CHAPTER-VIII
MAJOR FINDINGS, SUGGESTIONS AND CONCLUSION

8.0. Introduction:

Clothing is a basic human need as food and shelter. In fact, the history of textile worn by the people would be the history of mankind since “Neolithic period”. Till the 19th century, when there were no machines for the production of cloth, the handloom industry was sole supplier of cloth for the entire needs of the world. Notwithstanding the fact that the handloom is seemingly an outdated tool of cloth production in this space-age, most people the world over still look at it as a symbol of the glorious past of the entire human race. The handloom products are not mostly mere pieces of decoration but also a source of livelihood to several million of artisans and their families all over the world. The textile industry is the largest single industry in modern India. The saree industry is only a segment of handloom industry. The importance of the industry lies in its ability to provide vast employment potential and its ability to earn income. At present, saree industry is facing stiff competition from power looms and mill sectors. The handloom industry has been facing problems relating to raw materials, finance marketing besides competition from the power looms. All these factors have resulted in the large scale unemployment and underemployment among weavers.

The saree weavers have not been provided any institutional finance. As a result, their production has been subject to wide fluctuations with consequent unemployment of the weavers.

The various government policies and programmes initiated over the years to assist the handloom industry were intended for the cotton handloom industry. Later on, the saree handloom industry has been eventually incorporated into these programmers’.
The government thought of co-operativisation as the only solution to slave all the problems of the saree weavers. However, still a large number of saree weavers are outside the co-operatives fold. Thus, the saree weaving industry in Karnataka, particularly in Bagalkot district, is both under the co-operative sector and private sector. The performance of the saree co-operatives is found to be not up to the expectations of the weavers. Many of the societies find it very difficult to provide continuous employment to the weavers for want of working capital. The silk weavers outside the co-operative fold have not been provided with any institutional assistance. As a result, their production has been subject to wide fluctuations with consequent unemployment of the weavers.

A situation thus has now arisen in Karnataka warranting immediate measures to solve the various problems faced by the handloom industry in Bagalkot district particularly in respect of availability of adequate finance and supply of essential raw materials required by the industry as also marketing of the finished goods.

8.1. Major Findings

1. The independent handloom saree weavers are unorganized and scattered and they do not have any organization to protect their interests. They do not have the required financial strength to face the stiff competition from the master weavers on the one hand and the co-operatives on the other. As a result, the independent weavers are fast disappearing. If these state affairs continue, the independent weavers will degenerate to the position of wage earner either under master weavers or co-operatives losing all their entrepreneurial skills.

2. The saree industry is not only confronted with the problems of inadequate supply of raw materials but also with the problems of ever increasing prices of such inputs. The industry is almost depending on external agencies for inputs who charges exorbitant prices.
3. In the handloom industry, traditional techniques and equipments are still predominant. The present state of technological stagnation of the industry is partly due to the dearth of innovations and partly due to the poor transfer of technology. Most of saree weavers in Bagalkot district are still using the pit looms. All these factors hamper the production efficiency of the weavers.

4. The saree weavers have been using out dated and primitive methods for performing preloom processing activities such as sizing, warping, winding and dyeing. All these factors result in enormous consumption of labor which leads to a hike in the cost of production of sarees. Therefore, with a view to increasing productivity, every effort should be made to modernize the machines or modify the process.

5. It is ironical to note that the changes in the fashion and taste of the people directly affect the demand for the sarees. Unfortunately, the weavers could not be able to produce the latest designed products to meet the changing requirements. The weavers with little educational and technical background are not able to observe the changing fashions. By the time the weaver observes and incorporate new designs, it would be becoming outdated in the ever changing market.

6. All the saree weaving units are confronted with the problem of underutilization of looms. It mainly arises due to the disloyalty of the weavers. It is found very frequently that the weavers are pledging the warp and weft provided to them by the KHDC, master weavers, and societies with the pawn broker for getting credit whenever they require finance. The practice of working partly for KHDC and partly for society or master weavers leads to underutilization of looms. Sometimes, KHDC or society fails to supply the inputs immediately as and when the weavers return the finished products.

7. The product development and diversification by the saree handloom industry in Bagalkot district is not in tune with the fast changing habits of the consumers. The entire handloom industry is engaged in the production
of only one product of sarees. It is found that the quantum of sarees production accounts for more than 85 percent of the total production. But the demand for the sarees is only seasonal in character. However, the production is carried on by the weaving units throughout the year so as to provide continuous employment to the weavers. All these factors result in periodical accumulation of stock.

8. The saree weaving units find it very difficult to change the prices of the fabrics in accordance with the changing prices of raw materials. If they do so, the sales will come down. The market requires some time to adjust itself to the increased cost.

9. The saree handloom industry is facing a stiff competition from the power loom industries in marketing its fabrics because the price is comparatively cheaper than pure handloom sarees and power looms are using handloom design which creates confusion among the public.

10. The pricing policy adopted by the handloom co-operatives unmindful of the market trend has acted as an added contribution to the fall in the demand for their handloom fabrics.

11. The majority of the saree co-operatives are depending on the Federation as their major channel of marketing. However, the Federation may not come up with the ever increasing needs of the saree societies.

12. Like the saree co-operatives, the master weavers too adopt cost-plus approach in pricing their saree goods. But they are adopting a pricing policy known as flexible pricing policy which enables them to meet and conquer the market.

13. The saree co-operatives, as well as the master weavers pay less attention to the promotional efforts. The sample survey reveals that not even single society is spending even 2 percent sales on advertising in any year.

14. The independent weavers are entirely at the mercy of the master weavers or local cloth dealers for marketing their fabrics. Consequently, a lions’ share profits go to the master weaver or local cloth dealers.
15. At present, India is exporting her silk sarees to about 100 countries all over the world. The export earnings from the industry have reached Rs. 775 crores during the year 1992-93. At the international market, India has to face a stiff competition from China. When compare with the Chinese silk, the quality of Indian silk is poor but at the same time the price is higher. The fastness of the dye of the Indian silk goods is not upto the international standard. In spite of all these product defects, the demand for the Indian silk goods is on the increase in foreign markets due to the superior craftsmanship of Indian silk weavers.

16. The product mix of export market mainly consists of dress materials, sarees, carpets, readymade garments, scarves, stoles and ties. Among these items, it is found that the unit value realized from the export of silk carpet is higher. But the quantum of its exports is very low.

17. China is undertaking many promotional efforts which as huge advertising and sales promotion measures to catch the European markets for its silk goods. It is also undertaking generic promotion in European countries. In this respect, India is lagging behind. Export of silk goods from India has progressed during these years on its own without much organized effort.

18. Financing is the most pressing problem of the saree handloom industry. The demand for the sarees is seasonal in character but the production is carried on throughout the year. This phenomenon leads periodical stock accumulation. Further, the industry use very costly raw materials. The production of sarees involves a lengthy process and required more time. The credit provided by the financing agencies is not only inadequate but also untimely. Consequently, the saree weaving industry is confronted with the problem of inadequate finance.

19. The greatest difficulty of the saree weaver’s co-operative society is lack of adequate working capital for production and marketing of silk fabrics. The silk co-operatives are depending mainly upon the working capital provided by the state Government and NABARD under the RBI scheme of handloom finance which is inadequate. A majority of weavers’ co-
operatives has not been able to utilize the current assets effectively. Mismanagement is yet another factor that affects the working capital.

20. The practical utility of the RBI schemes depends not only on production and sales performance of a saree society but also on the financial soundness of the Central Co-operative Bank to which the society is affiliated. Under this scheme Central Co-operative Bank can borrow up to one time of its own funds. Therefore, the saree societies which are affiliated to a weak Central Co-operative Bank are deprived of their legitimate claim of cash credit under the RBI scheme. Hence this unwarranted condition should be dispensed with.

21. The delay on the part of the state Government to settle the rebate amount due to the societies also creates financial strain to the silk co-operatives.

22. The difficulty about credit is greatly intensified by the delay in settlement of the dues by the Federation for goods procured by it from the saree societies.

23. The private sector producers are not covered by the RBI scheme of Handloom Finance. The majority of independent weavers are managing their business operation with borrowed funds. Particularly the independent weavers are facing hardship in raising working capital. Therefore, the following suggestions may be considered to finance the private sector producers.

24. The saree weaving activity is essentially a household based activity. The manufacturing processes are carried on by the family members in their own houses.

25. It is found that there is low level of education of weavers’ family members. One of the reasons for the lack of development or modernization in saree industry. About 62.5 percent of weavers are illiterate. They do not feel the necessity of education in running weaving industry. The weaving community gives less importance to higher education. It is observed that the poor economic background itself is responsible for such state of education among weaving community.
26. Handloom household units possess their own looms. They have 1 or 2 loom used for saree production.

27. The weavers produce sarees in accordance with the orders by the agencies like the master weavers, KHDC and Co-operative societies. These agencies cater to the order requirement by giving work to the weaving household on margin basis. These weavers work on their own loom for wages.

28. The weavers are using old and out dated looms. About 35 percent of the handlooms range between 30 to 40 years old, and 15.83 percent units are of more than 50 years old.

29. There is underutilization of the loom capacity in handloom saree industry. It has been observed that due to shortage in supply of raw materials due to shortage power supply. It reveals that there is problem of basic facilities to the weaving activity in the area of study.

30. The handloom weavers are not involved in pre-loom activity of preparing warp, as they are supplied with ready warp beam, but are required to prepare only weft i.e. pirnwinding. There is less or no modernization and mechanization in manufacturing processes.

31. The products manufactured in handlooms are limited to one or two items i.e sarees. It means there is no diversification in products which could use the talent and skills of weavers in order to increase their earnings.

32. It is found from the field survey that neither the volume of production, nor the intensity of employment decides the levels of income of weavers’ families. The percentage of families having income up to Rs. 5000 per month is more in handloom sector accounting 44 percent, Rs 5,000 to 10,000 per month accounting 46.2 percent. The highest limit of income in handloom sector it is above Rs. 20,000 per month i.e. only 9.8 percent. This difference in earnings has lead to the shifting of handloom weaving to powerloom weaving and decreases in the number of handloom weavers.
33. The amount of fixed capital invested in handloom differs based on type of loom i.e. pit loom, frame or semi automatic loom. As the state of these looms is traditional, fixed capital requirement is less compared to working capital. The requirement of working capital in handloom units in area under study varies between Rs. 46,480 to Rs. 98,280 per year. Under the present conditions the working capital to the handloom weavers is provided through the KHDC and co-operative societies. The raw material requirement of handloom weavers is usually met by master weavers. Hence, the present problem of the weavers is provision of working capital. The observation of economic condition of weavers indicates that, it is out of their reach to avail raw material on their own investment and develop weaving on commercial lines.

34. The weavers are very poor and they are denied of the financial facilities by the institutional agencies. The weavers therefore depend for their financial needs on friends and relatives. The master weavers control the weavers by providing loans and advances in saree industry. Recently some women members of weavers’ family have developed self help groups among themselves and as result household units have taken loan from SHGs.

35. There is ample scope for employment opportunities in weaving activity. In the area under survey there are no hired labourers in case of saree weaving. There were no necessary infrastructural facilities for the weaving activity towards the creation of more employment opportunities and also economic development of the area.

36. There were no marketing methods operated by the weavers. It is found that no handloom weavers are concerned with marketing activities directly. But due to lack of marketing knowledge or facilities, they sell saree to local agencies. The KHDC is facing the problem of shortage of staff members to maintain marketing outlet and the co-operative societies are facing the problem of attracting consumers towards its products. In case of saree industry, it is the dealers and agents who grab all the profits.
Hence, there is need to educate weavers regarding marketing strategies to protect handloom saree industry and protect it in the present days of stiff competition.

37. Handloom units wanted to continue existing scale of operation, not because they are interested in weaving activity, but because of lack of alternative avenues of employment. Many of handloom households wanted to reduce the scale of operation, as they could not weave due to old age. No handloom household weaver wants to expand weaving activity due to laborious work involved in it and fewer earnings. They want to wind up the weaving activity due to lack of scope to earn sufficient income and lack of basic facilities for the weavers. Most of the owners of the units do not want their children to continue weaving occupation.

38. We cannot think of handloom weaving without the involvement of women folk. **Women contribution to the weaving industry is enormous. 77.9 percent at national level and 75.4 percent at sample area level.** Women presently, share enormous work burden with no commensurate compensation system. Their work is not recognized. Their living and working conditions are of a serious concern.

39. Saree weaving is an occupation that is traditionally associated with particular caste. The major communities engaged in saree weaving are Devang, Togataru, Padmasali, Swakulasali and Karuhinasheety.

40. The weavers are continued to live in debt and dies in debt. There are several reasons for this melancholy situation. Some are social, some economic and yet others personal. The forces which have driven the weavers into indebtedness are inheritance of liability, marriages of their dependents, losses from their sales of sarees etc, affecting their physical and mental health.

41. The weavers were habituated. Few of them drink alcohol. Many gamble. Since they do not get families with them. Since workers move in their own favourite circles of friends, they entertain each other frequently. Not
having organized recreation, they quite often go to cinema. Again, most of
the workers smoke or chew betel leaves, or are habituated to both. They
daily eat **susala, mirchi baji, poori and chatni** available in dabba hotels.
On these items quite a fair proportion of their incomes are expended.
Likewise, they spend unnecessary on stimulants and beverages such as tea
and coffee. Further it was observed that many workers, either guided by
advertisements or by friends, habituate themselves to regular drugging, by
taking patent medicines, imagining or feeling themselves run-down, weak,
nervous, fatigued, having headaches, indigestion, giddiness, constipation,
etc. These habits tempted the workers to make them in debt trap and
affected their physical and mental health.

42. The weavers’ household survey reveals that the average size of the
household works out to 5.8 members. This shows that the family planning
programme of the Government has created very little impact upon the
saree weavers.

43. Regarding literacy level of weavers, the sample survey reveals that
maximum percent of weavers are illiterates and minimum percent of
weavers have had education.

44. The saree weaving households mainly derive their income from weaving.
A vast majority of the saree weaving respondents’ monthly average
income is up to Rs. 5000/-. Consequently, most of them have become
indebted to one agency or the other such as master weavers’ moneylender
and banks.

45. Saving is the most important problem. It is reported that 72.80 percent of
weaver households have not saved. It is an urgent need that unless the
weavers are encouraged and compelled, they would not save anything
worthwhile.

46. The sample survey reveals that the weaving profession has attracted the
younger generation for this profession. About 49.1 percent of weavers
belonged to the age group of 40 and above. Only 29.2 percent reported the
age group of up to 18. It is very dangerous development from the point of future of handloom industry.

47. Regarding bonus, the survey reveals that saree weaving households working under the Co-operative Sector and KHDC have been getting benefits. The rate of benefits varies from one society to another depending on the availability of the net profit. The majority of the weavers are deprived of these benefits.

48. Among all the weavers, the independent weavers are the worst sufferers like the land-less agricultural laboures. The survey reveals that the average monthly earning of the weavers is low. They do not have any other income to purchase a loom. Even if they borrow money for purchasing a loom, they do not have sufficient space in their house for setting up a loom.

49. There are no proper promotional methods in the handloom sector in Bagalkot district and no weavers’ group can give advertisements. Very low percentage of weavers would attend the fairs and exhibitions to expose their products. The weavers face the problem of competition from mill and power-loom products on one side and lack of promotional techniques on the other. This creates critical situation to weavers.

50. Most of the societies are not in a position to supply raw yarn and to provide marketing facilities for its member's product. These co-operative societies have failed to provide continuous work to the members. So, the members of society are compelled to yield to the temptations of middlemen or master weavers. Because of this the weavers have not been in co-operative fold. Of the fascinating factors for weaver under middlemen and weavers were firstly, lack of own equipment, secondly, advance payment of middlemen. So the middlemen are attracting weavers by giving advance payments and providing equipments. Consequently, the weaver under middleman is under the shackles of his master.
51. In recent years, many of weavers ended their lives due to various problems. Some of them starved and some committed suicides. According to the ranking given by the respondents to the above disaster, lack of Government assistance, competition from power loom products, creditors force, middle men involvement etc, are the major causes for these miseries and crisis.

52. The weaving activity is profitable for some weavers, whereas for others it is not affording adequate profits due to many reasons. Most of the weavers are unable to maintain a good standard of living. Poverty is a common prevalent among weaver households.

53. Most of the Handloom weavers in all areas are living below poverty line means that there is no proper pucca house, no healthy food, and no clothes. There is no working or fixed capital investment, not even some piece-meal of projects such as, a workshed-cum-housing and project package schemes are not being provided. They merely perpetuate the existing conditions. There have not been any needed plans on basic requirements of the produce. Facilities such as house, land, food, water and electricity need to be provided in many places. On the other hand, power-looms are getting more usable support from the Government in procuring house, land, food, water. So the weavers need at least pucca house with continuous electricity. The Government should understand and provide pucca houses under the schemes mentioned above or State Government programmes, schemes to establish pucca houses, continuity of electricity and drinking water facility. This is very essential need for a weaver. Moreover most of the weavers have looms of their own while some others do not have. So the Government should provide moderate working capital and looms to loom less weavers. This may help weaver to weave independently.
8.2. Suggestions for Policy Perspectives:

1. All the independent weavers weaving handloom saree should be asked to register their names with full particular regarding their looms ownership, type of fabric woven, etc with the office of the commissioner for textile and handlooms. Such registration should be numbered and passbook carrying the registration should be supplied to every independent weaver. On the bases of such registration, yarn, zari and other supplies should be provided.

2. A service co-operative society should be setup to undertake to supply inputs to independent weavers at their locality or centre. The federation (Apex society) should pay cash and purchase the sarees produced by the independent weavers.

3. The government should undertake the responsibility of both procurement and distribution with the view to ensuring adequate supply of inputs at reasonable prices.

4. To ensure continuous supply of inputs, the state government should develop row material bank exclusively for this industry. For stock keeping, central godowns should be constructed in different places of the district where a large number of weavers community is concentrated.

5. It is absolutely essential to carry out bleaching and dying in a scientific manner so that a uniform and long lasting colour is obtained. For this purpose, it is quite necessary to setup modern bleaching or dyeing facilities in each society or at a group of societies.

6. For the dyes and chemicals which are available in India, the government of Karnataka should enter into contracts with the producing firms for supply at the price fixed by the government. The state government should also make proper arrangements with important controller for the import of dyes and chemicals which are not available in India.
7. The government of Karnataka should consider the feasibility of creating a saree handloom supplies corporation to procure and supply all the inputs to the saree weaving industry. The corporation maybe either owned entirely by the government or with part of capital contributed as shares by the beneficiaries.

8. Replacement of pit looms by improved type of looms like frame looms fitted with jacquard, semi-automatic looms, replacement of accessories such as metal steel reeds and wire healds, attachment of metallic long length warp beam, provision of energy and cloth roller to accommodate long length of woven fabrics and provision of roller temples.

9. In order to take care of pre-loom processes it is recommended to carry out warping, winding activities by using modern techniques. The introduction of dabba winding machine may be considered, since it would triple the existing productivity of the winder.

10. The possibility of using horizontal type of warping in the saree weaving industry should be explored, since it would give fourfold increase in production.

11. Since street sizing process restricts the tape length of the warp to be sized, suitable sizing sheds is provided to the weavers, so that warps of the greater length could be prepared.

12. To undertake the challenging task of modernization of looms and preloom processing activities, the government should setup technical cells which should have experienced staff that would set right the loom defects furnish technical knowhow and train the weavers to improve the quality of saree.

13. The technical cells should also undertake continuous research to improve the looms as well as the process involved in weaving. They should act as a friend and guide to the weavers.

14. There is a need to educate and train the weaver in such a way that he can individually observe and produce the cloth in new designs.
15. A weaver service centre should enhance the artisans training program on weaving and on new designs covering almost all the weavers in the district.

16. To solve the problem of underutilization of looms, the KHDC and societies should strictly charge penal interest to the weavers who fail to return finished products within schedule time.

17. The KHDC and societies should provide timely supply of inputs to the weavers.

18. Product diversification is the need of the hour to boost the sales. In addition to the existing products, the saree weaving units should produce dress materials, readymade garments, ties scarves, stoles etc.

19. To identify the consumer preferences with reference to changing taste and fashions for the saree, the Karnataka Co-operative Handloom Weavers Federation (Apex Society) should conduct a market survey to identify the public taste or this survey may be entrusted to research institutes.

20. It is therefore quite necessary to ensure that the range of variations of prices of raw materials and other inputs should be reduced to the minimum possible. During the periods of sudden hike in the price of inputs, the Government should supply the inputs at subsidized prices.

21. The consumers should be properly educated regarding the superiority and the durability of natural fabrics. In this respect, the Central Silk Board and Weavers Service Centre should take wide publicity measures through India, propagating the use of natural sarees.

22. The Government should immediately take steps to give directions to the Commissioner for Textiles and Handlooms to supervise the handloom industry for the strict implementation of Handlooms (Reservation of 22 articles for production).

23. The existing practice of changing 20 to 30 percent margin over the cost of production should be reduced to 10 to 15 percent and price fixation should be based on market trend and competitive conditions
24. **A Apex Society should be created exclusively for the marketing of sarees.** The Governments should see that Apex co-operative society has to purchase finished products of the primary societies on cash basis.

25. All the saree societies should come under common programme to promote their goods. The co-operative societies should give due importance to improve the salesmanship.

26. In order to protect the interests of the independent weavers, the Government should bring them under the saree weavers’ co-operative marketing societies. Therefore, the Government should organize weavers marketing co-operative in places were majority of independent weavers are concentrating in the district.

27. Considering the export potentials of this industry, the Government of India should make all the necessary efforts to face the competition from the Chinese.

28. The Central Silk Board should intensify its research activities effectively on sericulture not only to improve the quality of silk but also to increase the yield per acre.

29. To improve the fastness of the dye of Indian silk goods, modern dye houses should be setup.

30. Being the certifying authority for the quality of the silk good export, the Central Silk Board should see that the quality of the Indian silk good meets the international standards.

31. The exporters should be encouraged to export those items which enable them to fetch more unit price. In this regards, the Central Silk Board or the Silk Export Promotion Council should advise the exporters suitably

32. India should devise methods for generic promotion at the consumer level. The Silk Export Promotion Council should conduct a market survey in European countries to understand the needs of consumers’ taste and preferences. Further, it should undertake huge publicity and sale promotion measures in foreign countries to meet the competition from China.
33. The Silk Export Promotion Council should see that the international Fairs and Buyers-Sellers meet is to be conducted exclusively for the promotion of pure silk fabrics. The pure silk fabrics should not be mixed up with other textiles. It is suggested that attractive advertisement of Indian silk goods should be made in Indian hotels frequented by tourist and at the airports. It is worthwhile to keep in such a place samples of such goods in the same way as handy crafts are exhibited now. Brochures and pamphlets may also be supplied to such hotels and airports to enable them to distribute the same to the foreign tourists.

34. The norms prescribed in financing the working capital requirements of the saree co-operatives by the NABARD may be relaxed keeping in view the co-operative nature of the weavers’ societies and the importance of handloom industry.

35. To tide over the problem of shortage of working capital during the slack season, it is suggested that a saree co-operatives may be provided with credit on ad-hoc basis in that period.

36. The presidents and other elected functionaries of saree co-operatives should be trained about the financial managements to have a clear concept of working capital and its management.

37. If a saree society is eligible for cash credit accommodation under the RBI scheme, it should be provided through the Central Co-operative Bank, irrespective of the quantum of the owned funds of the Central Co-operative Bank.

38. The State Government should see that the rebate amounts due to the silk societies are settled promptly by making budget allocation every year.

40. The Federation should purchase fabrics from the primary silk societies on cash basis or settle the amounts due to the silk societies within one month from the date of its procurement.

41. The RBI should implement a new scheme for financing the handloom weavers in private sector.
operative Bank may be directed to stipulate easy conditions to finance private sector weavers.

42. With a view encouraging the non-weaving communities to undertake weaving as a profession, saree weavers’ training centers should be established in the major weaving centers.

43. The weavers should also consider the question of introducing saree weaving as a craft in the primary and secondary schools situated in areas where weavers are concentrated.

44. Since the size of the family is one of the factors, which determines the standard of living, the Government should induce the weavers to accept the family planning programme.

45. The Saree Co-operatives should provide some incentives to its members who undergo family planning operation. The incentives provided by the societies should be in addition to the existing benefits provided by the Government.

46. All the illiterate weavers should be brought under the adult education programme, and they should be taught to read and write and they may also be taught the ways and means of improving their skills and trade.

47. To improve the standard of living of weavers, their average monthly income should be increased. The monthly income of a weaver depends on the sales and the quantum of work given to them continuously. Therefore, the Government should purchase the saree from weavers.

48. The government should take care of the indebtedness of the weavers by providing marketing and financial help through DIC, KHDC and co-operative societies. The weavers should be free from clutches of master weavers.

49. The societies and KHDC should organize health promotional programmes and recreation facilities periodically for the weavers to create awareness about the ill effects of bad habits. They are guided to incorporate caring and sharing principle in their families to avoid the habits so as to lead healthy life.
50. If the recommendations given for distribution of inputs are accepted, every weaver will be assured of not less than 25 days, work per month. Thus, continuous work with increased income will definitely swell the earning of the saree weavers.

51. The state Government may implement a new scheme to encourage and educate the weavers’ community for saving habit among the weavers.

52. The existing 6 percent thrift fund contribution for the weaver’s member of saree co-operatives by the state Government should be enhanced to 12 percent in order to encourage the saving habit among the weavers.

53. The Government should see that the industry should attract the younger generation. In order to achieve this, the Governments should implement all the existing welfare schemes effectively besides education the weaver community about the Government package of welfare schemes.

54. The Government should compel all the societies and KHDC to pay at least one month average income as bonus to weavers working under them.

55. The remedy lies in the organization of industrial type of saree co-operatives in different places of the district.

56. There was a problem of availability of the finance to the weavers. It is because of this problem, the weavers cannot start fully their own enterprise. The financial institutions have their rigid rules for the credit worthiness of a client. Most of the weavers are disqualified from taking institutional finance due to these norms. Therefore, it is necessary that Government should issue policy directions to these financial institutions and specifically direct them to follow favorable rules and regulations easy enough to enable saree weavers to take the benefit of institutional finance. The rate of interest of the institutional finance must also be such as to make the weaving operation profitable to average weaver. It is also suggested that SHG should be organized for availing micro finance.

57. There was no transference in co-operative sector. They have been transformed into ‘pocket’ organizations of influential middlemen, caste leaders and political party leaders. The Government welfare schemes
cannot be implemented through the co-operative organizations. Many saree weavers are not members of these co-operatives. Government has to stop these co-operatives as primary sources for routing Government funds and schemes. Co-operatives should be independent of any influence in case of management and decision making.

58. Saree industry has been lagging behind basically because of lack of proper conditions for growth. When the markets are changing, the handloom sarees could not change themselves for different reasons. There has been no thinking on such requirements of the weaving of saree. Infrastructural support has been zero. Facilities such as land, water and electricity need to be provided in many places of handloom weaving centre. Common facilities such as godowns, credit facilities, roads, proper sanitation, etc. have to be provided. However, it has to be remembered that the saree production is a family based activity and is inseparable from the living atmosphere of the weavers. Hence, it is necessary to understand this and plan accordingly.

59. There is need to develop saree parks with all the facilities like land, water, electricity and also input supply facilities like yarn shops, credit institutions. Such investment could make saree weavers tense free and they contribute in the economic growth of saree industry.

60. The problem impeding the growth of handloom sector is non-availability of yarn at reasonable price and of reasonable quantity. The prices of yarn keep on fluctuating without any reason. To overcome this difficulty yarn banks or the decentralized spinning mills have to be established in the centre weaving activity which is the main occupation of the people.

61. The saree weavers usually work for long hours and the level of income is very low. There is also no job security. The medical and education facilities are poor. There is a need of implementing the welfare programmes for weavers by the local organizations of weavers established. The Welfare Agency is to be established at the centre of
weavers for quick realization of benefits of the schemes of the Government meant for weavers.

62. It is need of hour of research activity in handloom sarees. This would facilitate the balanced growth of the sectors and also minimize the uncertainties due to technological changes. The services of Textile Research Association must be made available easily to the weavers of rural area through the provision of technical assistance.

63. Women contribution to saree industry is greater. She shares enormous work burden with no expectation. Their contribution is not identified. Their conditions of weaving are serious. They managed both family and weaving. It is therefore suggested to recognize the depth of the role played by women in weaving activity by arranging for separate payment for the pre-loom and other activities done by women. Appropriate programmes have to be worked out in this direction, without burdening the women in any manner.

64. Saree product requires more visibility. This means better and wider market net work. One of the exhibition organized with the support of Government might support, but do not suffice. Presently saree product is available only in fewer places. The marketing system for the saree products is such that, the middlemen grab much of the benefits of such products. Unless the direct link between the weaver and the customer is built up either through the co-operative type of organizations or state owned area development corporations, there is no solution to the problem of reasonable earnings from the sale of sarees. Therefore it is suggested that an arrangement of sale of handloom saree by the Government agency.

65. The income earned by weavers has not increased according to the increase in cost of living. Weavers are living in hand to mouth condition, with no house or assets for them for years together. These issues need to be addressed.
66. There was a significant cause for the dwindling fortunes of the weaver community are lack of information regarding various policy measures and schemes. It is also disheartening to note that even the agencies related to the handloom sector suffer from inadequate information and data, resulting in widening gap between policy formulation and implementation. Hence, there is need of weaver focused, area based target oriented and result oriented policy implementation by the Government.

67. Government policies are increasingly influenced by the globalization processes due to which the textile scenario in the country is likely to undergo drastic changes, in terms of skills, inputs, market trends and changing demands. The question before us is: whether these changes include the interests of large number of weavers who are still practicing age old skills and knowledge? Do we have a moral obligation to preserve certain amount of these skills to the coming generations? If so, where do we strike the balance between mass production and production by the masses? So all these questions suggest working out viable models for sustainable development of handloom industry. In this direction we may think of PPP model.

68. It has been found that there was laborious work involved and less earnings in saree industry, all these warn the Government should take a positive attitude towards the problems of weavers and the weaving activity. Otherwise there is fear of the weaving activity being vanished away where by Karnataka would lose an important source of employment and income generation.

69. Nurture the Ilkal saree industry to preserve traditional artistic skills by supporting from government, co-operative societies, and master weavers.
8.3. CONCLUSION:

The saree, the queen of all textile fiber, the symbol of social status, comfort and beauty, are woven by the bright, unrivalled and skilled weavers who are inherently talented for saree weaving. The weaver enjoys the dress elegance and freshness of the saree fabrics in deed. It is a pity that the weavers whose ever sincere and enterprising work go unrewarded and unrecognized. The weaver and his family toil and moil to eke out their daily bread to keep their body and soul together. If the present study will help in eradicating the poverty of the saree weavers and his family, the researcher would feel gratified that his work has served the desired purpose. Furthermore, if the study will enrich the knowledge on saree handloom industry and kindle the future researchers to pursue research in this area, where there is a vast potential for research, the researcher would feel satisfied that is work has served its end.

Indian handloom sector is growing and has been undergoing enormous changes within its structure, which affect its basic characteristics. It plays an active role in the growth process of the Karnataka as well as India. It has been considered important because of the traditional artisan craft skills of the weavers which meet the local traditional needs and demands.

It has self sustaining mechanism, training for irrespective of gender. The inheritance of skills and capacities is beyond the realm and reach of any modern training and educational institution. However, there is also sufficient flexibility for all types of communities to take up handloom saree production as a profession.

Saree industry has different strengths in the modern economy. It is simple, and is associated with appropriate technology, the knowledge of which lies with the people. Knowledge dissemination is not locked in any consultancies or training institutions. The very essence of this technology is that it can be assembled by anybody within no time. World is seeking for clean
air and water, handlooms are well suited because they are eco-friendly. Energy impacts from handloom technology are almost zero.

There is great scope for many new changes. It is also true that the industry will survive and prosper because of originally, individuality and workmanship of the artistic weaver. But same time it has been rightly observed that with the rapid advancement of textile technology resulting in large scale production of cheap mill cloth and artificial fabrics with captivating designs and texture poses a formidable problem for the future of the handloom saree industry. Its general prosperity against powerful competition will not be assured unless the new techniques are introduced in production; suit the changing needs of the time.

The practical strategy lies in bringing a happy compromise between retaining the cultural heritage of the profession and introduction of modern technology in the weaving activity. To enhance the scope of weaving activity, measures should also be taken to provide raw materials, finance, marketing facilities and other requirements.

The decade 2010-20 is the decade of manufacturing for India. The concept of “Make in India, Skills development and Mudra” launched by prime-minister give wide scope for manufacturing. So there is need for focused attention to the specified sectors of manufacturing which are labor intensive and also enjoy competitive advantage. The handloom industry is identified as one such sector. To enable this sector to realize full potential, the bottlenecks which hinder the development must be removed. Both the Governments at the national level and state level should recognize the role of handlooms in achieving sustainable development. On its own the Government would never be able to provide employment to such a large work force. Despite adverse conditions, due to larger support from the consumers and being a livelihood option for millions of weavers, handloom sector has been surviving.
8.4. Scope for further research:

From the empirical study we can draw various inferences which are of practical use to the society and the Government. In the event of globalization the handloom industry is fast showing declining tendency by this is alarming to note that handloom industry is almost inevitable for the economy because of its plight of handloom weavers and the diversified problems that they face.

To tackle these problems, practical suggestions have been made. The Government can take hints from these suggestions in framing a suitable policy for the weavers. The NGOs and other groups of people in the society can also work in the direction of the suggestions referred to in the thesis to make the weaving sector more remunerative. It is high time that something has to be done to see that handloom sector of India becomes more competitive to face the threat of globalization and to make the weavers remain in the weaving sector itself.

In the course of literature survey and during the period of field survey, the researcher has felt that there is scope for further research on some areas of saree handloom industry. But, much of it is limited due to data limitations. There is need to undertake a comparative study on the economics of handlooms and power looms which deserves attention for further research. There is also an imperative need to assess the impact of the Government measures on encouragement of responsible authorities.