CHAPTER - VII

Importance Of Cottage And Small Scale Industry In The Economy Of Nadia District.

The economy of Nadia district presents the usual features of economic under development, like an inadequate exploitation of natural resources, a relatively low rate of literacy, being only 31.31% against 33.04% of the State's level, low labour participation ratio, only 272 persons for every 1000 persons are workers, against 332 per 1000 workers of the State as a whole. In the urban sector of the district the labour participation ratio is 24.2% which is even lower than that in the rural sector, where the percentage is 27.7%. For the State as a whole the corresponding percentage for urban and rural are 34.7 and 32.7 respectively. Fig 37 shows the Rural Urban population of Nadia Police Station wise. Within the district more than 68.75 percent of the working force is absorbed in the agricultural sector. Only 16% and 21% are engaged in secondary and tertiary sectors respectively. Thus a comparatively meagre contribution of income comes from these two sectors.

The district is characterised by high density of population and a dominant agricultural sector. The major share of the district's income nearly 61% comes from this sector, hence there can be little doubt that agriculture constitutes the back bone of Nadia's economy. However agriculture in the district itself is in a relatively backward stage. The two major factors of inadequate
DISTRIBUTION OF RURAL URBAN POPULATION IN NADIA

Fig - 37
agricultural development as well as the general unawareness among the entrepreneurs about the industrial expansion in the district are greatly responsible for the backwardness of the district. There are only a few large and medium sized industries in the district, mainly located at Krishnanagar, Ranaghat and Kalyani Industrial Estate. Nadia however is traditionally noted for its small scale and cottage industries like clay modelling, at Krishnanagar and design weaving at Santipur and Phulia.

The insufficiency of infrastructural facilities, as is reflected in the slow progress of rural electrification, transport and communication, and marketing facilities are yet other indicators of the district's backward economy.

It has already been mentioned that the district is prominent in agricultural activities. The district's economy is almost entirely based on agriculture. In 1971 all non agricultural occupation claimed about 31.77% of the working population. In primary activities 68.22% are engaged in secondary activities 11.58% are engaged while the rest 20.18% are in the tertiary sector. Of the total population 31.78% are non worker. Out of the total 11.58% industrial worker 5.4% are engaged in household industry. All these industrial workers are in smallscale units. The rest 6.18% industrial workers are in the manufacturing sector, this shows the poor picture of the large and medium scale industrial activities in the district; again these small and large units are not evenly distributed throughout the district. Fig 38 Shows the Distribution of Industrial workers in Nadia.
DISTRIBUTION OF INDUSTRIAL WORKER
IN NADIA DISTRICT

LEGEND

- BELOW 500
- 501 - 1000
- 1001 - 1500
- 1501 - 2000
- 2001 - 3000
- 3001 - 4000
- 4001 - 5000
- 5001 - 6000
- 6001 - 7000
- 7001 & ABOVE

Fig - 38
Precisely the livelihood pattern of the district shows the non-productive character of the commodity. A high percentage of young people, within the age group of 0-15 and a large number of female, do not earn their living and therefore is economically dependent on others. Thus in the district 63% are self supporting, of which 21% are female and the rest are male.

Thus in the context of the district's certain limiting conditions for greater industrial development, such as, total absence of mineral resource availability, unskilled labour, scarcity of capital or entrepreneurship, uneven pattern of urban and semi-urban development and last of all poor marketing facility, the small industry, with its relatively low capital intensity, high employment generation and potential of dispersal of industries specially in the rural areas, has an important role to play. This sector has grown phenomenally over the past decade. This growth is not only in terms of the number of units, but also in terms of production, contribution to external markets outside the State and job opportunities created. Even more impressive is the wide variety of products that is now being manufactured in this sector. It is a major supplier of mass consumption items.

Nadia is lagging far behind in industrial prospects when compared to other districts of West Bengal. To develop her economy, establishment of some large scale industry is not a solution in the least, since the pre-requisites required for such large scale units cannot be fed by a backward district, as Nadia is. Hence growth of
small scale industry can be a rightful remedy to this teething problem, some added advantages of this (Small scale industry) sector that makes it more suitable are as follows:

(a) Work places for small scale units can be created in the areas where the people are living now, and not to urban or metropolitan areas where they tend to migrate, for seeking employment.

(b) These work places are on average cheap enough and can be created in large numbers without calling for an unattainable level of capital investment.

(c) Production methods employed are relatively simple so the demands for high skills are minimum, not only in the production process itself but also in matters of organisation, raw materials supply, financing, marketing and so forth.

(d) Above all, this sector has its vital role to play in employment generation in the district’s economy.

(e) Lastly the production is mainly from local materials, and primarily for local use.

Moreover it cannot be ignored that industrial development of any sort leads to some other developments of the community as a whole. These are:

(1) Overall economic development of the locality. This indirectly influence the industry, for the producers and the consumers are not two different sets of people. The same people are workers and producers in one capacity and consumers in another. The
consumer who spends his money upon the product of one industry has to earn that money by working in another occupation. Similarly the former producing rice will have a demand for steel in the form of implements that he uses for cultivation. Thus economic activity consists of production, exchange and consumption to satisfy human needs.

(2) Leads to better social understanding, creating a strong formal or informal organisation.

(3) Leads to better social behaviour through development of education civic, hygenic sense etc.

(4) Minimise the wastage of local labour, local rawmaterial, and small capital which could be used in a better way.

Nadia is dotted with 52,638 small scale units in 1980 apart from handloom weaving. The broad classification of units are:

(1) Agrobased - rice milling, wheat grinding, oil pressing, fruit processing, gur making, dal husking etc.

(2) Forest based - mat and basket weaving, chatai making, wall making from bamboo, cane furniture making, sola pith, saw milling, wooden furniture making, etc.

(3) Handloom weaving.

(4) Engineering - Galvanised pipes of assorted sizes, M.S. (Mild Steel) Black pipes, Pipe fittings, Machine parts, Railway fittings, C.I. (Cast Iron) castings, etc.

(5) Building materials - Brick kiln, tile making, surki mills etc.
(6) Metal based - Brass and bell metal works, etc.

(7) Miscellaneous - Ceramic works, clay modelling, Chemical based, paper and paper board, pottery, biri making etc.

Now the rawmaterials for group of industries at serial no. 1, 2 and 5 are found within the district whereas for other types of industries the rawmaterials are brought from outside.

In the small scale sector, a number of important units of Nadia District are concentrated in Kalyani Industrial Estate. There are 35 small scale units engaged in manufacturing a variety of products like bicycle parts, tube, rubber, 'Y' belt, magnetic chuck, transformers, hand tools, jute pin, baby food, bucket, cranks, electrical goods, gates, and bakery. Some of them are engaged in wire drawing, textile processing, iron casting, and structural fabrication. In addition to this Nadia also possesses a few other well organised small scale units. These industries are sheet metal, Gates & Grills, Imitation jewellery, clock and watch, saw mill, cycle repairing, Tyre-retrading, auto repairing, electrical porcelain goods, soap, bakery, rosier, tailoring and readymade garments, ice candy, bricks and tiles, and straw cover.

Out of a total of 48,000 small scale and cottage industries reported by DIC only 9860 small units were registered. Particulars of these industries are furnished in Table 7.1. The table is given at the end of the chapter.

The small scale units are not evenly distributed all over the district. Table 7.1 shows the distribution of units in the district. It can be seen from the table that Ranaghat has the
maximum concentration with 10,277 units, followed by Krishnagar 3,384 units and Tahatta 2,236 units. Minimum is observed at Harringhata having only 1,177 units and Kalyani with 894 units.

Handloom weaving and food processing are the two major types of industries in the district. Handloom weaving is found in large numbers in all the police stations with highest concentration in Nabadwip with 16,744 units, Ranaghat 5,954 units, Santipur with 4,851 units, Chakdah with 1,236 and Krishnagar with 913 units. Whilst the least number are found in the Krishnaganj with 25 units Nakashipara with 155 units and Hanskhali with 159 units.

While speaking about the food processing units it is found that fairly large number is present in all the police stations. But Ranaghat with 1225, Santipur with 587, and Nakashipara with 277 units have the maximum, least number is found at Haringhata and Kalyani with 90 units only.

Engineering units are present in all the police stations. Krishnagar has 29 units, Chakdah and Ranaghat have 9 units each, Nabadwip has 7 units, Santipur and Karimpur have 6 units each. The rest, have one or two units each.

From the field survey of the police stations it is seen that all police stations have a good number of cottage industries. Again Ranaghat has the highest number of such units.

A close look at the condition of working population of the district shows that the lion's Share of workers are engaged in
cultivation.

Factory workers make only a little fraction of the total workers. In 1980 the number of factories were 95 and the number of workers were 8639 only, 1.56% of the total working force and 13.49% of the total industrial workers.

That the district is much more frequented by small industrial units rather than the medium and large scale factories, becomes clear if a detailed study of the variety and number of the units are done. A p.s. wise description is made.

Krishnagar:

In Krishnagar a total number of 6213 persons are engaged in industrial activity of which 2229 persons are in household industry and 3984 persons in other than household industry. Total number of industrial units engaged in various activities amounts to 3098. Weaving, clay modelling mat-making, pottery, sweetmeat making, wheat grinding, gur making, bamboo basket weaving, oil ghani and blacksmithing are found here and also have potential for development.

Nabadwip:

In Nabadwip a total number of 14192 persons are engaged in industrial activity, of which 5771 are in the household industrial sector and the rest 8421 are in the other than household industry sector. Weaving is the most important industry here, as many as 16747 weaving units are found here. The weavers of the Bablari are well known in the district. There is a large concentra-
tion of blanket weavers at Mahesganj village in Swarupganj Anchal, and their products offers scope for development. Beside weaving units there are 731 other units engaged in carpentry, sweetmeat making, pottery, blacksmithing, umbrella assembly etc.

Krishnaganj:

Krishnaganj has only 712 industrial workers. Of which 43.54% are engaged in other than household sector and the remaining 56.46% are in household sector. Industries like weaving, wheat grinding, dall mill, rice mill, oil crushing, carpentry, pottery, blacksmithies and sweetmeat making, biri making, net making, are found here.

Chapra:

Out of the total employment of 34,844 persons, only 1285 persons are industrial workers. Of this 24.25% are in the other than household industry sector and 75.72% are in the household sector. A total number of 1556 units are functioning, Principal industries are wheat grinding, rice husking, weaving, came and bamboo basket making, carpentry, shoe making, net making, tile making, and sweet meat making.

Tehatta:

Tehatta has a total of 1785 industrial workers which is only 4.05% of the total employment. Of this 40.3% are in the other than household industry sector and 59.61% are in the household industry sector. A total number of 2032 units are working here.
Artisans and craftsmen are engaged in weaving, cane and bamboo work, sweetmeat making, shoe making, tile making, pottery work, gur making, sholapith work and oil ghani units.

Karimpur:

In Karimpur 47,888 are total workers of which 4.06% are in the industrial sector of it 29.49% are in the other than household industry sector and 70.50% are in the household industry sector. Karimpur has a total of 1461 units. The important industries found here are wheat grinding, gur making, milk products, dall mill, bakery, weaving, conchshell bangle making, sholapith work, cane and bamboo work, pottery, sweetmeat making and blacksmith.

Nakasipara:

4.41% of the total workers are engaged in industrial activity in Nakasipara. Again of the total industrial workers 48.12% are in the other than household industry sector and 51.88% are in the household industry sector. Altogether at present 1306 units are engaged in various industrial activities. Weaving, pottery, carpentry, cane and bamboo work, bell metal work, blacksmithies, milk products and gur making are some of the important activities, present here. There is a concentration of brass and bell metal artisans at Dharmada who deserve attention.

Kaliganj:

37,725 persons form the working population of Kaliganj. Out of this 2161 persons are engaged in industrial activity, 38.59%
of this population is in the household industry sector while 61.41% are in the other than household industry sector. A good number of 1551 units are functioning here. Oil ghani, sweet meat shops, gur mills, wheat grinding units, dall mills, brass and bell metal work, blacksmithies and a sugarcane crushing unit are among the important ones.

Ranaghat:

Ranaghat seemed to be more lively and bustling with all sorts of activities than the others. Total employment is maximum here; 23.62% of the total population, constitute her total employment. Of this 15.84% are her industrial workers. Out of her total industrial worker, 61.67% are in the other than household industry sector and the rest 38.33% in the household industry sector. It is found that a towering number of 10,893 units are operating here. Weaving is the major industry here, beside this, those other important here are engineering workshop, agricultural implements making, carpentry, brickklin, mat making, wheat grinding, dall mill cane and bamboo work, blacksmithing, umbrella assembly and jute pressing. District's only silk weaving is practised here. All the 8 handloom processing units namely sizing and calendering units are situated here.

Chakdah:

The total working force here is 44,802 in Chakdah, and 16,992 in Kalyani. In Kalyani 91.63% is in the other than household sector and 8.37% in household sector. Which shows that weaving is
less important here. But in Chakdah 68.79% is in other than household sector and 31.20% in the household sector.

The total number of units present in these two police stations amounts to 2629. Handloom, wheat grinding, cane and bamboo work, carpentry shoe and chappal making, brick-klin, dairy product, spice grinding, pottery, are the units, functioning here.

Santipur:

In Santipur total employment rises to 36,658 her industrial employment is 11,004. In the household sector it is 78.64% and in the other than household sector it is 21.35% of her total industrial worker. A total number of 6593 units are present here. Handloom weaving is the major industrial activity here; wheat grinding, Dall mill, tile making, net making, straw cover making, milk can manufacturing, oil ghani, milk processing, pottery, cane and bamboo work, conch shell bangle making, clay modelling are the other important functioning practiced here.

Hanskhali:

Hanskhali has 1344 industrial worker which is only 4.9% of her total employment. Of this 55.65% are in the household industry sector and 44.35% in the other than household sector. The total number of existing units is 1015, weaving, wheat grinding, cane and bamboo basket making, net making, sweetmeat making, blacksmithies are the important activities observed here.
Haringhata:

Of the total of 24715 workers 1146 or 4.63% are in the Industrial sector. Of this 61.61% are in the other than household industry sector and 38.39% are in the household sector. Total number of units here is 1072. Important activities here are handloom weaving, wheat grinding, gur making, tile making, pottery, sweetmeat making, milk processing, cane and bamboo work and blacksmiths. Table 2 gives the number of Cottage and Small Scale and household industry in Nadia, Police Station wise.

This through study of the blacks of Nadia district reveals but one thing which is, next to agriculture in the rural areas people are engaged more in cottage and small scale industries, while in towns and semi-urban areas people are more engaged in tertiary activities.

If proper attention be given by the authority, necessary investment, suitable planning and proper managerial skill etc. are applied then perhaps Nadia will one day emerge not as an industrially developed district but also as a pioneering one too. Fig 39 Shows the Police Station wise concentration of small Scale and Cottage industries in Nadia.

Forest Based Industries In Nadia

Forest has always been a good resource to a number of Cottage and Small Scale Industries. It provides timber and fuel for industrial and domestic consumption. The demand for forest products
CONCENTRATION OF SMALL SCALE UNITS IN NADIA DISTRICT

Fig - 39
in the State is on the increase partly due to the development of large number of industries and partly due to the high density of population.

Nadia can never boast of either a sufficient acreage under forest or of a huge amount of forest products, since this alluvial tract has always been subjected to agriculture and most of its natural forests thus cleared off.

However depending on the forest product so far available certain amount of household industries have developed from a very long time, as long as two hundred years. These are sola hat, and other sola products, mat making, cane and bamboo basket weaving and allied products. Table 7.2 shows the distribution of such units, police station wise.

Sola Industries:

Flourished during the days of the East India Company. The ready market was provided by the Europeans who universally used the sola hat as a protection against the tropical sun. At present the important production centres are located at the three police stations Kaliganj, Tehatta and Karimpur. Calcutta was the biggest market at that time. Different British Colonies also exported this hat. Principal raw materials for this industry is sola that grows in huge quantities in marshy lands, the numerous bills, ponds and khals widely scattered in Nadia. There was a time when this industry could employ about 2500 persons though at present 50 - 60 persons are engaged in this industry. The industry is on the verge of
collapse due to lack of demand at present. To renovate this industry diversification is needed. Now a days, sola is used in a number of ways like different decorative articals, jewelleries of Gods and Goddess and fancy ware. Bank loans are available for any such schemes.

On the basis of the availability of timber, quite a good number of furniture making units have developed in the district. A short account of the production (in value) of these units during the year 1966-67 to 1970-71 are given below:

<table>
<thead>
<tr>
<th>Year</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1966-67</td>
<td>Rs.1,14,543</td>
</tr>
<tr>
<td>1967-68</td>
<td>Rs.1,61,970</td>
</tr>
<tr>
<td>1968-69</td>
<td>Rs.1,00,800</td>
</tr>
<tr>
<td>1969-70</td>
<td>Rs.1,22,271</td>
</tr>
<tr>
<td>1970-71</td>
<td>Rs.1,82,755</td>
</tr>
</tbody>
</table>

Mat Industry:

Mat industry does not appear to be well organised in this district. A survey revealed that there are only 55 individual craftsman. The industry is localised at Ranaghat, Hanskhali, Chapra and Tehatta. The important products are pati from patibet, and mats from matsticks, chatai from datepalm leaves. The raw materials for all these products are locally available since they grow profusely in the widely found khals, bils and ponds scattered all over the district. The reason for localisation of the industry is due to the localised settlement of the traditional craftsmen. In Ranaghat out of 99 units engaged in such industry, 33 are in the Cooper's Camp where the refugees have taken to this trade as a subsidiary occupa-
tion. This industry can be modernised and made profitable if the quality of the products are made better. Now a days wall decorations, floor coverings, room partitions etc are done with decorative mats of varying sizes. Foreigners are also keen on such typical Indian handicrafts. The present skill of the craftsmen with necessary loan and new ideas of different products can be channelised into a good profitable industry.

Carpentry and Saw Mills:

These units are mainly localised at Karimpur, Nabawip, Krishnagar, Ranaghat and Chakdah. The supply of the wood for these mills are not locally available. They are brought from neighbouring districts. Timber productions has to be raised by more plantations every year and bringing more areas under plantations. About 4000 carpentry units are engaged in manufacturing of conventional items providing employment to 1600 workers. This is the industry which will have a good market, with the help of bank loans new units should be opened to feed the growing market.

Huge quantities of saw dust are available in the saw mills which could be utilised for production of briquette, these are suitable substitute for fuel which at times becomes scarce and costly.

Cane and Bamboo Basket Weaving:

As many as 1041 units are engaged in this type of industry.
They have good internal market since these are household things and are widely used both by man and women folk for business as well as household purposes. To carry the vegetables, fishes to the market these containers are very handy. All most everywhere these units are found though maximum concentration is in the police stations of Tehatta, Ranaghat, Chakdah, Kalyani, Santipur and Hanskhali.

The industry has good scope for development if their products include such things like cane furniture and baskets which both the villagers as well as the townspeople widely use.

So far it is found that as many as 5171 small scale units (all are not registered) are working on the various forest resources. The maximum capital investment is Rs.5000/- in a sawmill to Rs.50/- in a mat industry. With proper assistance and sufficient loans from banks these units can be turned to profitable units.
Table 7.2 (Police Stationwise) distribution of Forest Based Industries 1978.

<table>
<thead>
<tr>
<th>Area under Forest</th>
<th>Cane &amp; Bamboo work</th>
<th>Sola pith</th>
<th>Carpentry</th>
<th>Matmaking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Krishnagar</td>
<td>182</td>
<td>159</td>
<td>-</td>
<td>376</td>
</tr>
<tr>
<td>Nabadwip</td>
<td>-</td>
<td>30</td>
<td>-</td>
<td>206</td>
</tr>
<tr>
<td>Krishnaganj</td>
<td>-</td>
<td>46</td>
<td>-</td>
<td>180</td>
</tr>
<tr>
<td>Chapra</td>
<td>539</td>
<td>-</td>
<td>-</td>
<td>213</td>
</tr>
<tr>
<td>Tehatta</td>
<td>-</td>
<td>138</td>
<td>11</td>
<td>431</td>
</tr>
<tr>
<td>Karimpur</td>
<td>-</td>
<td>14</td>
<td>10</td>
<td>185</td>
</tr>
<tr>
<td>Nakashipara</td>
<td>774</td>
<td>35</td>
<td>-</td>
<td>185</td>
</tr>
<tr>
<td>Kaliganj</td>
<td>-</td>
<td>17</td>
<td>-</td>
<td>275</td>
</tr>
<tr>
<td>Ranaghat</td>
<td>753</td>
<td>212</td>
<td>-</td>
<td>1020</td>
</tr>
<tr>
<td>Chakdah &amp; Kalyani</td>
<td>-</td>
<td>148</td>
<td>-</td>
<td>249</td>
</tr>
<tr>
<td>Santipur</td>
<td>334</td>
<td>105</td>
<td>-</td>
<td>238</td>
</tr>
<tr>
<td>Hanskhali</td>
<td>159</td>
<td>105</td>
<td>-</td>
<td>230</td>
</tr>
<tr>
<td>Haringhata</td>
<td>-</td>
<td>32</td>
<td>-</td>
<td>187</td>
</tr>
<tr>
<td>TOTAL</td>
<td>3041</td>
<td>1041</td>
<td>21</td>
<td>3975</td>
</tr>
</tbody>
</table>

Role of Handloom Weaving in the Economy of Nadia District:

Handloom weaving has a long tradition of excellence and a living legacy of unparalleled craftsmanship in Nadia. At present the industry has modified itself to suit the demand of modern times characterised by a keen competition from more effectively
organised and productive mill sector and changes in sanatorial fashion and taste.

Importance of Handloom Weaving in the Economy of the District:

"Cottage and small scale industries of which handloom weaving assumes an uncontroversial significance, are in their different aspects, an integral and continuing element in our economic structure and framework of national planning. This sector is not to be viewed in isolation and as a static part of the economy, but rather as a dynamic and efficient decentralised sector which on the one hand is closely integrated with agriculture and on the other with the large scale industry".

Handloom weaving plays a vital role in the employment generation in the district. According to an estimate, drawn in 1978 (basing on the data of 1973-74) by a study team, appointed by Ministry of the industry, Govt. of India, the sector created to the need of primary as well as subsidiary employment to 10 million people in India and 4.9 lakhs weavers in West Bengal in which Nadia's share is 20.13% or 99,915 persons. Nadia's share is the second highest after Midnapore whose percentage share is 22.34.

The data of 1978 shows just the opposite picture. Out of West Bengal's total 567943 persons, 115 307 persons or 20.30% is furnished by Nadia followed by Midnapore whose share is 19.64% or 111 592 persons. The rate of growth for West Bengal over five years (1973-78) is 14.30%. The rate of growth of Nadia is 13.34% and for Midnapore it is 0.6%. Thus we can conclude that Nadia is fastly
comming up almost at the rate of the State while Midnapore and other districts are lagging behind. The annual worth of Nadia handloom production is Rs. 27.04 crores.

The importance of handloom weaving industry lies in the fact that this sector has created immediate and permanent employment on a large scale and relatively at a low capital cost, and has indirectly facilitate mobilisation of capital and skill in the district, which might have remain inadequately utilised and brought about integration of the development of this industry with the total rural economy.

According to the data available of 1980, we find that:

1. Total no. of handloom in Nadia district is 44,341.
   a) No. of handlooms under the jurisdiction of the Handloom Development Officer, Nabadwip (Krishnagar Sadar Sub-division) is 15,962.
   b) No. of handlooms under the jurisdiction of the Handloom Development Officer, Santipur (Ranaghat sub-division) is 28,379.
   c) Under Santipur Municipal Area number of looms is 12,334.

2. No. of handlooms under Cooperative fold:
   a) Nabadwip - 6526 (Sadar sub-division)
   b) Santipur - 8429 (Ranaghat sub-division)
   c) Under Santipur Municipal Area - 4243.
3. No. of active handloom cooperative societies:

a) Nabawip - 73
b) Santipur - 45
c) Under Santipur Municipal Area - 18

Table 7.3 No. of Units in Each Police Stations (Handlooms only)

<table>
<thead>
<tr>
<th>Police Station</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Krishnagar</td>
<td>913</td>
</tr>
<tr>
<td>Nabadwip</td>
<td>16,747</td>
</tr>
<tr>
<td>Krishnaganj</td>
<td>25</td>
</tr>
<tr>
<td>Chapra</td>
<td>273</td>
</tr>
<tr>
<td>Tehatta</td>
<td>324</td>
</tr>
<tr>
<td>Karimpur</td>
<td>367</td>
</tr>
<tr>
<td>Nakasipara</td>
<td>155</td>
</tr>
<tr>
<td>Kaliganj</td>
<td>225</td>
</tr>
<tr>
<td>Ranaghat</td>
<td>5,954</td>
</tr>
<tr>
<td>Chakdah</td>
<td>1,236</td>
</tr>
<tr>
<td>Santipur</td>
<td>4,851</td>
</tr>
<tr>
<td>Hanskhali</td>
<td>159</td>
</tr>
<tr>
<td>Haringhata</td>
<td>506</td>
</tr>
</tbody>
</table>

Table 7.4 Shows the Number of Handlooms and Electriclooms in 1976-77 and 1979-80.

<table>
<thead>
<tr>
<th></th>
<th>1976 - 77</th>
<th>1979 - 80</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>West Bengal</td>
<td>Nadia</td>
</tr>
<tr>
<td>Individual Ownership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Handloom</td>
<td>1,21,911</td>
<td>28,736</td>
</tr>
<tr>
<td>Electricloom</td>
<td>10,776</td>
<td>1,995</td>
</tr>
<tr>
<td>Cooperative fold</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Handloom</td>
<td>76,674</td>
<td>10,430</td>
</tr>
<tr>
<td>Electricloom</td>
<td>2,424</td>
<td>400</td>
</tr>
<tr>
<td>Total No.of</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Handloom</td>
<td>1,98,585</td>
<td>39,166</td>
</tr>
<tr>
<td>Electric</td>
<td>13,200</td>
<td>2,395</td>
</tr>
</tbody>
</table>

Fig. 40. Shows the Police Stationwise concentration of handloom units.
DISTRIBUTION OF HANDLOOM WEAVING UNITS IN NADIA DISTRICT

PERCENTAGE OF TOTAL HANDLOOM WEAVING UNITS

- Below 0.49
- 0.50 - 0.99
- 1.00 - 4.99
- 5.00 - 24.99
- 25.00 - 49.99
- 50.00 & over

Fig - 40
Items manufactured:

The major production of the industry were and still now are Sari, dhuti and 'gamcha'. Now with the change of time, tastes and needs, Nadia weavers have also diversified their products, now producing medium to super quality sari, tapestry dressmaterial, handkerchiefs, wintex bedsheets, bedcovers, towels, suitings and shirtings; for these threads ranging from 30 to 120 are used. Their latest addition is the tangile design on silk sari - the name is simply 'tangile silk sari'.

A Peep into the Past:

Krishnagar, Nabadwip, Santipur, Ranaghat, Chakdah, formed the major weaving region, Santipur being its heart. Later the industry covered the whole district.

Santipur flourished mostly at the end of the 18th and beginning of the 19th century. Gradually the British came to power and this made a harsh effect on the industry, as imported cloth from England set a hard competition to the weavers and they had no other way but to give up.

Most of the Tantis and jolahs left their customary profession and took to other course and the once reputed weaving centres of Chakdah, Tehatta, Dumardaha, Bara-Andula, Dhubulia, declined and were lost. Only Santipur remained the most important centre all through these troubled days retaining its fame and glory of fine muslins, Tangile sari with jari works and superfine dhuti.
In 1898 the outturn of the cotton cloth in Santipur was worth about Rs.3.25 lakhs annually, which of course declined gradually.

A survey report in 1940 says that Santipur was the only Municipal area in undivided Bengal, where extensive handloom industry existed. At that time out of a total of 27,000 persons in the town as many as 10,000 were reported to be belonging to weaving families. That year, out of a total of 9,996 weavers in the whole undivided district 4,000 were concentrated in Santipur.

The handloom industry of this place could adopt itself quickly to the changing demand, this was made possible by the extensive use of the Jacquard machines which in its turn saved the industry at Santipur from decaying. The total number of looms in 1940 was 3450 of which 2500 were fly shuttle Jacquard Fitted looms, 800 Dobby looms and 150 throw shuttle looms. Since Independence, the thousands of expert immigrants weaving families from East Bengal have settled in areas like Phulia, Taherpur, Birmagar, Badkulia, and Ranaghat, thus swelling the number of Santipur Mahajans and weavers.

The cotton weaving centres of the district are mostly located in the Sadar and Ranaghat sub-divisions, Krishnaganj Nabadwip, Kotwali, Kaliganj, Tehatta, Chapra, Nakasipara Police Stations in the Sadar and Ranaghat, Santipur and Chakdah in Ranaghat sub-division worth mentioning.

Under Ranaghat P.S., Aistola, Sim Aistola, Birmagar, Taherpur, Nasherkuli, Pangasi Bagan, Krishnapur Chak, Ramnagar,
under Santipur P.S. - Santipur, Phulia, Paliadanga, Nrishinghapur, and Silinda under Chakdah P.S. are important weaving centres.

It is difficult to say why at this particular region the industrial activity developed at all. But it may be assumed that here "jolahas" the traditional spinners were the original inhabitants; they spun fishing nets and coarse cloths for the poorer section. They used locally grown cotton. Santipur gradually developed to be a prime region of cotton weaving industry in West Bengal, later of course many skilled Tantis from East Bengal migrated and settled here after independence which strengthened the industry. Today these weavers still retain the name of their mother land in naming the quality of sari they weave, eg, the Tangaile sari. Side by side expansion in the adjoining areas of Krishnagar, Ranaghat, Chakdah, Rehatta were made. But only cotton weaving units did not sprang up one after another, but also every sorts of related industries started to develop. These are Mechanical dye house at Santipur, Nabadwip. Looms and Accessories in Santipur, Phulia. Seven processing units where sizing, calendering, etc are done at Ranaghat, Spinning mills at Kataganj and Kalyani, to provide the weavers with yarns.

The production system is dependent on certain systematic set of functions. These are:

a) Supply and distribution of yarn and other inputs.

b) Collection and marketing of finished products.
c) Arrangement of pre-weaving and post weaving ancillary facilities to the weavers.

d) Improvements and innovations in prevailing technology, design and skill.

e) Provision of finance.

A) Supply and Distribution of Yarn and Other Inputs:

For smooth functioning of the production system existence of an abundant and well-utilised raw materials source at reasonable rates is essential.

The basic raw material for handloom industry is yarn which is supplied by spinning mills and by composite textile mills in the form of "free yarn". Handloom use yarn packet in straight form. As regards the availability of yarn, Nadia faces an acute shortage. The monthly requirement of handloom yarn including twist yarn in the district was estimated at almost 7,97,441 kg's in 1977 while the supply from both spinning and composite mills leaves a wide gap. This difference is largely an outcome of the fewness of exclusive spinning mills. Only two in Nadia - (i) Bengal Fine Spinning and Weaving Mills No.2 in Kataganj and (ii) Kalyani Spinning Mills Ltd. No.1 in Kalyani. Both are under National Textile Corporation. Kataganj Spinning Mill has 5300 taku while Kalyani has 50,160. They can only add a little to the actual need.

Nadia handloom weavers are the makers of quality products. They use better quality of yarn and twist yarn than the rest of
West Bengal weavers. Yarns No. 10 - 17 are not at all used in Nadia. They use between Yarn No. 20 and 120. Hooghly is the only other district using 120 yarn after Nadia. Nadia weavers use 7,97,441 kgs. of Yarn and twist Yarn on average. They use 1,49,748 kgs. of Yarn No. 32, 3,49,843 kgs. of Yarn No. 40, 1,62,344 kgs. of Yarn No. 60; 50,211 kgs. of Yarn No. 80; 45,678 kgs. of Yarn No. 100 and 3,000 kgs. of Yarn No. 120. There is no composite mills in the district, and weavers had to get their needs from Calcutta market. Moreover handloom sector of all the districts of West Bengal depend upon the amount which is surplus to the requirement of the mills. The finer varieties of the Yarns are imported from the southern and western states of India. 40 and 60 count thread comes from Calcutta and Orissa, while the finer varieties come from Andhra Pradesh, Madras and Bombay.

To meet this acute deficit of raw materials, at least, to some extent, State Govt. has under the Fifth Plan Period has set up another public sector Spinning Mill with 25,000 spindles at Raiganj, West Dinajpur.

B) Collection and Marketing of Finished products:

The whole operation of trading of finished products are done through two channels:

1. Government Organisations:
   i) Handloom and Powerloom development Corporations
   ii) Apex society and Primary Weaver's Cooperative Society.
iii) State owned Corporation and Emporium.
iv) All India Handloom Fabrics Marketing Society.
v) District Handloom Development Officer.
vi) Other Government Organisation.

2. Private Enterprises:

i) Master Weavers, Traders or Mahajans

ii) On Weavers own account and initiative.

Apex Society is the oldest and most effectively functioning agency. It arranges for the retail marketing of the finished products of its member societies, distributes Yarns, dye stuffs or improved appliances through either its own sale department, the Tantuja or the selling counters of member societies in different districts. It also takes part in exhibitions and industrial fairs within and outside the State.

Tantuja is the sales-counter of West Bengal State Handloom Weavers' Cooperative Society Ltd. They have 49 sales counters all over the State of which 4 in Nadia located in the town of Santipur, Krishnanagar, Ranaghat and Nabadwip. Outside West Bengal another ten sales-counters are located in the state of Assam having three at Guwahati and Dibrugarh. Orissa has two at Bhubaneswar and Rourkela, Bihar has three at Dhanbad, Ranchi and Patna. Tamil Nadu has one at Madras and Andhra Pradesh also has one at Hyderabad.

Another Public Limited Company, 'West Bengal Handloom and Powerloom Development Corporation' has been set up by the
Government in 1973, in order to organise production system outside the Cooperative sector - its main function is to stabilise and enhance handloom production outside the cooperative fold by supplying yarn and other inputs and collection and sale of finished products as well as to and from the Weavers' outside the Cooperatives.

Tantusri is the sales counter of West Bengal Handloom and Powerloom Development Corporation. West Bengal has nineteen sales counter of which Nadia has two at Padia Bazar in Krishnanagar P.S. and Ranaghat Municipality Bazar in Ranaghat P.S. Outside the State the only Emporium is at Delhi.

Beside these the State Government Emporium in every State, all over India keeps saris of West Bengal.

The district has exclusive 'hats' or markets at different places where the raw materials like yarns etc and finished products are assembled and sold. Details of such hats are given in Table 7.5.
Table 7.5 Exclusive Handloom Weavers' hats of Nadia.

<table>
<thead>
<tr>
<th>Name</th>
<th>Days of sitting</th>
<th>Principal commodities handled</th>
<th>Approximate value of commodities brought and sold (in '000 Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Santipur Sarbhuj Bazar</td>
<td>Every evening</td>
<td>Jacquard bordered sari, Tangail sari, and fine quality Dhuti</td>
<td>Rs. 6,000</td>
</tr>
<tr>
<td>2. Suttragarh hat</td>
<td>Thursday &amp; Sunday evening</td>
<td>Same as above</td>
<td>Rs. 3 to 4 Lakhs</td>
</tr>
<tr>
<td>3. Nabadwip</td>
<td>Thursday evening</td>
<td>Dhuti and sari yarn ranging from count 32 to 120</td>
<td></td>
</tr>
</tbody>
</table>

C) Arrangements of pre-weaving and post-weaving ancillary facilities to the weavers.

For qualitative improvements of handloom cloth certain essential pre-conditions are necessary for pre-loom processing and post weaving finishing stages. These includes dyeing, bleaching, starching, sizing, winding or wrapping of threads as preparatory services and shrinking, pressing, dyeing and printing as post weaving stages. Absolute indigenous and traditional processes are practised throughout the district. Eight processing units, out of the total of twentynine in West Bengal are located at Ranaghat.

Table 7.6 Handloom Processing Units in Nadia.

<table>
<thead>
<tr>
<th>Name</th>
<th>P. S.</th>
<th>Sizing Unit</th>
<th>Calendering Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Nadia Textiles</td>
<td>Ranaghat</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>
Table 7.6 (Contd.)

<table>
<thead>
<tr>
<th>Name</th>
<th>P. S.</th>
<th>Sizing Unit</th>
<th>Calendering Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Sri Durga Processing &amp; Finishing Mills</td>
<td>Ranaghat</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>3. Ranaghat Textile Mills</td>
<td>Ranaghat</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>4. Debmath Fabrics</td>
<td>Ranaghat</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>5. Jay Laxmi Textile Mills</td>
<td>Ranaghat</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>6. Debnath Cotton Mills</td>
<td>Ranaghat</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>7. Ramkrishna Fabrics Pvt. Ltd.</td>
<td>Ranaghat</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>8. Sri Laxmi Narayan Processing Mills</td>
<td>Ranaghat</td>
<td>1</td>
<td>-</td>
</tr>
</tbody>
</table>

Though power plays a major role in other industry it is not so in the handloom weaving of Nadia, which needs no power at all. But now electric looms are growing in number Fifth Plan has already started a power subsidy of 6 paisa per unit. The associated industries as processing calendering etc use electricity for their functioning, but their consumption need is not much, as the units are generally small.

D) Improvements and Innovations in Prevailing Technology,

Design and Skill:

Recently substantial technological changes have taken place in the handloom industry regarding both weaving and preparatory processes. Old fashioned throw shuttle looms are replaced by 'fly-shuttle looms and semi-automatic looms both to raise production
per looms as well as the standard and quality of production. To quicken the preparatory work, the wrapping drum has been introduced in place of 'Hatetana' process, which also remarkably lowers the labour charges. For better designed fabrics, Dobby and Jacquard machines are used. Before the introduction of jacquards, the weavers produced design by hand only (hate tola Buti) but now the designs are converted on punch cards and set on jacquard machines.

Handloom and power development Corporation has also taken up another project, in the recommendation of the Shivraman Committee. The aim of this projects are two : (a) Intensive Development Project and (b) Export Production Project. While the project area includes Malda and West Dinajpur districts. 60% of the projects involves weavers in Nadia. Under the project 6000 looms in Nadia will be covered over a five year period. The project will undertake the following services for the weavers under it.

(a) meeting the yarn requirements of the weavers.
(b) arrange for the modernisation of the looms
(c) arrange the training of weavers
(d) fulfill the credit requirement of weavers through nationalised banks.
(e) arrange for marketing for not less than 50% of the handloom production and if required 100% of the production.
(f) organise extensive services for transfer of a higher level of technology to the weavers in unit with the
assistance of weavers' service centre.

(g) maintain a raw material bank which with adequate stocks of yarn, dyes, chemicals and spare parts for looms.

Central and State government are responsible for meeting the capital cost of the project.

Mahajans in the Controlling of Production and Marketing Organisation:

Mahajans are carrying out a much efficient system for production, distribution and marketing and at the same time for innovations of new designs, patterns and technics for weavings.

The difference in the type of ownership has brought about four major classes of weavers in Nadia. (a) Mahajans (b) Master weaver (c) Owner/independent weaver and (d) Wage workers.

The weavers have turned their eyes for creating nontraditional products beside only sari, dhuti and gamcha.

Diversification can only enrich an industry. Nadia weavers now weave shirting, suiting, furnishing fabrics, handkerchiefs, lungi, napkin, dress material, etc. Also notable are the various design and raw material changes. Varieties like "Silk Tangile" for which silk yarn are used to weave typical Tangile ground design on the sari, "Daccai" ground work on cotton handloom sari "Munga Saris" for which 'muga' yarns are used partially or fully are mention worthy.
Another point is that the cultural heritage of the East and West Bengal has come more closer thus adding new horizon to the industry in terms of design, technique, colouring etc. to achieve maximum perfection. Actually 'Tangile', after which a particular variety of sari is named 'Santipuri Tangile', is a place in the then East Bengal.

Thus "considering the yarn or raw material changes as well as diversification in production pattern of handloom fabrics, creation of a research base, become a vital necessity for following the trend design innovation and product diversification and therefore for adaption of improved technology and skill among weavers and for exploring the future possibilities in these directions."

E) Provision of Finance:

Finance is the prime factor for the development of skill based handloom industry in Nadia where majority of the weavers are still in the tight grip of local Mahajans. The available finance and credit facilities are as follows:

(a) Industrial Finance.
(b) Loan and grant allocation in plant outlay.
(c) Loan from Reserve Bank of India - Refinancing scheme.
(d) Loan from Bank.
(e) Finance from local Mahajans / master weavers.

It is the co-operative sector which derives the lion's share of institutional finance extended to them through Directorate
of Handlooms and Textiles, Reserve Bank of India and Commercial Bank. For the weavers outside the cooperative fold, the institutional financing facilities are extremely limited, since they can access to such credit only through commercial banks.

Rebate is given throughout the year on the products of co-operative societies at the rate of 5% on retail and 3% on wholesale. Puja rebate and special rebate and handloom week is observed once a year, in order to protect the weavers from competitors of the mechanised mill sector.

According to the estimation of Reserve Bank of India in 1978-79, the working capital requirements for handloom weaving industry in the district will be nearly ₹400 lakhs, of which ₹55 lakhs is for looms in the cooperative sector and the balance, for looms outside the cooperative fold. Of this only 23% of the requirements has been so far met by the institutional and Government sources. The Directorate has indicated that institutional finance amounting to ₹1.27 crores would be required during 1980-81, from which ₹91.0 lakhs would go to 37 weavers' Cooperative Societies for which a proposal had been forwarded to the Nadia District Central Cooperative Bank and the rest ₹36.0 lakhs would be spent for the 10 Blocks level Weavers' Cooperative Societies (₹3.0 lakhs per society) and 2 community Type Weavers' Societies (₹3.0 lakhs per society). The Directorate also promised to fetch matching Share Capital loan, State contributions to Share Capital and managerial subsidies. Since recoveries from the handloom
industry is far below expectation all the banks expressed their reservations about possibility of stretching credit to the projected requirements. R.B.I. Survey report also observes "the need for stuffing each society with paid-managers ....... and it was the consensus that unless suitable organisational and administrative measures were taken the programme envisaged by the Directorate may not be feasible." However it was assumed in view of the emphasis placed on handloom development under the 20 point Economic Programme, suitable administrative measures for countering the problems being faced by the handloom industry would be initiated. Taking note of the above factors, the Credit Plan Outlay for handloom industry was estimated at ₹27 lakhs (term loan) and ₹191.30 lakhs (working capital finance).

Janata Sari:

Recently under the 20 point programmes, the Government has taken up a programme of weaving Janata Sari, these are woven for the poorer section and are sold throughout the country through the Government Sales Counter of Tantuja, Tantusree and State Government Sales Emporium. A list of makers of Janata Sari in Nadia district is given below:

Makers of Janata Sari:

1. Aditya Society Ltd. Santipur
2. Char Brahmanagar T.S.S.
3. Chakdah Block T.S.S. Dwanpara
4. Dhakeswari T.S.S. Santipur
5. Gadigachha Tapsili Unnayan.
6. Gayeshpur T.S.S. Ltd.
7. Majdia Panshila T.S. Unnayan Samity Ltd. - Mukundapur
8. Majdia Panshila T.S. Samiti Ltd. - Mukundapur
9. Mahatpur T.S.S. Ltd.
10. Nabadwip block T.S.S. Ltd.
11. Ramnagar T.S.S. Ltd.
12. Shiunivas T.S.S. Ltd.

It would be not unwise to add a few more lines about the role of UBI in restoring the pristine glory of handloom weaving in Nadia. Let's take the case study of Fulia where UBI has struck a grand success.

Fulia, near Santipur is 86 from Calcutta, has three tangail cooperative societies with four hundred member and offers fresh hope to another 3000 weavers families from the bondage of Mahajans. The cooperative societies which began in 1974 have finally managed to survive their teething troubles and hence have turned the corner. This would not have been possible but for the cooperative movement among the weavers nurtured and financed by the United Bank of India.

At the time of partition of India and thus of undivided Bengal some of the Mahajans from Tangail of Mymenshingh district of the then East Pakistan migrated to Fulia, where they acquired some land and provided weaving families belonging to the Basak
Community (hereditary weavers, Mahajans also belong to this group) with dwellings, loom and working capital. During early sixties about 3500 families have settled down in Jullia. These weavers depend on Mahajans for financing the operations as well as their trade links with all the major commercial centres in the country.

During the sixties, the State Government of West Bengal had attempted to build up Cooperative Societies but the Mahajans hampered the movement at every level of operation, bringing such cooperative movement to a total stop.

UBI formed an association of weavers in 1973 basing on a tripartite arrangement between the weavers, the association and the bank with the adequate linkages. The bank extended the credit in the form of working capital which would procure inputs at moderate prices and market the finished products at remunerative prices. The bank would also meet directly the working capital needs of the member weavers for carrying out their operations. In 1977 the bank extended their assistance only to the societies and they in turn provided working capital to their members. The first association was formed in 1974 named 'Fulia Tangail Saree Bayan Silpa Samity' and had an initial membership of 40. The second association was set up a few years later, named 'Tangail Tantujibi Samabaya Samity' also started with 40 members. These associations carried on their operations with bank functions during 1974-77. In 1976, a third association was formed -- 'Nadia Fulia Tantubay Samabay Samity', with 18 members.
The principal inputs used by the Fulia weavers are cotton yarn, jori, art silk yarn, muga and reshom. Most of the inputs are purchased by the societies from private traders. Part of the cotton yarn requirements are met by the State government organisations like the State Handloom Co-operative Society and the handloom Development Corporation against saris produced by the societies.

The yarn bought is sent to Hooghly for colour finishing. Then the weavers process the yarn by a special method along with the help of their family members. After the yarn is processed, the saris are woven mostly on jacquard looms. Thereafter the saris are given a treatment which renders the uniqueness of tangile saris. The period of maximum production is between November and February, with least production during the monsoons from June to August. The average annual production per loom is now 114 saris.

On delivering the saris the members are paid for the cost of inputs and wages for weaving and processing. A sum of ₹2 per sari is kept in the compulsory deposit fund which is later adjusted to the members' share capital contribution to the societies. The input cost is credited to their individual loan limit so that they can draw fresh input again. After the sari collection the selling price is fixed again by the societies after adding a seven per cent make up over the cost of production.

The societies are managed by their respective managing committees assisted by fulltime paid employees drawn from the
Basak community. Each society has a manager, an accountant, a storekeeper and a salesman.

60% of the sales are to Government organisation which have sound outlets. Exhibitions also have been another source of marketing and a medium for popularizing tangail saris. Since 1974, the societies have organised or participated in exhibitions in Calcutta, Durgapur, New Delhi, Bombay and Ahmedabad.

The progress of the societies has been impressive inspite of their main problem of marketing. The production of saris has increased five and half times in terms of prices and nine and half times in terms of value between 1974 and 1979-80.

Apart from progress evaluated in quantitative terms the qualitative improvement, in the lives of the weavers, are also mention worthy like transistors, education, better living etc. which makes life worth living for them. There is a forced saving for Rs. 2 per sari towards compulsory Deposit Scheme. Part of it is often availed of by the members for the meeting of urgent requirements as consumption loan. This can be drawn at any time of the day. Before festivals like the Durga Puja, the members can draw money from this account to meet their contingent needs. After year end, adjustments of the balance goes towards purchase of share of the societies. Their children receive a better education and can dream of better future.

As for the future the societies have plans for opening a co-operative consumer store dealing with inputs, spares for
looms and essential commodities; purchasing a light vehicle for saving on transport cost of inputs, setting up a finishing centre for dyeing yarn and starting cocoon cultivation.

The role of banks or financing institutions in making it possible for the societies achieve their present measure of progress cannot be over emphasised.
### Table 7.1, Small Scale and House-hold Industry in Nadia Police-station wise 1978.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Police Stations</th>
<th>Food Processing Units</th>
<th>Handlooms</th>
<th>Engg. Workshops</th>
<th>Agriculture Implements</th>
<th>Tyre Re-Trading &amp; Services</th>
<th>Repairs &amp; Services</th>
<th>Hotel &amp; Eating Houses</th>
<th>Pottery</th>
<th>Others Artisans</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Krishnagar</td>
<td>120</td>
<td>913</td>
<td>29</td>
<td>13</td>
<td>5</td>
<td>252</td>
<td>34</td>
<td>804</td>
<td>1531</td>
</tr>
<tr>
<td>2.</td>
<td>Nabadwip</td>
<td>102</td>
<td>16747</td>
<td>7</td>
<td>-</td>
<td>2</td>
<td>336</td>
<td>44</td>
<td>162</td>
<td>557</td>
</tr>
<tr>
<td>3.</td>
<td>Drishnaganj</td>
<td>145</td>
<td>25</td>
<td>2</td>
<td>-</td>
<td>4</td>
<td>148</td>
<td>8</td>
<td>215</td>
<td>630</td>
</tr>
<tr>
<td>4.</td>
<td>Chapra</td>
<td>81</td>
<td>273</td>
<td>3</td>
<td>-</td>
<td>-</td>
<td>210</td>
<td>6</td>
<td>252</td>
<td>947</td>
</tr>
<tr>
<td>5.</td>
<td>Tehatta</td>
<td>104</td>
<td>324</td>
<td>4</td>
<td>-</td>
<td>-</td>
<td>299</td>
<td>9</td>
<td>467</td>
<td>1133</td>
</tr>
<tr>
<td>6.</td>
<td>Karimpur</td>
<td>82</td>
<td>367</td>
<td>6</td>
<td>-</td>
<td>-</td>
<td>225</td>
<td>7</td>
<td>179</td>
<td>820</td>
</tr>
<tr>
<td>7.</td>
<td>Nakasipara</td>
<td>217</td>
<td>155</td>
<td>4</td>
<td>5</td>
<td>2</td>
<td>150</td>
<td>10</td>
<td>200</td>
<td>823</td>
</tr>
<tr>
<td>8.</td>
<td>Kaliaganj</td>
<td>197</td>
<td>225</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>140</td>
<td>8</td>
<td>275</td>
<td>844</td>
</tr>
<tr>
<td>9.</td>
<td>Ranaghat</td>
<td>1227</td>
<td>5954</td>
<td>9</td>
<td>8</td>
<td>3</td>
<td>550</td>
<td>61</td>
<td>696</td>
<td>2992</td>
</tr>
<tr>
<td>10.</td>
<td>Chakdah &amp; Kalyani</td>
<td>158</td>
<td>1236</td>
<td>9</td>
<td>29</td>
<td>-</td>
<td>380</td>
<td>23</td>
<td>360</td>
<td>863</td>
</tr>
<tr>
<td>11.</td>
<td>Santipur</td>
<td>587</td>
<td>4851</td>
<td>6</td>
<td>-</td>
<td>2</td>
<td>258</td>
<td>23</td>
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<td><strong>31735</strong></td>
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Source: Credit Plan, 1980-82 for Nadia District, West Bengal, U.B.I.
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