

Industrial development of Bihar and Government Policy: A study in special reference of Handloom Industry

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Abstract: Our glorious past demonstrated the nation's supremacy in the ancient era. Around 2500 years ago, the light of knowledge shone in Bodh Gaya illuminating the entire world. In fact, even after independence- concrete and full efforts were not made for the industrialization of Bihar. The Bihar government has acknowledged the biggest reason for this, stating that the government itself lacks funds for capital investment. Similarly, much less condition of the people of the state. The Bihar government acknowledged in its memorandum submitted to the Finance Commission that due to low income, low savings, and consequently low capital formation, Bihar lacks the capacity to mobilize sufficient resources for its development and remains industrially backward. As far as industrial development with a lack of mineral resources, a limited number of cottage and small-scale industries are found here based on local resources, agricultural produce and other readily available resources. It is not widely recognized that transforming an economy's resources use distribution is a more straightforward process than initially appears. Industrialization leads to and is accompanied by an increase in income. Therefore, industrialization is desirable.

Key words: Industrial Development, Handloom Industry, Financial Assistance, NABARD and NHDP

Introduction

Our glorious past demonstrated the nation's supremacy in the ancient era. Around 2500 years ago, the light of knowledge shone in Bodh Gaya illuminating the entire world. Even today, millions of foreigner's worships and kiss that land. Central Bihar is the birthplace and land of work of Mahatma Buddha, Mahavira, Guru Govind Singh, and great messengers of non-violence, religion, sacrifice and patriotism. Central Bihar remains the world's religious and cultural center even today. Influenced by our thinking, many countries accepted Buddhism.

In the early stages of the study of economic development, it was observed that relatively poor countries invested most of their resources in primary industries, especially agriculture and sometimes mineral

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resources, while developed and wealthy countries invested in secondary industries like manufacturing. This led to the necessary, but incorrect, conclusion that the path to higher incomes was the development of manufacturing industries. It is not widely recognized that transforming an economy's resources use distribution is a more straightforward process than initially appears. Industrialization leads to and is accompanied by an increase in income. Therefore, industrialization is desirable.

In particular, greater attention should be paid to tertiary industries, which include transportation, communication, trade and government, personal, and domestic services. A secondary industry like the manufacturing sector is neither a necessary nor sufficient condition for economic development. However, it can generally accompany and even cause higher incomes. In any case, economic development requires a transformation or reorganization of resources, because an increase in income changes the nature of wants.

The first statutory census of factory industries was conducted in 1946 under the Industrial Statistics Act, 1942. This revealed that Bihar lagged far behind other major states in terms of industrialization. Despite being third in population, Bihar ranked fifth in the number of registered factories as per the census. The states ranked above it had significantly more registered factories. Even Uttar Pradesh had nearly twice as many registered factories as Bihar. East Punjab, despite having virtually no minerals, was almost ranked near Bihar in British India.

Handloom-Textile industry in India and Government Policy

India produces several traditional products such as Sarees, Kurtas, Shawls, Ghaghara, Cholis, Lungies, Bedspreads, fashion accessories etc. In the contemporary product category, the country produces fashion fabrics, western dresses, bed linens, drapes, kitchen linen, decorative furnishings and rug durries, etc. The handloom sector of India has the advantage of being less capital intensive, eco-friendly, having less power consumption and the ability to adapt to market conditions.

India's Handloom-Textile Industry is the country's second largest industry in terms of employment potential. Handloom sector plays a very important role in the country's economy. Handloom industry is the largest cottage industry in the country with 28.2 lakhs looms. Handloom Export Promotion Council (HEPC) is a nodal agency constituted under the Ministry of Textiles, Government of India to promote of all handloom products like fabrics, home furnishings, carpet, floor covering, etc. HEPC was constituted in 1965 with 96 members present membership is around spread all over the country. The prime objective of HEPC is to

provide support and guidance to the Indian Handloom exporters and international buyers for trade promotion and marketing¹.

The Secrets of the Handloom

What is the meaning of handlooms and what is handloom weaving? Simply put, the handloom is a contraption made of wooden frames of various specifications. This is used by incredibly skilled weavers to weave fabrics from natural fibres such as jute, cotton, and wool, silk and such as. It is operated manually and requires no electricity, making it the most environmentally friendly textile production technique. The process involves interlacing two sets of threads called 'the warp' and 'the weft' to create the fabric. These fabrics are made using multi-coloured thread on a vast variety of looms that can create anything from simple fabrics to complex designs and artwork.

What are handloom fabrics? Handloom fabrics are hand-woven fabrics created on a weaving device called a loom. The process involves entwining a set of vertical threads, the 'warp', with a set of horizontal threads, the 'weft'. The loom holds the warp threads under tension to facilitate the interweaving of the weft threads over and above the warp using a weaving shuttle. This is done repeatedly to create the handloom fabric. What are handloom products that you might be familiar with? Think sarees, dhotis, shawls, bed sheets, and curtains. Handloom weaving is a labor of love as much as it's a source of livelihood. It requires utmost patience, artistry, and technical skills not to mention physical strength!

The History of Handloom

The earliest known loom is thought to have developed in China, during the invention of sericulture (silk production). Although probably more a myth than reality, the story goes that both the production of silk and it's weaving on a loom was invented by Lady Hiss's-Ling-Shih, the wife of the Yellow Emperor, who is thought to have ruled China around 3,000 BC. As looming spread from China, many other styles and forms of handloom design emerged across Southeast Asian country. Although even today, many looms maintain a similar working principle to some of the earliest looms invented! One of the biggest developments in looming came in 1801, when Joseph-Marie Jacquard, invented the jacquard machine. A device fitted to a loom that used punch-holes to create complicated patterns and designs. This invention led to highly-valued pattern cloth becoming much more affordable to the masses. When the jacquard loom reached India in the mid-19th century, it became the preferred choice of weavers and the textile industry took off. Indian weaves were hugely popular and were exported to Egypt, Arabia and China. Interestingly, the Jacquard machine is

also behind the inspiration for punch-card computers and a main evolutionary stage in the development of the power loom.

Although the practice of handloom is viewed as a fading art, there's still hope for the future of the industry. There have been initiatives over the years that have increased the visibility and viability of the craft. Social media awareness campaigns through popular hash tags such as #IloveHandloom and #vocalforhandloom have ignited interest in handloom fabrics especially among Millennials and Gen Zs. The Indian government has also declared August 7th the National Handloom Day to celebrate the extraordinary skills of weavers and encourage people to buy the handloom products. With the growing demand for sustainable fashion around the world, the handloom industry can play a big role in that transition.

The handloom sector of India is one of the biggest unorganized economic activities. The handloom industry in India has a long tradition of outstanding artisanship that represents and preserves vibrant Indian culture. India's handloom artists are globally known for their unique hand spinning, weaving and printing style. They are based out of small towns and villages of the country which transfer skills from one generation to the next. It is also the second-largest employment provider in the rural region to more than three million people in direct and allied activities. Remarkably, 77% of weavers are women and handloom allows them to be economically independent and self-sufficient². Handloom provides a source of livelihood for many rural communities. In India, the industry is the second-largest employer after agriculture.

India produces several traditional products such as Sarees, Kurtas, Shawls, Ghaghara, Cholis, Lungies, fashion accessories, bedspreads, etc. In the contemporary product category, the country produces fashion fabrics, western dresses, bed linens, drapes, kitchen linen, decorative furnishings and rug durries, etc. The handloom sector of India has the advantage of being less capital intensive, eco-friendly, having less power consumption and the ability to adapt to market conditions. According to the Handloom Census 2019-20, about 35.22 lakh handloom workers were employed across the country, out of which 25.46 lakh were women with a share of 72.29%. The sector employs 26.73 lakh weavers directly and indirectly throughout the country with 72% of them being women³. The majorly exported handloom products from India are mats and mattings, carpets, rugs, bedsheets, cushion covers and other handloom articles. During 2020-21 the mats and mattings exported from the country had a share of 29% in the total exports.

The home textile constitutes over 60 percent of India's total handloom exports. Carpets, rugs and mats made from handlooms had a total share of 13.6 % in total exports during 2020-21 at a value of Rs. 224.4 crore. In the same period, the cotton durries exported were valued at Rs. 104.53 crore. Indian silk scarves are

popular around the world. These handlooms made products form a sizable chunk of the total handloom exports with 2020-21 exports at Rs. 61.5 crore⁴. The total linen products made from handlooms i.e. cotton, bed linen, toilet linen, kitchen linen, bed sheets, napkins, cushion and pillow cases, table cloths, etc. had a share of about 23.5% in 2020-21 exports.

Handloom-Textile Industries in Bihar: Manpur Cluster, Gaya

The Magadh region, devoid of mineral resources, is industrially backward. As far as industrial development is concerned, a limited number of forage and small-scale industries are found here, based on local resources, agricultural products, and other readily available resources. Large industries have closed down. Among the surviving industries, the carpet and rug manufacturing industry, blanket weaving, oil mills, leather, beedi, brick and jaggery industries, brass and copper utensils manufacturing, rice mills, woodworking, handlooms and dairy industries are prominent. There are 14000 power looms in Bihar and major hubs of handloom textile industries are concentrated in Bhagalpur, Gaya, Banka, and extending to Nalanda, west Champaran and Patna. There is a training center run by Ministry of Textile at Nathnagar (Bhagalpur) for Power loom weavers, where 120 power loom weavers are trained each year⁵. Manpur is block in Gaya district, which was a part of the ancient state Magadha. The town is famous for power looms and hand looms industries. Manpur, Tekari, Chakand and other villages of the region houses a number of weaver families.

Handloom industry in Manpur town in Gaya district was very prominent in Magadha Division of Central Bihar. It is distributed in the Buniyadganj area of Manpur block and was operated by the Patna handloom industry, which is now Bihar State Handloom and Handicrafts Corporation Limited, Patna. The handloom hub is approximately 450 years old. The Patwa people of that time used various types of Pitambara (weave) made from Tussar silk. However, due to the import of raw silk from the Chhota Nagpur region and the development of this industry in Bhagalpur area of Bihar, after the 1930s the industry flourished. Demand for silk fabric produced in the Manpur area of Gaya declined after 1930. Influenced by this, these Patwa people started working in the handloom industry after 1950. For modernize the textile weaving industry, the Government of India has opened a training institute called the Power loom Service Center in the Manpur town area of Gaya Municipal Corporation and Weaver's Service Center, Kanchangarh, Barari town area of Bhagalpur in Bihar. One and Three-months training in textile weaving techniques is provided here⁶. Weaver's Service Center, Kanchangarh, Bhagalpur act as a regional office of the Development Commissioner for Handloom, New Delhi for implementing and conducting the various scheme of Government of India in coordination with all related offices under the government of Bihar and NHDC like other offices, which are working for the welfare of Handloom Sector.

In Manpur, the young generation has taken forward the heritage of ancestors but most of them are struggling to run power loom full fledged. This is due to the lack of raw material and product supply at minimal cost to Mahajan, the local trader. Due to hike in prices of raw materials and unavailability of new market. It is difficult for them to run the power loom. Out of 9000 to 10000 power looms only 4000 to 5000 are running regularly. Most of the weavers still depend on Mahajan for the raw material and in return they get minimum pay of approximately Rs 150 to 200/day. Very few weavers can afford to purchase raw material on their own and get better profit margin in comparison to those who are working for Mahajan⁷. There are another Handloom cluster in Magadha Division is *Chakund, Karmoni, Barachatti* and *Tikari* Handloom cluster".

Obstacles in the path of industrialization and Initiatives

The weakness of industrial infrastructure is generally considered the most significant obstacle to Bihar's industrialization. However, this diagnosis is a half-truth. Electricity, roads, and civic amenities in industrial centers are undoubtedly lacking in Bihar. However, in many regions of the country, the industrial infrastructure is as inadequate as in Bihar. The renowned Bombay-based Centre for Monitoring Indian Economy (CMIE) prepares an index of industrial structural achievement for all Indian states, taking the national index as 100. Out of India's 16 major states, six have this index lower than Bihar. It is noteworthy that in five of these states (Karnataka, Orissa, Rajasthan, and Tamil Nadu), the level of capital investment is many times higher than Bihar⁸.

The Bihar government has acknowledged the biggest reason for this, stating that the government itself lacks funds for capital investment, much less the people of the state. In its memorandum presented to the Eighth Finance Commission, the Bihar government acknowledged that due to low income, low savings, and consequently, low capital formation, Bihar lacks the capacity to mobilize sufficient resources for its development due to the lack of income, savings, and capital formation, along with the lack of adequate planned expenditure. Bihar is so deeply trapped in the vicious cycle of backwardness; it is no longer possible for Bihar alone to escape it.

Therefore, while acknowledging the weakness of industrial structure, it must be kept in mind that there are other obstacles in the path of industrial progress in Bihar. In particular, greater attention should be paid to tertiary industries, which include transportation, communication, government trade, personal and domestic services. Secondary industry manufacturing is neither a necessary nor a sufficient condition for economic development. However, it can generally accompany and even cause higher incomes. In any case, economic development requires the transformation or restructuring of resources, because income growth is a change



in the nature of needs that brings change in socio-economic and political life of society⁹. Another obstacle to industrialization is the limited size of Bihar's local market. Analysis suggests that this limited size of the local market is more important than structural weaknesses. To understand the relationship between the market and industrialization, we must remember that Bihar's economy is primarily dependent on agriculture. Industrial development requires raw materials, which can generally only be obtained from the mining sector, with the exception of agriculture-based industries (such as sugar mills). Industrialization is essential if there is no link between agriculture and industry. The situation in Bihar is similar. *A prerequisite for industrial development is the availability of sufficient capital. Clearly, Bihar's backward agricultural system cannot provide this capital. Overall, Bihar faces a much higher population pressure on land than other states. This situation has resulted in the permanent migration of workers from the state to other states, particularly Punjab and Haryana, during certain seasons and under certain circumstances, seeking more lucrative employment. Thus, Bihar, including the Magadh region is deprived of its own labor force, which provides a solid indeed, even after independence, no substantial efforts, were made to industrialize Bihar.*

Support from Government Policy and financial Institutions

Market Access Initiative (MAI): The MAI launched in 2018, revised in 2021, and will be in effect till March 2026. This scheme will function as a catalyst to promote India's exports on a sustained basis. MAI is based on a product-specific approach with market studies and research on evolving the specific markets. The main activities of this initiative are marketing the products internationally, building capacity, supporting statutory compliances, conducting studies, developing projects, providing portals for foreign trade facilitation, and supporting the smaller and traditional industries¹⁰. Through the MAI, various components (Trade fairs, exhibitions, market research, buyer-seller meets, etc.) of industry development will have specific ceiling budgets.

Handloom Export Promotion Council (HEPC): The HEPC was formed in 1965 and is a not-for-profit organization. The council supports and promotes the export of Indian handloom fabrics by undertaking market studies and trade missions, disseminating information, advising governments, and providing guidance and consultancy to exporters. The HEPC also organizes and participates in international trade fairs and buyer-seller meets in India and abroad. The HEPC was constituted of 96 members and its present membership is around 1500 across the country¹¹. This council is constituted under 'The Ministry of Textiles, India to promote exports of all handloom products like fabrics, home furnishings, carpets, floor coverings, etc.

National Handloom Development Program (NHDP): The NHDP program has several components that focus on various stages of the handloom business. The Cluster Development Program (CDP) provides financial benefits to clusters and during FY22, assisted 66 clusters. In addition to this, the government provides Handloom Marketing Assistance (HMA), the Urban Haats scheme and handloom awards to develop the industry and encourage businesses in India. For the development of mega handloom clusters, the Government of India plans to provide financial assistance of Rs. 30 crores to at least 10,000 handlooms¹².

Raw Material Supply Scheme (RMSS): The Raw Material Supply Scheme (RMSS) was approved for implementation from 2021-22 to 2025-26, with objectives of providing quality yarn at subsidized rates to eligible handloom weavers, setting benchmark prices in the market, overcoming poor dyeing facilities, and facilitating weavers' engagement in the sector¹³. Components of the scheme include a freight reimbursement for transportation of yarn and a price subsidy of 15% on certain types of yarn with quantity restrictions, distributed through Direct Benefit Transfer (DBT) to linked bank accounts

Special Cell for Sick Industrial Units: The Reserve Bank of India has set up a special cell for sick industrial units with the primary objective of improving the approach of financial institutions towards sick enterprises so that they can be identified without delay and appropriate steps can be taken towards their revival¹⁴. This cell will provide useful suggestions regarding special attention to the problems of sick enterprises and creation of suitable organizational structure for them and will coordinate the policies and procedures of various agencies (banks, financial corporations government and semi-government organizations) working for hold of treatment of sick enterprises.

Health Code System (HCS): The Reserve Bank has now implemented the Health Code System, under which loan accounts are closely scrutinized so that signs of sickness can be identified early through monitoring¹⁵. By June 1988, 185 sick units had been reconstructed by the Industrial Reconstruction Bank of India (IRBI) established in 1985. In May 1986, the Small Industries Development Fund was established by the Industrial Development Bank of India (IDBI). As for large and medium-sized sick units, the Central Government has established the Board for Industrial and Financial Reconstruction (BIFR) for dealing with sick industrial companies. This is a unique step that allows for timely identification and treatment of signs of sickness in large and medium sized industrial units that are identified and treated in time.

Various forms of financial assistance

Bihar has received significantly less assistance from both banking and non-banking sources than other states. Data published by the Government of India shows that the average per capita assistance provided by non-banking institutions is 147 in India, while in Bihar it is only 44. Regarding agricultural loans, Tamil Nadu has received 465, Punjab 437, Andhra Pradesh 353 and Haryana 306 per hectare, Bihar has received only 133 rupees¹⁶.

The volume of medium-term and long-term loans provided by banks to industries has also increased compared to earlier times. Short-term loans meet the current need of industries. These are obtained through incorporation and are also partially provided for by reinvestment of profits. The remaining portion is dependent on industrial companies and specialized institutions". Similarly, despite the nationalization of banks in 1981, Bihar has received 122 in per capita advances, while Maharashtra has received 1032, Tamil Nadu 594, Karnataka 502, and Haryana 475 received per capita advances¹⁷.

The national average for the bank deposit-advance ratio is 3 and 2, while in Bihar it is 5 and 2. This means that while Bihar has high bank deposits, banks provide very little credit. Thus, the public deposits are not used for Bihar's development, but instead are transferred to other states, especially Maharashtra and West Bengal¹⁸. As a result, Bihar's purchasing power is transferred to other states. Due to this, while the sales tax rate in Bihar is the highest in the country, the per capita revenue in the form of sales tax is the lowest.

The last 30 years have made significant contributions to the development of industries. NABARD "Village Program" scheme envisages the integrated and holistic development of villages in consultation with the village community. It is run in conjunction with various development programs of the government and NABARD. It emphasizes planning for the village over a three-year period and participation in various development programs. In the first phase, the program was completed in 811 villages. The second phase covers a total of 1068 villages in 25 states¹⁹. This program has positively impacted the life of rural communities in many villages across the country.

Government's efforts to promote small and large industries

The Bihar government's Handloom Cottage and Small Industries Department says that the government is making every possible effort to develop small and cottage industries and has given instructions to provide assistance to weavers and artisans by associating them under the Prime Minister's Employment Scheme. The Government orders have been issued to connect weaver villages with the Indira Awas Yojana, provide

toilets, electricity, and open health centers. The clothes produced by weavers will be purchased for prisoners in various jails so that weavers have the opportunity to increase their employment.

From the year 1993-94 to the financial year 2001-2002, under the Prime Minister's Employment Scheme, against a total target of 3803, 6777 applications were sent to the banks, against which loans of Rs 2050.52 lakhs were sanctioned to only 2677 people by the banks. Out of that, loans worth Rs 1601.56 lakhs were disbursed among 2058 people. Out of these, loans worth Rs 214.86 lakhs have been sanctioned among 236 applications and Rs 12.58 lakhs have been disbursed as loans among 23 applicants²⁰. Government directed the bank officials to adopt a cooperative attitude in this direction.

As per industrial profile of Gaya district, carried out by MSME development Institute, Ministry of MSME, Government of India, in Gaya district- till 1995-96, a total of 8536 small scale industrial units were registered in the district, employing 47,924 people. From 1996-97 to 2000-2001, 5 small scale units, 833 tiny units and 524 artisanal units were registered and out of total 1177 units relate to textile enterprises. Thus, a total of 9,798 units were registered, out of which, till the last financial year, 9228 types of industries are operating in the district, with a total capital investment of Rs. 4462.99 lakhs. These industrial units employed 48546 people²². Due to various reasons, 570 units are closed.

The NHDP is an attempt to facilitate the sustainable development of handloom weavers located in and outside identified handloom clusters into a cohesive, self-managing and competitive socio-economic unit. NHDP has been formulated for its implementation during financial year 2021-22 to 2025-26. The scheme will follow need-based approach for integrated and holistic development of handlooms and welfare of handloom weavers. The scheme will support weavers, both within and outside the cooperative fold including Self Help Groups etc. towards raw material, design inputs, technology up gradation, marketing support through exhibitions, create permanent infrastructure in the form of Urban Haats, marketing complexes etc. NHDP²² key role functioning components are-

- A. Handloom Marketing Assistance with special emphasis on uncovered & talented weavers.
- B. Infrastructure & Special Projects including Indian Institutes of Handloom Technology (IIHT)-related projects
- C. Mega Handloom Cluster E. Concessional Credit/Weavers' MUDRA Loan A. Cluster Development Program (CDP)
- D. Handloom Weavers' Welfare with Project Monitoring Cell & Helpline Centre etc.



E. Miscellaneous Components like, Research & Development projects, Handloom Census, Publicity, Advertisement, Monitoring, Training & Evaluation of Schemes and Education of weavers/their wards through National Institutes of Open Schooling etc.

The decentralized power loom sector has established a prominent place in the Indian Textile Industries by its major contribution towards cloth production. The South India Textile Research Association (SITRA) is the first textile research association in India to start a Power loom Service Centre (PSC) to cater for the needs of the Power loom sector was started by SITRA in Somanur city of Tamil Nadu in the year 1976²³. At present, SITRA has seven in Tamil Nadu.

Conclusion

Due to administrative inefficiency and a lack of willpower for industrialization, no concrete efforts have been made to provide employment to the rural population, leading to a rise in unemployment. Corruption, red tape, bureaucracy, bribery, political interference, etc. should be curbed, and the exploitation of industrialists and businessmen by government officials and employees should be stopped. In view of the raw material and other basic resources available in Gaya district, there is a huge potential for industries like cold storage hotel/motel, mini rice mills, chuda mill, edible oil, dal mill, spice industry, flour, gram flour industry, engineering, workshop, gate grill, shutter tally industry, bucket, cupboard industry, stone, idol, chimney kiln, printing, electricity, loom, incense stick etc. Along with large-scale industries, small scale cottage industries, village industries should be promoted. Small-scale trade fairs and exhibitions should be organized at the village, district, and divisional levels.

There is need an association of research organization like SITRA to point out actual problems and develop a mechanism of problem redressal system based on field data for welfare and development of wavier community of North India. For this there is required more studies on the problem of weaver community to find the actual obstacles. There are immense tourism possibilities as the region boasts numerous tourist destinations associated with historical and religious Sites, forests, caves, waterfalls and other important tourist centers also. These centers required rapid development. This will increase domestic and foreign exchange revenues, as well as income of weaver community.

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