

POWER DRIVEN LOOMS: THE INDIAN DECENTRALISED TEXTILE SECTOR*

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Abstract

The powerloom industry came to be a successor and extension of the handloom industry. It was therefore obvious that handloom centers in the country developed into powerloom centers also. Of course, there were some other centers which developed independently as powerloom centers for different reasons. The main ailment of the power loom industry is that a large portion of it depends upon the private spinners for the supply of yarn and on the master weavers for the processing of cloth, its sale, etc. The imbalance in the weaving and spinning capacity and lack of a co-operative infrastructure for pre and post weaving facilities have been causing acute economic hardships to the weavers. Besides, as their services are not institutionalized, they have to forgo the commercial gains of their labour and have been reduced to the position of hired labour. The vast majorities of power loom weavers fall in the lowest income group. Majority of them work for master weavers who exploit them by manipulating the prices of raw materials as well as finished goods to their own advantage. Sometimes, weavers are also fleeced by the master weavers and the money lenders, who charge usurious rates of interest on loans taken by the weavers to buy materials or equipments or to tide over difficult periods or for the celebrations of a marriage or the defraying of medical expenses. There is also widespread unemployment among the weavers. This paper is based on secondary data and tries to identify the challenges faced by the workforce in decentralized powerloom sector and the government's response in resolving these issues.

Introduction-

The textile industry is as old as the human civilization. Cloth is one of the basic needs of human beings. Mills, handlooms and powerlooms constitute the three independent sectors of the Indian Textile Industry, which to a considerable extent compete with each other, and together meet the clothing requirements of the country, generates surplus for export and provide employment to a large number of people. While the mill sector is organized, mechanized and getting rapidly modernized to meet the challenges of a competitive market, the powerloom sector and the handloom sector have remained technologically backward and stagnant, largely unorganized.

While textile mills are engaged in both spinning and weaving while powerlooms are weaving factories which get yarn from and get the cloth processed outside. Typically these are small firms, since weaving itself is subject to limited economies of scale. They tend to be small enough to escape the official system of labor and regulation. They range from 6-8 second hand handlooms operated mainly with hired labor but not covered by Factory Act, to units with 40 or more high speed, partially or fully automatic and even shuttle less loom and many technical and organizational features of a modern textile factory.

Table 1- Cloth Production by Powerlooms

Year	Total Production	Production on Powerlooms	Percentage of Powerlooms over Total cloth production	Percentage Increase over previous year	
				Total Production	Powerloom Production
2008-09	54,996	33,648	61.22%	--	--
2009-10	60,333	36,997	61.29%	9.76%	9.95%
2010-11	62,559	38,015	60.77%	3.69%	2.75%
2011-12	60,453	37,445	61.94%	(-)3.37%	(-)1.50%
2012-13	62,792	38,038	60.57%	3.87%	1.58%
2013-14	63,500	36,790	57.93%	1.12%	(-)3.28%
2014-15	65,276	37,749	57.83%	2.79%	2.60%
2015-16	65,505	36,984	56.78%	0.35%	(-)2.02%
2016-17 (Apr-Aug-P)	28,034	15,638	--	--	--

*Source - Annual Report 2016-2017 (up to Aug 17), Ministry of Textiles, Government of India, P.89.

Table 2- Year wise Growth in Number of Powerlooms Installed -

Year	No. of Powerlooms	Growth Percentage
2006-07	19,90,308	--
2007-08	21,06,370	5.8%
2008-09	22,05,352	4.7%
2009-10	22,46,474	1.9%
2010-11	22,82,744	1.61%
2011-12	22,98,377	0.68%
2012-13	23,47,249	2.12%
2013-14	23,67,594	0.86
2014-15	24,47,837	3.39
2015-16	25,22,477	3.05
2016-17	25,74,522	--

*Source - Annual Report 2016-2017, Ministry of Textiles, Government of India, P 88.

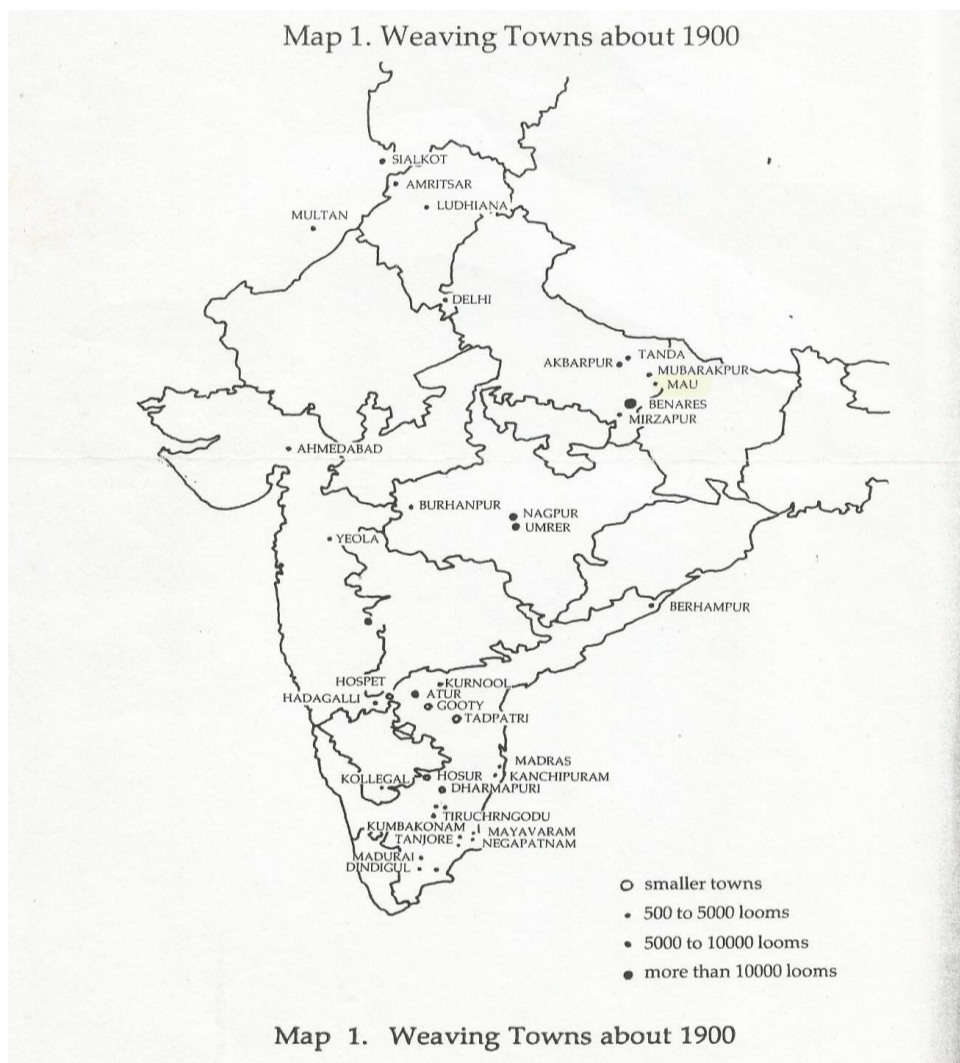
Powerlooms are good at weaving long sheets as they can be woven continuously, at high speeds with long stretches of warp. Changing warp is a costly affair with high speed looms. The level of technology of this sector varies from obsolete plain looms to high-tech shuttle less looms. There are about 1, 50,000 shuttle less looms in this sector. It is estimated that more than 75% of these looms are outdated with a vintage of over 15 years and have virtually no process or quality control devices/ attachments. However there has been a significant increase in the technology level of the powerloom sector during last 10 years. The estimated number of powerlooms in the decentralized sector in the country till 31.10.2016 was 25, 74,522. **Table 2** shows the recent growth in the powerloom sector.

The decentralized powerloom sector is one of the most important segments of the Indian Textile Industry in terms of fabric production and employment generation. It provides employment to 64.36 Lakh persons and contributes 62% of total cloth production in the country.

More than 60% of fabric meant for export is also sourced from powerloom sector. The readymade garments and home textiles are heavily dependent on the powerloom sector to meet their fabric requirements.

Reasons for emergence of Powerloom Sector-

There are contending views on the origin and growth of powerlooms in India. The report of the Powerloom Enquiry Committee (1964) found evidence to suggest that the powerlooms were first set up in 1904 in Ichalkaranji in Maharashtra when Jagirdaars of that place encouraged weavers to install powerlooms and thereby, improve their standard of living.



* Source- Artisans and Industrialization - Tirthankar Roy (1993), pp.136-137.

The most concise and interesting discussion on the origin of powerlooms is depicted in one of the chapters entitled 'Patterns in the evolution of India's textile industry, in **Leadbeater (1993)**. His field visits and extensive interviews with mill owners point to the fact that composite mill managements have financed the growth of powerlooms to circumvent excise duty. The crux of the discussion with one of the persons interviewed is that Bombay mill owners sponsored powerloom owners in order to circumvent Ahmadabad's monopoly in the production of dhotis and sarees. Thus the emergence of the powerloom sector is also the result of a lack of consensus among mill owners in terms of augmenting a united position with respect to the government policy.

Dipak Mazumdar's (1984) as well as **Kasthuri Sreenivasan's (1984)** studies on the Indian textile industry echoes the same view of the mill sector's contribution to the growth of the powerlooms. They opine that from the beginning of the century, handloom weavers bought their second hand non-automatic powerlooms from the mills. It is also pointed out by Sreenivasan that powerloom weavers were more likely to be former mill hands that had better expertise than handloom weavers. It is also pointed out by many researches (**Sreenivashulu, L.C Jain, Leadbeater, Mridul Eapen, Chandrashekhar.**) that considering powerlooms on par with handlooms as a decentralized sector and reserving products for both together was one of the reasons for the growth of the powerloom sector.

Tirthankar Roy's (1998) in an article on the powerloom industry in India disputes the view that the growth of powerlooms was mainly a distortion created by government policy. He interprets the growth as a pattern of industrialization founded on an unlimited supply of low quality labor, developing systems of inter firm co-ordination, agglomerations based on such systems, and

continuous accumulation of capital 'from below' in artisanal activities in the past and in modern small scale industry and agriculture more recently.

In another article, **Tirthankar Roy's (1999)** describe the origin and present condition of the industry in an export oriented region; its major handicaps, how it addresses its handicaps and what kind of policy initiative may be needed to deal with them. It suggests that some recent changes in the organization and technology in the industry can be seen as attempts to deal with these weaknesses.

Supriya Roy Chowdhary's (2000) analysis of the role of the powerlooms in silk weaving in Karnataka has been undertaken in the context of the existence of remarkable heterogeneity in the structure of capital, forms of organization and scale of organization in the powerloom sector. The paper examines the role of state policy with regard to powerlooms, dynamics of the relations of production, and the political implications of the diversity of interests and capital associated with this sector in two selected areas in Karnataka- Dodhbolpur and Anekal. The findings of the study highlight the low wages, exploitative role of mercantile and usurious capital, low levels of production and profitability, and actualization of labor force.

Another important document that throws light on the powerloom sector is the **Report on the Living and Working Conditions of workers in Powerloom Industry (1991)**, undertaken in 1988. The main centers of concentration of powerlooms such as Bhiwandi, Malegaon, Ichalkaranji and Sholapur in Maharashtra; Surat and Ahmadabad in Gujarat; Erode, Anttiur, Kumarapalayam, Palipalayam, Salem and Sankarancoil in Tamil Nadu; Sircillia in Andhra Pradesh; Burhanpur in Madhya Pradesh; Calcutta and Ranaghat in West Bengal; Kanpur, Maunathbhanjan, Meerut and Tanda in Uttar Pradesh; Kishangarh in Rajasthan; Ludhiana and Amritsar in Punjab; and Panipat in Haryana were identified for the purpose of the study.

According to **Goswami (1990)**, one of the reasons behind the rise of the powerloom and the decline of the handlooms relates with changes in tastes. He believes that more and more people in lower and middle income groups prefer synthetics and blended cloth which in another way of saying that they do not prefer handlooms. But at least as important is the cost disadvantage of the handloom sector, especially for sorts produced on powerlooms. He has compared the costs of production of various types of cloths on handlooms and powerlooms, and has concluded that, for the most common handloom items, production is about 22 percent more expensive when compared with powerloom production. Given this advantage and the average consumer's preference for durability and luster, it is not surprising that handlooms have lost out.

R.S. Gandhi, Y.S. Mehta and A.B. Talele (1992) in their report "Decentralized Sector of the Indian Textile Industry", have highlighted the salient features of the decentralized textile industry viz. powerloom industry. The study has made comprehensive analysis of the system dimension, production technology, cost and finance structure, and marketing and distribution channels of the powerloom industry. The study has focused on non-economic factors and their influence on the efficiency of handlooms and powerlooms.

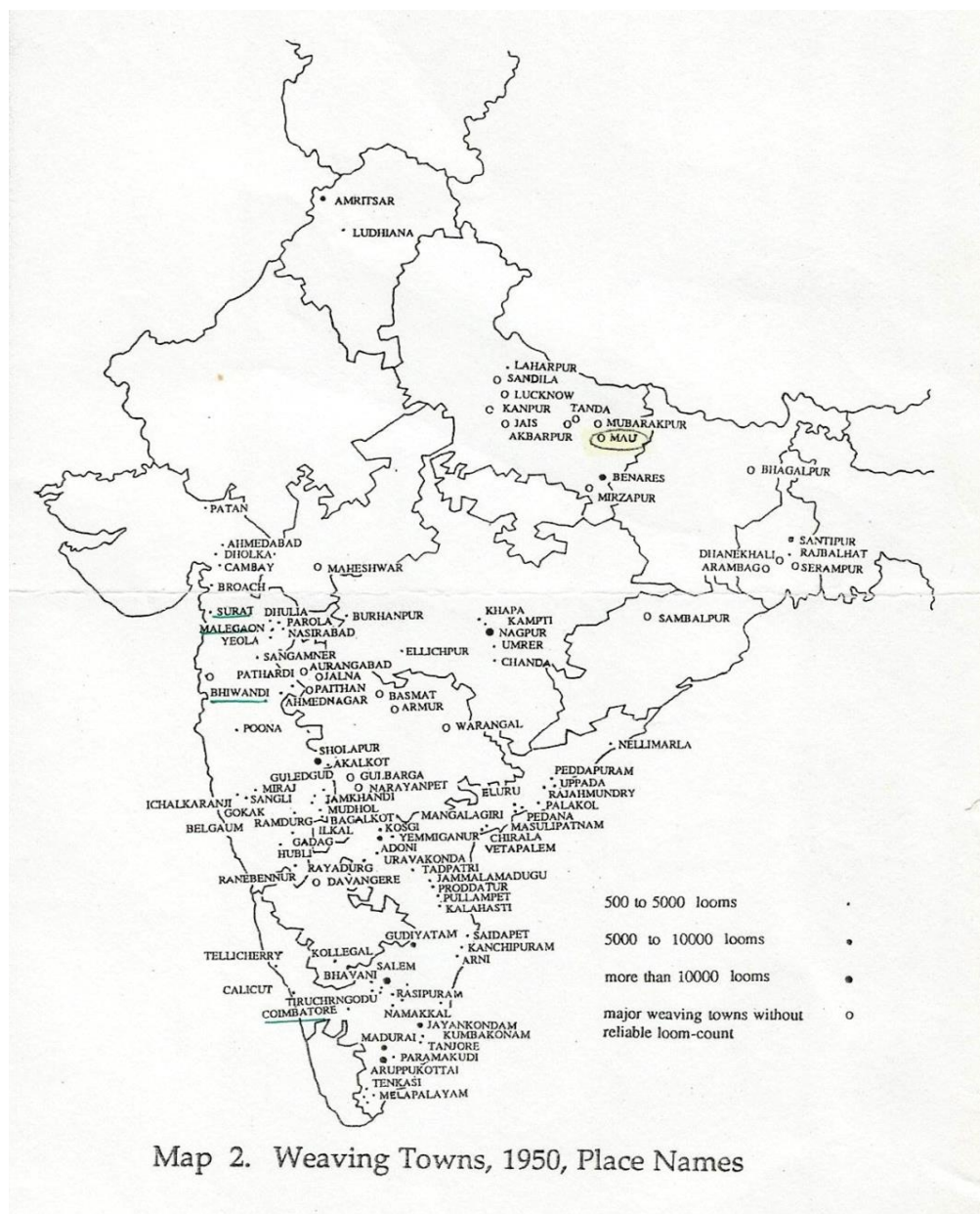
The Scheme of Conversion of Handloom to Powerlooms (1954) was introduced by the government, for the economic development of the handloom weavers. In spite of all these measures, handloom industry based on intensive human labour and running on obsolete techniques was not found to be a profitable proposition. Some enterprising people, encouraged by indirect concessions given to the handloom industry, however installed Powerlooms as a cottage industry.

Thus the conversion of handlooms into powerlooms was an important reason for the growth of the powerloom industry. Initially, the powerloom cloth was exempted from excise (and) later on (only) a nominal excise duty was levied. Some inherent advantages enjoyed by powerlooms over composite mills in terms of cost, industrial peace, labour problems, procurement of raw materials etc and over handlooms in terms of production efficiency, saw it to grow and perform dominant role in the days to come.

The powerlooms were first introduced in India in the starting of the 20th century. The **Report of The Powerloom Inquiry Committee (1964)** found evidence to suggest that the powerlooms were first set up in 1904 in Ichalkaranji in Maharashtra when the Jagirdars of that place encouraged weavers to install powerlooms and thereby, improve their standard of living. The growth of the powerloom industry started with the losing of the ground by the textiles mills. During the great depression period (1929-1933), the mill sector started to discard the powerlooms. The labors of the

textile mills refurbished the discarded powerlooms and started establishing small units as small and cottage industry.

Thus besides increase in spinning mills, availability of weaving skills and discarded looms from the composite mills spurred the growth in this industry. The other reasons laid in employment opportunities, viz improvement in the standard of living and the low requirement of capital for installation of powerlooms are also responsible for the growth of powerloom units. Though the most usual size of these units have been between one to five looms, factory system has also come into existence because of small capitalists acquiring a few powerlooms and working on them with the hired labour. All the above mentioned factors paved the pathway of an intermediary powerloom sector that gradually emerged in between handloom and mill sector of the textile industry. The growth of powerloom industry i.e. the sector consisting of weaving establishments alone and distinct, from the composite mills consisting of spinning cum weaving establishments was of recent origin.



The handloom weavers realized that even after various concessions given by the government to the industry it could not withstand the onslaughts of the improved techniques available to the other sectors of the industry. They also found that in terms of the production efficiency and consequently for their economic well being, it was safer to switch to powerlooms for which they had

all the skills and experience. In the beginning, only enterprising one shifted to powerlooms but others also followed gradually, though not all handloom weavers. The growth of powerlooms was so rapid that yesterday's traditional handloom centers emerged as important centers of powerloom industry.

Traditional handloom centers like Malegaon, Ichalkaranji in Maharashtra, Burhanpur in Madhya Pradesh, Belgaum in Karnataka, Karimnagar in Andhra Pradesh, Erode and Salem in Tamil Nadu, Maunathbhanjan and Meerut in Uttar Pradesh, also became powerloom centers as well. The powerloom industry is spread all over India. The states with major powerloom centers are Maharashtra, Tamil Nadu, Gujarat, Andhra Pradesh, Uttar Pradesh, Madhya Pradesh, Punjab, Rajasthan, Karnataka, and Haryana. Maunathbhanjan is also an important powerloom centre in U.P.

The powerloom industry came to be a successor and extension of the handloom industry. It was therefore obvious that handloom centers in the country developed into powerloom centers also. Of course, there were some other centers which developed independently as powerloom centers for different reasons. Thus, powerloom industry was widely dispersed throughout the country. However, there were some major centers of concentration in different states. The state of Maharashtra had highest number of powerlooms followed by Gujarat. The decentralized powerloom sector in these centers also developed due to closure of composite mills. Besides, other main centers were....Kanpur, Meerut, Tanda and Maunathbhanjan in Uttar Pradesh.

Table 3 - Important Powerloom Centers in India

Sr. No.	State	District / Centers of Concentration
1.	Andhra Pradesh	Karim Nagar, Sircilia
2.	Gujarat	Ahmadabad, Surat
3.	Haryana	Panipat
4.	Karnataka	Bangalore, Belgaum, Doddabalapur
5.	Madhya Pradesh	Burhanpur
6.	Maharashtra	Bhiwandi, Ichalkaranji, Malegaon, Sholapur
7.	Punjab	Amritsar, Ludhiyana
8.	Tamil Nadu	Anthiur, Erode, Kumarpalayam, Pallipalayam, Salem
9.	Uttar Pradesh	Kanpur, Meerut, Tanda, Maunathbhanjan
10.	West Bengal	Calcutta, Ranaghat

* Source- Report on Living Conditions of Workers in the Powerloom Industry in India (1988), Ministry of Labour, Government of India.

Each textile cluster in the country depicts and has portrayed its specific product. Either the products are consumed locally or are sent out their cluster relatively modernized cluster. Often, the powerloom industry is blamed to take away the benefits of the policies meant for the Handloom sector taking advantage of the loopholes in the Textile Policies. The condition of the powerloom weavers is no better than the handloom weavers. But instead of giving any facility or financial help to the powerloom industry, the governments appointed various committees to find out the problems of textile industry in the country. **Kanungo Committee (1954), Ashok Mehta Committee (1964), Siva Raman Committee (1974)** were appointed by the government to study the problems. Among them, only Ashok Mehta committee recommended in a true manner and sympathetically, for the powerloom industry. It was the first committee which advised the government to include the powerloom sector in Five Year Economical Development Plan. It also granted the powerloom industry its social status.

Table 4-Cluster-Wise Product Profile of Uttar Pradesh -

Maunathbhanjan	Synthetic Zari Saree, Synthetic/Cotton Lungi.
Bhadohi	Hand knotted/ Tufted Carpet, Tibetan Druggets.
Kanpur	Canvas, Dosuti, Makleno, Niwar, Knitted Fabrics and Hosiery garments.
Gorakhpur	Suiting/Shirting and Bed Covers.
Meerut	Shirting, Bed covers, Dress Materials, Bed sheets and Curtain cloth.
Tanda	Check shirting, Lungi, Dress Materials, Gamchha and Towels.

One of the important issues that many a scholar has pointed out is the treatment of powerlooms on par with handlooms as a cottage industry. This is evident from the reservation of items for exclusive production of handlooms. Though in vogue from 1950's handlooms were treated on par with small powerloom units and thus the reservation was extended to both. In short except three- piece dyed dhotis, lungis and piece or yarn-dyed colored cotton saris- which were exclusively for handlooms, the rest of the eight items were reserved for both handloom and small powerloom units (**Eapen, 1984**). It is also pointed out that even with reservation, the growth of powerlooms has been phenomenal and it is not clear therefore how far the legislation will improve the lot of handlooms. **L.C. Jain (1983)** observes that the growth of powerlooms have been phenomenal and have most often taken place with official connivance. The tax differential between mills and powerlooms also provided a tremendous advantage to the powerloom over the handloom sector. This indicates the necessity to review the practice of categorizing powerlooms as a constituent of a decentralized sector, which enables them to enjoy a number of privileges. It is also blamed that with technological Up gradation, powerlooms would be able to duplicate handloom products at a cheaper cost.

Issues of Concern-

Major issues before the Indian Decentralized Powerloom sector are-

- 1) Technological Obsolescence.
- 2) Lack of capital
- 3) Fragmented Small Units
- 4) Lack of Good Marketability
- 5) Low quality and Poor production
- 6) Underdeveloped Infrastructure
- 7) Lack of trained Human Recourses.

The main ailment of the power loom industry is that a large portion of it depends upon the private spinners for the supply of yarn and on the master weavers for the processing of cloth, its sale, etc. The imbalance in the weaving and spinning capacity and lack of a co-operative infrastructure for pre and post weaving facilities have been causing acute economic hardships to the weavers. Besides, as their services are not institutionalized, they have to forgo the commercial gains of their labour and have been reduced to the position of hired labour. The vast majorities of power loom weavers fall in the lowest income group. Majority of them work for master weavers who exploit them by manipulating the prices of raw materials as well as finished goods to their own advantage. Sometimes, weavers are also fleeced by the master weavers and the money lenders, who charge usurious rates of interest on loans taken by the weavers to buy materials or equipments or to tide over difficult periods or for the celebrations of a marriage or the defraying of medical expenses. There is also widespread unemployment among the weavers.

Schemes for the development of powerloom sector-

A) Computer Aided Design Centers-

To facilitate the creation of new designs, improvement of the designs and production in keeping pace with the fast changing global fashion trend, the Computer Aided Design (CAD) system plays a vital role. Financial assistance in the form of grant-in-aid of Rs. 6.75 Lakhs per CAD Centre per annum is provided by the Ministry of Textiles for a period of 5 years.

So far the following 17 Computer Aided Design Centres (CAD's) have been established: Coimbatore, Karur, Komarapalayam and Somanur (Tamil Nadu), Surat and Ahmedabad (Gujrat), Solapur, Ichalkaranji, Bhiwandi and Mumbai (Maharashtra), Bilwara (Rajasthan) and Bangalore and Doddaballapur (Karnataka), Burhanpur and Indore (Madhya Pradesh) and Panipat (Haryana). These Computer Aided Design Centers help the decentralized and small Powerloom units to access new designs and improve the quality of the fabric. None of the respondents had ever heard about any such centre working for the weavers.

B) Modified Group Work Shed Scheme-

The Government of India has introduced a Group Work shed Scheme for decentralized Powerloom Sector on 29.7.2003, under the Xth Five Year Plan. The Scheme for Modified Group Work shed for Powerloom Sector is formulated by suitably modifying the existing Group Work shed Scheme for decentralized powerloom sector to organize powerloom units in a cluster and to provide improved working conditions in terms of more space, work environment, improve the work efficiency. The prime objective of the scheme is to facilitate the establishment of Work sheds for modern looms in an existing or new cluster, which will provide required scale of economy for business operations. The Work sheds under the schemes include the space required for setting up of modern machine looms, weaving preparatory & sectional warping machines and other functional requirement. Under the Scheme, subsidy for construction of Powerloom building would be limited to 40% of the unit cost of construction subject to total maximum of Rs. 300/- per square feet.

C) Integrated Scheme for Powerloom Sector Development-

To promote comprehensive growth of the powerloom sector, Government of India had announced the Integrated Scheme for Powerloom Sector Development during 2007-2008. The scheme has got the following components:-

- a) Marketing Development programme for Powerloom sector.
- b) Exposure visit of Powerloom Weavers to other clusters.
- c) Survey of the Powerloom Sector.
- d) Powerloom Cluster Development.
- e) Development and Up gradation of skills (HRD)

D) Marketing Development Programme for Powerloom Sector-

Marketing development programmes have a very important role in the powerloom sector. Therefore programs for promotion and marketing of powerloom products through different mechanism such as organizations of exhibitions and buyer seller meets, seminar/workshops, publicity and awareness programmes etc. are being implemented in association with the Powerloom Development and Export Promotion Council (PDEXCIL) and other agencies.

E) Exposure Visit of Powerloom Weavers to Other Cluster:

The powerloom weavers who reside in the cluster of low level technology are not exposed to other areas of manufacturing to produce diversifying textile products or value added fabrics due to limited knowledge etc. With a view to overcome such deficiency, the powerloom weavers in different clusters are being taken to other developed clusters to become familiar with the working upgraded skills, the products manufactured and the marketing techniques adopted in those clusters. The concerned Regional Offices assist the powerloom weavers during the exposure visits and facilitate effective and meaningful interaction. The financial assistance is also being provided by the Government of India to meet the expenditure arising out of these visits.

F) Survey of the Powerloom Sector-

Presently, the Powerloom Service Centers, set up all over the country are conducting the powerloom survey and submitting their monthly report in this regard. Since the database of the powerloom sector is not authentic, it becomes very difficult to plan the growth of the industry. Therefore, it has been felt, that to have the realistic future growth plan; a base-line powerloom survey has to be conducted. The Government has already decided to conduct the baseline survey of the powerloom units.

G) Powerloom Cluster Development-

Powerloom Cluster Development activities are an attempt to facilitate the sustainable development of powerloom industry located in identified clusters in a holistic manner to wean out the weak cluster from producing the low-end value product at one hand and product innovation and other diversification on the other. **Comprehensive Powerloom Cluster Development Scheme** was formulated in the year 2008-09. The guiding principle underlying the design of clusters is to create world-class infrastructure and to integrate the production chain in such a manner which caters to the business needs of the local Small and Medium Enterprises (SMEs) to boost production and export.

The broad objectives of the scheme are to enhance the competitiveness of the clusters in terms of increased market share and ensuring increased productivity by higher unit value realization of the products. The scheme provides requisite support/linkages in terms of adequate infrastructure, technology, product diversification, design development, raw material banks, marketing and promotion, credit, social security and other components that are vital for sustainability of weavers engaged in the decentralized powerloom sector.

Details of Powerloom Mega Clusters-

1. Bhiwandi (Maharashtra),
2. Erode (Tamil Nadu),
3. Bhilwara (Rajasthan),
4. Ichalkaranaji (Maharashtra).

Apart from these Mega Clusters, the following 8 clusters have been selected for development and CDO's have been posted in the respective clusters and diagnostic study has been completed by the CDO.

1. Burhanpur,
2. Nalgonda,
3. Ranaghat,
4. Umbergaon,
5. Amritsar,
6. Karur,
7. Bhilwara,
8. Maunathbhanjan.

H) Development and Up gradation Of Skills (HRD)-

The Government of India has established 44 Powerloom Service Centre (PSCs) since 1977 at various Powerloom Clusters for the promotion of development and growth of decentralized powerloom, sector. The services provided by these PSCs have been in the realm of training to weavers for improvement in the efficiency, skill and productivity, testing facilitation, design development and consultancy to local Powerloom Industry. With the advent of globalised free-trade regime, and in view of the large requirement of manpower across the different textile sector, the services by these centers are enlarged but few new fields of activity are also to be added to cater the need of increasing opportunities in the whole textile value chain.

I) Technology Up gradation Funds Scheme (TUFS)-

The Technology Up gradation Fund Scheme (TUFS) was launched on 1st April 1999, for a period of five years, and was subsequently extended up to 31st 2007. The scheme provides for interest reimbursement/capital subsidy/ Margin money subsidy and has been devised to bridge the gap between the cost of interest and the capital component to ease up the working capital requirement and to reduce the transaction cost, etc.

The scheme is an important tool to provide financial support to the textiles industry and help it capitalize on the ever changing and growing global and domestic markets, through technology up gradation, cost effectiveness, quality production, efficiency and global competitiveness.

J) 20% Margin Money Subsidy Scheme for Powerloom Sector under TUFs -

Weaving is a thrust area and occupies a special place under the Technology Up gradation Fund Scheme. This scheme is applicable to powerlooms in Micro & SSI sector only i.e., the units having investment in plant & machinery as per Micro, Small & Medium Enterprises Development Act 2006. However, filing of Entrepreneurs Memorandum with concerned District Industries Centre is a pre-requisite for availing of assistance under the scheme. The eligibility of the powerloom unit is subject to a capital ceiling of Rs. 200 Lakhs and ceiling on margin money subsidy of Rs. 20 Lakhs. SSI units exceeding capital ceiling of Rs. 200 Lakhs would not be eligible for assistance under 20% MMS – TUFS. Such units are advised to avail of 5% interest reimbursement under TUFS.

K) All India Powerloom Board-

All India Powerloom Board was first constituted as an advisory Board in November, 1981 and since then Government of India has reconstituted AIPB from time to time. Presently it has representatives of the Central and State Governments., Powerloom Federation/Associations of Powerloom/Textile Industry, as its members and is headed by the Union Minister of Textiles as the chairman

L) Health Insurance-

Health insurance is a mechanism by which a person protects himself from financial loss caused due to accident and/or disability. Majority of the powerloom workers in India are not aware of the occupational health risks, partly because they are self-employed and unorganized and partly due to their willingness to accept risk of injury or damage as being a part of traditional occupation.

It is important to note that basic facilities at the work place, including toilets, natural or artificial exhaust systems for circulation of fresh air, adequate lighting and first aid facilities significantly reduce the health hazards of powerloom weavers. But due to mass illiteracy and unorganized nature of the industry, majority of the weavers are not conscious about the health hazards.

Keeping this situation in view the government of India is providing a Health Insurance Scheme for weavers to provide them health Insurance and health care facilities for all existing diseases as well as for new disease through (LIC) Life Insurance Company Ltd. The scheme envisages covering not only the weaver but also his spouse and two children.

M) Group Insurance Scheme for the Powerloom Workers-

Government of India has launched a revised scheme "Welfare of Powerloom Workers through Group Insurance Scheme" in association with LIC from 1st July 2003. In accordance with the XII Five Year Plan, the scheme has been modified by merging the existing the JBY Scheme and Add-on GIS w.e.f. 1st Jan 2008. As per the modified scheme, the total premium is Rs.330/- out of which, Rs.150/- is to be borne by the Office of the Textile Commissioner, Government of India and Rs. 100/- is being paid by the LIC from the social security fund of Government of India. Only a premium of Rs. 80/- as to be paid by the powerloom weaver for getting the benefits under the scheme is given in **Table 5**.

Table 5- Benefits of Group Insurance Scheme

Component	Natural Death	Accidental Death	Total Permanent Disability	Partial Permanent Disability
Group Insurance Scheme	Rs.60,000/-	Rs.1,50,000/-	Rs.1,50,000	Rs.75,000

In addition to the above, a worker under GIS will also be entitled to the educational grant of Rs. 600/- per child per half year for two children studying in IX to XII standard for a maximum period of 4 years under **Shiksha Sahyog Yojna (SSY)**.

Conclusion-

During the last ten years, India's cloth market has seen significant changes, a switch from cotton to manmade fibers at home, a large growth in the demand for readymade cotton garments, some at home, but mainly abroad, and more recently an export market in yarn and fabrics. Small powerlooms had a large share in the first, composite cotton mills in the second and third. In export sales, however, handlooms have a smaller but significant share.

The powerloom sector make a sizeable contribution to the Indian economy. Researchers suggest that Government should have an integrated approach between the Handlooms and Powerlooms. It is desirable that powerlooms and handlooms co-exist harmoniously and do not cut into each other's traditional markets. In other words, the traditional thinking of handloom versus Powerlooms should be replaced by "Handlooms and Powerlooms".

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