years of weaving experience.
- 5 Majority(65%) of the respondents are having their own looms.Others are depend upon master weavers.
6. Only 36% of the respondents are known about the schemes and its benefits.
- 7 Majority 35% number of respondents are agreed that the Mudhra Scheme was very useful.
8. Majority (39%) of the respondents are not happy with the amount provided under mudhra Scheme.

Conclusion.

Despite several schemes provided by the Government by the way of institutional support and direct financial assistances to the handloom weavers. Even though they are suffering from numerous problems.at present, most of the weavers are also living under poverty line.The main problem faced by them are low wages, handloom designs are allotted to powerloom sector along the other problems faced by the handloom sector. Some weavers leaving their artistic weaving and migrating to other occupations. Government has to take serious steps to make the welfare schemes to reach the beneficiaries in hand directly.

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