

**PERFORMANCE OF HANDLOOM WEAVERS  
CO-OPERATIVE SOCIETY IN RAIGARH  
DISTRICT OF CHHATTISGARH**

**M.Sc. (Ag.) THESIS**

**by**

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**PERFORMANCE OF HANDLOOM WEAVERS  
CO-OPERATIVE SOCIETY IN RAIGARH DISTRICT OF  
CHHATTISGARH**

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**by**

**ANIL KUMAR PATEL**

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## CERTIFICATE – I

This is to certify that the thesis entitled “**PERFORMANCE OF HANDLOOM WEAVERS CO-OPERATIVE SOCIETY IN RAIGARH DISTRICT OF CHHATTISGARH**” submitted in partial fulfillment of the requirements for the degree of “**MASTER OF SCIENCE IN AGRICULTURE**” of the Indira Gandhi Krishi Vishwavidyalaya, Raipur, is a record of the bonafide research work carried out by **ANIL KUMAR PATEL** under my guidance and supervision. The subject of the thesis has been approved by Student’s Advisory Committee and the Director of Instructions.

No part of the thesis has been submitted for any other degree or diploma (certificate awarded etc.) or has been published/published part has been fully acknowledged. All the assistance and help received during the course of the investigation have been duly acknowledged by him.

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## **CERTIFICATE - II**

This is to certify that the thesis entitled **“PERFORMANCE OF HANDLOOM WEAVERS CO-OPERATIVE SOCIETY IN RAIGARH DISTRICT OF CHHATTISGARH”** submitted by **ANIL KUMAR PATEL** to the Indira Gandhi Krishi Vishwavidyalaya, Raipur in partial fulfillment of the requirements for the degree of M.Sc. (Ag.) in the **DEPARTMENT OF AGRICULTURAL ECONOMICS** has been approved by the External Examiner and Student's Advisory Committee after oral examination.

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## CHAPTER - I

### INTRODUCTION

#### 1.1 Problems justification:

Sericulture, the technique of silk production, is an agro-industry, playing an eminent role in the rural economy of India. Historically, sericulture was introduced for the first time, into China by Hoshomin, the Queen of China. As you are aware, handloom sector is important from the point of view of its size and employment potential. The handloom sector plays an important role in the country's economy. It is the second largest sector in terms of employment, next only to agriculture. As per the Joint Census of Handlooms & Power looms 1995-96, 65.51 lakh persons are engaged in weaving and allied activities in the handloom sector. Due to the vigorous implementation of handloom related schemes, the production of handloom fabrics has gone up to 6677 (P) million sq. meters during 2008-09 from the level of 500 million sq. meters in the early fifties. The sector accounts for about 16% of the total cloth produced in the country (excluding hosiery, wool, silk and Khadi). During the year 2009-10, 2838 million sq.meters cloths have been produced up to August, 2009 in the handloom sector ( Source: Government Of India Outcome Budget, 2010-2011, Ministry of Textiles).

In India, nearly 27.83 lakh handloom households are engaged in weaving and allied activities, out of which 87 percent are, located in rural areas and remaining 13 per cent in urban areas. The majority (82%) of handloom working households are weaver households, which means that at least one member of every

such household is engaged in weaving activities. Nearly 14 per cent are allied worker households, 3 per cent are idle loom households and about 1 per cent is other handloom households having no adult handloom workers. In the North-East, 90 per cent of the handloom worker households are weaver households. The allied worker households are mostly found in the states outside the region, and form 29 per cent of the total handloom worker households in these states. Caste-wise breakup yields that about 10 per cent handloom working households belong to the Scheduled Castes (SCs), 22 percent households belong to the Scheduled Tribes (STs), 41 per cent households are from Other Backward Castes (OBCs) and 27 per cent households belong to others. There is major difference in the caste composition of handloom worker households in the North-East and other states. In the North-East, ST (36%) and OBC (33%) households have similar proportions of almost a third of the total households, followed by others category households (24%), while SC households (7%) are far less in number. In states outside the North- East, more than half (53%) of the handloom worker households are OBCs, followed by households from others (31%). SC households account for 14 per cent of the total, while ST households have a very small presence. The caste distribution of handloom weaver households has not undergone any significant changes. In the secondhand loom census, the OBCs formed the dominant social group, followed by STs and Other category households, while SC households form the minority group. In the third handloom census too, OBC households form the majority group and SC households are the minority group. There is, however, a

slight increase in the other category households accompanied with minor decreases in the proportion of ST and SC households. A religion-wise breakup yields that about 78 per cent households are Hindus, 15 per cent households are Muslims, 6 per cent households are Christians, and the remaining households are Buddhists, Sikh or from other religions. There are differences in the religion-wise composition of handloom workers households in the North-East and other states. In the North-East, 82 per cent of the households are Hindus, and 12 per cent households follow Christianity and other religions. The proportion of Muslim households is small (6%). In states outside the North-East, the proportion of Hindu households (70%) is comparatively less, and there is a major increase in the proportion of Muslim households (29%). Households from other religions account for only 1 per cent of the total. Uttar Pradesh (85%) and West Bengal (37%) emerge as special cases with high proportions of Muslim households. Nearly 53 per cent of the handloom households is small (6%). Nearly 53 per cent of the handloom worker households are into commercial production, and nearly 16 per cent households undertake a mix of domestic and commercial production. Thus, a total of 69 per cent of the handloom households undertake commercial production. Nearly 28 per cent of the handloom worker households are into purely domestic production and mostly located in the North-Eastern states. Nearly 3 per cent of the handloom households have idle looms and, therefore, no functional handloom worker in the house. Most of such households are in rural areas. Nearly 67 per cent are households have looms, which may or may not be owned by them. In case

of non-ownership of the looms, these are placed in their houses by master weavers, cooperative societies or private owners. Most (90%) households having looms in the house are in rural areas. Nearly 33 per cent of the handloom worker households do not have looms. These households are either engaged in hired weaving activities, and their members have to go to other locations with looms (like master weaver's premises, cooperative society work sheds or factories) to do the weaving activity; or these households undertake handloom allied work. A comparatively higher proportion of loom less households live in urban India. Nearly 47 per cent of handloom worker households own Below Poverty Line (BPL) ration cards, and 10 per cent households own other BPL cards or the Antodaya Anna Yojana (AAY) ration cards. Together, therefore, total BPL households account for 57 per cent of the total handloom household. (Handloom Census of India, 2009-10).

**Table-1.1 State-wise Distributions of Handloom Worker Households in India:**

<b>S.no.</b>	<b>States/UTs</b>	<b>Total handloom worker households ('000)</b>	<b>Per cent distribution</b>	<b>Share (%) to total Household in state</b>
1	Assam	1,241	44.58	21.7
2	West Bengal	407	14.61	2.1
3	Tamil Nadu	189	6.79	1.2
4	Manipur	179	6.43	33.7
5	Andhra Pradesh	177	6.36	1.0
6	Tripura	121	4.33	17.6
7	Uttar Pradesh	111	3.97	0.4
8	Nagaland	61	2.19	9.7
9	Orissa	41	1.46	0.5
10	Mizoram	39	1.42	18.9
11	Karnataka	38	1.35	0.3
12	Arunachal Pradesh	30	1.09	12.7
13	Bihar	25	0.92	0.2
14	Rajasthan	23	0.81	0.2
15	Jammu & Kashmir	17	0.62	0.8
16	Jharkhand	14	0.51	0.3
17	Kerala	12	0.42	0.1
18	Meghalaya	11	0.41	2.3
19	Uttaranchal	11	0.38	0.6
20	Madhya Pradesh	9	0.31	0.1
21	Himachal Pradesh	7	0.25	0.5
22	Haryana	6	0.23	0.1
23	Gujarat	4	0.13	0.0
24	Chhattisgarh	3	0.10	0.1
25	Punjab	2	0.09	0.0
26	Maharashtra	2	0.07	0.0
27	Delhi	2	0.07	0.0
28	Pondicherry	2	0.06	0.7
29	Sikkim	1	0.02	0.5
<b>Total</b>	<b>All India</b>	<b>2,783</b>	<b>100.0</b>	<b>1.26</b>

(Source: Handloom Census Report, 2009-2010.)

**Table – 1.2 Distributions of Handloom Worker Households Having  
Membership of Cooperative Societies**

<b>S. No.</b>	<b>States Region</b>	<b>Member handloom households (Lakh)</b>	<b>Share to total handloom household (%)</b>
1	North-eastern states	45,993	2.7
2	Other than North-eastern states	2,27,921	20.7
	<b>Major State</b>		
1	Andhra Pradesh	49,579	28.0
2	Tamil Nadu	75,614	40.0
3	West Bengal	22,746	5.6
4	Uttar Pradesh	8,427	7.6
5	Orissa	19,661	48.3
6	Karnataka	21,744	57.7
7	Other states	30,150	20.7
<b>Total</b>	<b>All-India</b>	<b>2,73,914</b>	<b>9.8</b>

(Source: Handloom Census Report, 2009-2010.)

### **Raw silk Production during 2009-2010:**

During the year 2009-2010, a quantity of 1,233 Metric Tons of raw silk was produced. The percentage of bivoltine silk in total silk produced has gone up to 28.5%, which is an all time record in the history of the Department. Performance under this item since 2004-2005 is as follows (Table -1.3):-

**Table – 1.3 Raw silk Production during 2009-2010**

<b>s.no.</b>	<b>Year</b>	<b>Total Raw Silk production (in Metric Tons)</b>	<b>Of which, Bivoltine silk production (in Metric Tons)</b>	<b>Percentage of Bivoltine Silk production</b>
1	2004-05	443	58.70	13.3
2	2005-06	739	175.60	23.8
3	2006-07	1,124	296.00	26.3
4	2007-08	1,368	321.80	23.5
5	2008-09	1,411	377.15	26.7
6	2009-10	1,233	350.80	28.5

Source: Department Of Sericulture Performance Budget for, 2009-2010.

Highest ever percentage of Bivoltine silk in total silk produced i.e. 28.5% was achieved during 2009-2010(Table – 1.3).

Handloom industries play an important role in the rural economy of Chhattisgarh. Tasar fabric of Chhattisgarh is known all over the world for its special structure and design. There are 14000 handlooms units are working in the state and 42000 weavers are getting employment directly or indirectly through weaving work. Every year annual production of handloom cloth is worth about

Rs.114 crores, while tasar cloth worth Rs. 80 crores is exported every year to different foreign countries. Two types of silks are produced in Chhattisgarh viz. Tasar and Mulberry silk. For the production of Kosa silk the villagers of Raigarh and Sarangarh blocks have set up domestic units for silk production in their houses.

**Main districts of Chhattisgarh which are producing tasar cloth, cotton cloth and herbal colour cloth on handloom are directly:**

**A. Tasar cloth weaver:** - Janjgir-champa, Raigarh, Bilaspur & eastern part of Raipur-Pendran.

**B. Cotton cloth weaver:** - Durg, Rajnandgaon, Mahasamund, Dhamtari & Kabirdha (Kawerdha).

**C. Natural colour dying cloth weaver** – Jagdalpur.

**Kinds of cloth (Product):**

**A. Tasar cloth:** Tasar sarees, shirting, furnishing dress material & curtains etc.

**B. Cotton cloth:** 100% cotton sarees, shirting, dress material, curtain cloth, cushion cover, bed sheet, jacquard curtain etc.

Looking to the importance of handloom industry in the economy of Chhattisgarh the present study was conducted with the following specific objectives:

**1.2 Objectives:**

- To study the aims, objectives, organizational structure and functioning of the Handloom Weavers.

- To examine the impact of Handloom Weavers Co-operative (HWC) on income, employment & social gains of HWC members.
- To study the vertical market linkage for product transaction.
- To identify the factor responsible for the success / failure of HWC in the study area.

### **1.3 Limitations of the study:**

Handloom weavers do not keep record of borrowed fund, interest or installment paid. They only give information on the basis of past memory. Generally handloom weavers pay less interest in providing information related to financial matter. They always try to show low income generation/ output. The respondent also do not maintained any record for consumption and provide data on the basis of their memory which may not be very correct. The illiteracy of the handloom weavers is again one of the major problems. Some of the respondent did not co-operate due to some misunderstanding.

In present study we try to collect/ produce much relevant information by comparing the data of the both illiterate and educated once.

### **1.4 Setup:**

This thesis has been divided into five chapters including the present chapter which is introduction & objectives of the study. A review of literature of work done in past is given in chapter – II, Chapter – III deals with material and methods. The result and discussion are represented in Chapter – IV and Chapter – V includes summary, conclusion and suggestions for the future work.

## **CHAPTER - II**

### **REVIEW OF LITERATURE**

In this chapter, an attempt has been made to review pertinent literature keeping in view the problem entitled, “Performance of Handloom Weavers Co-Operative Society in Raigarh District of Chhattisgarh”. A brief account of work reported by the past researcher has been discussed below

**Datta and Streefkerk (1985)** examine the relationship between handloom weavers in a village north of Dhaka and those who largely determine their fate, the yarn merchants and government officials. Detailed information is provided on handloom weaving and this is analyzed in its historical and present-day context. One of the central arguments in the study is that the fate of the handloom industry and of the weaving households cannot be explained adequately simply by referring to Bangladesh's peripheral position in the world economy. To analyze the decline of the industry since 1971, internal social and economic processes must be taken into account. Two trends stand out: the low level of yarn production and the need to import; and the artificial scarcity of home-spun yarn. Both these trends are related to the intermeshed of the interests of an aid-dependent and import-based business and administrative elite. This coalition is considered responsible for the inefficient use of technical skills and financial resources that hampered the improvement of yarn production capacity. While at present the handloom weaving

industry is hardly able to feed its own workforce, with a number of basic changes it would become an alternative source of rural employment and income.

**Rajan et. al.(1986)** studied in Anekal in Bangalore District, India, to understand the structure and organization of the weaving component of the unorganized sector of the silk industry. It was found that a direct relationship existed between higher incomes and ownership of looms and loom accessories. The local government agency, Karnataka Handloom Development Corporation (KHDC) should alleviate this problem by providing financial assistance. The KHDC should provide further support by marketing silk fabrics, thus ensuring a fair price and by setting up a local marketing board to control the quality and price of silk yarns. In order to prevent the traditional weaving craftsman families from becoming extinct and to keep alive the traditions of handloom weaving, it would be necessary for apprentices to be given a stipend during their period of training. The state intervention required in the unorganized sector of the silk industry need not necessarily lead to monopoly as long as competitions were maintained.

**Rajan et. al. (1988)** studied the handloom weaving sector in Anekal, Bangalore District, Karnataka. The resource base (number of looms, loom accessories, raw material, etc.) is presented, as well as production costs, wage rates, marketing arrangements, and the extent of state intervention. A major production constraint is the shortage of institutional finance for the purchase of new looms and loom accessories .

**Naidu et. al. (1988)** studied the weaving industry in Chittoor district, Andhra Pradesh, focusing on cost structure and productivity, marketing arrangements, income and educational levels of households specializing in weaving, and amount of credit provided by State Bank of India. Income levels are very low among handloom weavers, due to both high production costs and unfavourable market conditions.

**Narayana et. al. (1988)** selected the 51 households involved in silk weaving in Namala and Vontikonda villages, Andhra Pradesh, India, were selected for the study. Issues analysed include: educational level of weavers, distribution of land holdings, income level, extent of indebtedness, sources of credit, and households' entrepreneurial ability. It is observed that government's efforts to make weaving a profitable activity have not been very effective.

**Renukarya and Raj (1988)** used the multiple regression analysis to investigate the factors affecting the economic productivity of cotton handloom weavers' societies in India. Data relate to a large number of Cooperative Spinning Mills and covers the period 1975-85.

**Nagaraj (1989)** examine the extent and nature of female participation in work in Tamil Nadu using state-level and district-level data, together with case studies of 5 villages in different agro economic zones and including one silk handloom weaving village. The analysis leads to the conclusion that economic differentiation, such as the processes of proletarianization and pauperization, draw women into the work force, although this trend is mediated by the class structure; these different forces relate and interact with each other. In a context where the

class and caste cleavages are very sharp, and reinforce each other, as in the eastern taluks of Old Delta in Thanavur, the role of caste as a mediating factor in the process of formation of the female workforce is very strong. On the other hand, where the process of economic differentiation cuts across the caste lines in a significant way, thus lessening the hold of caste in general, the importance of caste in the process of the formation of female workforce is also much less; the Cumbum valley provides a good example of this. The extent and nature of involvement in domestic work by women is a very crucial determinant of the extent and nature of female participation in work (other than domestic work). What is of crucial significance here is the role of domestic work as a constraint on skill formation, and this aspect becomes particularly striking in activities which require high levels of skill and craftsmanship, as in silk weaving.

**Gurumoorthy (1993)** found that the Handloom weaving is an important traditional craft in India. It is highly labour-intensive in character. The industry occupies an important place in the decentralized sector of the Indian economy. In terms of employment, the industry is next in importance to agriculture. The production of handloom cloth is concentrated in Tamil Nadu, Andhra Pradesh and Uttar Pradesh. The growth of the handloom sector depends largely on an efficient marketing system. The government of Tamil Nadu, which has the highest concentration of handloom cooperatives in India, has undertaken several measures to provide marketing support to the cooperative sector of the handloom industry. The Tamil Nadu Handloom Weavers Cooperative Society plays an important role in marketing the products. It also provides financial, technological and advisory assistance to the affiliated societies. The Handloom Export promotion Council was established in 1965 to increase the competitive capacity of handloom cloth in foreign countries, participate in handloom exhibitions in India and abroad, sponsor trade delegations to foreign countries, conduct market surveys to promote, and

conduct publicity campaigns through journals, brochures, and import and export directories to maintain a healthy trade.

**Panda (1994)** found that the handloom sector has the potential for generating productive employment in rural areas of India at relatively low investment. The government has taken steps to develop handloom weaving supplying looms and accessories, training to upgrade skills and providing necessary forward and backward linkages through different organizations. Attempts have been made to organize the weavers at the village level into primary weaver cooperative societies. Commercial transactions are best done by the private sector, although it is necessary to provide some organizational support to protect the handloom weavers from any possible exploitation. The primary cooperative society can play an important role in doing this through: stabilizing the wage structure and checking exploitation; providing continuous employment during the lean season; and providing a means for the government to reach the weavers.

**Banerjee (1995)** analysed the current trend towards a diminished role of the state in third world economic activities including rural development has stimulated a 'new' paradigm which reasserts new opportunities for local organizations and institutions. The paper presents a case study of silk production, a highly labour-intensive activity predominantly dependent on family labour in West Bengal, India. It examines the forms of organization, the labour force, and various market and non-market configurations that determine the trend of development with particular reference to the role of local organizations and the state. Case study material is primarily drawn from data gathered from the survey of the three most important weaving centers: Bishnupur, Mirjapur, and Chawk-Islampur, during 1993/94.

**Banerji and Majumdar (1996)** examine based on the field survey of sericulture and weaving co-operative and farmers of three district (Bankura,

Murshidabad and Malda) of West Bengal, this paper examines the progress of the existing co-operative and NGOs and suggests measures for intervention at different levels for successful regeneration of co-operatives in this field. The piecemeal approach used so far, has to be replaced by an integrated approach in order to have efficient and larger production and distribution of income in an equitable manner. There is a large opportunity for integrated co-operative at rearing and reeling stages, as well as weaving and marketing. In order to make the co-operative viable and dependable as a continuous source of income, they should be vertically and horizontally integrated with different types of activities.

**Govindappa (1996)** studied the success of kambil handloom co-operative in Chitradurga district of Karnataka that has given a fillip to the co-operative movement in the area, it does not seem to serve the larger interest of the weavers and the co-operative movement. Instead of fighting competition unitedly, the societies fight one another and also individually with the competitors. This is the direct result of the failure of apex society to perform its duties satisfactorily, in a two-tier structure. This case study shows that it is possible for a primary society to succeed even without support from an apex society, with able guidance and dynamic leadership, provision of effective raw material and marketing support, and making use of financial assistance provided by the government under various schemes.

**Mahammad (1996)** studied the co-operation in an occupation-based co-operative society, the Yemmiganur Weavers Co-operative Society (YWCS) in Kurnool district of Andhra Pradesh. It has found that caste, kinship, leadership, economic and political factors, and entrepreneurial dynamics play a significant role in the functioning and prosperity of a co-operative society.

**Narasimha et. al. (1998)** found that the silk handloom weaving is one of the traditional occupations in India. The sector faces many problems, including: lack of effective organisation, shortage of funds, poor system of marketing, and an

inadequate supply of raw materials. In order to improve the life standards of individual weavers, a large number are included within the cooperative system, in recent years. The paper examines the effective running of such weavers' cooperatives in Andhra Pradesh. The efficiency of these societies are measured by employing various financial ratios.

**Mamatha and Naik (1999)** studied in Prakasam district of Andhra Pradesh, India during 1995/96 to investigate the extent of indebtedness among handloom weavers (n=200) and the purpose and source of the loans taken. About 70% of the weavers were found to be indebted, due mainly to their low earnings and non-availability of continuous employment.

**Mukund and Syamasundari (1999)** found that handloom cooperatives in Andhra Pradesh, India are in decline. On the basis of case studies of four weavers' cooperative societies and other data the paper considers that competition from powerlooms can only partly explain the decline of handlooms, as there is a new and growing market for handloom; the more serious reason is politicization of cooperative societies and government and bureaucratic control. The paper is divided into five parts: the background; a brief account of the four selected cooperative societies/weaving centers' to give a deeper understanding of the way weavers' cooperatives function, and the interaction between weavers, cooperatives and master weavers; an analysis of the problems of the cooperatives, both of internal management and of the external policy regimes; an outline of the functioning and the failure of the apex cooperative society, Andhra Pradesh State Handloom Weavers Cooperative Society; and the conclusion. Data are presented

from surveys of 19 cooperatives conducted between June-October 1997, and the census of handloom in 1995-96.

**Chalam (2001)** analysed the financial performance of handloom weaver's cooperative societies in Krishna district, Andhra Pradesh, India, during the period 1994-2000. Financial problems and other constraints faced by the cooperatives are outlined.

**Noorbasha and Narayana (2002)** examine the performance of the AP Handloom Weavers Cooperative Society (APCO) in the light of its obligations towards the primary handloom cooperative societies in Guntur district, Andhra Pradesh, India. The aim is to examine the actual reasons that led to the crisis in the production and marketing functions of the handloom industry. Specifically, APCO's capability of supplying yarn, its procurement programme for the finished product, and its mounting arrears from the government, are examined. Data for this study were collected during June 2001 from the APCO and the remaining 17 primary cooperative societies in the district.

**Mallikarjuna and Das (2002)** examine the financial performance of weaver's cooperatives in the districts of Mysore, Mandya and Bangalore, India, and find out the key factors responsible for success and failure of silk weaver's cooperative societies. Socioeconomic parameters and data relating to financial statements are obtained from 4 silk weaver's cooperative societies. Results show that proper management of assets (fixed and current) and inventory is the reason for the success of Melkote and Bangalore silk weaver's cooperative societies. Education and experience are the 2 factors responsible for survival in the

competitive market; profitability ratio and turnover ratio were high for Melkote and Bangalore societies. The factors to be considered for developing societies on sound financial basis are: effective management of assets; creation of marketing facility; development of products of consumer preferences; awareness among weavers about financial and other schemes available; and avoidance of master weavers.

**Mohanty and Acharya (2003)** presented a case study of the working of a Handloom Weavers, Cooperative Society, which is both a production and marketing enterprise. The cooperative operates in the districts of Bargarh, Sambalpur, Jharsuguda and Deogarh in Orissa, India. Although it is registered as a primary cooperative society, it functions as an apex society. Its membership consists of individual weavers and Affiliated Weavers' Cooperative Societies. The study covers the period 1993/94-1999/2000. The study examines and analyses the organizational structure, business strategies and overall working results of the society. The study pinpoints the financial, marketing and managerial problems facing the society, and offers suggestions for strengthening its operations. The society, which was once a profit-making organization up to 1994-95, is now struggling hard for survival. Annual operating losses during 1999-2000 were over Rs.3 crore. The study suggests an action strategy for the revival of the society. This includes an early release of the amounts due to the society from the central and state government organizations, revision of market development assistance and other areas, rescheduling of loans due to the district Central Cooperative

Bank, effective control of financial management and inventory control system, computerization and development of modern management information systems, and the establishment of an independent research and development unit.

**Subburaj and Nelson (2003)** examine the economic importance of handloom weaver's cooperatives with particular reference to the contribution to income generation and employment creation among weavers in Tamil Nadu, India. It is based on a survey of 124 members of weavers' cooperative societies and 76 non-member weaver respondents in Chinnalapatty village in Dindigul district. Results show that 90.19% of annual income through weaving and 86% of annual employment have been created among member weavers by handloom weaver's cooperative societies. However, there is no significant difference in the annual family income through weaving between member weavers and non-member weavers. It is rather, due to the fact that member weavers are provided with wages according to the quality of their work, which is a little higher than the wage rate administered to non-member weavers by private sources. It is concluded that quality weaving is the only key to augmenting the income level among weavers although man-days of employment through weaving is less.

**Gogoi et.al. (2005)** studies the impact of handloom weavers' cooperative (Assam Cooperative Silk House Ltd.) on the income of its members (n=243). It was found that the income from weaving of members of the cooperative was significantly higher than that of non-member weaver households in all size groups within the study area. Weaving came next to other sources of income viz., government service, business; however, agriculture appeared to be the least important source of income for both members and non-members of the cooperative.

## **CHAPTER – III**

### **MATERIALS AND METHODS**

This chapter deals with the materials and research methodology adopted for the study with respect to the selection of study area, selection of respondents, collection of data and analytical techniques. The details of the method and techniques adopted for the present study is described as below:

#### **3.1 Selection of the study area and respondents:**

The present study was conducted in Sarangarh and Kharsiya tehsil of Raigarh district, of Chhattisgarh (map-I). There were twenty four Co-operative Societies found in Raigarh district. Out of twenty four, two Handloom Weavers Co-operative Societies and out of twenty four SHGs, two Self Help Groups was selected purposely, one Handloom Weavers Co-operative Society was selected in Sarangarh tehsil namely Parmeshwar Kosa Bunker Sahkari Samiti and one Handloom Weavers Co-operative Society was selected in Kharsia tehsil namely Gauri Kosa Bunker Sahkari Samiti Rakshapali and two Self Help Groups was selected in Bhikharimal of Raigarh tehsil namely Laxmi Self Help Groups and Parwati Self Help Groups .

#### **3.2 Collection of Data:**

Collection of information based on primary and secondary data. The primary unit of sampling for the survey was Handloom Weavers and Self Help Groups Household. Primary data were collected by personal interview method with the help of pre-tested questionnaire from selected respondent (Appendix-I). The Primary data regarding the household size, types, of cloth prepared, type of thread making, input use in cloth production, input use in thread production and return from cloth were collected from selected society and SHGs.

The secondary data were collected from reviews, literatures and from various government & non-government source including the Directorate of Handloom, related Handloom Weavers Co-operative Society, published book and so on.

### **3.3 Analytical Framework:**

The collected data from each Handloom Weavers Co-operative Society was classified and processed. Efficiency parameters will be used to assess performance of Handloom Weavers Co-operative Societies. Production and employment aspects will be analyzed for understanding comparative performance of Handloom Weavers Co-operative Societies. The measures of income and profitability from cloth production were calculated simply using simple addition, subtraction, and average basis.

### **3.4 Profile of the study area:**

Raigarh district is situated in the easternmost part of newly formed Chhattisgarh state. The district lies between ( $21^{\circ} 22'$  to  $22^{\circ} 42'$ ) North latitude and ( $85^{\circ} 55'$  to  $83^{\circ} 49'$ ) East longitude covering an area of 6530 sq.kms. It is surrounded by Sarguja & Jashpur district in north, Orissa in the east, Mahasamund district on the south Korba & Janjgir-Champa district in the west. Topographically, the district varies from the lofty forest clad plateau of Pandrapat and Khuria in the north to the treeless deary, dusty plains of Raigarh and Sarangarh in the south. The river of the district comes under to drainage system, the Mahanadi and the Subarnarekha, of these, Mahanadi is the main basin. The principal tributaries of the Mahanadi are Mand, the Kelo and the Eib. The district is divided in to 9 tehsils and 9 blocks for its administrative functioning and revenue collection. Raigarh town is the district headquarters. According to 2011 Census, the total population of the district is 1,493,627 comprising 749,439 males and 744,188 females. The density of Population is 211 people per sq.km. The net sown area of the district is 282400 ha. and net irrigated area is 35000 ha. The forest cover 32 percent of the geographical area of the district is represent in map-I.

# Map –I: Map of the study area (Raigarh district)

Chhattisgarh

Raigarh



Kharsia

Sarangarh

The district enjoys a subtropical climate characterized by hot summer and monsoon rainfall followed by dry and cold winter season. The normal average rainfall of the district is 1584 mm. The annual temperature varies from 46.2 °c during summer to 11 °c during winter. The relative humidity varies from 87 percentages during season to 35 percentages during winter.(Source: WWW.District. Raigarh Chhattisgarh.).

**3.4.1 About kharsia tehsil:** Kharsia is a town in the Indian state of Chhattisgarh. It is one of the subdivisions of the Raigarh district of the state. It is also one of the six tehsils of the district. It is situated at 83.7 E latitude. The longitudinal position of this Indian town is 21.58 N. The Kharsia town is situated at an average elevation of 220 meters above the sea level. There are three main seasons here, summer, winter and rainy. While the summer months are very hot the weather during the winter months is generally pleasant. The total population of the town of Kharsia is about 129157.

**3.4.2 About Sarangarh tehsil:** Sarangarh is a town in the Indian state of Chhattisgarh. It is one of the subdivisions of the Raigarh district of the state. It is also one of the six tehsils of the district. It is situated at 21° 36' E latitude. The longitudinal position of this Indian town is 83° 4' 60 N. The Sarangarh town is situated at an average elevation of 216 meters above the sea level. There are three main seasons here, summer, winter and rainy. While the summer months are very

hot the weather during the winter months is generally pleasant. The total population of the town of Kharsia is about 329,903.

### **3.4.3 Handicrafts in Raigarh:**

Raigarh district is known for Kosa, in entire country. Two types of silks are produced here, i.e. Tassar and Mulbery silk. For the production of Kosa silk the villagers of Raigarh and Sarangarh blocks have set up domestic units for silk production in their houses. Some villages like Kosamnara and Natwarpur also host bamboo workers who traditionally make a number of bamboo articles.

### **3.4.4 Distribution of land holdings:**

The distribution of land holding in Raigarh district is given in table 3.1. The distribution of land holdings according to size and the total cultivated area falling in each category are given in table 3.1. It is clear from this table that concentration of marginal farmers are more as compare to small, medium and large groups, implying that the majority of land owners are in marginal categories in the state. The largest number of holdings falls under marginal farm size category. However, farmers in this category owned only a small proportion of the cultivated land.

**Table 3.1 Distribution of land holdings in Raigarh district**

S.No.	Size of holdings	Number of holdings	Area (ha)
1.	Marginal (up to 1.00 ha)	98530 (53.78)	42538 (13.58)
2.	Small (1.00 – 2.00 ha)	38591 (21.06)	56878 (18.16)
3.	Medium (2.00 – 4.00 ha)	43251 (23.61)	169077 (53.99)
4.	Large (above 4.00 ha)	2844 (1.55)	44662 (14.27)
	Total	183216 (100.00)	313155 (100.00)

**Note:** Figure in parentheses indicate percent to total holding and total area in the respective column.

**Source:** Department of Agriculture, Raigarh.

### **3.4.5 Land use pattern:**

Raigarh district has total geographical area of 652774 hectares. The forest area has 149699 hectares which is 22.93 percent of total geographical area. About 8 percent land is not available for cultivation while about 4 percent land under fallow of the total geographical area. The net and gross cropped area is about 42 per cent and 47 per cent respectively of the total geographical area of the district.

The cropping intensity is 112.07 per cent only. The detail information about the land use pattern is presented in table 3.2.

**Table 3.2 Land use pattern in the study area**

S.No.	Particulars	Area (ha)	Percentage
1.	Total geographical area	652774	(100.00)
2.	Area under forest	149699	(22.93)
3.	Area under non-agricultural use	50176	(7.69)
4.	Barren and uncultivable land	14295	(2.19)
5.	Permanent pastures and grazing land	63154	(9.67)
6.	Cultivable waste land	8421	(1.29)
7.	Fallow land		
	Old fallow + current fallow	32927	(5.04)
8.	Net sown area	275905	(42.26)
9.	Gross sown area	309145	(47.36)
10.	Cropping intensity (%)	112.07	

**Note:** Figure in parentheses indicate percent to total geographical area.

Source: Commissioner of Land Record and Settlement, Chhattisgarh, Raipur.

### 3.4.6 Area, Production and Productivity of different crops:

Table 3.3 present the area, production and productivity under different crops in the district. The paddy crop occupies the largest area which is 78.12 percent of the total cropped area. Being a monocropped region, paddy is the principle cereal crop in the district. Though, most of the area is covered by this crop, however, several other crops are also being grown in kharif as well as Rabi season in this district. Paddy occupies the largest area (241665 ha.) and production (312306 metric tones). Urd is the second important crop of the region during

kharif season which occupies 6.14 per cent area of the gross cropped area. The remaining area is allocated under other crops like groundnut, mung and moth, wheat, sunflower, lentil and tur in the district.

### **3.4.7 Source of irrigation:**

The different sources of irrigation in the Raigarh district are shown in Table 3.4. The Table clearly point out that the maximum area is irrigated by tubewell (31245 ha.) which is 49.11 per cent of the total irrigation in the Raigarh district followed by canal (20614 ha.) which contributes 32.40 percent to the total irrigation in the district. Pond and wells are other source of irrigation which are contributing 7.46 per cent and 1.45 per cent respectively in Raigarh district. The total irrigated area is only 63623 ha, of total cropped area (309145 ha.) which is 20.58 per cent.

The number of tubewells is 8196 which is 55.49 percent of total irrigation sources in the Raigarh district. The second important source of irrigation is wells. The number of wells is 3818 which is 25.85 percent of the total sources of irrigation. The other sources of irrigation are ponds and canal in the district.

**Table- 3.3: Area, production and productivity of different crops in Raigarh district, 2007-08**

S. No.	Crops	Area (ha)	Production (Tonnes)	Productivity (kg/ha)
1.	Paddy	241665(78.17)	312306(87.37)	1292
2.	Wheat	1829(0.59)	2792(0.78)	1526
3.	Groundnut	8299(2.68)	11081(3.10)	1335
4.	Urd	18966(6.14)	4450(1.23)	234
5.	Mung and moth	4292(1.39)	1250(0.35)	291
6.	Sunflower	4091(1.32)	1006(0.28)	246
7.	Sesamum	2957(0.96)	1053(0.29)	356
8.	Tur	2375(0.77)	1355(0.38)	570
9.	Mustard-rapeseed	1690(0.55)	738(0.21)	437
10.	Kulthi	3066(0.99)	916(0.26)	299
11.	Maize	1021(0.33)	1677(0.47)	1642
12.	Gram	555(0.18)	505(0.38)	910
13.	Linseed	401(0.13)	142(0.04)	354
14.	Kodo-kutki	304(0.098)	96(0.03)	316
15.	Pea	1286(0.42)	465(0.13)	362
16.	Lentil	144(0.05)	45(0.013)	313
17.	Niger	1357(0.44)	225(0.06)	165
18.	Potato	924(0.30)	4495(1.26)	4896
19.	Sugarcane	628(0.20)	1354(0.38)	2156
20.	Latthyrus	3160(1.02)	1814(0.51)	574
21.	Others	10135(3.28)	8928(2.49)	881
	Total	309145(100)	357473(100)	1156

**Note:** Figure in parentheses indicates percentages to the total area and production.

**Source:** Department of Agriculture, Raigarh.

**Table- 3.4: Source-wise irrigated area and number of sources in Raigarh district (2007-08)**

S.No.	Source of irrigation	Number	Area (ha)
1.	Tubewell	8196 (55.49)	31245 (49.11)
2.	Canal	52 (0.35)	20614 (32.40)
3.	Wells	3818 (25.85)	923 (1.45)
4.	Ponds	2629 (17.80)	4747 (7.46)
5.	Others	75 (0.51)	6094 (9.58)
	Total	14770 (100)	63623 (100.00)

**Note:** Figure in parentheses indicates percentages to the total area under irrigation.

**Source:** Department of Agriculture, Raigarh.

### **3.4.8 Administrative Units:**

Raigarh district is administratively divided in to 6 tehsil & 9 blocks is present in table 3.5.

**Table 3.5 Administrative Units of the Raigarh district**

<b>S.No.</b>	<b>Units</b>	<b>Number</b>
1	Tehsil	6
2	Blocks	9
3	Tribal block	5
4	Community block	4
5	Total village	1475
6	Total panchayats	673
7	Janpad panchayats	9
8	Nager panchayats	4
9	Revenue inspector division	14
10	Patwari circle	194
11	Municipal	1
13	Police chowki	1314

(Source: WWW. District Raigarh Chhattisgarh)

## **CHAPTER – IV**

### **RESULTS AND DISCUSSION**

This chapter deals with the specific objective listed in chapter-I. The chapter analyzes and discusses the following with respect to the Handloom Weaver's Co-operative Society Sarangarh & Kharsia block and cost of preparing thread by two Self Help Groups in Raigarh district of Chhattisgarh.

4.1 Aims, objectives, organizational structure and function of Handloom Weavers.

4.2 General characteristics and Performance of HWC & SHGs of sample household.

4.3 To study the vertical market linkage for product transaction.

4.4 Factor responsible for success / failure of Handloom Weavers Co-operative Societies.

**4.1 Aims, objectives, organizational structure and function of handloom weavers:**

**4.1.1 Aims and objectives:**

The primary objective of the Handloom Weaver Co-operative Societies and Self Help Groups was raising funds for the members and their own business. Procuring appliance and raw materials for their members were other objective of the societies, because members and societies need little amount of funds for their requirements.

The other objective of the Handloom Weaver's Co-operative Societies and Self Help Groups was making arrangement for marketing of cloth, thread captured by members of societies and SHGs could not get real prices of cloth due to middleman & businessman.

The Handloom Weavers and thread reelers could not get the special advantage of various government programs. There were also a little confliction among the members of societies, and SHGs which affected the cloth weaving activities and thread making activities. So the major objective of co-operative societies and SHGs was mutual help and self- help amongst members.

#### **4.1.2 Organizational structures:**

The handloom sector is a major employment next only to agriculture. There are estimated 16 million weavers employed in this sector in the country. The handloom industry plays an important role in the rural economy of Chhattisgarh. There are around 14000 handlooms working in the state and 42000 weavers are getting employed directly and indirectly through weaving work. The handloom industry can divided into three segments on the basis of the organization of production: (i) co-operative (ii) independent weavers (iii) master-weavers.

**(I) Cooperative society:** The cooperative structure in the handloom sector is twofold: apex society and primary society. The apex society is an umbrella body for primary societies. Hence, weavers are basically members of primary societies.

**(II) Independent Weavers:** Independent Weavers are these who undertake the weaving operation, reeling & spinning operation by them self.

**(III) Master weavers:** A master weaver also refers as a generic term to people who get the yarn sized, supply beams to smaller owner, get the fabric woven and get the cloth processed. This system of master weaver has evolved over years. In the past, master weavers used to advance yarn to weavers working in their own houses. In recent years, many master weavers have set up common sheds for weaving, where hired weavers come and undertake production activities.

#### **4.1.3 Function of Handloom Weavers Co- Operative Societies:**

The Handloom Weavers Co-operative Society was a link between state government and businessmen. Weavers are could get the advantage of various programmes of government through the Handloom Weavers Co-operative Societies. . The Societies have been arranged the input and raw material for their members. Societies has solved the financial problems of members and set down conflicts, which have been raised among the members.

The Handloom Weavers Co-operative Society received the cloth and returns to the businessman and collected the money & distribute equally among each member.

#### **4.2 General characteristics and Performance of HWCs & SHGs of sample household:**

#### **4.2.1 General characteristics of sample households of HWCs & SHGs:**

The general characteristics of the sample household namely Parmeshwar Kosa Bunker Sahkari Samiti Sarangarh is presented in table 4.1. The literacy percent was found 72.5, most of the family members were primarily educated. In case of age groups most of the family members belong to 14-60 years, i.e. 78.3 percentage to total.

The general characteristics of the sample household namely Gauri Kosa Bunker Sahkari Samiti Rakshapali Kharsiya are presented in table 4.2. The literacy percent was found 78.2, most of the family members were primarily and middle educated. In case of age groups most of the family members belong to 14-60 years, i.e. 80.4 percentages to total.

**Table 4.1 General characteristics of sample household of Parmeshwar Kosa Bunker Sahkari Samiti, Sarangarh**

<b>S. No.</b>	<b>Particular</b>	<b>Handloom Weaver Co-operative Society</b>
1.	Total no of sample house hold	20
2.	Literacy	
	(a). Illiterate	22 (27.50)
	(b). Literate	58 (72.50)
	Total	80 (100.00)
	(a) Primary	19 (32.70)
	(b) Middle	24 (41.30)
	(c) Higher secondary	12 (20.60)
	(d) Graduate & above	3 (5.10)
	Total	58 (100.00)
	3.	Age group
(a) <14 year		18 (21.60)
(b) 14 -60 year		65 (78.30)
(c) > 60 year		-
Total	83 (100.00)	

**Note:** Figure in parentheses indicates percentage to total.

**Table 4.2 General characteristics of sample household of Gauri Kosa Bunker Sahkari Samiti Rakshapali, Kharsia**

<b>S. No.</b>	<b>Particular</b>	<b>Handloom Weaver Co-operative Society</b>
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1.	Total no of sample house hold	20
2.	Literacy	
	(a). Illiterate	20 (21.70)
	(b). Literate	72 (78.20)
	Total	92 (100.00)
	(a) Primary	21 (29.10)
	(b) Middle	19 (26.30)
	(c) Higher secondary	28 (38.80)
	(d) Graduate & above	4 (5.50)
	Total	72 (100.00)
3.	Age group	
	(a) <14 year	18 (19.50)
	(b) 14 -60 year	74 (80.40)
	(c) > 60 year	-
	Total	92 (100.0)

**Note:** Figure in parentheses indicates percentage to total

The general characteristics of the sample of two SHGs household namely Laxmi Self Help Group and Parwati Self Help Groups Bhikharimal are presented in table 4.3.

**Table 4.3 General characteristics of sample household of two Self Help Groups of Bhikharimal and Raigarh**

S. No.	Particular	Laxmi Self Help Groups Bhikharimal	Parwati Self Help Groups Bhikharimal
1.	Total no of sample house hold	12	8
2.	Literacy		
	(a). Illiterate	13 (24.50)	16 (36.30)
	(b). Literate	40 (75.40)	28 (63.60)
	Total	53 (100.00)	44 (100.00)
	(a) Primary	13 (32.50)	9 (32.10)
	(b) Middle	25 (62.50)	17 (60.70)
	(c) Higher secondary (d) Graduate & above	2 (5.00) -	2 (7.10) -
Total	40 (100.00)	28 (100.00)	
3.	Age group		
	(a) <14 year	15 (28.30)	11 (25.00)
	(b) 14 – 60 year	38 (71.60)	33 (75.00)
	(c) >60 year	-	-
Total	53 (100.00)	44 (100.00)	

**Note:** Figure in parentheses indicates percentage to total.

It reveals that the literacy percent was found 75.4 percent & 63.4 percent in Laxmi Self Help Groups and Parwati Self Help Groups respectively, most of the family members were primary and middle educated. In case of age groups most of the family members of Laxmi Self Help Groups is belong to 14-60 years, 71.6

percentage to total and in case of age groups most of the family members of Parwati Self Help Groups were 14-60 years, 75 percentage to total.

#### **4.2.2 Performance of Handloom Weaver’s Co-operative Societies:**

##### **(A) Establishment, size, annual turnover and management committee:**

The general profile & performance of the selected Handloom Weavers Co-operative Societies is presented in table 4.4 The Handloom Weavers Co-operative Society, (Gauri Kosa Bunkar Sahkari Samiti Rakshapali Kharsia) is the oldest Handloom Weavers Co-operative Society established in 1991. The number of total registered members were 30 and the number of total active members were 20, belonging to handloom worker households or weaver households. In 2009-10 the total net income earned by the selected members of society was Rs.1062000.00 & per day wags is Rs.76.62 per person. The income of each family of the society was Rs.53100.00 and per person yearly income of male was Rs. 11906.09 & female was Rs. 19538.96, is presented in table – 4.4, fig 4.1, 4.2 and appendix – IV. About 2114 sarees was prepared by the members in a year.

**Table 4.4 Performance of selected Handloom Weavers’ Co-operative Societies, Sarangarh & Kharsia (HWCs)**

S. No.	Particulars	Handloom Weavers’ Co-operative Societies Sarangarh Raigarh	Handloom Weavers’ Co-operative Societies Kharsia Raigarh
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1	Name of society	Parmeshwar Kosa Bunkar Sahkari Samiti Sarangarh	Gauri Kosa Bunkar Sahkari Samiti Rakshapali
	a. Established year	2005	1991
	b. Date of registration	20.09.05	31.01.91
	c. Registration no.	1069	253
2	Number of Registered member	35	30
	Active member	20	20
3	Management committee set up		
	<ul style="list-style-type: none"> <li>• President</li> <li>• Secretary</li> <li>• Executive member</li> </ul>	1 1 -	1 1 -
	a. Men	20	20
	b. Women	-	-
4	Total net income of sample household (Rs)	906000.00	1062000.00
	per family net income 2009-10(Rs)	45300.00	53100.00
5	Employment days total male & female in a year	12240	13860
6	Wags (per day in Rs.)	74.01	76.62
7	Employment days per family / year	Male- 294 Female- 318 Total – 612	Male – 303 Female – 360 Total – 663
8	Per person employment days in a year	201	195
9	Per person net income in a year (Rs.)	Male-12801.03 Female- 17435.72	Male- 11906.09 Female- 19538.96
10	Legal & administrative relation with state	Registered HWCs	Registered HWCs

**Fig 4.1 Per family net income of HWCs**

**Fig: 4.2 Per person net income/ year of HWCs**

In case of Gauri Kosa Bunker Sahkari Samiti the total employment days was 13860 in a year. Per family employment days for male worker was 303 & female worker it was 360 man days. Per person employment days was found 195 man days (fig 4.5).

The Parmeshwar Kosa Bunker Sahkari Samiti, Sarangarh was established in 2005. The number of total registered members was 35 and the number of total active members were 20, belonging to handloom worker households or weaver households. In 2009-10 the total net income earned by the selected members of the society was Rs. 906000.00 & per day wages is Rs. 74.01. The income of each family of the society was Rs.45300.00, yearly income of male was Rs. 12801.03 & female was Rs. 17435.72 is presented in table- 4.4, fig 4.1, 4.2 and appendix – V. About 1812 sarees was prepared by the members in a year. In case of Parmeshwar Kosa Bunker Sahkari Samiti the total employment day's was 12240 in a year. Per family employment days for male worker was 294 & female worker it was 318 man days. Per person employment days was found 201 man days (fig 4.5).

#### **4.2.3 Performance of selected Weavers Self Help Groups:**

The selected Self help Groups (SHGs) named Parwati Self Help Group in Bhikharimal village of Raigarh district was established in 2005.

**Table 4.5 Performance of selected Self Help Groups Bhikharimal, Raigarh**

<b>S. No.</b>	<b>Particulars</b>	<b>Laxmi SHGs Bhikharimal Raigarh</b>	<b>Parwati SHGs Bhikharimal Raigarh</b>
1	Name of society	Laxmi SHGs(12)	Parwati SHGs (8)
	a. Established year	2007	2005
	b. Date of registration	16.08.07	07.08.05
	c. Registration no.	12	8
2	Number of Registered member	12	8
	Active member	12	8
3	Management committee set up		
	• President	1	1
	• Secretary	1	1
	• Executive member	-	-
	a. Men	-	-
	b. Women	12	8
4	Total annual expenditure 2009 -10 (Rs)	748800.00	604800.00
5	Net income from thread sale in 2009 – 10 (Rs)	1584000.00	1104000.00
6	Total net income of sample household (Rs)	835200.00	604800.00
	Per family net income/ family 2009 –10 (Rs)	Members – 69600.00	Members-75600.00
7	Wags (per day in Rs.)	185.6	190.18
8	Employment days total male & female in a year	4500	3180
9	Employment days per family / year	Male – 135 Female - 240 Total - 375	Male – 157 Female – 240 Total – 397
10	Per person employment days in a year	214	212
10	Per person net income in a year (Rs.)	Male- 33408.00 Female- 44544.00	Male-34233.96 Female-45645.28
11	Legal & administrative relation with state	Registered with District Sericulture Department	Registered with District Sericulture Department

### **Fig4.3 Per family net income of SHGs**

### **Fig: 4.4 Per person net income / year of SHGs**

It comprises total 8 active members. In a year 2009-10 the total expenditure incurred in various activities viz. purchase of cocoon, fuel charges, chemical and reeling, etc. was Rs.499200.00 and the return came out after selling the thread which was estimated Rs. 1104000.00. The net return earned by the selected members of SHGs as a whole was Rs. 604800.00 after deducting the expenditure amount & per day wags is Rs.190.00 per person. Whereas each families of the group were earned Rs.75600.00 as their net incomes and each person yearly income of male was Rs.34233.96 & female was Rs. 45645.28, is presented in table 4.5, fig- 4.3, 4.4 and appendix - VI. Parwati SHGs prepared 552Kg. thread in a year. In case of Parwati SHGs the total employment days was 3180 in a year. Per family employment days for male workers was 157 & for female worker it was 240 mandays. Per person employment days was 212(fig -5.6).

The selected Self help Groups named Laxmi Self Help Groups in Bhikharimal village of Raigarh district was established in 2007. It comprises total 12 active members. In a year 2009-10 the total expenditure incurred in various activities viz. purchase of cocoon, fuel charges, chemical and reeling, etc. was Rs.748800.00 and the net return came out after selling the thread which was

estimated Rs. 1584000.00. The net return earned by the SHGs as a whole was Rs.835200.00 after deducting the expenditure amount & per day wags is Rs.185.6 per person. Whereas each families of the group were earned Rs.69600.00 as their net incomes and each person yearly income of male was

#### **Fig 4.5 Per person employment days of HWCs**

#### **Fig: 4.6 Per person employment days of SHGs**

Rs. 33408.00 & female was Rs.44544.00 is presented in table-4.5, fig- 4.3, 4.4 and appendix -VII. Laxmi SHGs prepared 792Kg. thread in a year. In case of Laxmi SHGs the total employment days was 4500 in a year .Per family employment days for male workers was 135 and for female worker it was 240 mandays. Per person employment days was 215 (fig -5.6).

Presently 853 reeling and 253 spinning machine are working in the state. The beneficiaries have been provided motorized reeling and spinning machines at free of cost by the State Government.

#### **Management Committee:**

The members of the management committee of all the selected Handloom Weavers Co-operative Society (HWCs) and Self Help Groups (SHGs) were elected from amongst the member of the societies in its annual general body

meeting. The managing committee had on elected president, vice president and secretary members in the societies. The elected members should be active members of the societies. The secretary keep the record of cloth and thread production and payment made to each member.

### **4.3 Vertical market linkage for product transaction:**

#### **4.3.1 Marketing:**

Presently nine cocoon banks are established under Khadi Gramodyog Board (Sericulture activity) in the state to purchase of reared variety tasar cocoon from the primary co-operative society, organized by tasar rearers. Reelers & weavers purchase these tasar cocoons from cocoon bank as per their requirement. Four yarn banks are also established for marketing of tasar yarn is presented in table: 4.6.

**Table: 4.6 Yarn rates are follows**

<b>S. No.</b>	<b>Classification</b>	<b>Rate/ kg (in Rs.)</b>
1	Raily Reeled yarn	1800-2000

2	Raily ghicha	750-850
3	Daba tasar reeled yarn charkha	1650
4	Daba tasar reeled yarn natwa	1550
5	Daba tasar reeled yarn	1650
6	Daba tasar ghicha	850
7	Silk waste	120

(Source: Chhattisgarh Sericulture Project)

**4.3.2 Marketing Process:** In the Handloom Industry, the marketing pattern starts with the production of cocoon.

**District Sericulture Office**

**Cocoon**

**Self Help Groups (SHGs)**

**Thread**

**Businessman**

## **Handloom Weavers Co-operative Societies (HWCs)**

**Sarees (cloth)**

**Businessman**

**Self Shop / other places**

**Fig 4.3.2 Market Process**

The cocoon is collected by the District Sericulture Office from the farmers. In the continuation that cocoon was purchased by Self Help Groups (SHGs) from the district sericulture office. Self Help Groups (SHGs) processed that cocoon and prepared the thread from it, now the thread was purchased by the businessman. Businessman gave that thread to Handloom Weavers Co-operative Societies members, where they weaved the sarees and returned it back to the businessman, for which they took weaving charges. Now the sarees is sold by the businessman according to their investment made in preparing the sarees. Sale of sarees was conducted in the businessman's own shop or in the others shop or in the both is presented in Fig – 4.3.2.

### **4.3.3 Price Spread (Per Sarees):**

In the price spread series, the cocoon was first collected by the SHGs from the District Sericulture Department. The detailed price information (per sarees) incurred at each level is presented below is presented in table 4.7:

**(1) Self Help Groups:** The cocoon was purchased from the department at Rs. 425 for 850 no. of cocoon which is required for making one saree and an additional charge incurred by the SHGs was cost Rs. 17 i.e. fuel, chemical etc. Hence, the total cost incurred by the Self Help Groups was Rs. 442 which accounts 22.1percent to total consumer price. Lastly the prepared thread was sold to the businessman at Rs.1020.

**Table – 4.7 Price spread for thread and sarees preparing:**

	<b>Particular</b>	<b>Cost of per sarees(Rs.)</b>	<b>% to consumer price</b>
<b>(A)</b>	<b>Self Help Groups</b>		
	(1) Cost of cocoon (850 no. of cocoon)	425.00	21.25
	(2)Expenditure on fuel,chemical etc.	17.00	0.85
	Total cost of Thread	442.00	22.10
	Sale of thread to businessman	1020.00	51.00
	Margin of SHGs members net income	578.00	28.90
<b>(B)</b>	<b>Handloom Weavers Co-operative Society</b>		
	(1) Purches of thread by businessman (510gm)	1020.00	51.00

	(2) Other expenditure of businessman i.e. dying	100.00	5.00
	(3) Cost paid by businessman to sarees of weavers	500.00	25.00
	(4) Income of HWCs	500.00	25.00
	Total cost of one sarees	1620.00	81.00
<b>(C)</b>	<b>Businessman</b>		
	(1) Sale of sarees by businessman to consumers / other shop	2000.00	100.00
	(2) Net margin to businessman	380.00	19.00

The net margin received by the SHGs was Rs. 578 which accounts 28.9% of the price paid by consumer i.e. Rs. 2000/ sarees.

**(2) Businessman:** The thread was collected by businessman from SHGs at Rs. 1020 & an additional charge incurred by the businessman was cost Rs. 100 for dying & Rs. 500 which accounts 30 percent weaving charges. Hence, the total cost incurred by the businessman was Rs. 1620 which account 81 percent. Lastly the prepared sarees was sold by the businessman to the consumer / other place businessman.

The net margin received by the businessman was Rs. 380/ sarees. Which account 19 percent of the price paid by consumer i.e. Rs. 2000/ sarees.

On the basis of above result is that the SHGs & HWCs member's are working as labour in the Handloom Industry. They are getting very low wags as compare to other sector and even Government wags rate. The employment day was also less i.e. about 375 to 663 man days per family.

#### **4.3.4 Handloom Markets:**

The market for handloom products in the country is four-tiered and includes –

**(a) The Self-consumption Sector** – where handlooms are made for household requirements and not for sale, as in the northeast of India.

**(b) The Rural Market** – where weavers do the marketing themselves.

**(c) The Distant Domestic Market** – largely urban, and which is beyond the reach of Weavers.

**(d) Export Markets** - Master weavers and private traders market 90 percent of handloom products in the country. The traders either retail these products through their own outlets or act as intermediaries supplying wholesalers or retailers. The bulk of exports are handled through merchant exporters and manufacturer-exporters – the former getting their supplies from manufacturers and master weavers, while the latter having their own production facilities.

#### **4.4 Factor responsible for success / failure of Handloom Weavers Co-operative Societies:**

##### **4.4.1 Problem of selected Handloom Weavers Co-operative Society's:**

**(a) The problem that many Weavers face:** Low wages, high level of indebtedness, unemployment and underemployment, even starvation are the problems that many weavers are facing today.

**(b) Policy and practices:** The Indian government's policy on handloom till recently had of obsession with employment generation at the expense of other objective such as efficiency and growth.

The overall policy on handloom on the part of the Indian government had 4 instruments:

- Focus on forming and strengthening weaver's co-operative as part of rather complex organizational structure that also included "apex bodies" at the state and central level and is supposed input, and credit and marketing channel to weavers.
- Improving productivity and quality through improved looms, imparting new silks, designs and technology to weavers.
- Provision of subsidies, including assured supply of cotton yarn and credit at subsidies rates, and other form of protection including reservation of certain items for the handloom sector. Under the Hank Yarn Obligation Order of 1985, 50% of yarn production by spinning mills has to be in the form of hanks, for handlooms.
- Setting of the welfare schemes to help weavers improve their livelihood and working condition.

**The main criticisms of the government's handloom policy included:**

The Janata Cloth Scheme de-skilled weavers by making them shift to poor quality cloth.

- Only 30% of weavers are covered by weavers co-operative.
- The economic condition of weavers has not improved despite a plethora of development scheme for weavers.
- Steep increase in cotton yarn prices. In the 1990s export-oriented spinning mills were set up, which enjoy advantages over spinning mills in the Domestic Tariff Area, because of which there was a steady increase in yarn export and a steep rise in yarn prices.
- Building of unsold stock and delayed payment by apex societies to weaver's co-operative result in future deterioration of weaver's livelihood.

If the handloom sector has survived and been able to hold its own, it has done so despite government policies. Handloom have maintained a one forth share of total textile production in the country. Domestic demand for handlooms in India is growing because of increasing income and increasing population. Several people that we met, including Urmul and Dastkar said that demand for handlooms was not a function of price alone. Consideration of quality, texture and design contributed significantly to the demand for handloom products.

**4.4.2 Success of Handloom Weavers Co-operative Societies:**

**(a) Government subsidies and protective measures:** Included reservation of 11 varieties of cloth for the handloom sector subsidy for janata cloth that ate up over 50% of the total allocation to the handloom sector in the early 1990s until it was disbanded in 1996.

**(b) Credit and marketing support by the government:** Included cash credit assistance at concessional rates of primary co-operative and state level apex bodies. Credit allocation across the states and district are highly skewed and are based on very little verification of credit requirements. There is much evidence of bogus co-operatives that have concern a large share of government credit.

**(c) Government moderation scheme:** Have included the promotion of frame looms and jacquard looms, training to weavers in new techniques. Several drawbacks with frame looms that weavers have identified themselves such as less flexibility, having to weave in worksheds as opposed to in the house, more physically difficult, and substantial investment expenses which weavers cannot afford.

**(d) The Indian government has also initiated many development programmes and welfare scheme for weavers:** For example the Handloom Development Centers Scheme Introduced in 1993 and the Handloom Village Development Scheme, the Worksheds – Cum – Housing Scheme, and the Thrift-cum-Saving Scheme. It is hard to differentiate one government scheme from another as their

goals are vague and they lack clearly defined priorities. They also seem to be devised by New Delhi and implemented at the state level without much reference to regional specificities or requirements.

## CHAPTER – V

# SUMMARY, CONCLUSIONS AND SUGGESTIONS FOR THE FUTURE RESEARCH WORK

### 5.1 Summary and conclusions:

The handloom sector plays an important role in the country's economy. It is the second largest sector in terms of employment, next only to agriculture. Due to the vigorous implementation of handloom related schemes, the production of handloom fabrics has gone up to 6677 (P) million sq. meters during 2008-09 from the level of 500 million sq. meters in the early fifties. The sector accounts for about 16% of the total cloth produced in the country (excluding hosiery, wool, silk and Khadi). Handloom industries play an important role in the rural economy of Chhattisgarh. Tasar fabric of Chhattisgarh is known all over the world for its special structure and design. There are 14000 handlooms units are working in the state and 42000 weavers are getting employment directly or indirectly through weaving work. Every year annual production of handloom cloth is worth about Rs.114 crores, while tasar cloth worth Rs. 80 crores is exported every year to different foreign countries. . Two types of silks are produced in Chhattisgarh viz. Tasar and Mulberry silk. For the production of Kosa silk the villagers of Raigarh and Sarangarh blocks have set up domestic units for silk production in their houses.

Handlooms constitute a timeless fact of reach cultural heritage of India. As an economic activity, the handlooms occupy a place second only to agriculture in providing livelihood to the people. The element of art and craft present in Indian handlooms makes it a potential sector for the upper segments of domestic and global market. However, the sector is beset with manifold problems such as obsolete technologies, unorganized production system, low productivity, inadequate working capital, conventional product range, weak marketing link, overall stagnation of production and sales and, above all, competition for powerlooms and mill sector. As a result of effective government intervention through financial assistance and implantation of various developmental and welfare schemes, the handlooms sector, to some extent, has been able to tide over these disadvantages. The production of handloom febric has gone up to 6536 million sq. meters in 2006- 07, from 500 million sq. meters in the early fifties. During 2007- 08 (up to Oct. 2007), the production of cloth is 4001 mn. sq. mtr. And it is expected to reach 7,074 mn. sq. mtr. by March 2008. The sector accounts for 13% of the total cloth produced in the country (excluding clothes made of wool, silk and hand spun yarn).

**Objectives:**

- To study the aims objectives, organizational structure and functioning of the Handloom Weavers.
- To examine the impact of Handloom Weavers co-operative (HWC) on income, employment & social gains of HWC members.

- To study the vertical market linkage for product transaction.
- To identify the factor responsible for the success / failure of HWC in the study area.

The present study was conducted in Sarangarh, Kharsia tehsil and Raigarh district of Chhattisgarh. There were twenty four Handloom Weavers Co-operative Societies found in Raigarh district. Out of twenty four, two Handloom Weavers Co-operative Societies and out of twenty four SHGS two Self Help Groups was selected purposely, one Handloom Weavers Co-operative Society was selected from Sarangarh tehsil namely Parmeshwar Kosa Bunker Sahkari Samiti and one Handloom Weavers Co-operative Society was selected from Kharsia tehsil namely Gauri Kosa Bunker Sahkari Samiti Rakshapali Kharsia. Two SHGs was selected in Bhikharimal village of Raigarh district namely Laxmi Self Help Groups Bhikharimal and Parwati Self Help Groups Bhikharimal respectively. Efficiency parameter will be used to assess the performance of Handloom Weavers and SHGs members. Cloth making (sarees), thread making and employment aspect will be analysed for understanding comparative performance of Handloom Weavers Co-operative Societies and SHGs. Both primary and secondary data were collected for the present study. Primary data were collected through series of group discussion with the members and official of Handloom Weavers Co-operative Society and Self Help Groups and secondary data were collected from HWCs, Directorate of Handloom etc. The study period was 2010.

## **5.2 The major finding:**

1. All the selected Handloom Weavers Co-operative Societies and Self Help Groups members are belonging to handloom worker households are weaver households and reelers family. The main objective of society and SHGs was to enhance the cloth production and thread, finally to improve the economic condition of poor weavers and reelers.
2. The number of active members in the selected two Handloom Weavers Co-operative Society was forty and a selected member of two Self Help Groups was twenty.
3. The literacy percentage was found 72 percent of the Parmeshwar HWCs and most of the members were primarily educated.
4. The literacy percentage was found 78 percent of the Gauri HWCs and most of the members were primarily educated.
5. Self Help Groups members are primarily educated. The literacy percent was found 63.4 to 75.4 percent.
6. HWCs and SHGs were running with two to four members management committee. The members of the management committee were elected from amongst the members of the society in its annual general body meeting.
7. Two types of silks are produced in Chhattisgarh viz. Tasar and Mulberry silk. For the production of Kosa silk the villagers of Raigarh and Sarangarh blocks have set up domestic units for silk production in their houses.

8. Net income earned by the selected members of the Parmeshwar Kosa Bunkar Sahkari Samiti, Sarangarh, was Rs. 906000.00 per year. The net income of each of the family was found Rs.45300.00 per year. Per family employment days for male worker was found 294 mandays and for female worker it was 318 man days. Per person employment days was found 201 man days. About 1812 sarees was prepared by the members in a year.
9. Net income earned by the selected members of the Gauri Kosa Bunkar Sahkari Samiti Rakshapali Kharsiya was Rs.1062000.00 per year. The net income of each of the family was found Rs.53100.00 per year. Per family employment days for male worker was found 303 mandays and for female worker it was 360 man days. Per person employment days was found 195 man days. About 2114 sarees was prepared by the members in a year.
10. The Parwati Self Help Group in Bhikharimal village of Raigarh. In a year 2009-10 the net return earned by the selected members of SHGs as a whole was Rs. 604800.00 after deducting the expenditure amount & per day wags is Rs.190 per person. Whereas each families of the group were earned Rs.75600 per year. Per family employment days for male workers was 157 & for female worker it was 240 mandays. Per person employment days was 212. Parwati SHGs prepared 552Kg. thread in a year
11. Laxmi Self Help Groups in Bhikharimal village of Raigarh. In a year 2009-10 the net return earned by the SHGs as a whole was Rs.835200.00 after deducting the expenditure amount & per day wags is Rs.185.6 per person. Whereas each

families of the group were earned Rs.69600 per year. Per family employment days for male workers was 135 & for female workers it was 240 man days. Per person employment days was 215. Laxmi SHGs prepared 792Kg. thread in a year

12. The following pattern of product transaction was observed in the study area:

District Sericulture Office	Cocoon	SHGs	Thread
Businessman	HWCs	Sarees (cloth)	Businessman

Self Shop or sale sarees at other places.

13. The very important finding on the basis of above result is that the SHGs & HWCs member's are working as labour in the Handloom Industry. They are getting very low wages as compare to other sector and even Government wages rate. The employment day was also less i.e. about 375 to 663 man days per family.

14. In the process of sarees marking the SHGs members and HWCs members get 28.90 percent and 25.00 percent margin to the consumer price respectively.

15. Low wages, high levels of indebtedness, unemployment and underemployment, even starvation were the problem that many weavers in study area are facing today.

### **5.3 Suggestion for the future research works:**

1. Training of Weavers and Reelers in the district of new technology and modern method of marketing will prove to be a viable option.
2. Extension agencies should provide information of new pattern and give the demonstration on new design & others practical knowledge.
3. Banking institution provides finance/credit with less formality to meet credit requirement of the societies and SHGs.
4. The government should provide a good support price for the prepared cloth and thread.
5. Urban HWCs & SHGs can be strengthen to enhance cloth production and finally to improve the economic condition of poor Weavers and Reelers.
6. The co-operative societies & SHGs should free from the political interference and should have local governance, which take care of needs of the weavers ultimately getting the progress of the co-operative system.
7. Procedural complications in getting financial support from different institutional should be simplified.
8. The study suggested that there is a urgent need to develop new HWCs organization & SHGs with complete production and marketing process.
9. The state government should also promote handloom product and silk thread through incentive better price, subsidy, market and infrastructural facilities.
10. Government should be provided more subsidy and loan at lower interest rate to the members of the society & SHGs.

# **PERFORMANCE OF HANDLOOM WEAVERS CO-OPERATIVE SOCIETY IN RAIGARH DISTRICT OF CHHATTISGARH**

**By  
Anil Kumar Patel**

## ***ABSTRACT***

The study aims to examine the Performance of Handloom Weaver's in Raigarh district of Chhattisgarh. Two Handloom Weavers Co-operative Society and two Self Help Groups was selected purposively. Efficiency parameter will be used to assess the performance of Handloom Weavers' members and SHGs. Number of cloth, thread production and employment aspect was analysed for understanding comparative performance of Handloom Weaver's Co-Operative Society (HWCs) and Self Help Groups (SHGs). Both, primary and secondary data were collected for the study. Primary data was collected through series of group discussion with the members and official of HWCs & SHGs. The study period was 2009-10. Study concluded that the Handloom Weavers Co-Operative Society's members are belonging to handloom worker households i.e. weavers and reelers family. The main objective of HWCs and SHGs was to enhance the income through increase the production of cloth and finally to improve the economic condition of poor weavers & reelers. All the members are belonging to handloom worker households and most of them have poor economic status. The members Parmeshwar Kosa Bunkar Sahkari Samiti, Sarangarh, earned Rs. 906000.00 in 2009-10. The net income of each family of the society was Rs.45300.00 and per person net income of male and female worker 12801.03 & Rs.17435.72 respectively. Per family about 612 mandays were employed in a year. Per person employment days was found 201 man days. About 1812 sarees was prepared by the members in a year. The members Gauri Kosa Bunkar Sahkari Samiti Rakshapali, Kharsia earned Rs.1062000.00. The net income of each family of the society was Rs.53100.00 and per person yearly income of male and female worker was Rs. 11906.09 and Rs. 19538.96 respectively. Per family about 663 mandays were employed in a year. Per person employment days was found 195 man days. About 2114 sarees was prepared by the members in a year. Per person wages was very low i.e. 74.00 to 77.00 rupees only. Laxmi Self Help Groups in Bhikharimal village of Raigarh district earned Rs. 1584000.00. The net return earned by the SHGs as a whole was Rs.835200.00 after deducting the expenditure amount. Per family income was Rs.69600.00 while it was Rs.33408.00 for male person and Rs.44544.00 for female person respectively. Per family about 375 mandays were employed in a year. Per person employment days was found 215. Laxmi SHGs prepared 792Kg. thread in a year .The Parwati Self Help Groups in Bhikharimal village of Raigarh district earned Rs. 1104000.00 in 2009-10. The net return earned by the SHGs as a whole was Rs. 604800.00 after deducting the expenditure amount. Per family

income was Rs.75600.00 while it was Rs. 34233.96 for male & 45645.28 for female respectively. Per family about 397 mandays were employed in a year. Per person employment days was found 212. Parwati SHGs prepared 552Kg. thread in a year. Per day wages was found high for SHGs members as compared HWCs members. In the process of sarees marking the SHGs members and HWCs members get 28.90 percent and 25.00 percent margin to the consumer price respectively. On the basis of above result is that the SHGs & HWCs member's are working as labour in the Handloom Industry. They are getting very low wags as compare to other sector and even Government wags rate. The employment day was also less i.e. about 375 to 663 man days per family.

Production and marketing process of sarees started from purchasing of cocoon through state sericulture department, preparing a thread by SHGs members after preparing the thread it was sold to businessman. The businessman gives the thread to weaving society members for preparing sarees. This sarees was sold by businessman to consumer or other businessman. Low wages, high levels of indebtness, unemployment and underemployment, even starvation were the problem that many weavers in study area are facing today.

Since sericulture and silk weaving are basically cottage industries, their commercialisation can successfully be done by co-operative at different stages. The piecemeal approach used so far, has to be replaced by and integrated approach in order to have efficient and larger production and distribution of income in an equitable manner. There is a large opportunity for integrated co-operative at rearing and reeling stages, as well as in weaving and marketing. In order to make the co-operative viable and dependable as a continuous source of income, they could be vertically or horizontally integrated with different types of activities. Government may support these organization by providing technical, financial and incentives to strengthen them. These organizations will be helpful in providing input, technical know-how, new pattern (design) wise training and marketing. The state government should also promote handloom weavers through incentive better prices, subsidy, market and infrastructural facilities.

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## APPENDIX – I

### **DEPARTMENT OF AGRICULTURAL ECONOMICS INDIRA GANDHI KRISHI VISHWAVIDYALYA, RAIPUR, (CHHATTISGARH)**

#### **“PERFORMANCE OF HANDLOOM WEAVERS CO -OPERATIVE SOCIETY IN RAIGARH DISTRICT OF CHHATTISGARH”**

**ANIL KUMAR PATEL**

#### Weavers Schedule

**General Information:-**

- Name of Weaver .....Age.....
- Education.....Categories [Gen./OBC/ ST/SC].....
- Block.....
- District.....State.....
  
- **Details of family:-**

S. no.	Name of family member	Relation to head	Sex male/ female	Age	Education	Occupation	
						Main	Other
1.							
2.							
3.							
4.							
5.							
6.							

**Income of household in (Rs):-**

*Form income:-*

- (a) Income from crop.....
- (b) Income from livestock.....

*Non from income:-*

- Employment.....
- Business.....
- Income from saving.....
- Other.....

**Varieties of weaving cloth:-**

- (A) Name of varieties:- (1)..... (2).....  
(3)..... (4).....
- (B) Types & cost of thread used in weaving:-  
(1) Taana..... Weight..... Total cost.....

(2) Baana.....Weight..... Total cost.....

(C)Types & size of looms:-

(1) Types..... (2) Size.....

(D) Medium of cloth production (1)Masters Weavers.....

(2) Society.....

(3) To direct Customers.....

(4) Other.....

(E) System of selling prepared silk cloth:-.....

(F) Average no. of working days in years:-.....

(G) Average annual consumption of cocoon/silk thread:-.....

(H) Total annual income:-

(1) Weaving charge .....

(2) Details of others source of income.....

.....

.....

(I) Details of weaving charges:-

(1) Per saari:- (avg) Rs.....From.....To.....

(2) Per meter:- (avg) Rs.....From.....To.....

(3) Working of masters weavers/production at own house:-.....

(J) From where cocoon is taking:-.....

(1) Rate.....

(2) Demand of cocoon in year.....

(3) No. of family women included in thigh reeling.....

(4) Reeling capacity of family women per day (Kg.).....

(K) Used of silk thread:-

(1) If thread is prepared from machine than use of it for taane/bane:-.....

Length of taana		Baana(Kg.)	
Monthly quantity(Kg.)	Year qty.(Kg.)	Monthly quantity(Kg.)	Year qty.(Kg.)

(2) Use of thread prepared by thigh reeling:-.....

Length of taana		Baana(Kg.)	
Monthly quantity(Kg.)	Year qty.(Kg.)	Monthly quantity(Kg.)	Year qty.(Kg.)

(I) Use of china/Korea silk thread for taaana:-

Length of taana		Baana(Kg.)	
Monthly quantity(Kg.)	Year qty.(Kg.)	Monthly quantity(Kg.)	Year qty.(Kg.)

(M) From where silk tread received:-

- (1) From society:- .....
- (2) Businessman:- .....
- (3) Mahajan:- .....
- (4) Masters weavers:- .....
- (5) Silk dept.:- .....

Name	Details & qty. (monthly/yearly) of thread to be purchased

(N) Place of purchase China/Korea silk thread

- (1) Businessman:- .....
- (2) Master weavers:- .....
- (3) Other:- .....

Name	Details & qty. (monthly/yearly) of thread to be purchased

(O) Details for credit taken by weavers:-

- (1) From masters weavers.....
- (2) From Bank .....
- (3) From local businessman.....
- (4) Rate of interest.....
- (5) Condition of credit repayment.....
- (6) Amount of interest paid in a year.....

(P) Assets Included:-

- (1) House (Kuccha/Pukka)
- (2) Land owned (agr. Use/non agr. Use)
- (3) Household goods (Fridge/Cooler/TV. etc)
- (4) Godowns
- (5) Livestock
- (6) Vehicle (Two wheeler/Four wheeler etc)
- (7) Ornament
- (8) Machinery (ag./weaving mach./reeling mach./other)

S.no.	Before	After
1		
2		
3		
4		
5		
6		
7		

**Details of Handloom Weaver society:-**

- Name of society.....
- (b) Established year.....
- (c) Date of registration.....
- (d) Registration no.....
- (e) Number of members
  - (1) Beginning.....
  - (2) Present.....
- (f) Total members.....
- (g) Membership fees .....
  - (1) Membership period.....
  - (2) Renewal fees.....
- (h) Criteria for selection of members:-
  - (1)
  - (2)
  - (3)
  - (4)
- (i) Criteria for selection of President:-
  - (1)
  - (2)
  - (3)
- (j) Pattern of distribution of benefit among members:-
 

.....

.....

.....
- (k) Rules & regulation:-

.....  
.....  
.....  
.....

(I) Assets Included in cooperative society:-

- (1) House/building (Kuccha/Pukka)
- (2) Godowns
- (3) Vehicle (Two wheeler/Four wheeler etc)
- (4) Machinery (ag./weaving mach./reeling mach./other)

S no.	Personal	Rs.	Rent	Rent Charges (Rs.)
1				
2				
3				
4				
Total				

(R) Suggestion given by Weavers in the development of Handloom Industry:-

.....  
.....  
.....

## APPENDIX – II

### NAME OF SAMPLE HOUSEHOLDS

S. No.	Name of Weavers Parmeshwar Kosa Bunker Sahkari Samiti Sarangarh	Name of Weavers Gauri Kosa Bunker Sahkari Samiti Rakshapali Kharshiya.
1	Shanker Dewangan	Nilamber Dewangan
2	Balram Dewangan	Babu Lal Dewangan
3	Parash Dewangan	Ramcharan Dewangan
4	Ishwer Dewangan	Bhuvneshwar Dewangan
5	Ramnarayan Dewangan	Chandu Lal Dewangan
6	Madan Lal Dewangan	Mahettar Dewangan
7	Mohan Lal Dewangan	Suk Lal Dewangan
8	Girivreer Dewangan	Amrit Dewangan
9	Munai Dewangan	Ghashi Ram Dewangan
10	Ashok Dewangan	Lala Ram Dewangan
11	Naveen Dewangan	Shyam Lal Dewangan
12	Gopal Dewangan	Dhansai Dewangan
13	Dev Lal Dewangan	Hrithy Lal Dewangan
14	Munna Lal Dewangan	Bhuvneshwar Dewangan
15	Dhani Ram Dewangan	Raj Kumar Dewangan
16	Omkar Dewangan	Kashi Ram Dewangan
17	Satyanarayan Dewangan	Resham Lal Dewangan
18	Ramji Dewangan	Dilak Ram Dewangan
19	Manmohan Dewangan	Sabu Lal Dewangan

20	Bhagirathi Dewangan	Shiv Lal Dewangan
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**APPENDIX – III**

**NAME OF SAMPLE HOUSEHOLDS**

<b>S. No.</b>	<b>Laxmi Self Help Groups Bhikharimal Raigarh</b>	<b>Parwati Self Help Groups Bhikharimal Raigarh</b>
1	Jemadai Nayak	Prema Mehar
2	Budhwari Nayak	Sarita Shrivastva
3	Savita Nayak	Kamala Nayak
4	Kumodani Nayak	Kamal Nayak
5	Manju Nayak	Devaki Mehar
6	Hem Nayak	Ukiya Bhueya
7	Sunita Nayak	Vishya Mehar
8	Sarojani Nayak	Aarti Nayak
9	Geeta Nayak	
10	Uttara Nayak	
11	Shanti Nayak	
12	Tulsa Mehar	

**APPENDIX - IV**

**NAME OF SOCIETY – GAURI KOSA BUNKAR SAHKARI SAMITI RAKSHAPALI KHARSIA**

S. No.	Name of Weavers	Family labour (days)/m		Working days in year		Total working days year (M-F)	No of sarees & divided total working days	Prepaired Sarees / member in year		Income of / person in year		Prepaire d sarees in year	Total Yearly income (Rs)
		M	F	M	F			M	F	M	F		
1	Nilamber Dewangan	1(15)	2(40)	180	480	660	0.14	26.18	69.81	13090.90	34909.09	96	48,000
2	Babu Lal Dewangan	1(15)	2(40)	180	480	660	0.14	26.18	69.81	13090.90	34909.09	96	48,000
3	Ramcharan Dewangan	1(15)	1(20)	180	240	420	0.17	30.85	41.14	15428.57	20571.42	72	36,000
4	Bhuvneshwar Dewangan	1(15)	2(40)	180	480	660	0.18	32.72	87.27	16363.63	43636.36	120	60,000
5	Chandu Lal Dewangan	3(30)	1(20)	360	240	600	0.24	86.40	57.60	43200	28800.00	144	72,000
6	Mahettar Dewangan	2(30)	1(20)	360	240	600	0.16	57.60	38.40	28800	19200.00	96	48,000
7	Suk Lal Dewangan	1(15)	1(20)	180	240	420	0.17	30.85	41.14	15428.57	20571.42	72	36,000
8	Amrit Dewangan	2(30)	1(20)	360	240	600	0.16	57.60	38.40	28800	19200.00	96	48,000
9	Ghashi Dewangan	2(30)	2(30)	360	360	720	0.13	48.00	48.00	24000	24000.00	96	48,000
10	Lala Ram Dewangan	2(30)	2(40)	360	480	840	0.14	51.42	68.57	25714.28	34285.71	120	60,000
11	Shyam Lal Dewangan	2(30)	2(30)	360	360	720	0.13	48.00	48.00	24000	24000.00	96	48,000

12	Dhansai Dewangan	2(30)	2(30)	360	360	720	0.13	48.00	48.00	24000	24000.00	96	48,000
13	Hrithy Lal	3(30)	2(40)	360	480	840	0.17	61.71	82.28	30857.14	41142.85	144	72,000
14	Bhuvneshwar Dewangan	1(15)	2(40)	180	480	660	0.18	32.72	87.27	16363.63	43636.36	120	60,000
15	Raj Kumar Dewangan	4(40)	2(40)	480	480	960	0.15	72.00	72.00	36000	36000.00	144	72,000
16	Kashi Ram Dewangan	2(30)	2(40)	360	480	840	0.14	51.42	68.57	25714.28	34285.71	120	60,000
17	Resham Lal Dewangan	1(15)	1(20)	180	240	420	0.14	25.71	34.28	12857.14	17142.85	60	30,000
18	Dilak Ram Dewangan	3(30)	2(30)	360	360	720	0.16	60.00	60.00	30000	30000.00	120	60,000
19	Sabu Lal Dewangan	2(30)	1(20)	360	240	600	0.16	57.60	38.40	28800	19200.00	96	48,000
20	Shiv Lal Dewangan	3(30)	1(20)	360	240	600	0.20	72.00	48.00	36000	24000.00	120	60,000
<b>Total</b>	-	<b>39</b>	<b>32</b>	<b>6060</b>	<b>7200</b>	<b>13860</b>	<b>3.23</b>	<b>977.01</b>	<b>1146.98</b>	<b>488509.09</b>	<b>573490.90</b>	<b>2,124</b>	<b>1,062,000</b>
<b>Avg.</b>	-	<b>-</b>	<b>-</b>	<b>303</b>	<b>360</b>	<b>693</b>	<b>0.16</b>	<b>48.85</b>	<b>57.34</b>	<b>24425.45</b>	<b>28674.54</b>	<b>106.20</b>	<b>53,100</b>

**APPENDIX - V**

**NAME OF SOCIETY – PARMESHWAR KOSA BUNKAR SAHKARI SAMITI, SARAGARH**

S. No.	Name of Weavers	Family labour (days)/m		Working days in year		Total working days year (M-F)	No of sarees & divided total working days	Prepaired Sarees / member in year		Income of / person in year		Prepaired sarees in year	Total Yearly income (Rs)
		M	F	M	F			M	F	M	F		
1	Shanker Dewangan	1(15)	1(20)	180	240	420	0.14	25.71	34.28	12857.14	17142.85	60	30,000
2	Balram Dewangan	2(30)	1(20)	360	240	600	0.16	57.60	38.40	28800	19200.00	96	48,000
3	Parash Dewangan	1(15)	1(20)	180	240	420	0.14	25.71	34.28	12857.14	17142.85	60	30,000
4	Ishwer Dewangan	2(30)	2(30)	360	360	720	0.13	48.00	48.00	24000	24000.00	96	48,000
5	Ramnarayan Dewangan	2(30)	1(20)	360	240	600	0.16	57.60	38.400	28800	19200.00	96	48,000
6	Madan Lal Dewangan	2(30)	1(20)	360	240	600	0.12	43.20	28.80	21600	14400.00	72	36,000
7	Mohan Lal Dewangan	2(30)	1(20)	360	240	600	0.16	57.60	38.40	28800	19200.00	96	48,000
8	Girivar Dewangan	2(30)	2(40)	360	480	840	0.14	51.42	68.57	25714.28	34285.71	120	60,000
9	Munai Dewangan	2(30)	2(40)	360	480	840	0.08	30.85	41.14	15428.57	20571.42	72	36,000
10	Ashok Dewangan	4(40)	1(20)	480	240	720	0.2	96.00	48.00	48000	24000.00	144	72,000

11	Naveen Dewangan	1(15)	1(20)	180	240	420	0.14	25.71	34.28	12857.14	17142.85	60	30,000
12	Gopal Dewangan	1(15)	2(40)	180	480	660	0.14	26.18	69.81	13090.90	34909.09	96	48,000
13	Dev Lal	2(30)	1(20)	360	240	600	0.2	72.00	48.00	36000	24000.00	120	60,000
14	Munna Lal Dewangan	2(30)	2(40)	360	480	840	0.14	51.42	68.57	25714.28	34285.71	120	60,000
15	Dhani Ram Dewangan	1(15)	1(20)	180	240	420	0.14	25.71	34.28	12857.14	17142.85	60	30,000
16	Omkar Dewangan	1(20)	1(20)	180	240	420	0.17	30.85	41.14	15428.57	20571.42	72	36,000
17	Satyanarayan Dewangan	2(30)	2(40)	360	480	840	0.14	51.42	68.57	25714.28	34285.71	120	60,000
18	Ramji Dewangan	1(15)	1(20)	180	240	420	0.14	25.71	34.28	12857.14	17142.85	60	30,000
19	Manmohan Dewangan	1(15)	1(20)	180	240	420	0.11	20.57	27.42	10285.71	13714.28	48	24,000
20	Bhagirathi Dewangan	2(30)	2(40)	360	480	840	0.17	61.71	82.28	30857.14	41142.85	144	72,000
<b>Total</b>	-	<b>34</b>	<b>27</b>	<b>5880</b>	<b>6360</b>	<b>12240</b>	<b>2.96</b>	<b>885.03</b>	<b>926.96</b>	<b>442519.48</b>	<b>463480.51</b>	<b>1,812</b>	<b>906,000</b>
<b>Avg.</b>	-	-	-	<b>294</b>	<b>318</b>	<b>612</b>	<b>0.14</b>	<b>44.25</b>	<b>46.34</b>	<b>22125.97</b>	<b>23174.02</b>	<b>90.60</b>	<b>45,300</b>

**APPENDIX - VI**

**NAME OF GROUP – PARWATI SELF HELP GROUPS GROUP BHIKHARIMAL, RAIGARH**

S. No.	Name of Weavers	Family labour (days)/m		Working days in year		Total working days year (M-F)	No of sarees & divided total working days	Prepaired Sarees / member in year		Income of / person in year		Prepaired sarees in year (Kg.)	Total Yearly income (Rs)
		M	F	M	F			M	F	M	F		
1	Prema Mehar	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
2	Sarita Shrivastva	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
3	Kamala Nayak	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
4	Kamal Nayak	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
5	Devaki Mehar	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
6	Ukiya Bhueya	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
7	Vishya Mehar	-	1(20)	-	240	240	0.2	-	48.00	-	96000.00	48	96000
8	Aarti Nayak	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
<b>Total</b>		<b>7</b>	<b>8</b>	<b>1260</b>	<b>1920</b>	<b>3180</b>	<b>1.40</b>	<b>216</b>	<b>236</b>	<b>431999.99</b>	<b>672000.00</b>	<b>552</b>	<b>1104000</b>
<b>Avg.</b>				<b>180</b>	<b>240</b>	<b>397.5</b>	<b>0.17</b>	<b>30.85</b>	<b>29.50</b>	<b>61714.28</b>	<b>84000.00</b>	<b>69</b>	<b>138000</b>

**after deduction net income is 604800**

**APPENDIX - VII**

**NAME OF GROUP – LAXMI SELF HELP GROUP BHIKHARIMAL, RAIGARH**

S. No.	Name of Weavers	Family labour (days)/m		Working days in year		Total working days year (M-F)	No of sarees & divided total working days	Prepaired Sarees / member in year		Income of / person in year		Prepaired sarees in year (Kg.)	Total Yearly income (Rs)
		M	F	M	F			M	F	M	F		
1	Jemadai Nayak	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
2	Budhwari Nayak	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
3	Savita Nayak	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
4	Kumodani Nayak	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
5	Manju Nayak	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
6	Hem Nayak	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
7	Sunita Nayak	-	1(20)	-	240	240	0.20	-	48.00	-	96000.00	48	96000
8	Sarojani Nayak	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
9	Geeta Nayak	-	1(20)	-	240	240	0.20	-	48.00	-	96000.00	48	96000
10	Uttara Nayak	-	1(20)	-	240	240	0.20	-	48.00	-	96000.00	48	96000
11	Shanti Nayak	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
12	Tulsa Mehar	1(15)	1(20)	180	240	420	0.17	30.85	41.14	61714.28	82285.71	72	144000
<b>Total</b>		<b>9</b>	<b>12</b>	<b>1620</b>	<b>2880</b>	<b>4500</b>	<b>2.14</b>	<b>277.71</b>	<b>514.28</b>	<b>555428.57</b>	<b>987428.57</b>	<b>792</b>	<b>1584000</b> after deduction net income is 835200
<b>Avg.</b>				<b>180</b>	<b>240</b>	<b>375</b>	<b>0.17</b>	<b>30.85</b>	<b>42.85</b>	<b>61714.28</b>	<b>82285.71</b>	<b>66</b>	<b>132000</b>

## APPENDIX - VIII

### **Name of Group**

#### **Parmeshwar Kosa Bunkar Sahkari Samiti**

Total Working days in year – 12240

Total income of co-operative societies - (Rs) 906000

Total income of male is  $906000 \div 12240 \times 5880 =$  (Rs) 435235.29

Total income of female is  $906000 \div 12240 \times 6360 =$  (Rs) 470764.70

Whereas 34 male works 5880 days out of 12240 days in a year

1 male works =  $5880/34 = 172.94$  days in a year

And income of 1 male is  $435235.29 \div 5880 \times 172.94 =$  (Rs) 12801.03 / year

Whereas 27 female works 6360 days out of 12240 days in a year

1female works =  $6360 \div 27 = 235.55$  days in a year

And income of 1female is  $470764.70 \div 6360 \times 235.55 =$  (Rs) 17435.07 / year

Per days wages rate is  $906000 \div 12240 =$  (Rs) 74.01

## APPENDIX - IX

### **Name of Group**

### **Gauri Kosa Bunkar Sahkari Samiti Rakshapali Kharsia**

Total Working days in year – 13860

Total income of co-operative societies - (Rs) 1062000

Total income of male is  $1062000 \div 13860 \times 6060 =$  (Rs) 464337.66

Total income of female is  $1062000 \div 13860 \times 7200 =$  (Rs) 551688.31

Whereas 39 male works 6060 days out of 13860 days in a year

1 male works =  $6060 \div 39 = 155.38$  days in a year

And income of 1 male is  $464337.66 \div 6060 \times 155.38 =$  (Rs) 11906.09 / year

Whereas 32 female works 7200 days out of 13860 days in a year

1 female works =  $7200 \div 32 = 225$  days in a year

And income of 1 female is  $551688.31 \div 7200 \times 225 =$  (Rs) 19538.96 / year

Per days wages rate is  $1062000 \div 13860 =$  (Rs) 76.62

## **APPENDIX - X**

### **NAME OF GROUP- LAXMI GROUPS (SHGs)**

Total Working days in year – 4500

Total Expenditure (cocoon, fuel & chemicals) - (Rs) 748800

Total income of co-operative societies -1584000 & net income of Groups after deduction of expenditure 1584000- 748800 = (Rs) 835200

Total income of male is  $835200 \div 4500 \times 1620 =$  (Rs) 300672

Total income of female is  $835200 \div 4500 \times 2880 =$  (Rs) 534528

Whereas 9 male works 1620 days out of 4500 days in a year

1 male works =  $1620 \div 9 = 180$  days in a year

And income of 1 male is  $300672 \div 1620 \times 180 =$  (Rs) 33408 / year

Whereas 12 female works 2880 days out of 4500 days in a year

1 female works =  $2880 \div 12 = 240$  days in a year

And income of 1 female is  $534528 \div 2880 \times 240 =$  (Rs) 44544 / year

Per days wages rate is  $835200 \div 4500 =$  (Rs) 185.6

## APPENDIX – XI

### **NAME OF GROUP- PARWATI GROUPS (SHGs)**

Total Working days in year – 3180

Total Expenditure (cocoon, fuel & chemicals) - (Rs) 499200

Total income of co-operative societies -1104000 & net income of Groups after deduction of expenditure 1104000- 499200 = (Rs) 6048000

Total income of male is  $6048000 \div 3180 \times 1260 =$  (Rs) 239637.73

Total income of female is  $6048000 \div 3180 \times 1920 =$  (Rs) 365162.26

Whereas 7 male works 1260 days out of 3180 days in a year

1 male works =  $1260 \div 7 = 180$  days in a year

And income of 1 male is  $239637.73 \div 1260 \times 180 =$  (Rs) 34233.96 / year

Whereas 8 female works 1920 days out of 3180 days in a year

1female works =  $1920 \div 8 = 240$  days in a year

And income of 1female is  $365162.26 \div 1920 \times 240 =$  (Rs) 45645.28 / year

Per days wages rate is  $835200 \div 4500 =$  (Rs) 190.18.

# *GRAPHS*

**Fig 4.1 Per family net income of HWCs**

**Fig: 4.2 Per person net income/ year of HWCs**

**Fig4.3 Per family net income of SHGs**

**Fig: 4.4 Per person net income / year of SHGs**

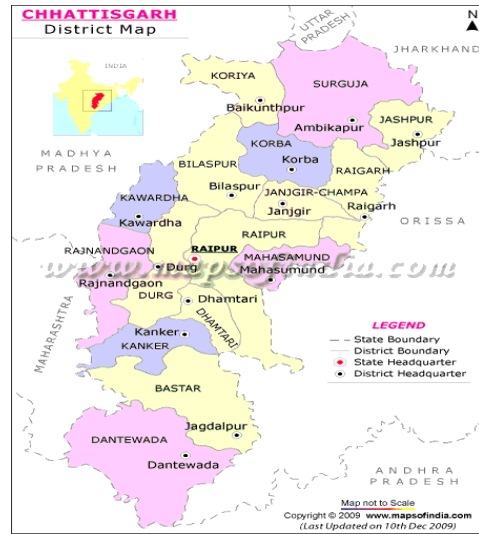
**Fig 4.5 Per person employment days of HWCs**

**Fig: 4.6 Per person employment days of SHGs**

# Map –I: Map of the study area (Raigarh district)

Chhattisgarh

Raigarh





Kharsia

Sarangarh