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Financial Performance of SHG Member Households: A study in Lakhimpur District of Assam

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Abstract

The study focuses on the financial performance of Self-Help group member's households and has given emphasis on their income and expenditure patterns. By using primary data in Lakhimpur District of Assam, the study found a significant increase in the average monthly income of Self-Help Group households after joining the SHGs, statistically demonstrating the positive impact of SHGs on household and per capita income of the beneficiary families. Similarly, the expenditure pattern of SHG households shifted notably after joining the program - food expenditure rose by 35%, non-food expenditure increased by 90%, education expenditure tripled, and health expenditure decreased by 60%. Concurrently, savings increased by approximately four times. These changes in the expenditure pattern suggest that SHGs has substantial contribution to altering the consumption patterns of the beneficiary households.

Keywords: Microfinance, Self-Help Group, Household Finance, Assam

JEL Classification: G21, G23, E62

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Introduction

Self-help groups represent a method of organizing underprivileged individuals to collectively address their personal challenges. This approach is utilized by governments, non-governmental organizations, and others globally. The impoverished deposit their savings with banks, which in turn provide them with easy access to affordable loans to establish their own micro-enterprises. Thousands of India's poor and marginalized populations have leveraged SHGs to improve their lives, support their families, and contribute to their communities. The Government of India's Ninth Five-Year Plan recognized the significance and relevance of the SHG model in implementing developmental initiatives at the grassroots level (Sundaram, 2012). Self-Help Groups are small, economically homogeneous communities of rural impoverished individuals who voluntarily convene to regularly save small sums, which are deposited into a shared fund. This common pool of resources is then used to address members' emergency financial needs and to provide collateral-free loans, as determined by the group (Jha, 2000). Rural areas dominated by marginal and small farmers, as well as the poor segment of the population, can lead to economic imbalances if neglected. The economic imbalance among these rural inhabitants may exacerbate income inequality, inter-regional disparity, and the rural-urban divide (Agrawal et.al. 1997). In such an environment, the weaker sections heavily depend on credit. Micro-finance institutions and SHGs have significant potential to reach the rural poor and address the basic issues of rural development, where formal financial institutions have struggled to make significant progress (Kamal Vatta, 2003). Self-Help groups can play a crucial role in empowering and uplifting the poorer sections of society by fostering their active economic participation and financial independence.

The Self-Help Group model originated from the Grameen Bank of Bangladesh, founded by Professor Mohammed Yunus in 1975. Through this initiative, Bangladesh has sought to integrate women into the mainstream economy by establishing SHGs and instilling the practice of thrift and savings among the impoverished population.

Significance of the study

The rural poor often face a multitude of challenges, stemming from their social marginalization, lack of education, low motivation, and limited economic resources. Individually, the poor tend to be disadvantaged not only in socioeconomic terms but also in terms of access to knowledge and information, which are crucial components of contemporary development processes. However, by organizing and working collectively, the rural poor can overcome many of these limitations and empower themselves. SHGs are designed to deliver services to the economically disadvantaged and impoverished sections of society. Consequently, the effective participation of the poor in self-help groups significantly contributes to enhancing their living standards. The present study aims to analyze the financial performance of SHG member households. Therefore, the study is based on the objective-

To make a comparative study on Income and Expenditures of SHG member families before and after joining the SHG.

Research Methodology

This study examines the financial performance of SHG member families of Lakhimpur District, Assam. The research utilizes both primary and secondary data sources. The primary data were collected from the field survey of the sample district. A pre-tested questionnaires have been prepared for the collection of primary data. For the purposes of this research, three development blocks were randomly selected from the nine within the district. These were the Narayanpur, Bihpuria, and Karunabari blocks. For the present study, the information was collected by interviewing people who joined the self-help groups at least 5 years before. Total 60 SHGs (20 each from a block) have been randomly selected from the district and then 300 SHG members (5 from each SHG) have been randomly selected for collecting information through personal interview process. Secondary information was gathered from various sources, such as development agencies, financial institutions, and non-governmental organizations. Furthermore, to conduct a thorough investigation, additional data was collected from published and unpublished materials, including academic journals, reports, and books relevant to the study.

Statistical techniques such as measures of central tendency (mean, median, mode), measures of dispersion (standard deviation), and measures of shape (skewness, kurtosis) have been utilized extensively for data analysis and drawing inferences. In addition, tables were used to analyze the data.

Result and Discussion

General Profile of the SHG Households

The study reveals that the average family size in Bihpuria Block is 5.2 individuals, while in Narayanpur and Karunabari Blocks it is 5.0. According to the data presented in Table 1, around 49% of family members across the surveyed households are male, and 51% are female. Additionally, approximately 62.5% of the population are adults, and the remaining 37.5% are minors. Considering all the Blocks, it is observed that nearly 42% of individuals are earning members, while 58% are dependent. The dependent members are lowest in Bihpuria Block at 56.70%, followed by Narayanpur and Karunabari Development Blocks. The study findings indicate that the literacy rate in all three Blocks is around 85%, and the percentage of school-going children is approximately 33%. Furthermore, the study reveals that the percentage of the female population is higher than the male counterpart in the surveyed households. The literacy rate is highest in Narayanpur Development Block at 87.34%, followed by Bihpuria at 86.51%, and Karunabari at 80.45%.

India is traditionally known for its joint family system. But the concept of nuclear family system has been steadily rising in India (both in urban and rural areas). It is because the benefits of small family system in the new market system have greatly influenced both in urban and rural sectors. It is found that nearly 85 per cent families are nuclear in the sample district.

Table 1: Composition of SHG Households

Composition of Household	Block						Total	
	BHP[1]		KBR[2]		NRP[3]			
	Number	% of the total	Number	% of the total	Number	% of the total	Number	% of the total
Total member	522	100.00	497	100.00	498	100.00	1517	100.00
Adult	341	65.32	303	60.96	304	61.04	948	62.5
Children	181	34.67	194	36.41	194	37.55	569	37.5
Male	256	49.05	240	48.28	248	49.9 8	744	49.05
Female	266	50.95	257	51.72	250	50.02	773	50.95
Earning member	226	43.30	205	41.25	209	41.96	640	42.2
Dependent	296	56.70	292	58.75	289	58.50	877	57.81
School going	161	30.84	164	32.99	182	36.545	507	33.42
Literate	420	80.45	430	86.51	435	87.34	1285	84.70
Illiterate	102	19.54	67	13.48	63	12.65	232	15.30
Joint Family	18	18.0	10	10.0	18	18.0	46	15.3
Nuclear family	82	82.0	90	90.0	82	82.0	254	84.7

Source: Compiled from field survey. (Bihpuria [1], Karunabari [2], Narayanpur [3])

Annual Income of SHG Households

The annual household income of the SHG member families is categorized into three groups: up to Rs.12,000, Rs.12,000 to Rs.24,000, and above Rs.24,000. According to Table 2, approximately 59% of families have an annual income within Rs.12,000, while nearly 40% of households have an annual income within Rs.24,000, and the remaining 1% of families have an income exceeding Rs.24,000 from their primary source of income in the district. The distribution of households across these income groups is relatively similar across different blocks. Table No 5.8 also presents the contribution of supplementary sources of income to the total family income of SHG households. It is found that 97% of respondents' households fall within the income group of less than Rs.12,000, while only 3% of families have an income between Rs.12,001 and Rs.24,000. Furthermore, regarding the percentage of households with annual domestic income from all sources, only 1% of households are in the lower income group, 92% are in the middle-income group, and the remaining 7% of families have a higher income of Rs.24,000 per annum.

Comparison of monthly income before and after joining SHG

Table 3 presents the income statistics of SHG member families before and after joining the groups in the study area. Prior to SHG participation, the respondent families had a monthly mean income of around Rs.1,011 with a standard deviation of Rs.575 in the district. The median income was Rs.950, and the mode was Rs.800. The mean income being significantly higher than the mode indicates a positively skewed income distribution, with a greater number of families earning less than the mean. However, after joining the SHGs, the monthly average income increased by around 50%, reaching Rs.1,536. The median and mode income also increased. The mean income remained higher than the median and mode, but the degree of positive skewness decreased compared to the previous situation. This suggests a more even income distribution among the SHG member families. Furthermore, the measurement of the coefficient of Kurtosis reveals that the income distribution shifted from leptokurtic to platykurtic after SHG participation.

Table 2: Annual Income of SHG Households (in Rs)

Income group	Block			Total	
	BHP[1]	KBR[2]	NRP[3]		
	Number	Number	Number	No	%
Annual Income of SHG Households from Main Source					
Up to 12,000	50	71	55	176	59.0
12001-24,000	49	29	42	120	40.0
>24,000	1	-	3	4	1.0
Total	100	100	100	300	100
Annual Income of SHG Households from Supplementary Source					
Up to 12,000	97	100	95	292	97.0
12001-24,000	3	-	5	8	3.0
>24,000	-	-	-	-	-
Total					100
Total annual Income of SHG Households					
Up to 12000	1	0	4	5	2.0
12001-24000	91	100	84	275	92.0
>24000	8	-	12	20	7.0
Total	100	100	100	300	100.0

Source: Compiled from field survey

Table 3: Comparison of monthly income of households (In Rs.)

	Monthly Income	
	Before joining	**After joining**
Mean	1011.43	1536.42
Median	950.00	1496.00
Mode	800	1416
Std. Deviation	574.91	352.45
Skewness	0.37	0.34
Kurtosis	115.448	7.159

Source: Compiled from field survey

To know about the impact of SHGs on income the following hypothesis is tested.
HO: "The SHG has no significant contribution on household income and per capita income of the SHG families."
The hypothesis is tested with the help of Sample t- test at 5% level of significance. The mean difference, standard error of sample mean income of the SHG member before and after joining SHG are found to be Rs.525 and 35.12 respectively (Table 4). The mean income difference has increased after joining SHGs and that has increased the household income as well as per capita income of SHG families. The calculated value of t is found to be 14.94, at 1% level of significance. Since the t value is much higher at 1 percent level of significance, the hypothesis is rejected**.** This implies that SHGs has significant effect on household income and per capita income of the beneficiaries.

Table 4: Paired t- test on Monthly income of SHG households

Pair	Mean income	Mean difference	Std. Error Mean	t	df	Sig
SHG family before joining income	Rs1011.43	524.99	35.12	14.94*	299	.001
SHG family after joining income	Rs1536.42					

Source: Primary Data * at 5 per cent level of Significance

Expenditures pattern of surveyed families:

The Table 5 depicts the average expenditures and their standard deviations of different heads of expenditure such as food items, non-food items, health, and education and savings of the surveyed households in the district before joining and after joining SHGs.

Table 5: Expenditures on families before and after joining SHGs (in Rs)

Pair		Average	Std. Deviation
1	Before joining SHG food expenditure	626.59	101.283
	After joining SHG food expenditure	846.68	316.513
2	Before joining SHG nonfood expenditure	199.37	96.995
	After joining SHG nonfood expenditure	377.50	175.358
3	Before joining SHG health expenditure	52.44	48.676
	After joining SHG health expenditure	22.38	43.867
4	Before joining SHG education expenditure	54.25	68.228
	After joining SHG education expenditure	185.85	361.920
5	Before joining SHG savings	35.11	53.883
	After joining SHG savings	134.04	116.432

Source: Compiled from field survey

It is found that the average food expenditures of SHG households before and after joining SHGs are Rs.626.59 with its standard deviation Rs.101 and Rs.846.68 with the standard deviation of Rs.317 respectively.

It is observed that the average monthly expenditure on food teams has increased by 35 per cent and on non-food items has increased by 90 per cent after joining SHGs. Similarly, expenditure on education has increased by three times from Rs.54.25 to Rs.185.85 per month. But the expenditure on health care has decreased by 60 per cent. However, most striking feature of this study is that the rural saving has increased considerably. These families' monthly savings have increased by around four times from meager Rs.35.11 with its standard deviation of Rs.54 to Rs.134 with its standard deviation of Rs.116.

Conclusion

The study found a significant increase in the average monthly income of Self-Help Group households after joining the SHGs. This statistically demonstrates the positive impact of the poverty alleviation program on both household and per capita income of the beneficiary families. Similarly, the expenditure pattern of SHG households shifted notably after joining the program. Food expenditure rose by 35%, non-food expenditure increased by 90%, education expenditure tripled, and health expenditure decreased by 60%. Concurrently, savings increased by approximately four times. These changes in the expenditure pattern suggest that SHGs have made a substantial contribution to altering the consumption patterns of the beneficiary households. The present study suggests that self-help groups have substantial potential to alleviate rural poverty in Lakhimpur district. The program has positively impacted the income, assets, and consumption patterns of the beneficiaries. It has also played a significant role in enhancing the standard of living of the beneficiaries.

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Socio-Economic Conditions and the Problems Faced by The Women Weavers of Sualkuchi Silk Industry of Assam

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Abstract

The production of various silk fabrics could be seen all over Assam but this activity is mainly concentrated in Sualkuchi which is a prominent silk weaving centre. This handloom weaving tradition has a very important effect on the socio-economic lives of the people of Sualkuchi area. But the present condition of the Sualkuchi Silk Industry is gradually deteriorating due to various factors so it is necessary to understand the problems of this industry for which it is required to study the phenomenon in different settings. The people of Sualkuchi demand a change in the present situation of the silk village of Sualkuchi. For these, the present study has tried to understand the socio-economic conditions and the role of women weavers of silk industry of Assam with particular reference to Sualkuchi area. In the study area there are numbers of women weavers but due to paucity of time the researcher have selected 50 women weavers belonging to 3 blocks to conduct the study. The secondary data has been collected from various journals, articles, websites, books, etc. The study has found that the present scenario of Sualkuchi Silk Industry is not very favorable as the demand for the product is decreasing due to the availability of alternative options with a wide variety of choices. Moreover, the study has found that the raw materials required to produce Sualkuchi Silk products are scarce, and this must be imported from other areas at a higher price. In addition to this Sualkuchi silk industry weavers still adopt the traditional method i.e. manual technology to produce finished goods which consume more time as compared to machine product.

Keywords: Handloom, Weavers, Silk industry, Sualkuchi, Assam.

JEL Code: L26

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Introduction

'Sualkuchi' is the main centre of Kamrup district of Assam where large amount of silk are produced. Sualkuchi has the largest number of cottage industry engaged in handloom among the whole state of Assam. The pride village Sualkuchi is situated under Kamrup rural district of Assam and the village is known as the 'Manchester of Assam'. Mekhela chadors and gamosas are made from this indigenous material and are in high demand throughout the world. These products are used not only for domestic consumption but are also exported to other countries.

In order to provide financial assistance in an integrated manner to the handloom weavers and to strengthen the design segment of the fabric, the government of India has taken new initiatives in addition to ongoing programme by launching new schemes, namely Deen Dayal Hathkargha Protsahan Yojana and has set up a national centre for Textile Design. Government has also set up the National Handloom Development Corporation in order to provide a boost to the implementation of the various welfare schemes for the development of the weavers.

The production of various silk fabrics could be seen all over Assam but this activity is mainly concentrated in Sualkuchi which is a prominent silk weaving centre. This handloom weaving tradition has a very important effect on the socio-economic lives of the people of Sualkuchi area. It is said that the weaving industry has successfully sustained its worth by transfer of skills from one generation to the other. The process of silk manufacturing, involves four major stages that of rearing the cocoons, twisting and reeling the thread and weaving. Since silk processing and manufacturing, is a household industry, in the study area it would be interesting to assess the role played by women in it. But, the condition of the Sualkuchi Silk industry is gradually deteriorating due to various factors so it is necessary to understand the problems of this industry for which it is required to study the phenomenon in different settings. The present research work is an attempt to study the silk industry of Sualkuchi in the Kamrup district of Assam situated about 30 kms from Guwahati city. The objective of the study is to understand the socio-economic conditions and the role of women weavers in silk weaving industry of Sualkuchi area of Assam and to find out the problems faced by the weavers involved in this sector.

Significance of the Study

The production of various silk fabrics could be seen all over Assam but this activity is mainly concentrated in Sualkuchi which is a prominent silk weaving centre. The condition of the Sualkuchi Silk Industry is gradually deteriorating due to various factors so it is necessary to understand the problems of this industry for which it is required to study this industry phenomenon. The problems need to be looked into for smooth functioning of this sector. The people of Sualkuchi demand a change in the present situation of the silk village of Sualkuchi. For these, the present study has tried to understand the socio-economic conditions and the role of women weavers of silk industry of Assam with particular reference to Sualkuchi area and have also tried to focus on the problems faced by the weavers. The present study might help in bringing the ongoing problems of the weaving community to light and might help in formulating policies and programmes for the development of this industry.

The objectives of the study are to analyse the socio-economic condition of women weavers in the study area and to examine the challenges faced by women weavers of the study area.

Research Methodology

The present study is descriptive in nature. It studies the socio-economic condition of women weavers and their problems with special reference to women weavers of Sualkuchi area, Kamrup district. Convenient sampling technique is used for the purpose of study and to achieve the objective of the research, the data is collected from both primary and secondary sources. The primary data has been collected through questionnaire and personal interview from a total of 50 women weavers of the study area. In the study area there are numbers of women weavers but due to paucity of time the researcher has selected 50 women weavers belonging to 3 blocks to conduct the study. The secondary data has been collected from various journals, articles, websites, books, etc. The data obtained from various sources are analyzed and represented in tabular form.

Results and Discussion

Age of the Respondents

The researcher has selected 50 women weavers to conduct the study. From the study it has been found that 24% of the respondents belong to the age group below 25 years, 50% of the respondents belong to the age group 25-40 years, 16% of the respondents belong to the age group 40-55 years, 10% of the respondents are above 55 years of age. Here it can be interpreted that majority of the respondents age structure is between 25- 40 years.

Educational Qualification

On finding the educational qualification of respondents, 14% of the women weavers were found to be under matriculation, 28% of the respondents have done their HSLC, 32% of the women weavers have passed HS examination. There were 20% respondents who have completed the under graduate programme and 6% of the respondents have completed post-graduation. Majority of the respondents who have completed the post-graduation programme are engaged in weaving activity as part time job.

Marital Status

The study has shown that majority i.e., 70% of the respondents are married, 20% of the respondents are single. The unmarried respondents basically belong to the age group below 25 years of age. 6% of the respondents were found to be widow (whose husband has died) and there were 4% respondents who were separated.

Principle Occupation

From the findings of the study, it was revealed that 80% of the respondents of the study area have weaving as their principal occupation, 10% of the women weavers have occupation other than weaving as their primary occupation and 10% of the respondents were service holders who take weaving activity as their part time job.

Family Members of the Respondents

Regarding the total number of family members, the study has found that 74% of the respondents have 2-4 members in their family, followed by 16% of the respondents having 4-6 members in their family and there were 6% respondents who have only 2 family members.

Availability of Raw Materials

Regarding the availability of raw materials in the local market, 80% of the women weavers responded in negative and only 20% of the respondents responded in affirmative. The study brought to light that there is scarcity of raw materials in the local market at the times of need as the giant manufacturers make bulk purchases making raw materials scarce for the local weavers.

Number of years involved in this sector

The study has revealed that out of the total studied 50 respondents, 38% of them were involved in this sector for less than 2 years, 26% of them were involved in this sector for 2-5 years, 22% of them were engaged in this sector for 5-10 years and 14% of the women weavers were involved in this sector for more than 10 years. Thus, it can be seen that there are less number of experienced people (in terms of years) were involved in this sector. And most of the people have left the weaving activity due to scarcity of raw materials, less demand for the product, not getting the proper price for the products.

Number of Working Days

The study has found majority i.e. 72% of the workers work 7 days in a week, followed by 18% workers working 6 days a week and 10% of the workers working 5 days a week

Capital Invested in the Weaving business

The findings of the study reveal that majority i.e. 34% of the weavers have invested capital from Rs 4,00,000 – 5,00,000 in their weaving unit, followed by 30% of the weavers investing between Rs 3,00,000– 4,00,000, Rs 2,00,000- 3,00,000 being invested by 32% of the weavers. And 4% of the units invested only Rs 1,00,000 – 2,00,000. Investment in the weaving activity is done based on the financial capability of the women weavers.

Source of Finance

The respondents of the study area used to receive their finances from the relatives, from banks, own capital and other sources. The findings of the study reveal that majority i.e. 42% of the respondents have received their finances from banks, followed by 32% of the respondents receiving finance from relatives and friends, 12% respondents finance source is their own capital and 14% of the respondents have other sources of finance such as private institutions, different groups etc.

Monthly Income of the Weavers

The study has found that majority of the respondents i.e. 32% of the workers earn 15,000-20,000 in a month, from weaving activity, followed by 24% workers earning 20,000-25,000 in a month, followed by 20% of the workers earning 25,000- 30,000 in a month, 16% of the workers earning 10,000-15,000 in a month and 8% of the workers earning 5,000- 10,000 in a month from their weaving activity.

Products that are made in Sualkuchi

The handloom industry of Sualkuchi creates cotton textiles, silk textiles and khadi cloth. These traditional textiles hold high social and moral value in and outside the state. However, Sualkuchi is best known for its silk textiles, both mulberry and muga silk. Muga silk is used in products like saree's, mekhela chadors. Muga silk is a protected Geographical Indication (GI) to Assam. Another silk that is made in Sualkuchi is Eri silk. Eri silk is somewhat woolly in texture, Eri silk has thermal qualities which makes it perfect for both winter and summer use. Pat silk is also produced in Sualkuchi. The silk comes in natural white or off white in colour, Assamese mekhela-chadors are often made with pat silk. Apart from these gamosa, seleng are also made.

Monthly Production of different Silk

From the study it has been found that majority i.e. 60% of the women weavers produce pat silk, followed by 20% of the weavers produce Eri silk and 20% of the weavers produce Muga silk.

Major Problems Faced by the Women Weavers

Table1: Showing major problem faced by Woman Weavers

Problem Faced by Woman Entrepreneurs	Frequency	Percentage
Lack of Awareness of Schemes	4	8%
Loan from Bank	14	28%
Lack of proper skill of weavers	10	20%
Lack of marketing for product	6	12%
Lack Demand for product	3	6%
Lack of Technology	13	26%
Total	50	100%

Source: Primary Data, 2024

The study has found majority i.e. 28% of the workers have faced problem while receiving loan from bank, followed by 26% of the workers who faced problem due to lack of technology and proper working machines, 20% of the workers have faced problem due to lack of their proper skills of weaving, 12% of the workers faced problem due to lack of marketing of the product, 8% of the workers faced problem as they do not have adequate knowledge on the available schemes and 6% of the workers faced problem due to lack of demand for product in the study area, and this lack of demand for the product is basically due to the alternative option availability.

The weavers also complained on no proper workshed for the weavers to keep looms and fabrics safe from rain and Sun damage. Plus, the weaving process of making designs in the traditional style is very intricate and time consuming.

Whether covid have affected the demand

The demand for silk has been affected very badly by the pandemic. Finished silk products were stocked at home as many orders were cancelled and no new orders placed by the buyers. The instant rise of silk yarn prices during lockdown created a problem in shortage of fund for the manufacturer as they have to purchase raw silk yarns at higher prices and no new bulk orders of silk products was there as many occasions and ceremonies were postponed and strict restrictions on social gatherings was imposed. The weavers were out of work, they were weaving up till the manufacturers had silk yarn in stock. Many handlooms were closed down due to unavailability and high price of raw silk yarns. The weavers had to search for other jobs for their daily meals. Due to time restrictions in the opening of the silk shops or outlets offline business faced many problems and the online orders faced delay in delivery due to certain places locked down.

Any Govt. support received by the women entrepreneurs of the study are?

The Mudra loan scheme is a govt. initiative in India aimed at promoting entrepreneurship and providing financial support to micro and small enterprises. The scheme has a special focus on women entrepreneurs, as it aims to empower and promote women's entrepreneurship in the country. Mudra loans for women are also available on easy terms and conditions, with no collateral required for loans up to Rs10 lakhs. The scheme also offers lower interest rates to women entrepreneurs, making it a lucrative option for those looking to start or expand their businesses. Under the Mudra Yojana, The Mahila Udhyami Yojana is another scheme for women entrepreneurs. But most of the women weavers of Sualkuchi area were unable to get the benefits of this scheme and in many cases, it was seen that the weavers were unaware of the schemes. The weavers of the Kamrup cluster are demanding various welfare schemes from the govt. of India as well as from the govt. of Assam. Some of the benefits which the weavers of Sualkuchi are demanding include free medical aid, weavers' loans, and home loans. Soft loans are also on the list of demands of the weavers of Sualkuchi silk industry.

Have any Govt. training received by women weavers of the study area?

Training which was provided to the women weavers of the study area by the various training institutions was not sufficient for them because of the very short duration of the course. So, the training should be provided in a sufficient way so that the weavers become proficient in the skill of weaving.

Current scenario of export market

Sualkuchi silk industry's silk and silk products are highly demanded throughout the world. Some of the issues affecting silk exports are decreased demand from major consumables due to availability of alternatives, rising prices of raw materials- silk yarn/fabrics, increased competition from blended silk products (silk blends with synthetic and polyester fabrics), silk not being major focus of current fashion trends etc. The quality of the silk products of Assam requires improvement for making fashion garments for export. Our state has a huge demand for silk yarn and products, against which our state is unable to produce that much silk yarn/products. Unfortunately, Assam silk producers, weavers and traders have failed to exploit the market potential. There is a gap between demand and supply. There is an urgent need for direct sales from the production unit to the buyer need to be facilitated through online platforms.

Demand of the product in local market

Assam silk has a very good demand in both inside and outside the state. It is a general feeling that Assam silk is costlier than the silk imported from outside Assam, particularly from Banaras. However, a close look reveals that if it is natural silk, there is not much difference in cost of Assam silk and the silk imported from outside Assam, but when natural silk is blended with cheap imported Chinese silk or artificial silk yarns, the cost of such fabric becomes significantly low compared to pure natural silk fabric. Therefore, the demand for the alternative silk yarn products has taken place in our local market for its low price, decreasing the demand for our own products in the local market.

Whether other silk affected the demand like Banarasi silk, Tusarsilk etc.

Assam silk is costlier than the silk imported from outside Assam particularly from Banaras. Alternatively silk like Banarasi silk, Tusar silk is comparatively less in price than the Assam silk; so that the customers are willing to buy other silk products and customers are likely to go for less expensive one which has affected the demand for Assam Silk.

Limitation of the Study

Required information for the study has been selected from 50 female weavers of Sualkuchi. Therefore, the outcome of the study is limited to the specific area and it may not be same for the weavers of other parts of the state or country. Secondly, the respondents were unlikely or unable to answer all the related questions of the questionnaire. In addition to these, there may be biasness of respondents in their responses.

Conclusion

The present scenario of Sualkuchi Silk Industry is not very favorable as the demand for the product is decreasing due to the availability of alternative options with a wide variety of choices. Moreover, the study has found that the raw materials required to produce Sualkuchi Silk products are scarce, and this must be imported from other areas at a higher price. In addition to this Sualkuchi silk industry weavers still adopt the traditional method i.e. manual technology to produce finished goods which consume more time as compared to machine product. The manual products are also sold at a higher price than the machine products, which has become one of the major reasons for the decrease in their demand. To increase the demand for the products raw material should be available in adequate quantity and modern technologies should be adopted so that the products can be produced at a less expense, making it convenient for the customers to purchase the products. Apart from these steps should be taken by the government to provide the weavers with financial aid for the upliftment of the standard of living of the weavers as well as for the growth of the sector. Training should be provided to the weavers from time to time to make them proficient with the upgraded technologies and styles so that their designs do not become obsolete, and they can satisfy the consumers.

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