CHAPTER – II

LITERATURE REVIEW

Every research requires looking into the literary production in the domain of the study area undertaken by the researcher. Review of literature is an essential aspect to study the basic developments and diverse areas in which research by various researchers and scholars have produced from time to time. It also becomes necessary to see these works by the writers and scholars in order to foreground the research undertaken. The researcher, therefore, in this chapter attempts to evoke the literature created by writers of repute and scholars through books, journals, magazines, annual reports, Government reports and also newspapers. This material will certainly facilitate the researcher to analyze the area undertaken for the research.

The state of Maharashtra is one of the leading states in India. Greater social, political and educational leaders have contributed to the development and progress of the state. Cooperative Movement in the Maharashtra is one of the prime causes to put the state ahead than other states in the country. The political leaders like late Hon’ble Shri. Yashwantrao Chavan, the first Chief-Minister of Maharashtra and late Hon’ble Shri. Vasantrao(Dada) Patil, the ex Chief-Minister of Maharashtra contributed in the Cooperative Movement in the state. This Movement flourished in the state, especially in the western region in every walk of life which changed the face of rural pockets of Maharashtra. Cooperative banks are the products of such a Cooperative Movement in the state of Maharashtra. Cooperative banks are the banks of the local people which facilitate the people in the same locality for their economic prosperities. The small
scale and domestic industries are prospering due to the lion’s role played by the cooperative banks. In the last two decades, cooperative banks are leading in financing small scale industries and domestic industries as well. Therefore, it becomes mandatory to look into the role of cooperative banks in the growth of power loom industries in Bhiwandi region. Bhiwandi, though known for riots and its hybrid culture, has been known as the Manchester of Maharashtra. The power loom industry has been the identity as well as the economic backbone of the city.

This chapter attempts to evoke certain studies to have in depth understanding of the study undertaken. Therefore, there are certain studies undertaken at individual and institutional level relating to the growth of entrepreneurship in small and tiny industrial units. The findings of the study enable the researcher to examine some concepts for the present study. The chapter is an attempt to interconnect different definitions coined by different writers in their works. These definitions will contribute to the present thesis. For instance,

**Reath (1924), in his study entitled “A Classification of Hand-Loom Fabric”** outlines modern textile manufacturers have borrowed the traditional names of certain types of fabrics and applied them to Power loom products which bear but a superficial resemblance to the original stuffs.

**Venkataraman (1940) in his book, “The handloom industry in South India”** describes the overall structure and the functioning of the industry in the southern state of India before independence.
In 1949 M.M. Mahta studied the trends in size of cotton spinning and weaving units at different clusters like Bombay (Mumbai), Ahmedabad, Madras (Chennai) and other important clusters of the country for the period of 1905 to 1944. He emphasised on the size of the industrial units in weaving industry.

S.V. Chorghade (1976) in his research work studied the “Power loom Industry In Maharashtra”. Maharashtra state has a lion’s share in the growth and development of the Power loom industry. He attempted to undertake a detailed study of structure and problems of Power loom industry in Maharashtra.

Cantillon (1959) stated the term entrepreneurs and make an attempt to apply it to the folks occupied in any kind of making (Land, labour and capital are treated as it’s inputs) of goods for the variety store.

As Minami (1977) emphasizes, the electrification promoted the use of motor-driven machines in Japan, which led to rapid decentralized industrialization in the early 20th century Japan. Although this study does not analyze the development of this weaving district in the subsequent periods, it is known that many WMCs actually followed the factory production system introduced by the joint stock firms and used power looms, which meant the demise of the out-weaving systems in favor of factory systems in this weaving district (Hashino, 2007a).

P R. Ojha (1978) studied the dividend distribution of 51 cotton textiles companies. He analysed the dividend distribution of the companies on the basis of size, region, ownership group, management pattern and age of the companies.
Arulanandam (1980), in “The study of Handloom Industry in Tamilnadu” has made an attempt to study the various aspects of the handloom industry in Tamilnadu. A coherent picture of the industry in Tamilnadu by analyzing the structure and organizational set up, local production techniques internal marketing problems, export potential and the role of co-operatives has been given in it.

Rakesh Khurana’s (1980) the book entitled, “Management of Decentralized Sector: A case of Handlooms” serves as a background to the handloom sector in particular. It deals with production and project management. Besides, there is a deep analysis of concepts like production mill, raw material management and project formulation in it. Moreover, it comprehensively deals with the marketing problems, planning, controls, organizational structure, human resource management and the ideal and practical corporate strategy. Even though the book is primarily focused as the case study of the handloom sector, the author has laid the foundation for the programmes for management development in the decentralized sector.

John D.K. Sunder Singh (1981) in his work, “The handloom Industry in Madurai City” has made an empirical study of Madurai handloom industry. In his study he has evaluated the sector as a whole. He has made a detailed study of the following important elements of this industry, (i) Organization, (ii) Functioning, (iii) Uniqueness and (iv) Problems. Further, he has concentrated on the wage structure of the industry in Madurai area and has explained the significant areas of the industry in economic terms.
Shanmuganathan (1982) in his “Weaver’s co-operative societies in Coimbatore District - A Study of Utilization by members”, offers some suggestions for achieving a higher degree of utilization of the weavers’co-operatives. He analyses the influence of the institutional factors responsible for the utilization of the weavers’co-operative societies by the members.


Kirmani, Molajoni, and Mayer, (1984) He examined MFA controls in differ way. It does not prevent up-and-coming country from growing their bazaar dispersion anywhere in the developed country at a rate compatible with producers or you can say, manufactures generally. He predicts a fair degree of under utilization of quotas, other than among the dominant suppliers. He suggests the magnitude of quota premiums clearly indicates that exports are always substantially less than their inherent potential. The magnitudes involved by simulating the effects of complete tariff and non-tariff liberalization and its Various attempts have been made to estimate on developing-country exports. Figures say that, import into the main OECD markets would increase by 82 percent for textile and 93 percent for clothing, given the assumption of growth in elastic supply.

R. R. Ansari (1984) in his research work explained the marketing problems of Power loom industry in Malegaon City of Nashik District. He has very specifically indicated the marketing problems faced by the Power loom industry.
Balassa & Michalopalopolous (1985), if the export earning reduces then there is very small value of rent transfer is possible with reference to the effect of MFA on emerging countries.

Omkar Goswami (1985) has made an analysis of demand and supply in the cotton textile industry. According to him, only the Power loom sector and the pure spinning units seem to be doing well. Sixty five to seventy percent of composite mills and the entire handloom sector are sick.

V. S. Mangnale (1987), in his research work about labor absenteeism in Textile Industry in Solapur, attempted to identify the causes of labor absenteeism in textile town of Solapur. He studied the nature of absenteeism and highlights the different dimensions of the problem.

Cathy L. McHugh, (1988) had stated that One must also consider the scope or range of options available to southern cotton textile managers in the selection of a labor deployment pattern.

Ramamurthy and Krishnakumar (1990) conclude that young generation is always more energetic, they are prone to progress and their mindset is innovative than the older ones. Doorway interested in such pioneering and progressive enterprise is to be amid 20 to 40 years of age.

Zhang and Dardis (1991) The author investigated the factors hampering the recital of twenty-seven main textile exporting countries. The performance measurement of sell abroad is calculated through considering country’s crass export
and net exports. We have to use inert and active model in the study of export performance.

**B.M. Dolle (1992)** in his research work revealed the socio-economic problems of power loom industry in Malegaon. He studied the power loom industry of Malegaon for the period of 1935 to 1985. The main conclusions of the study are; the power loom industry in Malegaon has seen many ups and downs in its development and it is one of the important industries of Maharashtra. The power loom industry in Malegaon has glorious past and bright future. There are many socio economic problems in the power loom industry of Malegaon like scarcity of the finance, marketing problems, labour problems etc. D. C. Mathur in his book “Personnel Problems and Labour Welfare A study of cotton textile industry (1993)” had explained about personnel management in the cotton textile industry. He explained that for the economic results the management of personnel is very important.

**B. Sabhoo (1993)** in his research work he explained the problems and prospects of textile industry with special reference on the productivity of large and small scale textile industries. He attempted to throw light on the factor productivity in the textile industry.

**Balasubramanian’s (1993)** study entitled, “Economic of textile industry in Trichy District with special reference to handloom industry in Karur Taluk” was undertaken with overall objectives of assessing nature and cause of sickness in handlooms of Karur Taluk and suggesting specific remedial measures. The study shows that the non-availability of timely credit was the major reason for the sickness, followed by poor knowledge of marketing conservation, risk aversion, inertia of the
entrepreneur and delayed payments of the buyers of the product and their monopoly power. There are also other reasons for this sickness in Handloom industry like low productivity, traditional technology, lack of ability and skill of the individual weavers, non-availability and poor quality of the products that had failed to meet the customer needs, non-availability and poor quality of raw materials, work environment and uncertainty of work. Very wide fluctuations in the prices of both raw materials and finished products had also been major sources of business risk and industrial sick intern.

Srinivasulu (1994) in his study stated that handloom sector is seriously threatened by the unequal competition from power looms, the survival of the handloom sector and of handloom weavers has been put in danger by sharp rise in prices of yarn and dyes.

Reddy (1994) He has suggested factors like own funds, reserve fund, nest egg, deposit and borrowings are affecting on the growth of Malkanoor Cooperative Rural Bank. He confirms the multiple progress rates were calculated by fitting an exponential growth function.

Geetha’s (1995) empirical study entitled, “A study of Handloom weaver’s co-operatives societies in Salem District, Tamilnadu was undertaken with primary and secondary data to review the performance of handloom weavers’ co-operative societies and suggesting suitable remedial measures to improve the performance. He suggests up gradation of the technology and ensuring the supply of quality of yarn to the co-operative societies will definitely improve the performance of cooperatives.
Abdul (1996) in his study stated that the withdrawal of several subsidies so far enjoyed by the handloom sector and especially by winding up the Janatha cloth scheme which not only provided cheap cloth but also employment to the vulnerable section of weavers, the old and low-skilled, the new economic reforms have contributed to the worsening of conditions in the handloom sector.

Choryhads S. V (1997) has studied the growth and structure of power loom industry, the policy implication and remunerative ness of the power loom industry, and also analyzed problems involved in conversion of handloom in to power loom.

*The Power loom Development and Export Promotion Council (PDEXIL) 1997 in its report describe the growth of power loom sector. It analysis the reason for the growth of power loom which have the advance of producing and cost over handloom.

Palleri (1998) applied the composite augmentation rate on the way to assess the credit distribution of KCC Bank, Dharwad to farming area. The important variables measured be sum of farming credit, quantity of credit disbursed and total deposits, non-agricultural credit, recovery performance, overdues and number of beneficiaries.

Javir et al. (1998) Thane Garmin Bank, data collected from the annual reports of the bank are examined the advances disbursed to the clients. The result was showing that the outstanding advances had increased from Rs 0.82 lakhs to 178.38 lakhs and also the recovery position of the credit given was sound. On the basis of this capacity, bank has sanctioned credit to different sector, diverse government schemes and social programme activities effectively.
**Ramappa (1998)** Sree Anantha Grameena bank, Anathpur the prominent in rural sector banks credit structure was studied, the extent of credit made available to consumers, its growth and recovery position of loans.

**Singhal (1998)** Two types of over dues are observed by him – 1) willful default and 2) those beyond the control of borrower. He has given methods for recovery of over dues as a result from willful default. Another required fact to refinance to the borrowers need cooperation inherent in the process for by in excess of duty ahead of their power.

**Ramesh and Patil (1999)** He has suggested some tools to measure the performance of cooperatives of which He also said that in most of the studies on cooperatives, some tools like ratio analysis are neglected by financial controllers.

**Tirthankar Roy, (1999)** in his study on “Growth and Recession in Small-Scale Industry, A Study of Tamilnadu Power looms” describes the origin and presents conditions of the industry, its major handicaps, how it tries to address its handicaps, and what kind of policy initiatives may be needed to deal with them. The paper also suggests that some recent changes in organization and technology in the industry can be seen as attempts to deal with these weaknesses. He finds the following (a) The scarcity of cheap intermediate technical options in weaving; (b) the financial constraints under which the average small firm has to operate; and (c) the weak nature of institutions within the industry that might pro-vide common solutions to these problems.
Bhairav H. Desai and Mayar Raj J. Farmar (2000) they have valuable contribution by the research article on break even analysis and banks profitability. They determine the factors like interest expenses and non-interest expenses affecting the profitability and the margin of safety of commercial banks.

Dash (2000), He has used ratios like operational ratios, profitability ratios, productivity ratios and Solvency ratios to know the financial performance of Nawanagar Co-operative bank. Despite good financial performance, there were grey areas like profitability and capital base activities need immediate attention.

Hemant Samant (2001) the Journalist from Maharashtra analysed that textile industry is one of the major industry in Asia. For textile industry Indian economy accounting for over one fifth of total industrial production, and provides employment to about 15 million people and related industries require 5 million unskill workers. India is one of the world's largest reservoirs of cotton, the popular fiber. It enables the industry to manufacture almost every conceivable count and construction of fabrics. He suggested that as this industry become globally competitive we should concentrate on Denim Production for ever growing world market.

B.Choudhary, (2001), In India, the government priorities give attention to shift of technology and automation of the sector "to build world class state-of-the-art industrialized capabilities.

Kannan Nair, N. and Seerangarajan, R. (2001) has studied the Export sales performance of co-optex, largest brand in Indian cotton industry from chennai. Brand value plays a vital role in sustainable improvement in sales of co-optex Chennai.
Meenakshi sundaram, N (2001) in “Management of Erotex” analyses the financial position of the society to assess the profitability position of the Erotex, and he outlines the used and sources of funds for a period of five years. He concludes the performance of the society on the whole seems to be sound, but the society must try for diversification of the handloom products by improving the quality. Reduction in overhead expenses and boost of production will help the society to enhance its profit.

Dinabandhu (2002) studied impact of Development Action Plan to know the viability of rural financial institutions of Pune District Central Cooperative Bank Ltd. (PDCC) in Maharashtra, India. It was analyzed that due to DAP some awareness among banks regarding the PDCCs resources, loan recovery performance, profitability, and productivity but DAP is not responsible to the overall development of bank.

James Bessen (2002) he is prominent researcher in textile HR industry. He specified the fact if textile industry workers are skilled then they can be profitable and the growth of the industry is sustainable. Illiterate adults and child labours restrict growth of industry due to only quantitative production.

Verma (2002) examined that India’s export in US and EU of products like multi- fiber is widely recognized in Indian export market. In this study it is concluded that Indian garment export to the EU and US markets are export competitive. This study has pointed out various areas requiring Government policy intervention. Several policy reforms that are needed urgently in order to become more competitive in the world market have also been discussed.
Papola, T. S. (2003) to analyze the wage patterns of the Paithani weavers in Aurangabad his research is useful. He recommends various methods of the processes & methods of wage determinations in Indian textile industry during past 35 years.

Aizenshtein E.M., (2004) affirmed that Production of all types of chemical and natural textile fibres augmented by 4.2% in 2002 in assessment to the previous year and attained 62.7 million tons. World production of chemical fibres improved by 6.1% in 2002, to 36.5 million tons, as well as a 6.2% increase for synthetic fibres, to 33.8 million tons, and a 1.6% increase in cellulose fibres (for the first time in recent years) by 1.6%, to 2.7 million tons. Polyester fibres and yarn remained the leaders in world production of textile raw materials, of which 81% was intense in Asia and half of the production capacity was in China and Taiwan.

M. Soundariya Preetha, (2004) examined that Textile manufacturers at Karur are aiming at escalating exports in the subsequent five years to the tune of Rs. 5,00,000 crores. From Karur table linen, kitchen linen and furnishings are exported.

Mathew, M.C. (2004) He does the case study of panic manufacturers and their enterprise policy and their view of international market. He take various assumption and postulates their link with international commitment and also inform for an entrepreneur to generate their own views of the demographic distribution of various products and their movements in the competitive markets.

Ghosh and Akter (2005) He hammered the fact that shortage of working capital, inadequate technology and efficiency, lack of organizing capability, high cost of raw material procurement, and lack of policy support are major forces which hit the
handloom industry all over India. He also has the special study of Handloom Cluster in Bangladesh. It is suggested in the study that the Government monitoring cell under Handloom Board of Bangladesh has to monitor activities of those wholesalers and retailers who are engaged in selling raw materials for handloom products they are wise enough to prevent any unfair advantage by producers as well as manufacturers.

Gherzi (2005), reported that in the initial phase of the post-MFA era since 1 January 2005, the textile and clothing exports of China and India should have grown much faster than what earlier happened under the transition period since 1 January 2004, despite any WTO consistent import curb measures that the affected developed countries would likely institute. As the same time, the actual growth of the textile and clothing exports from these countries would have been dependent on how far these countries could manage their own export capabilities and competitiveness and to what extent they were successful in identifying and exploiting the opportunities; but, India’s trade past in not an encouraging indicator of its ability to corner available trade gains for itself China presumed to be a better bet.

Annapurna (2006) stated that despite many anticipations of its decline, the spirit of the handloom market in India demonstrates an inherent quality of the product as well as the many intangible associations it carries for its customers. The study deals that the exhibition marketing allows producers to produce product at own space by controlling their routine production cycles and to gauge customer preferences. It is also stated that buying the products in exhibition becomes an experience than a day exchange, through which the human dimensions of craft production is carried over into the market transaction.
Ghosh and Akter (2005) considered the features disturbing the Handloom Sector in Bangladesh. The learning is investigated by means of feature investigation in order to find the major features which affect the Handloom industry in Bangladesh. It is recognized that scarcity of working capital, great cost of raw material obtaining, deficiency of forming competence, insufficient know-how and productivity, and absence of strategy provision are main factors which are severely affected the handloom industry. It is recommended in the learning that the Government observing cell under Handloom Board of Bangladesh has to keep a track of the actions of those wholesalers and retailers who are involved in vending raw materials for handloom produces to avoid any prejudicial gain.

Toshniwal, R L., (2006) warned to all textile manufacturers that India is exposed to a floodgate of opportunities and challenges. Indian manufacturers in this new scenario of free trade are increasingly trying to consolidate their strengths and potentials they can grab a larger share of the domestic as well as global market for synthetic textiles and man made textile.

Mathiraj and Rajkumar (2008) made an analytical study on Handloom products- production and marketing narrated the production related problems of the handloom weavers societies and reviewed the marketing process carried out by the weavers societies. It was found in the study that the societies in Ramanathapuram district are facing problems like wide fluctuation in yarn price, lack of availability of skilled labour force. It is also suggested that the production pattern, sales design may be formulated to expedite the handloom products in the market. He also suggested that modernization of handloom industries can be made with a moderate cost to ease down the problems of weavers.
**Pinar, M., and Trapp, P. S., (2008)** Turkish cotton industry and its textile ‘brand ecosystem’ is studied and ‘Ingredient Branding and Brand Ecosystem’ is explained in details by them. Strategy about using high quality cotton and differentiate its existence in the global marketplace improve its position and market placement is useful Turkish textile.

**Ruchi Kholiya, Shahnaz Jahan, Rita Raghuvanshi, (2008)** stated that Computer Aided Designing systems are now new things in textile colouring and gaining wide appreciation all over the country. Now a days block printing is trailing down. The creation of original designs and printing logos takes less time using CAD, new era of fashion technology will improve the handloom sector.

**S Mahendra Dev, S Galab, P Prudhvikar Reddy, Soumya Vinayan (2008)**
In Well-performing cooperatives are the best safeguard for the handloom sector, as they protect the weaver and also provide a counterbalance to the master weaver. Competition from power looms is an obvious threat, but this can be countered if the sector produces high value, unique (brand value) products or medium value products which can be marketed locally or abroad, as distinct from power loom products. The economics of handloom weaving is shrouded in a web of contradictions between subjective perceptions and objective realities. For policymakers, handloom weaving is a holy cow, too reminiscent of nationalist ideals to be rejected. At the same time, it is seen as inherently unviable in competition with the modern sector, and while many policy statements were made to support the handloom sector after independence, these have not been implemented with any degree of success. After liberalization, textile policy is more openly slanted towards higher productivity (the power loom sector) and export potential, implicitly relegating the handloom sector to a secondary status.
The more widespread perception is that handloom weaving is an activity in deep crisis, caught in a vicious circle of low productivity and wages unable to retain a competitive edge in the face of competition from power looms, rising costs of inputs and production, shrinking markets and lack of adequate state support. This, in fact, is the perception of the various stakeholders in handloom weaving itself. Yet, at the macro level, the handloom sector has maintained a steady 20 to 25 per cent share of total textile production, notwithstanding the increase in the number of power looms across the country. Thus, while the secondary data also indicate a decline in the number of looms and workers between 1985-86 and 1995-96 (Census of Handlooms), it would seem that output has not been affected.

**Dr. U. K. Thiele, (2008)** stated the manufacture processes for high thickness polyester are driven by two fast growing market sections the packing materials particularly the polyester bottles and the mechanical yarn manufacture. Both areas are luckily excluded from Chinese polyester fiber prevalence yet and increasing round the World between 6 and 12%/a.

**Singh and Naik (2009)** in a thesis they took issues on the few grey areas which need immediate attention to sustain and improve on demand traditional art. They have faith in the skill set of the weavers as well as in the world socio-economic condition of these weavers is known to everyone. So marketing practices and problems faced by them must be solved with highest priority.

**Francisco Puig & Helena Marques (2010)** show that the evolution of the relationship between localization and proximity and their effect on firm performance for a sample of 10490 spanish textile firm in the period 2001-2006. Using coefficients
of specialization two levels of geographical disaggregation are distinguished: (i) the provincial cluster and (ii) the industrial district. The results obtained show a positive and significant impact of the specialization level productivity, both for industrial districts and provincial clusters (in this case only when the levels of specialization are high enough). In general, the effects are higher for industrial districts than for provincial cluster, although in both cases it decreases with time. Given that in most EU countries the textile industry has a tendency to be geographically concentrated in industrial districts, these results carry important implications for the textile industry.


A Subbaiah, M. Selvakumar and B. Krishnaveni (2012) stated that the any industry is progressive and growing due to factors like men, material, money and market. Manpower is one the important factor and the life blood of any industry. So necessary steps are required on priority basis in achieving the main objectives of the industry. This industry is generating more employment after agriculture. Human resource management and practices are important aspect in Textile industries.

Dr. A. Kumudha, Mrs. M. Rizwana (2012) examined that Indian Textile sector occupies a unique place in the world economy. The present Indian textile has
been classified as Modern textile mills, Independent Power looms, Handlooms and Garments. Of all, the Handloom industry is an ancient industry and it provides employment opportunity to the large section of rural people. Though the industry offers wide employment opportunity and depicts the cultural heritage the role and significance of the industry to the national development has started declining. The industry is facing lot of problems like outdated technologies, lack of Unique Selling Proposition, unorganized production system, insufficient working capital, weak promotion strategies, competition from power loom and mill sector etc. Hence the present study is an attempt to find out the promotion mix of handloom products with special reference to Handloom weavers cooperative Society. This study falls under empirical research. The data was collected from the primary sources. Stratified Random sampling technique was used to select a sample of 140 societies in Erode District. The following tools were employed to analyze the data like mean, Chi-square (D2) test, Henry Garrett Ranking and Multiple Regression analysis.

Bhadouria (2012) in her study analyzed the problems affecting the handloom industry. The study examines the three major problems viz... Shortage of raw materials, lack of proper financing and marketing insufficiency of the finished products as well as competition with other sectors. It is found from the study that handloom industry is facing lot of problems in procurement of raw materials, lack of proper financing and marketing insufficiency of the finished products.

Dr. Usha N. Patil (2012) has studied that Indian economy is blessed with the Handloom sector. It is a major source of direct employment to 65 lakh engaged in weaving and allied activities. It is historical business in India which gives fabrics for use and made up techniques help to designer art pieces are the integral part of India. It
shares 14% of the total preindustrial production and 30 percent of the total export business. It is the largest industry along with other industry like power looms, modern textile mills, handlooms and garments in India. Hence handloom is widely known in foreign countries also.

Uttam Paul (2013) examines the power loom industry is a weaving sector and an important segment of the decentralized cotton textile industry in India. Power loom industry weaves grey cotton by power-operated machines or looms and works into a fabric with the help of warp in the form of beam and weft directly through bobbins. Beams come from processing mills and weft yarn from spinning mills. Power loom industries are functioning the middle level work in the cloth production. According to the demand of time, power loom industry in West Bengal has been classified as organized sector and small scale unorganized sector. Present study is concerned with only the socio economic status and development of workers engaged in small-scale power loom sector of West Bengal. Cloth production in this sector contributes 63% to the total cloth production of the country and helps to provide employment to about 48.15 lakh persons in India. In India, as a whole, the power loom sector, among others, has been producing maximum cloth till today, but in West Bengal, the production of cloth by power looms occupies second position. This industry generates a number of employment opportunities. Further, the industry contributes a lot of revenues to the government exchequer. But, there is a lot of problems of the power loom industry in West Bengal as well as of the workers engaged in the industry and until and unless these problems are solved, the overall improvement of the industry as well as the workers’ living conditions cannot be achieved.