

AN EVALUATION OF COIR BOARD SCHEMES IN POLLACHI

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Abstract

The coir industry in Pollachi has seen 50% decline in domestic supply and a 30% reduction in exports leaving thousands of people jobless. As per data available with various coir manufacturing associations in the district, the number of units has reduced by 40% over the last one year, due to various reasons including a spike in manufacturing costs and the availability of cheaper fibre from Indonesia and Philippines. Pollachi, located 40km from Coimbatore, has 6.30cr coconut trees, cultivated across 30000 acres, which yield 10 million coconuts daily. Each coir manufacturing factory requires about 50000 coconut husks daily. When china entered the market a few years ago, Pollachi saw a boom in the coir industry. In their study area coir industry people minimum number of person only aware of the coir board schemes and beneficiaries, remaining people should not aware of the particular schemes. So in this study mainly focus on an evaluation of coir board schemes in Pollachi region in Coimbatore district.

Key note: coir export, Export Market, Coir Udyami Yojana, Pradhan Mantri Suraksha Bima Yojana

Introduction

In India coir making is largely a dissipated industry with households producing miniscule quantity of products. They had established and appeal of fiber by retting and then beating coconut for the interior husks. In India produced fibers and many as 1402 of the 1831 coir units in yarn hardly bothered about the advantages Kerala where in Alleppey, establishing the of professionally organizing the traditional coastal down as the unchallenged headquarter of coir-making capabilities. The golden textured Indian coir fibre, which Andhrapradesh, Odisha and Goa produced capture the European and world market. From then on, there was the success of

Indian coir's reign and it had no turning back. The big Corporate soon established coir factories in Alleppey, Kollam, Kozhikode, Cochin and other parts of Kerala. Industrial giants including Volkart brothers, William good acre, pierce Leslie and Aspin wall moved into tap the potential offered by the golden fibre, and Alleppey was soon a house hold name all over Europe and India. by 1967 the "golden fiber" had captured the European and the world markets. Today the coir geo-textiles or coir bhoovsastra has shot into the lime light which are mainly due to its eco-friendly characteristics.

Statement Of The Problem

The economic viability of the coir cooperative units depends on aspects like full employment for all working members, optimum productivity, adequate turnover and working capital. There are number of related studies in nearby states which provide valuable information about the working of coir cooperative societies. Vijay a Chandran Pillai (1998)¹³ in Kerala revealed that cooperative coir societies had a low capacity utilization in production as compared to the private units. Similarly a study in Andhrapradesh (1995)¹⁴ revealed that the coir cooperative units had lack of infrastructure and low rate of employment. Similar points expressed by Amblikumar (2000)¹⁵ in Kerala explained that the productivity of labour declined because of the absence of mechanized rates. The Pollachi coir board announced schemes especially for coir manufacturers. But at the same time the scheme only reach up on the minimum numbers and aware. The coir people maximum of HSC education standards, so the scheme how to receive, what are the procedure should not aware of the coir manufacturers.

Review Of Literature

Singaravelu, Kavitha has explained that the coconut production and coir industry developed in all other states, Kerala still remains the major producer and exporter of coir and coir products. In an economy like that of Kerala with huge backlog of unemployment, the coir industry is still important. This is because no other industry creates as much employment in the various processes of production with a limited amount of capital investment. The several external interventions including the government-driven ones had marched ahead over the years. Undoubtedly, such initiatives might be instrumental to metamorphosing the traditional industrial sector as a money-spinning sector for its dependent mass.

Since 1945, the Governments [both central and state] have appointed several Committees

and Task Forces to study the problems of the industry and they have recommended various measures to solve such problems. But the efforts of the government in solving these problems did not produce the expected results. In the year 1950, the government of Kerala launched a scheme to bring the coir sector under co-operative framework. As a result, a number of coir co-operatives were established in the state. The basic objective of the Scheme was to solve the problems of actual coir workers and small producers engaged in coir industry and to ensure them regular work and a living wage. This was expected to be realized by eliminating the middlemen from the coir sector. The centrally sponsored Co-operativisation Scheme of 1980, gave an impetus to the Co-operativisation Scheme of the state. Under this Scheme, an amount of Rs. 13.91 crores were spent by central government for the development of coir co-operatives in the country for the period from 1982-83 to 1999-2000, of which Kerala's share constitutes 85 per cent.

A Task Force was appointed by the Planning Commission under the chairmanship of M.K.K. Nayar [1973] for evaluating the various types of assistance extended to coir industry and coir co-operatives during the IVth Five Year Plan. Basically the Task Force was intended to suggest suitable measures for coordinating the development programmes for the coir industry and for making a proposal for the Vth Plan. The Committee covered all states producing coir and coir products in India and submitted its report. The report identified the importance of Research and Development, modernization, and mechanization in this sector.

Methodology

Sample is a portion of the people drawn from a larger portion. It is a finite subset of the population. The researcher only focus on registered coir manufactures, out of the total population 15 samples are taken for the study. Sampling refers to the selection of optimum number of persons from a definite population. 15 samples are studied under this research.

Sampling design refers to a definite plan for obtaining a sample from a given population. The sampling technique adopted for the study is “convenience sampling”.

A sample design is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure the researcher would adopt in selecting items for the sample. Sample design is determined before the data are collected. Researcher must select or prepare a sample design which should be reliable and appropriate research design.

Coir Export Schemes In India

- ❖ Coir Vikas Yojana (CVY)
- ❖ Coir Udyami Yojana (CUY)
- ❖ Mahila Coir Yojana (MCY)
- ❖ Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- ❖ Export Market Promotion Schemes (EMPS)

Coir Udyami Yojana

- This is a credit linked subsidy scheme for setting up of coir units with project cost up to rs.10 lakhs plus one cycle of working capital which shall not exceed 25% of the project cost. Working capital will not be considered for subsidy.
- The pattern of assistance under the scheme is 40% of the project cost as govt of India subsidy, 55% as loan from bank and 5% as beneficiary contribution.
- Under the cuy scheme, marketing support assistance to the beneficiaries for the following inventions will also be considered.

Mahila Coir Yojana Scheme

The coir industry is a labour intensive and export oriented industry employing more than seven lakh workers predominantly women. The decentralized operations in the coir industry without adequate training of spinners, weavers and artisans engaged in value added product manufacturing have been posing problems

particularly for ensuring the desired level of quality in the ultimate products. Inferior quality may ultimately turnout to be detrimental to the concerted efforts towards overall development of the industry and also its survival, particularly it being a traditional product in the present context unprecedented on account of cheap synthetic substitutes, globalization and liberalization.

Pradhan Mantri Suraksha Bima Yojana

The coir board coir workers group personal accident scheme has been converged to Pradhan Mantri suraksha bima Yojana. The salient features of the schemes are.

- This is an accidental insurance scheme. The scheme will be a one year cover, renewable from year to year accident insurance scheme offering accidental death and disability on account of an accident.
- All aadhar linked savings bank account holder within the age group of 18-70 are eligible to enroll under the scheme.
- The premium per annum per member is rs.12/-.
- The premium will be deducted from the account holder's savings bank account through 'auto debit' facility in one installment on or before 1st June of each annual coverage period under the scheme.
- The premium amount will be reimbursed by the coir board on receipt of the details from the coir worker after enrolment.

Export Market Promotion Scheme

Market promotion is to expand the share of Indian coir products in global market to access main competitors, product ranges, price, general setting and promotional strategies to motivate distribution channels to promote coir products to assess tariff/ non - tariff barriers on coir vis-à-vis competing products and pursue possible their elimination/ reduction through bilateral negotiations to engage consultancy services/ professional agents for specific assignments/ projects relating to export promotion seek

expert and professional advice on export related matters, foreign trade, etc. and to hold trade talks with decision makers in government/ chambers of commerce & industry, market/ distribution network and vendor development mechanisms.

Table 1 Demographic Profile

S. No		Literacy level	No. of Respondents	Percentage
1	Gender	Male	14	93.3
		Female	1	6.7
2	Education	HSC	8	53.3
		Degree	1	6.7
		Illiterate	Nil	0
		Total	15	100
		Total	15	100

The above table shows the Literacy level of the 15% respondents. 53% of the respondents comes under the HSC, 40% of the respondents comes under the SSLC, 6.7% of the respondents comes under the degree, 0% of the respondents comes under the Nil. Majority of the respondents (53.3%) were HSC.

The above table shows the Gender classification of respondents. Totally 15 respondents were taken for the study. Out of 15, 93% of the respondents were male and 7% of the respondents were female. Majority of the respondents (93%) were male.

Table 2 Age And Satisfaction Level Of Schemes

AGE	Problems faced by exporters			Total
	High	Moderate	Low	
26-35	2	0	2	4
35-45	0	1	3	4
45-50	0	2	5	7
Total	2	3	10	15

$H_0 =$ There is no significant association between age and satisfaction level of schemes
Calculated χ^2 value: 6.839

Degree of freedom: 4

Table value: 5% level: 9.49

Since the calculated χ^2 value (6.839) is lesser than the table value (9.49). Therefore it is concluded that there is no significant association between age and satisfaction level of schemes. Hence, Null hypothesis is accepted.

Table 3 Gender And Satisfaction Level Of Schemes

Gender	Satisfaction Level Of Schemes			Total
	High	Moderate	Low	
Female	2	3	9	14
Male	0	0	1	1
TOTAL	2	3	10	15

$H_0 =$ There is no significant association between gender and satisfaction level of schemes

Calculated χ^2 value: 5.36

Degree of freedom: 2

Table value: 5% level: 5.99

Since the calculated χ^2 value (5.36) is lesser than the table value (5.99). Therefore it is concluded that there is no significant association between gender and satisfaction level of schemes. Hence, Null hypothesis is accepted.

Table 4 Scheme Suitable For Business Of The Respondents

S.No	Suitable schemes for business	No. of Respondents	Percentage
1	Coir Vikas Yojana	0	Nil
2	Coir Udyami Yojana	2	13.3
3	Mahila coir Yojana	1	6.7
4	Pradhan Mantri suraksha bima Yojana	1	6.7
5	Export market promotion scheme	2	13.3
6	Others	9	60
	Total	15	100

The above table shows that 15% of the respondents come under the scheme suitable for business others of 60, 13% of the respondents come under the both CUY and EMPS, 6.7% of the respondents come under the both CUY and PMSBY, 0% of the respondents come under the coir Vikas Yojana. Majority of the respondents (60%) come under the others.

Table 5 Earn From This Scheme Of The Respondents

S. No	Earn from this scheme	No. of Respondents	Percentage
1	Up to 1 lakhs	2	13.3
2	2-3 lakhs	2	13.3
3	4-5 lakhs	1	6.7
4	Above 5 lakhs	10	66.7
	Total	15	100

The above table shows that 15% of the respondents come under the earn from this scheme Above 5 lakhs of 66.7%, 13.3% of the

respondents comes under the up to 1 lakhs, 2-3 lakhs, 6.7% of the respondents come under the 4-5 lakhs. 0% respondents comes under the Nil.

Majority of the respondents (66.7%) come under the Above 5 lakhs.

Table 6 Problems In This Scheme Of The Respondents

S. No	Problems in this scheme	No. of Respondents	Percentage
1	YES	2	13.3
2	NO	13	86.7
	Total	15	100

The above table shows that out of 15 of respondents problems in this scheme out of 86.7% of the respondents comes under the No, 13.3% of the respondents comes under the Yes.

Majority of the respondents (86.7%) come under the No.

Findings

1. There is no significant association between age and satisfaction level of schemes. Hence, Null hypothesis is accepted.
2. There is no significant association between gender and satisfaction level of schemes. Hence, Null hypothesis is accepted.
3. There is no significant association between age and documents. Hence, Null hypothesis is accepted.
4. There is no significant association between gender and documents. Hence, Null hypothesis is accepted.

Suggestion

Evaluation of coir export has the suggestion that, government has to provide various schemes and funds to upcoming coir producers. Thus it will help many exporters to emerge in the market and expand their operation world level. According to the demand manufacture of coir products are produced to give awareness about coir board schemes in rural public. They give awareness through the ways like advertisement, promotion, booklets, etc.

Conclusion

The coir industry in Tamil Nadu has created a major impact on the economy of the state. The use of coir as a renewable resource provides work to the rural poor and important export revenue. Coir, being a natural fiber that is environment friendly in the strictest sense of the term, is now seen as the fiber of the future. The eco-friendly quality of coir will help it to hold its ground even as it battles competition from synthetic fibers. The concentrated efforts of the Coir Board to strengthen the export markets through increased participation in foreign trade fairs, conduct of market study, undertaking generic publicity promotional efforts through various embassies etc., have helped the coir products to expand its global market. A further development of the industry can pave the way for substantial progress in the economic conditions of rural people, which ultimately will lead to their welfare and development. Only 25% of the people know about coir schemes in Pollachi because they do not have any awareness about coir schemes.

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