

**HANDLOOM CLUSTER MAPPING & BASE LINE SURVEY REPORT OF  
KOKRAJHAR, BODOLAND TERRITORIAL COUNCIL, ASSAM**



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## **Introduction:**

### **A Brief Profile of Bodoland Territorial Council:**

The Bodoland Territorial Council (B.T.C.) is to go a long way in ushering a sea change in its socio-economic & political affairs. It was a standstill situation in B.T.C in which people were caught between unemployment and underdevelopment. So, the people raised genuine demands on separate State- Bodoland for which the movement lasted for many years. In the beginning of New Millennium, both Dispur and New Delhi proposed agenda for peace and development in Bodo-dominated areas resulting the formation of B.T.C on February 10, 2003. The Bodoland Territorial Council (B.T.C) is emerging as a progressive council and fast making its presence felt from its political importance to the ruling Tarun Gogoi led Congress Government that it gained in the recent Asom Assembly elections, 2006. It is deputed as many as three Cabinet Ministers in the Gogoi ministry. It's a landmark achievement in the political history of Bodoland, people and its heritage.

### **The Profile of Kokrajhar districts BTC:**

Kokrajhar district is the western most district of Assam, it falls in between 90°E to 91°E longitude and 26°28 N to 26°50 N latitude. It was one of the sub-division of Goalpara district and it was given the status of full-fledged district in 1983. Kokrajhar district is bounded by the international boundary between Bhutan and India in the north. Goalpara and Dhubri on the south, Chirang district on the east and Jalpaiguri district of West Bengal is situated on the west of the district. The geographical area of the district covers 3195.21 sq. Kms. The Kokrajhar district is a homogenous geographical unit and a part of Brahmaputra valley except the foothill region of Bhutan (Himalaya). The people of different communities, religion and languages inhabit in this region like Boros, Assamese, Bengali, Rajbongshi, Santhal, Muslim, Napalese etc. The Boro is the second largest community in the North-East Region of India with centuries old social, political, cultural history and rich heritages. It is the mother tongue in the vast Bodo dominated areas and associated official state language of Assam. B.T.C has been divided into four districts namely Kokrajhar, Chirang, Baksa and Udalguri.

### **Population Pattern of BTAD:**

<b>DISTRICTS</b>	<b>ST</b>	<b>SC</b>	<b>GENERAL</b>	<b>TOTAL</b>
1. Kokrajhar	5,28,774	32,609	3,37,608	8,98,991
2. Chirang	1,69,811	30,035	1,43,780	3,43,626
3. Baksa	3,38,630	45,967	3,33,045	7,17,642
4. Udalguri	3,17,412	28,933	3,24,685	6,71,030
Total	13,54,627	1,37,544	11,39,118	26,31,289

## **Historical Perspective:**

Alfred Marshall, the English economist, is supposed to have propounded the cluster concept in 1910. He examined the industrial districts found in Europe. He cited the chief causes of industry localization as physical conditions such as climate and availability of raw materials. These factors resulted in benefits or externalities for firms within them such as technology availability, access to a skilled labour pool, access to inputs and marketing advantages. These externalities provided competitive advantage both domestically and internationally.

Economic geographers have tried to explain the existence of clusters on the basis of cost minimization or maximization of profit and maximization of space utility. The preferred locations for new entrepreneurs are those where demand is large or supply of inputs is more convenient and these are places where other producers of similar goods are already located.

Other economists (Porter - 1998) have argued that the competition that exists between firms located in a cluster drives productivity and innovation creating new resource endowments such as skilled staff and technological know-how. Human capital has also been identified by some as the main engine of growth.

All these theories of competitive advantage presuppose an existing cluster of firms. They do not explain why the first one or two firms established themselves at a particular location. This could be by accident, some personal preference or due to some exceptional circumstances such as location of a large industry or government facility require particular types of goods or services. As the first firms become successful, availability of workers and investors improves making the location more attractive for subsequent entrepreneurs.

## **Emergence of Spinning and Weaving:**

The rearing of eri and muga is another tradition of economic activity of the Boros. The Boros produced muga and eri cloths for their own use as well as for business purpose. But now-a days they have almost given up rearing muga or silk worms, as it is more laborious than the market place. At present they only produce eri cloths, which can be reared indoor. Spinning and weaving is women activity among the Boros. The Boro women are expert weavers. The Boro women weaves on the frame loom and produce their own requirement of fabrics in their spare time. These hand woven fabrics are used by women, men and children in religious occasion or festivals and can also be used as a bed-sheet, furnished cover etc. They can depict different floral and geometrical design on the fabrics. The Boro women still wear the hand woven traditional Dokhana and sadri of different colour and design. Nowadays the governments have various schemes to provide free grants, loans to tribal weaver in cash or kinds, to open weaving center or industry, through, the Tribal Development Corporation, District Rural Development Agency, Bank etc. Taking such assistance from the government some Boro women have opened weaving industry in various places of the district and supply their product to the markets. Thus quite a few Boro women have become economically independent in the present Boro society.

### **Bodo Weaving and Its Cultural Involvement:**

Bodos are known as one of the finest weavers in entire North East region. Some of the most commonly known women weave nature in their lives are Doare Mekhrip (Spot a peacock winking) Khasao Bikha (watch a turtle sunbathing on the banks of the Aie River and Dhinkiya designs (taste the leafy fern). Weaving nature on her traditional loom comes naturally to any Bodo women. This traditional art of weaving of Bodo women have been isolated as traditionally followed custom amongst the Bodo women for many centuries. Today this traditional Bodo motifs and colours have greater dimensions to its potential. The fabric produced by the weavers needs skill up-gradation, greater empowerment and the power of information technology to give boost to its handloom (weaving) sector in Bodoland Territorial Council (BTC). The present govt. is trying hard to set up various handloom units in order to provide income option for the below poverty line population but it has not been able to implement it in organised manner. Within Kokrajhar districts there are numbers of weaving units run by individual, SHGs, NGOs and enterprises. Almost every one is following the same pattern of weaving as traditionally used fabric/materials. The Handloom sector can be one of the alternative source of livelihoods for the women, men and girls and it could create business for many skills weavers if the sector could be plan in organise qualitative and quantitative production with the greater empowerment and using the power of information technology in marketing and upgrading the traditional weaving into modern technology. "We could able to digitise the designs of the handloom products available in the state and try to deliver quality outputs which the buyers deserve,"

The rich tradition of weaving where social, cultural and religion involved in designing the fabric for weaving could be modified as per the need of the national and international market demand. The IT could be used in developing diverse and better quality designs of locally made handloom products in much sophisticated ways.

### **Existing Handloom Unit Registered under different Institutions at Kokrajhar:**

1. Registered under Small Scale Industry/District Industry & Commercial Centre	23 Nos
2. Registered under Directorate of Handloom, BTC	114 Nos.
3. Registered under District Rural Development Agency	131 Nos.
4. Registered under the Titaguri Block Handloom Unit	79 Nos.
5. Registered under the Dotma Block Handloom Unit	81 Nos.
6. Registered under the Kachugaon Block Handloom Unit	69 Nos.
7. Registered under the Hatidura Block Handloom Unit	69 Nos.
8. Registered under the Co-operative Society Handloom Unit	23 Nos.
9. Non-Register Individual Weaving Unit Kokrajhar	<u>55 Nos.</u>
Total	644 Nos.

## **Baseline Survey Analysis:**

The Study has been undertaken with the following objectives:

- To establish the feasibility of developing a handloom cluster in Kokrajhar District.
- To suggest the various feasible measure of interventions through cluster development.
- To identify the possible future interventions.
- To study the impact of already existing chain approach in weaving sectors.
- To emphasize the connections between women weavers and market access.
- To highlight the need of creating IT in designing and capacity of production.

## **Methodology of Study:**

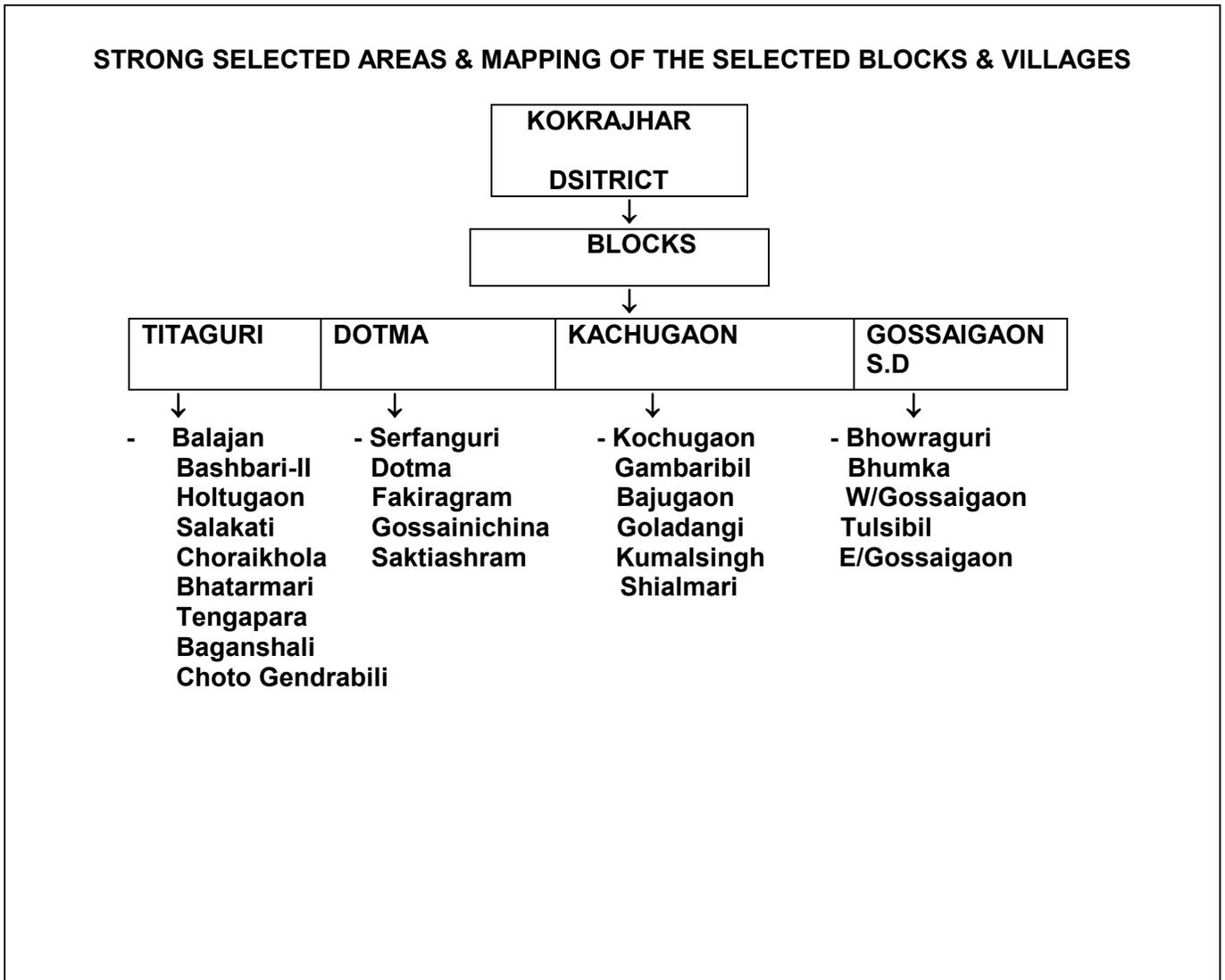
The methodology applied for the study was semi structures questionnaire, personal interview and focus group discussion both qualitative and quantitative finding. The below mentioned points were the main focus while carrying out the interviews amongst the weavers.

- Access of raw materials in the areas.
- Production capacity of looms and its marketing arrangement.
- Identifying strong handloom based NGOs/SHGs in the area.
- The operation system of already existing cluster and their level of skill.
- Number of weavers and their status of existing.
- Training need of the weavers existing in the districts.

**Study Area:**

The areas, which we have selected for the Handloom and Cluster Development study in Kokrajhar District are within the four Blocks i.e. Titaguri, Dotma, Kachugaon, Gossaigaon Sub- Division.

**Mapping of the selected Villages:**



**EXISTING & NON-EXISTING HANDLOOM MAPPING/SURVEY:**

<b>Name of the place</b>	<b>Households</b>	<b>Weavers</b>	<b>Number of looms/ visited</b>
<b>TITAGURI BLOCK</b>			
Balagaon	474	143	95
Bashbari- II	Forest Village-124 Non- Forest Village-34	Forest Village- 100 Non- Forest Village-28	112
Holtugaon	81	41	93
Salakati	1587	396	123
Choraikhola	167	70	124
Bhatarmari W/No. 4	377	38	128
Tengapara W/No. 5	932	280	102
Baganshali W/No. 7	390	156	119
Choto Gendrabil	105	42	105
<b>DOTMA BLOCK</b>			
Serfanguri	480	391	76
Dotma	Part-I- 102 Part-I- 62	Part-II- 432 Part-II- 216	84
Fakiragram	298	29	59
Gossainichina	103	83	33
Shaktiashram			41
<b>KOCHUGAON BLOCK</b>			
Kochugaon	135	38	03
Gambaribil	205	135	02
Bajugaon	315	135	06
Goladangi	271	127	05
Kumalsingh	53	19	03
Shialmari- I	96	50	05
<b>GOSSAIGAON S.D BLOCK</b>			
Bhowraguri	318	80	36
Bhumka	167	102	41
W/Gossaigaon	980	218	38
Tulsibil	208	48	39
E/Gossaigaon	1810	319	35

**KOKRAJHAR EXISTING HANDLOOM RANDAM MAPPING/SURVEY:**

<b>Name of the Place</b>	<b>Number of Looms</b>
<b>TITAGURI BLOCK</b>	
Balajan	95
Bashbari-II	112
Holtugaon	93
Salakati	123
Choraikhola	124
Bhatarmari	128
Tengapara	102
Baganshali	119
Choto Gendrabili	105
<b>DOTMA BLOCK</b>	
Serfanguri	76
Dotma	84
Fakiragram	59
Gossainichina	33
Shaktiashram	41
<b>KOCHUGAON BLOCK</b>	
Kochugaon	03
Gambaribil	02
Bajugaon	06
Goladangi	05
Kumalsingh	03
Shialmari	05
<b>GOSSAIGAON S.D BLOCK</b>	
Bhowraguri	36
Bhumka	41
W/Gossaigaon	38
Tulsibil	39
E/Gossaigaon	35
<b>TOTAL</b>	<b>1507</b>

**CRITERIA/PARAMETERS FOR SELECTING 1507 LOOMS**

- = Concentration of weavers
- = Product type
- = Presence of stakeholders
- = Presence of support organization
- = Wage structure of weavers

**Based on above parameters, 1157 Looms have been selected & interviewed**

<b>Name of Blocks &amp; Villages</b>	<b>Number of Looms Interviewed</b>
<b>TITAGURI BLOCK</b>	
Balajan	68
Bashbari-II	95
Holtugaon	62
Salakati	95
Choraikhola	76
Bhatarmari	110
Tengapara	98
Baganshali	69
Choto Gendrabili	78
<b>DOTMA BLOCK</b>	
Serfanguri	32
Dotma	49
Fakiragram	46
Gossainichina	66
Shaktiashram	65
<b>KOCHUGAON BLOCK</b>	
Kochugaon	03
Gambaribil	02
Bajugaon	06
Goladangi	05
Kumalsingh	03
Shialmari	05
<b>GOSSAIGAON S.D. BLOCK</b>	
Bhowraguri	23
Bhumka	26
W/Gossaigaon	23
Tulsibil	24
E/Gossaigaon	28
<b>TOTAL</b>	<b>1157</b>

The above-mentioned villages were selected and out of 1507 Random looms identified total 1157, looms were interviewed through questionnaire schedule and focus group discussion.

## **ANALYSIS OF THE BASE LINE SURVEY/ MAPPING:**

### **PART – I**

#### **1. SOCIAL CONDITION OF THE WEAVERS**

- Average age of the weaver - 42 years
- Cast/religion – Bodo /Hinduism/ Christianity
- Average family size - 4 to 5 members in one family
- Years of engagement - 1 to 7 years
- Involvement of family - 03 members

### **PART – II**

#### **2. PROCESS FLOW CHART FOR INDIVIDUAL WEAVER**

- Dyed yarn from market/master weaver
- Preparatory process (in house) – weaving – finishing – finished goods to master weavers for marketing

#### **PROCESS FLOW CHART FOR HOME BASED WEAVERS**

- Dyed yarn from shops – Preparatory process (in house) – Weaving – Finishing - Finished product through agents.

#### **WEAKNESS OF THE EXISTING SYSTEM**

- Due to absence of good dye house inside the cluster, there is no control over cost of dyeing & quality of dyed yarn (poor quality of dyes are used generally by the outside dyers and improper technique is adopted)

#### **3. VALUE CHAIN ANALYSIS**

Fly shuttle frame looms are generally used. Jacquard is attached with loom for designing to Dokhona. The home-based traditional looms are primarily used. Semi automatic looms are also used by some section of the community but in few numbers.

- Fly shuttle looms are used largely for weaving.
- Type of raw material - dyed (Cotton & Phakua) yarn + Polyester yarn.
- Cost of per Dokhona- Rs. 500.00 Cotton & Rs. 120- 350 Polyester Dokhona.
- Earnings for per Dokhona- Approx. Rs. 80.00 with design for three meters.
- Product demand – Below Medium
- Nature of design – Upto the present trend in local demand.

- Source of design – by local designer 85%
  - by W.S.C./Professional -15%
 Rejection - % negligible because of skilled weavers as per local demand.

### **PART – III**

#### **4. PRESENT PRODUCTION/ PRODUCTION CAPACITY:**

- Product- Mainly traditional dress 80%
  - Exportable items – 6% (Silk)
  - Others – 14%
- Nature of involvement: Job work basis – 68%
  - At weavers      Own yarn basis- 32%
- Designs – Concept of modern designing is poor or extremely limited.
- Development of new designs: response is good in case of some leading NGOs & Master weavers.
- Need of product diversification: 70% weavers are interested because of future market because trend for demand of dokhona is declining.
- Product demand: Medium in local market through out the year.
- Present production capacity is extremely low due to which income earning depends.

#### **5. MARKET FACILITY & MARKET CHANNEL OF ERI.**

- Mode of working- 60% of total production supply in the local market & 32% in the other state, 8% in export market in indirect way mainly in Italy, Japan, Spain, USA by the civil society organization only.
- Level of demand – Medium for handloom through out the year in local market.
- Future of weaving – Response to move to other occupation – 30% as per individual weaver.
- Poor marketing channel in national and international market except participating in exhibition and buyers meet. The handloom products have not been able to tie up with larger market channel but it has huge potentiality if quality product can be produced.

#### **6. Comparison of the handloom product produced:**

The present trend of weaving in BTC is largely old pattern of producing fabric. The cotton, polyester and Eri do have the varieties of market rates according to the marketability of the products. The present National and international demand of the handloom products has cotton and Eri only. There is no market practically for polyester fabric except traditional dress woven by Bodo women. In case of the cotton fabric and Eri fabric there is a huge market out side if the design can be made according to the demand of the customer. There is a potentiality of the initiative in producing quality cotton and Eri fabric with required training of weavers in BTC. The huge potential could be also in ‘ **Natural Dying**’, which does have huge market outside the region. The potentiality initiative need to have substantial capital investment in order to produce quality control products with quality required meeting

the market demand.

#### **PART-IV**

##### **7. ECONOMIC CONDITION OF WEAVERS AND EARNING PATTERN:**

- Family and asset base: Own house/ workshed – 45%
- Women weavers earning per month: Rs. 1500/- 62%, upto 2400/- for 38%, Shuttle looms
- Male weavers earning per month Rs. 3000-5000, Jacquard looms very less in number.
- Average no. of working : 22-24 days in a month by women.
- Difference in income: In job work & trading – 800/- per month (approx)

#### **PART- V**

- Govt. Assistance & awareness about diff. State/Central Scheme-42%
- Involvement co-operative fold – 47% at total weavers as members of SHGs -53% total weavers as members of SHG/Master weavers/traders etc.

#### **PRESENT PROBLEMS IN THE HANDLOOM UNITS & WEAVERS**

- Absence of direct platform for marketing, Poor wages, poor credit facility by the bank, ignorance of present market trend and its way, poor quality of dyed yarn, no training facility for design development, poor concept about diversifications of product.
- Level of motivation of the weavers: Medium – 40% in case of age limit upto 45 year, Good – 52% up-to age limit of 30 years.

The study extends to “natural clusters” formed by units set up to take advantage of locally available skills, raw materials, proximity to market etc. and to “induced clusters” set up by the government or other agencies through the creation of infrastructure accompanied by a range of technical services designed to cater to a group of units in a local area at B.T.C.

Most of the respondents feel that being part of a cluster ensures easier and timely availability of raw materials as also at a better price, advantage of adequate storage and higher credit limits from banks. The presence of cluster also leads to improvement in availability of quality control facilities. It ensures regular off take of production leading to low inventories. Being members of a group, they obtain quicker perception of market changes and desired improvement in the quality of products. Infrastructure facilities of roads, power, water supply and pollution control measures can be provided more conveniently and at lesser cost per unit to clusters of handlooms. Membership of groups helps in obtaining government subsidies and in getting bank finance.

The handloom sector has obtained the best advantage of cauterization. In this sector the maximum number of industrial units obtained the advantage of assistance in technology up-gradation followed by assistance in obtaining raw materials,

assistance in obtaining better and economic transport and assistance in obtaining government subsidy. The handloom cluster units received the minimum advantage of clusterisation.

The need for training is keenly felt by the entrepreneurs. The requirements of training vary for entrepreneurs, handloom owners/ weavers and skilled workers and have been specified by them in detail.

**The areas in which weavers expressed the need for training are as follows:**

- Upgradation of technology
- Obtaining finance
- Dealing with market
- Energy conservation
- Basic arrangements of handloom

**The areas in which need for training for handloom owners/ groups are perceived are as follows:**

- Administration
- Production
- Labour management
- Market trends
- Finance and marketing
- Technological upgradation
- Quality and cost control
- Designs in line with changing tastes and market requirements

**The areas in which training needs are perceived for masters/ skilled workers are:**

- Safe and efficient operation of machines
- Knowledge of up-gradation of technology
- Increasing productivity – maximizing output
- Harmonious employer-employee relations

**Other areas in which entrepreneurs need assistance are:**

- Inform entrepreneurs, especially small ones, about facilities made available by the government and financing institutions.
- Inform about subsidies & soft loan available.

**Dissemination of such information to clusters through newsletter etc. should be formalized.**

- Simplify and liberalize procedures for sanction of loans on single window concept and in a time bound manner
- Improve communications
- Assist handloom units with market information
- Assist handloom in selection of proper technology for up-gradation with better production

The efforts of the government need to be supplemented by the banks, financing institutions and other development agencies.

The financial and manpower resources of the government are limited and practically, it is not possible to provide all the assistance needed by all the handloom units to remove their bottlenecks and increase their productivity. It is, therefore, essential to concentrate on the formation and operation of handloom clusters, which should emerge as centres of excellence. The example of a few successful clusters will induce the other individual units to come together as clusters and consolidate their strength through unity.

Lack of technically trained persons has been cited as a constraint. It is suggested that cluster specific training facilities for technicians should be provided at Industrial Training Institutes in the vicinity of the clusters. Facilities for training of handloom owners in administration, production, accounts, labour relations etc. should be provided in the Training Institutes of the State Government or Institutions.

### **ROLE OF VILLAGE COUNCIL DEVELOPMENT COMMITTEE (VCDC)/ PANCHAYATS:**

Panchayati Raj Institutions at village and block level can play an active role in rural cluster development. Local Panchayats are the key to the locality /region where the clusters are likely to be developed. Panchayats / VCDC could provide ground level guidance to the government officials/ agencies in developing infrastructure like roads, water and power. They could help the entrepreneurs in conceptualizing viable projects using local resources of raw materials and skills and could stand guarantor / surety to the entrepreneurs for the financial assistance from banks / financial institutions. Panchayats / VCDC could even provide some financial help to small enterprises. Panchayats could help the entrepreneurs in getting suitable manpower. Panchayats / VCDC could also play an important role in developing better relations between labour and owners. Panchayats could also help the entrepreneurs in building construction, acquiring land and also provide godowns for storage of products if necessary. In this way the role of Panchayati Raj Institutions is important in the development of rural clusters.

## **Advantages of cluster formation on Handloom**

It is recognized that clusterisation of handloom units benefits the owners/entrepreneurs in various ways. Some of the benefits are assistance in formulation of financially viable project, assistance in availability of finance in setting up the project, assistance in obtaining government sanctions and subsidy, awareness of risks and ways to get over them, assistance in obtaining raw materials, assistance in obtaining better and more economical transport, assistance in technology up-gradation and assistance in obtaining marketing facilities. Most of the units surveyed reported the advantage of assistance in obtaining raw materials followed by economical transportation, creating awareness of risk and ways to get over them and assistance in obtaining government subsidy.

The survey has revealed the perceptions of entrepreneurs and weavers actually owning and operating the handloom units, the problems they are facing and the assistance they expect from different agencies. In particular, their responses indicate their awareness of the benefits of clusterisation and the measures to be taken to make clusterisation more effective. These perceptions and measures are elaborated in subsequent chapters of this report.

The collective strength of clusters enables its members to get assistance in availability of raw materials on better terms, availability of finances for setting up projects, obtaining government subsidies, updating technology of production, identification of markets, transportation, storage and marketing. Mutual discussion, increased awareness and competition within the cluster are also beneficial to the national economy through more efficient use of raw material, increase in productivity leading to increase in workers income, a more congenial labour owner relationship, evolution of local leadership and promotion of innovation and creativity. These hypotheses have been tested through responses of the survey.

Availability of raw materials can be gauged in four parts namely assured availability of raw material, timely availability of raw material, availability of raw material on better prices and facilities for storage of goods and services produced at site. Enhancement of credit limit to the handloom units can also be considered.

## **Promoting Innovation And Creativity**

Around 60 per cent of the handloom units in Kokrajhar district have indicated advantage of clusterization for promoting innovation and creativity, which make handloom sector more efficient and competitive. In Kokrajhar district the number of units operational has reported such advantages.

The basic objective of the entrepreneurs is to decrease production costs, increase sales revenues and maximize profits. Naturally they desire to take full advantage of government support, incentives, subsidies and concessionary finance. They also desire substantial improvement in the infrastructure of power, roads and communication. They will also like that common facilities for testing and quality control are established at government cost. Training needs are also perceived for owners / weavers and skilled workmen. Denial of these facilities or delays in providing them is perceived as constraints.

Lack of awareness of government policies regarding handloom industry and clusterisation. While interacting with the entrepreneurs, especially of smaller units, the surveyors felt that they were not fully aware of the facilities offered by the government to the handloom sector and its stated policy for encouraging cluster formation. It was stated that while district level officers do not take interest in small village level industries, the village level workers neglected their duties.

The problems faced by entrepreneurs include delays in sanction of loan by banks, sanction of subsidies and approval of credit limits. High level of duties and taxes, also, reduce profitability of enterprises considerably.

#### **Other areas in which entrepreneurs feel problems are:**

- Preparation of project feasibility reports
- High taxes
- Too many inspections; Corruption
- Lack of unity among entrepreneurs
- Location far from market
- Availability of skilled workers

#### **Problems in Handloom Units**

While there are significant benefits in being a constituent of handloom units, there are some problems also. These were identified as follows by the entrepreneurs:

- Rivalry and competition amongst the members
- Poaching of trained workers
- Preferential access to raw materials by the leaders of the handloom units
- Aggravation of labour problems due to urbanization in small area.
- Increase in wage levels due to limited availability of skilled workers and technicians

#### **Power Supply**

For the surveyed units, it appears that about 63 per cent of the responding units have not enough power supply. Rest of the respondents; however, want further improvement in the quality of power supply, its continuity and further concessions in tariffs.

#### **Transport**

Lack of proper transportation is one of the obvious disadvantages of the formation of handloom cluster. Such disadvantage has been reported by more than 65 per cent of the handloom units in Kokrajhar districts.

## **Role of financing institutions and private enterprises**

The role of banks, financing institutions and private enterprises is important in ensuring the success of the cluster concept. They should assist in providing facilities for the formation of handloom clusters and then assist the members of the clusters, individually and collectively in the operation of individual handloom units.

The Government of India considers the cluster approach as important for the development of handlooms and cluster units. Different government institutions have taken up programmes for the identification of potential clusters and creating infrastructural facilities for their formation. Active involvement of the banks and financial institutions with their vast resources and reach in all parts of B.T.C is necessary to give a push at the handloom sector. Their involvement will also provide additional resources for clusters being developed by the government institutions and private institutions also assist the establishment and operation of new units.

Development of micro-finance institutions should be encouraged. For rural clusters, simply sanctioning credit is not enough but a whole range of credit services is needed. This includes insurance for the units or the cluster as a whole as also re-insurance coverage for the micro-credit institution. These institutions should also assist in product development and market search including export possibilities. Indian handlooms are much in demand in developed countries and with proper management, quality control and guidance, their export volumes could rise several times over providing additional employment opportunities in the rural areas of B.T.C.

Involvement of financing institutions and private agencies will reduce dependence on government support and release limited government funds for development of infrastructure, which may be beyond the range of interest or resources of private institutions.

NGOs having necessary resources could also consider “adopting” some rural clusters and help them with technical and management advice in every part of the B.T.C areas.

## **Feasibility of cluster formation in surveyed areas:**

The respondents of the survey are fully aware of the advantages of acting as parts of clusters, formal or informal. As such, they have valuable ideas regarding the industrial activities, which are most suitable for their areas/districts and which could be operated as clusters. The respondents, therefore, were asked to give their views as to the nature of clusters that they considered viable in their districts.

The above suggestions are based on the personal knowledge and experience of entrepreneurs and weavers and stakeholders working in the small industries set up. They could be helpful in identifying new projects that could be taken up in the area. A decision to take up a project will, obviously depend upon a thorough study of its technical and financial viability.

## EXECUTIVE SUMMARY OF THE RECOMMENDATIONS:

- Socio – economic condition: Condition of work shed at 4 blocks of Kokrajhar district is very poor. In this regard necessary support for tiny individual weavers is highly required. A condition of individual weavers due to non-availability of credit facility through bank for their working capital is deplorable. Focus can be throne in this area for their support.
- In preparatory process (pre-loom) proper training is required mainly for women members of the weaver’s family for up grading their skill and saving of time.
- Improper dyeing technique and quality of dyestuffs are the main cause of poor/ patchy dyeing and colour fastness. Cost of dyed yarn is also very high due to non-functioning of any good quality of dyeing unit in the district. Proper intervention can be made in this area.
- Local designers are skilled enough but they require proper training for new design development through expert in this field, which may help value addition in the existing product.
- Product diversification in some areas like Shaktiashram under Dotma Block, Goladangi and Shialmari under Kochugaon Block, Bhumka under Gossaigaon Block are highly required as per the present market trend.
- For direct marketing support frequent buyer-seller meet for entry of big /bulk purchaser, exhibition cum sale, formation of marketing consortium, proper advertising through different media is highly essential.
- For tiny individual weavers different govt. schemes for the benefits of the weavers like health insurance, Mahatma Gandhi Bunkar Bima Yojona, can be extended.
- Since, there is no other alternative but to stick in the traditional profession, due to absence of occupation alternatives for the weavers in this area, larger community can be motivated by imparting proper support through Govt. schemes as well as strengthening infrastructure facilities in side the cluster towards proper development & better livelihood of the weaving community.
- Master trainer can be developed to help the semi skill weavers to for quality productions of the handloom cotton and Eri fabric.
- It is highly recommended that the more financial institution be active in the areas to hardness the quality handloom production in BTC areas.

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