



## An Empirical Study on Socio-Economic Conditions of Handloom Weavers (With Special Reference to Guntur District, Andhra Pradesh)

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### ***Abstract***

*Handlooms have been known to India right from the ancient historic ages. The Handloom Industry has a long tradition of excellence and unique craftsmanship. The handloom product has a special space in Textile Industry, due to its typical combination of design and color. There by the handloom weavers gained a remarkable reputation in the global scenario and put in the high demand level on the world economy. Around 4.3 million people depends on the industry directly to eke-out their livelihood while many more millions of them inclined to subsidiary occupation in the handloom industry. Further this industry provides disguised as well as incidental indirect employment to dyers, twisters, construction of work shed, acquisition of looms and accessories, etc... However average income of weavers in the handloom industry compared to other occupations put at very poor and meager standard of living. Hence it is felt prudent to present the socio-economic conditions of the handloom Weavers through this study. The present study is confined to the Guntur District of Andhra Pradesh. The required data is being collected from both the Primary and Secondary sources. A sample of three hundred respondents (Handloom Weavers) from selected Mandals and villages of Guntur District have chosen up through simple random sampling method. Interpretations were made through the derivations of appropriate necessary graphical and statistical analysis.*

***Key Words:*** Handloom Industry, Handloom Weavers, Socio-Economic Conditions, Average Income

### **Introduction**

Handloom industry is one of the major decentralized traditional industries. It plays a vital role in rural economy spread over in the nook and

corners of the Indian sub continent. The primary occupation of the people in the rural belts of the state of Andhra Pradesh is restricted to agriculture farm. The weaving occupation has no less significant in its potentiality to embrace



the rural lot as a basic live hood source by generating extant employment opportunities. It is correlated with prominent communities like Devanga and Padmasali in addition to some sub associated communities like Kamasali, Kaikala and Thogata. There are about 3,20,000 handlooms in operation of which most of the handlooms are scene in costal Andhra Pradesh. There are more than 5 lakh families have direct involvement and 20 lakh families indirectly involved and depend on the Handlooms.

For the convenience of the study, the weavers are broadly classified into (a) Independent Master Weavers, (b) Weavers under Master Weavers, (c) Weavers under Co-operative Societies, (d) Weavers under Middleman and (e) Labor Weaver. Very often, some of the weavers involves in the pre-weaving activities such as Achchu, Kandi and Mola etc... The present study mainly focuses on handloom weavers' Socio-Economic conditions such as Family conditions, average income, average expenditure, ownership of consumer durables, savings, sources of finance etc...

#### Review of Literature

**Sehgal H. K. (2009)** has examined that as far as the garment export sector is concerned, there have been mixed signals: continuing world economic downturn; some late recovery, however temporary and for some people; recent Rupee appreciation and with a new Government, expected to be stable, assuming charge.

**Prachi (2010)** has observed that Indian handloom is growing in its popularity not only among the people in India, but also among the people admiring Indian handloom and Indian handicrafts from around the globe. In spite of having

distinct styles and ways of weaving, there is a lot of exchange of styles that happened among the diverse Indian handloom styles.

**IANS (2011)** has noted that Indian consumers need to change the thinking; they need to think 'swadeshi' rather than 'videshi'. The greatest tragedy weavers' face is being ignored not just by people but by designers as well. The fashion industry is a very powerful platform to convey the message across the masses that fashion is more than chic dressing; there has to be an essence to it.

**Dr. Srinivasa Rao. K(2012)** presented a paper basing on field work Socio-economic analysis of handloom industry in Andhra Pradesh A Study on selected districts. He was studied in the socio economic analysis of handloom industry in Andhra Pradesh a study on Selected district(East Godavari, Prakasam, Kurnool , Nalgonda ).

**A. Kumudha, M.Rizwana(2013)** in her paper Problems faced by handloom industry-A study with handloom weavers co-operative socities in erode district the paper focus on problems of handloom industry and problems of handloom co-operative society weavers.

**Venkateswaran. A(2014)** in his paper A Socio Economic Conditions of HandloomWeaving :A field study in Kallidaikurichi of Tirunelveli District this paper studied in the A Socio Economic Conditions of Handloom weavers and problem facing on handloom weavers.

#### Objectives of the study

1. To study the status of handloom industry.
2. To study the average income and expenditure of handloom weavers in



- varied seasons.
3. To study the handloom weavers Socio-Economic conditions.
  4. To make suitable suggestions for the development of handloom industry in general and handloom weavers in particular.

### Research methodology

#### 4.1 Need of the Study:

In these days, Handloom industry has facing numerous problems in the area of raw materials, marketing, finance and competition. The industry is primarily dominated by powerlooms and mill made products faces an acute competition. Consequently, the handloom weavers left with multiple problems such as low revenue, Lack of support from Government and its allies, Victimization / Unfair practices of middleman, non availability of updated skill development techniques, severe competition from Power looms and other mill made products etc...

In view of this, the present study attempts to understand the progress of handloom industry in Andhra Pradesh and also to analyze the above said problems related to the handloom weavers. Identified problems of both the handloom and industry and handloom weavers in spite the scholar and necessitated to share and focus the study.

**4.2 Scope of the study:** The study broadly examines the Socio-economic conditions of the handloom weaver in the selected mandals of Guntur District. In this direction the need of the study on the handloom weavers socio-economic conditions is being substantiated.

**4.3 Sources of data:** The data is collected from two sources (i) primary data and (ii) secondary data.

**4.3.1 Primary Data:** 1) Questionnaire; A Structured questionnaire has been issued to the selected sample of 300 respondents (Handloom Weavers) in various mandals of Guntur District. 2) Personal interview, 3) Group discussion and 4) Observation methods were used and gathered first hand information.

**4.3.2 Secondary Data:** Secondary data for the study has been collected using 1) Published reports by the government, departments, offices Centre's concerned with the industry, 2) Published research papers in the reputed journals, books, thesis and dissertation and 3) Popular websites related to the present research.

**4.3.3 Sample Size:** Sample of 300 respondents (handloom weavers) drawn from the selected mandals of Guntur District.

**4.3.4 Area of Study:** This study was confined only to the handloom weavers in the selected mandals of Guntur District.

#### 4.3.5 Limitations of the study:

1. The study is essentially a micro level limited to the aspects of the handloom weavers.
2. The information being related to the socio-economic conditions through the questionnaires of the handloom weavers may not be obtained intact.
3. The personal opinions and expressions of the weavers also limits the present study as it was totally based on their experience with the societies.



**Table No 1: Type of Family**

| Type of Family |             |            |                    |
|----------------|-------------|------------|--------------------|
| S No           | Description | Percentage | No. of Respondents |
| 1              | a) Joint    | 10.67      | 32                 |
| 2              | b) Nuclear  | 89.33      | 268                |
|                | Total       | 100.00     | 300                |

**Interpretation:** The table indicates that 10.67% of the respondents are having Joint Family and 89.33% of the respondents are having small and Nuclear family.

| Basic Occupation |                |            |                    |
|------------------|----------------|------------|--------------------|
| S No             | Description    | Percentage | No. of Respondents |
| 1                | a) Weaving     | 90.67      | 272                |
| 2                | b) Agriculture | 1.00       | 3                  |
| 3                | c) Business    | 0.00       | 0                  |
| 4                | d) Employment  | 8.33       | 25                 |
|                  | TOTAL          | 100.00     | 300                |

**Table No 2: Basic occupation of the family**

**Interpretation:** The table indicates that 90.67% of the respondents are having Weaving as the basic occupation, 8.33% of the respondents are having Employment as the basic occupation and 1% of the respondents are having Agriculture as basic occupation.

| Size of the Family |                   |            |                    |
|--------------------|-------------------|------------|--------------------|
| S No               | Description       | Percentage | No. of Respondents |
| 1                  | 1 Member          | 21.33      | 64                 |
| 2                  | 2 Members         | 33.00      | 99                 |
| 3                  | 3 Members         | 33.67      | 101                |
| 4                  | 4 Members         | 11.00      | 33                 |
| 5                  | 5 Members         | 0.67       | 2                  |
| 6                  | 6 Members or more | 0.33       | 1                  |
|                    | Total             | 100        | 300                |

**Table No 3: Size of the Family**

**Interpretation:** The table indicates that 33.67% of the respondents family size is 3 members, 33% of the respondents family size is 2 members and 21.33% of the respondents family size is 1 member.

| Number of Dependents in the family |                    |            |                    |
|------------------------------------|--------------------|------------|--------------------|
| S No                               | Description        | Percentage | No. of Respondents |
| 1                                  | a) One             | 25.00      | 75                 |
| 2                                  | b) Two             | 37.33      | 112                |
| 3                                  | c) Three           | 32.00      | 96                 |
| 4                                  | d) More than Three | 5.67       | 17                 |
|                                    | TOTAL              | 100        | 300                |



**Table No 4: Number of Dependents in the family**

**Interpretation:** The table indicates that 37.33% of the respondents are having 2 dependents in their family, 32% of the respondents are having 3 dependents in their family, 25% of the respondents are having 1 dependent in their family.

| Possession of House |                 |            |                    |
|---------------------|-----------------|------------|--------------------|
| S No                | Description     | Percentage | No. of Respondents |
| 1                   | a) Own house    | 66.33      | 199                |
| 2                   | b) Rented house | 33.67      | 101                |
|                     | TOTAL           | 100        | 300                |

**Table No 5: Possession of House**

**Interpretation:** The table indicates that 66.33% of the respondents are having own house, 33.67% of the respondents are having Rented house.

| Ownership of consumer Durables |                         |            |                    |
|--------------------------------|-------------------------|------------|--------------------|
| S No                           | Description             | Percentage | No. of Respondents |
| 1                              | a) One item             | 19.00      | 57                 |
| 2                              | b) Two items            | 25.00      | 75                 |
| 3                              | c) Three items          | 39.00      | 117                |
| 4                              | d) Four items           | 14.00      | 42                 |
| 5                              | e) Five items           | 2.33       | 7                  |
| 6                              | f) More than Five items | 0.67       | 2                  |
|                                | TOTAL                   | 100        | 300                |

**Table No 6: Ownership of consumer durables**

**Interpretation:** The table indicates that 39% of the respondents are having 3 consumer durables like TV, Refrigerator, Mixer grinder etc., 25% of the respondents are having 2 consumer durables, 19% of the respondents are having 1 consumer durable product, 14% of the respondents are having 4 consumer durables etc..

| Monthly average income in different seasons |                    |                      |                       |                        |                    |                    |                    |
|---|--------------------|----------------------|-----------------------|------------------------|--------------------|--------------------|--------------------|
| S No  | Description        | Busy Time Percentage | Slack Time Percentage | Normal Time Percentage | No. of Respondents | No. of Respondents | No. of Respondents |
| 1   | Below Rs 3000      | 2.33                 | 18.33                 | 12.66                  | 7                  | 55                 | 38                 |
| 2   | Rs 3000 - Rs 6000  | 70.33                | 68                    | 69.33                  | 211                | 204                | 208                |
| 3   | Rs 6000 - Rs 9000  | 25.33                | 12.33                 | 16.33                  | 76                 | 37                 | 49                 |
| 4   | Rs 9000 - Rs 12000 | 2                    | 1.33                  | 1.66                   | 6                  | 4                  | 5                  |
|   | Total              | 100                  | 100                   | 100                    | 300                | 300                | 300                |



**Table No 7: Monthly average income in different seasons**

**Interpretation:** The table indicates that 70.33% (Busy), 68% (Slack) and 69% (Normal) of the respondents are getting the average monthly income of Rs 3000 – Rs 6000. 25.33% (Busy), 12.33% (Slack) and 16.33% (Normal) of the respondents are getting the average monthly income of Rs 6000 – Rs 9000. 2.33% (Busy), 18.33% (Slack) and 12.66% (Normal) of the respondents are getting the average monthly income below Rs 3000.

| 3.7 Monthly average expenditure |                    |                      |                       |                        |                    |                    |                    |
|---------------------------------|--------------------|----------------------|-----------------------|------------------------|--------------------|--------------------|--------------------|
| S No                            | Description        | Busy Time Percentage | Slack Time Percentage | Normal Time Percentage | No. of Respondents | No. of Respondents | No. of Respondents |
| 1                               | Below Rs 3000      | 1                    | 3                     | 12.66                  | 3                  | 9                  | 38                 |
| 2                               | Rs 3000 - Rs 6000  | 20                   | 56                    | 69.33                  | 60                 | 168                | 208                |
| 3                               | Rs 6000 - Rs 9000  | 77.66                | 40.66                 | 16.33                  | 233                | 122                | 49                 |
| 4                               | Rs 9000 - Rs 12000 | 1.33                 | 0.33                  | 1.66                   | 4                  | 1                  | 5                  |
| TOTAL                           |                    | 100                  | 100                   | 100                    | 300                | 300                | 300                |

**Table No 8: Monthly average expenditure in different seasons**

**Interpretation:** The table indicates that 77.66% (Busy), 40.66% (Slack) and 16.33% (Normal) of the respondents are having the average monthly expenditure of Rs 6000 – Rs 9000. 20% (Busy), 56% (Slack) and 69.33% (Normal) of the respondents are having the average monthly expenditure of Rs 3000 – Rs 6000.

| Type of savings by the weavers |  |            |                    |
|--------------------------------|--|------------|--------------------|
| S No                           | Description                              | Percentage | No. of Respondents |
| 1                              | a) Bank deposits                         | 52.00      | 156                |
| 2                              | b) Saving plan schemes                   | 30.67      | 92                 |
| 3                              | c) Chit funds                            | 3.33       | 10                 |
| 4                              | d) Insurance                             | 12.00      | 36                 |
| 5                              | a) Bank deposits, b) Saving plan schemes | 2.00       | 6                  |
| TOTAL                          |  | 100        | 300                |

**Table No 9: Type of savings by the weavers**

**Interpretation:** The table indicates that 52% of the respondents are saving in Bank deposits, 30.67% respondents are saving in Savings plan schemes, 12% of the respondents are saving in Insurance.



| Source of Finance |                                     |            |                    |
|-------------------|-------------------------------------|------------|--------------------|
| S No              | Description                         | Percentage | No. of Respondents |
| 1                 | a) Own Funds                        | 57.67      | 173                |
| 2                 | b) Commercial Banks                 | 4.00       | 12                 |
| 3                 | c) NABARD                           | 2.00       | 6                  |
| 4                 | d) Co-operative Banks               | 10.33      | 31                 |
| 5                 | e) Private Financers                | 15.33      | 46                 |
|                   | f) Loans from relatives and friends | 10.33      | 31                 |
|                   | a) Own Funds, e) Private Financers  | 0.33       | 1                  |
|                   | TOTAL                               | 100        | 300                |

Table No 10: Source of Finance

**Interpretation:** The table indicates that 57.67% of the respondents are using Own funds as the source of finance, 15.33% of the respondents using Private financers as source of finance, 10.33% of the respondents using Cooperative banks and friend/relatives as source of finance.

#### Statistical Analysis and Interpretations

The following Statistical analysis tools have been applied for the given data by using Statistical Package for Social Sciences (SPSS).

#### Correlation Analysis:

The concept of correlation is used to measure the change in one variable leads to change in another variable. The formulae to determine Correlation Coefficient is

$$R_{xy} = \frac{\text{Cov}(x, y)}{\sigma_x \cdot \sigma_y}$$

- If  $R_{xy} < 1$ , Then variables x and y are Negatively correlated.
- If  $R_{xy} > 1$ , Then variables x and y are Positively correlated.
- If  $R_{xy} = 1$ , Then variables x and y are Perfectly Positively correlated.
- If  $R_{xy} = -1$ , Then variables x and

y are Perfectly Negatively correlated.

- If  $R_{xy} = 0$ , Then variables x and y are independent.

#### Chi-Square Analysis:

The Chi-Square analysis is applied to test the consistency of the data. The Chi-Square analysis is applied in this paper to test the consistency of the respondents opinions regarding their Socio-Economic conditions.

The procedure for Chi-Square test for goodness of fit includes

- Null Hypothesis ( $H_0$ ): There is no significant difference between the respondent opinions.
- Alternative Hypothesis ( $H_1$ ): There is a significant difference between the respondent opinions.
- The level of significance  $\alpha = 0.05$  or 0.01 or 0.1.
- The Test Statistic

$$\chi^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

Where  $e_i = \sum o_i/n$

- If  $\chi^2 \leq \chi^2_{\alpha}$ , Accept Null Hypothesis  $H_0$



- If  $\chi^2 > \chi^2_{\alpha}$  Reject Null Hypothesis  $H_0$

6.1 Correlation coefficient for Monthly Average income and monthly average expenditure in Busy Season

| Descriptive Statistics             |                                   |                               |                                    |
|------------------------------------|-----------------------------------|-------------------------------|------------------------------------|
|                                    | Mean                              | Std. Deviation                | N                                  |
| Income(Busy)                       | 4919.00                           | 1450.985                      | 300                                |
| Expenditure (Busy)                 | 6220.33                           | 1137.306                      | 300                                |
| Correlations                       |                                   |                               |                                    |
|                                    |                                   | Monthly average income (Busy) | Monthly average expenditure (Busy) |
| Monthly average income(Busy)       | Pearson Correlation               | 1                             | .483**                             |
|                                    | Sig. (2-tailed)                   |                               | .000                               |
|                                    | Sum of Squares and Cross-products | 6.295E8                       | 2.383E8                            |
|                                    | Covariance                        | 2105356.856                   | 797003.679                         |
|                                    | N                                 | 300                           | 300                                |
| Monthly average expenditure (Busy) | Pearson Correlation               | .483**                        | 1                                  |
|                                    | Sig. (2-tailed)                   | .000                          |                                    |
|                                    | Sum of Squares and Cross-products | 2.383E8                       | 3.867E8                            |
|                                    | Covariance                        | 797003.679                    | 1293464.771                        |
|                                    | N                                 | 300                           | 300                                |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Interpretation

- The Correlation coefficient is 0.483, the variables monthly average income and monthly average expenditure in busy season are positively correlated.

- In busy season, The average monthly income is Rs 4919 and Standard deviation is Rs 1450.985, the average monthly income is Rs 6220 and Standard deviation is Rs 1137.306.

6.2 Correlation coefficient for Monthly Average income and monthly average expenditure in Slack Season

| Descriptive Statistics |         |                |     |
|------------------------|---------|----------------|-----|
|                        | Mean    | Std. Deviation | N   |
| Income(Slack)          | 4037.50 | 1509.846       | 300 |
| Expenditure(Slack)     | 5326.33 | 1219.521       | 300 |





| Correlations   |                                   |             |             |
|--|-----------------------------------|-------------|-------------|
|  |                                   | Slack       | Slack       |
| Slack  | Pearson Correlation               | 1           | .542**      |
|  | Sig. (2-tailed)                   |             | .000        |
|  | Sum of Squares and Cross-products | 6.816E8     | 2.984E8     |
|  | Covariance                        | 2279634.197 | 998156.355  |
|  | N                                 | 300         | 300         |
| Slack  | Pearson Correlation               | .542**      | 1           |
|  | Sig. (2-tailed)                   | .000        |             |
|  | Sum of Squares and Cross-products | 2.984E8     | 4.447E8     |
|  | Covariance                        | 998156.355  | 1487230.658 |
|  | N                                 | 300         | 300         |
| **. Correlation is significant at the 0.01 level (2-tailed).<br>Interpretation |                                   |             |             |

- The Correlation coefficient is 0.542, the variables monthly average income and monthly average expenditure in slack season are positively correlated. and Standard deviation is Rs 1509.846, the average monthly income is Rs 5326.33 and Standard deviation is Rs 1219.521.
- In slack season, The average monthly income is Rs 4037.50

### 6.3 Correlation coefficient for Monthly Average income and monthly average expenditure in Slack Season

| Descriptive Statistics  |                                   |                |             |
|---|-----------------------------------|----------------|-------------|
|   | Mean                              | Std. Deviation | N           |
| Income(Normal)  | 4427.67                           | 1519.814       | 300         |
| Expenditure(Normal)   | 5660.33                           | 1259.291       | 300         |
| Correlations  |                                   |                |             |
|   |                                   | Normal         | Normal      |
| Normal  | Pearson Correlation               | 1              | .535**      |
|   | Sig. (2-tailed)                   |                | .000        |
|   | Sum of Squares and Cross-products | 6.906E8        | 3.063E8     |
|   | Covariance                        | 2309834.002    | 1024479.041 |
|   | N                                 | 300            | 300         |
| Normal  | Pearson Correlation               | .535**         | 1           |
|   | Sig. (2-tailed)                   | .000           |             |
|   | Sum of Squares and Cross-products | 3.063E8        | 4.742E8     |
|   | Covariance                        | 1024479.041    | 1585812.598 |
|   | N                                 | 300            | 300         |
| **. Correlation is significant at the 0.01 level (2-tailed).<br>Interpretation: |                                   |                |             |



- The Correlation coefficient is 0.535, the variables monthly average income and monthly average expenditure in normal season are positively correlated.
- In normal season, The average monthly income is Rs 4427.67 and Standard deviation is Rs 1519.814, the average monthly income is Rs 5660.33 and Standard deviation is Rs 1259.291.

#### 6.4 Type of weavers family

- Null Hypothesis ( $H_0$ ): there is no significant difference among the type of weavers family
- Alternative Hypothesis ( $H_1$ ): there is a significant difference among the type of weavers family

Calculations

| Type of Family |            |            |          |
|----------------|------------|------------|----------|
|                | Observed N | Expected N | Residual |
| Joint          | 32         | 150.0      | -118.0   |
| Nuclear        | 268        | 150.0      | 118.0    |
| Total          | 300        |            |          |

| Test Statistics |                      |
|-----------------|----------------------|
|                 | Type of Family       |
| Chi-Square      | 185.653 <sup>a</sup> |
| df              | 1                    |
| Asymp. Sig.     | .000                 |

Inference:

The calculated value of  $\chi^2$  is 185.653, the critical value of  $\chi^2_{\alpha}$  at 1 df is 3.841,

Since,  $\chi^2 > \chi^2_{\alpha}$ , Reject the null hypothesis  $H_0$ .

Hence, there is a significant difference among the type of weavers family.

#### 6.5 Occupation of weavers families

- Null Hypothesis ( $H_0$ ): there is no significant difference among the various occupations of the weavers family.
- Alternative Hypothesis ( $H_1$ ): there is a significant difference among the various occupations of the weavers family.



Calculations

| Occupation of Weavers families |            |            |          |
|--------------------------------|------------|------------|----------|
|                                | Observed N | Expected N | Residual |
| Weaving                        | 272        | 100.0      | 172.0    |
| Agriculture                    | 3          | 100.0      | -97.0    |
| Employment                     | 25         | 100.0      | -75.0    |
| Total                          | 300        |            |          |

| Test Statistics                |                      |
|--------------------------------|----------------------|
| Occupation of weavers families |                      |
| Chi-Square                     | 446.180 <sup>a</sup> |
| Df                             | 2                    |
| Asymp. Sig.                    | .000                 |

Inference:

The calculated value of  $\chi^2$  is 446.18, the critical value of  $\chi^2_{\alpha}$  at 2 df is 5.991,

Since,  $\chi^2 > \chi^2_{\alpha}$ , Reject the null hypothesis  $H_0$ .

Hence, there is a significant difference among the occupation of weavers families.

### 6.6 Occupation of weavers families

- Null Hypothesis ( $H_0$ ): there is no significant difference among the number of dependents in weaver family.
- Alternative Hypothesis ( $H_1$ ): there is a significant difference among the number of dependents in weaver family.

Calculations

| Number of Dependents |            |            |          |
|----------------------|------------|------------|----------|
|                      | Observed N | Expected N | Residual |
| One                  | 75         | 75.0       | .0       |
| Two                  | 112        | 75.0       | 37.0     |
| Three                | 96         | 75.0       | 21.0     |
| More than Three      | 17         | 75.0       | -58.0    |
| Total                | 300        |            |          |

| Test Statistics      |                     |
|----------------------|---------------------|
| 3.4 No.of Dependents |                     |
| Chi-Square           | 68.987 <sup>a</sup> |
| Df                   | 3                   |
| Asymp. Sig.          | .000                |



Inference:

The calculated value of  $\chi^2$  is 68.987, the critical value of  $\chi^2_{\alpha}$  at 3 df is 7.815,

Since,  $\chi^2 > \chi^2_{\alpha}$ , Reject the null hypothesis  $H_0$ .

Hence, there is a significant difference among the number of dependents in weaver family.

#### 6.7 Type of saving plans

- Null Hypothesis ( $H_0$ ): there is no significant difference among the various saving plans
- Alternative Hypothesis ( $H_1$ ): there is a significant difference among the various saving plans

#### Calculations

| 3.9 Type of saving plans           |            |            |          |
|------------------------------------|------------|------------|----------|
|                                    | Observed N | Expected N | Residual |
| Bank deposits                      | 156        | 60.0       | 96.0     |
| Saving plan schemes                | 92         | 60.0       | 32.0     |
| Chit funds                         | 10         | 60.0       | -50.0    |
| Insurance                          | 36         | 60.0       | -24.0    |
| Bank deposits, Saving plan schemes | 6          | 60.0       | -54.0    |
| Total                              | 300        |            |          |

| Test Statistics |                          |
|-----------------|--------------------------|
|                 | 3.9 Type of savings plan |
| Chi-Square      | 270.533 <sup>a</sup>     |
| Df              | 4                        |
| Asymp. Sig.     | .000                     |

Inference:

The calculated value of  $\chi^2$  is 270.533, the critical value of  $\chi^2_{\alpha}$  at 4 df is 9.488,

Since,  $\chi^2 > \chi^2_{\alpha}$ , Reject the null hypothesis  $H_0$ .

Hence, there is a significant difference among the various saving plans used by the handloom weavers

#### Analysis Summery

The statistical analysis can be summarized as



| S. No | Hypothesis and Relationship   | Test                 | Critical Value (0.05) | Calculated value | Verification results  |
|-------|---|----------------------|-----------------------|------------------|-----------------------|
| 1     | H <sub>0</sub> : There is no correlation between the average monthly income and expenditure in Busy season.   | Correlation analysis | -                     | 0.483            | Reject H <sub>0</sub> |
| 2     | H <sub>0</sub> : There is no correlation between the average monthly income and expenditure in Slack season.  | Correlation analysis | -                     | 0.542            | Reject H <sub>0</sub> |
| 3     | H <sub>0</sub> : There is no correlation between the average monthly income and expenditure in Normal season. | Correlation analysis | -                     | 0.535            | Reject H <sub>0</sub> |
| 4     | H <sub>0</sub> : There is no significant difference among the type of weavers family.                         | Chi-Square test      | 3.841                 | 185.65           | Reject H <sub>0</sub> |
| 5     | H <sub>0</sub> : there is no significant difference among the various occupations of the weavers family.      | Chi-Square test      | 5.991                 | 446.18           | Reject H <sub>0</sub> |
| 6     | H <sub>0</sub> : there is no significant difference among the number of dependents in weaver family.          | Chi-Square test      | 7.815                 | 68.987           | Reject H <sub>0</sub> |
| 7     | H <sub>0</sub> : there is a significant difference among the various saving plans.                            | Chi-Square test      | 9.488                 | 270.533          | Reject H <sub>0</sub> |

### Major Findings

The Socio- economic conditions of handloom weavers are very meager and more or less at below poverty line. The present study includes:

- It was found that the income levels of handloom weavers are very less compared to other professions.
- The income of handloom weavers in all the seasons (Busy, Slack and Normal) is not enough to meet the basic necessities. i.e., the weavers are not

getting sufficient revenue from this profession.

- Majority of the weavers' families have constitute the nuclear type and most popular as nuclear families.
- On average number 2 to 3 members are dependents in each family.
- Consequently to the low income, the savings of the handloom weavers are too negligible which they prefer as deposits into banks.
- Working capital requirements



and other incidental expenses of most of the handloom weavers are met out of their own funds.

### **Suggestions**

- It is suggested to increase the wages for weavers at the cooperative societies, master weavers and traders end.
- Further, the government has to announce the support price from time to time handloom fabrics and extend security for handloom weavers families.
- More over it is felt wise to suggest the government to establish statutory support and security to attract the successors from handloom weavers families.
- It is further suggest the government to provide update technology to strengthen handloom weavers to stand on par with the power looms and other mill made products.
- The Banks and other financial institutions must also initiate for the grant of financial assistance to the handloom weavers at low rate of interest.
- Organize handloom exhibitions and melas as a part of promotion activity to uplift the marketing of handloom fabrics.
- It is further suggested to initiate steps for the export of handloom products to other countries.
- Further the government has to revitalize the welfare services to handloom weavers by launching workshops, seminars, free health insurance, health checkups, education for children, training & capacity building, skill development centers etc..

### **Conclusion**

The handloom sector / the non-farm sector has prone to decline trend over the years. Handloom weavers are facing severe livelihood crisis due to the inadequate government assistance, globalization, Competition from power loom products and change in socio-economic condition. Consequently it has become routine flash news on the commitment of suicides by the handloom weavers. The government schemes are not available to the primary level and improper implementation undue involvement and domination of political mediators caused the miserable life of the handloom weavers. It is felt that the innovative designs of the handloom products with unique skills of handloom weavers can only face the power loom sector. Thus handlooms stands an integral part of the heritage and symbolizes the richness and diversity of incredible India. Concerted efforts have to be made through the schemes and programs for the imputes of production, productivity, and efficiency of the handloom sector through which the socio-economic conditions of the handloom weavers expect to raise.

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