

Challenges in Silk Production by Rural SHG Women: A Case Study

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Self-help groups in India have contributed to the economy of rural areas through their crucial function. They are involved in many types of self-employment and commercial activities. Besides banks, financial firms have implemented profitable plans to improve their earnings. One of these activities is the production of yarn, in which the rural women are entirely engaged. In addition to doing their homework, they are involved in the making of tussar. The research was performed on two members of SHGs in the district where they are the primary yarn manufacturers. This research benefited from the assistance of JSLPS, the state-run livelihood promotion organization in the state. Information was obtained through formal interactions with the rural women. The investigation discovered that one of the main difficulties was a lack of infrastructure. There's no seed production, raising, or other processing instruction being provided to the SHG women. A big challenge is finding local human resources who can help run this project and keep it going for the SHG members. The study was conducted with JSLPS' SHG groups that were accessible. In the paper, the viewpoints of SHGs women who were present at the time of data collecting were described. The study will be an important source for future researchers concerning SHG involvement in tussar manufacturing.

Key Word: Women, Self Help groups, empowerment, training

Introduction

SHGs members played a vital role in the rural economy. They are today involved in many activities. Not only self-entrepreneurs but also the SHGs members are actively participated few small businesses to manage their families. Silk production is also taken by the rural

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SHGs members. In the state of Jharkhand, they produce good quality silk and export it to other parts of India. They are trained by the agencies. Still, they face huge challenges in managing this business.

The objective of the study

1. To understand Tusar silk and their production and the role of SHG members in the process of Silk production
2. To know the problems they are facing in the production of silk through SHG members
3. To provide few suggestive measures towards smooth functioning of silk production among the SHG members

Research methodology

The research is mainly exploratory. The work is mainly based on secondary data. The data were collected from websites. Various survey results such as economic surveys from Government are also taken into consideration. Textbooks, journals, and business magazines were also consulted to get clarity and new research in the area of silk production and SHG s involvement. More data was collected through personal discussions with two SHG group members.

Tussar Silk And Its Production

Sericulture is an industry to boosts the economy of rural areas with lots of potentials. India is the 2nd largest producer of silk with the production of 23,000 MT following china occupying the top position producing 90,000 MT silk. India produces a variety of silks like Mulberry, Tussar or Tasar, Muga, Eri, etc. Tussar shares its roots with raw silk and has an ancient background. It was originally called Kosa silk in Sanskrit. Although desi tussar is made throughout India, Jharkhand stands at the peak with the biggest amount of tussar silk being manufactured here.

Silk production has been identified as having a strong potential to create employment for the local tribals and also to contribute to the economic growth of the region. Today the Indian silk sector is already a major player in the international market and there is a huge growth prospect in the production of tussar silk as the quality of the fabric of tussar is excellent.

Sericulture is a village-based industry that employs unskilled and skilled people. Sericulture is the subsidiary occupation in terms of earnings, but because of technological innovation, it is possible to earn a substantial amount of money through its production. It gives revenue and sustainable economic development to the people, regardless of religion, caste, ethnicity, gender, or religion. Women who are sericulturists have a crucial role as they help for the development of society.

The following figure explains the silk production in India. From the figure, it is evident that import is decreased in the year 2018-19, but in the next year, it has grown up. The export value is also decreased in the year 2019-20 as compared to other years.

Raw Silk Imports:

The quantity and value of raw silk imported during 2016-17 to 2019-20 are given below:

Year	Quantity (MT)	Value (Rs. in Crores)
2016-17	3795	1092.26
2017-18	3712	1218.14
2018-19	2785	1041.40
2019-20 (P)	3315	1149.32

Source: DGCIS, Kolkata, P: provisional

Exports:

The export earnings during 2019-20 were Rs. 1498.39 crores. Export values of silk goods during 2016-17 to 2019-20 are given below:

Items	(Rs. in Crores)			
	2016-17	2017-18	2018-19	2019-20 (P)
Natural Silk Yarn	15.33	15.67	24.72	9.00
Silk Fabrics	1051.65	864.81	1022.43	405.45
Readymade Garments	864.33	650.48	742.27	842.20
Silk Carpet	63.78	17.34	113.08	143.43
Silk Waste	98.33	101.19	129.38	98.31
Total	2093.42	1649.48	2031.88	1498.39

Source: Compiled from the Statistics of DGCIS, Kolkata; P: Provisional

Self Help Groups

Women empowerment has been on the priority schema of the Government across the nation. Several encouragements are being given to the rural women through Self Help Groups (SHGs) which have been helping in their socio-economic development. Self Help Groups are playing an important part in women's empowerment in Jharkhand. Thanks to the assistance being provided by various agencies to them under different schemes which are today helping the deprived rural women to find a solution to their unending tales of misery.

The empowerment of women by increasing their participation in community action and microfinance has become an important means of promoting development in countries. A self-help group is a small, economically homogenous, and like-minded organization that is willing to contribute mutual funds to be lent to its members as determined by the party. Such groups operate in harmony, consciousness, social and economic facilitation in the form of autonomous functioning. Self-help may be an influential force for helping the deprived move up in socioeconomic status. The marginalized population is not only provided credit services but also development and savings.

The Self-Help Groups are small voluntary groups formed with a primary focus on assisting members with financial benefits. These groups are comprised of members who are disadvantaged, and who have little savings ability, or have no savings capacity. Members of these groups typically rely on money lenders and other private sources for fulfilling their spending and emergent needs. The Self-Help Group is characterized by NABARD as a group of about 20 – 25 individuals from a similar class. They are strongly urged to make voluntary contributions. The association uses its pool resources to make small loans to its members. The method lets them define important terms and conditions, accounts to hold, and prioritizing requirements. This leads them to learn financial responsibility. They learn to manage resources that are too large for any one of them to handle individually. The loans are offered by the bank without any deposits. The successive community members continuously determine the terms of loans to one another. Self-help groups can tackle rural exploitation and improve the economic self-reliance of rural women who are nearly nonexistent in the social system.

SHG Women & Production Of Tussar Silk

economic prosperity has always been a goal of many countries all over the world. And, Improvement to the socio-economic and cultural situation of women is still an essential goal in their development programs. In this context and India, Sericulture has been thought to be effective in achieving the goals of the government. This is because it is labor-intensive, the way it offers job opportunities is commendable, both in rural and urban areas. As such, it is of great importance in poverty eradication schemes. Sericulture is not a single activity, but consists of various activities, from planting and growing plants, rearing of silkworms to reeling of silk yarn from cocoons, reeling, sorting, etc. In most of these activities, the role of women is significant

ANALYSIS

Description Of SHG Members

S.No.	NAME	SHG NAME	DISTRICT	BLOCK	ROLE
1.	Rambati Devi	Maa Santoshi AajivikaSakhi Mandal	Dumka	Ramgarh	Reeler
2.	Raso Devi	Maa Santoshi AajivikaSakhi Mandal	Dumka	Ramgarh	Reeler
3.	Gita Devi	Maa Santoshi AajivikaSakhi Mandal	Dumka	Ramgarh	Reeler
4.	Siyabati Devi	Maa Santoshi AajivikaSakhi Mandal	Dumka	Ramgarh	Reeler
5.	Raso Devi	Maa Santoshi AajivikaSakhi Mandal	Dumka	Ramgarh	Reeler
6.	Kalabati Devi	Maa Santoshi AajivikaSakhi Mandal	Dumka	Ramgarh	Reeler
7.	Puja Kumari	Maa Santoshi AajivikaSakhi Mandal	Dumka	Ramgarh	Reeler

8.	Gulabi Devi	Maa Santoshi AajivikaSakhi Mandal	Dumka	Ramgarh	Reeler
9.	Rupa Devi	Dev AajivikaSakhi Mandal	Dumka	Ramgarh	Reeler
10.	Kajal Devi	Dev AajivikaSakhi Mandal	Dumka	Ramgarh	Reeler
11.	Juli Devi	Dev AajivikaSakhi Mandal	Dumka	Ramgarh	Reeler
12.	Sima Devi	Dev AajivikaSakhi Mandal	Dumka	Ramgarh	Reeler
13.	Champa Devi	Dev AajivikaSakhi Mandal	Dumka	Ramgarh	Reeler
14.	Sobha Devi	Dev AajivikaSakhi Mandal	Dumka	Ramgarh	Reeler
15.	Phulo Devi	Dev AajivikaSakhi Mandal	Dumka	Ramgarh	Reeler

Observation During the Interaction With SHG Members

The study was conducted among two SHGs group members in Dumka Districts:

- i) Maa Santoshi AajivikaSakhi Mandal
- ii) Dev AajivikaSakhi Mandal

A total of 15 respondents were interviewed during the interaction where they are the prime members in yarn production. The study has taken the support of the Jharkhand state livelihood promotion society operating in the state. Data was collected from the rural women through formal interaction.

The following important points were observed during the Interview:

- All the members of both SHGs were involved in the post cocoon activity
- It was observed that members of both the SHGs were engaged in reeling activity
- They buy cocoons either directly from farmers or through the managers of CFC (Common facility center) from Cocoon banks.
- They spend 6-8 hours a day for about 8 months a year in reeling activity.
- They use the machines provided by CFC for reeling.
- They don't have their machines
- On average they earn 6-8 thousand a month from reeling activity.
- They need approx. 15,000 to start this business.
- They depend on SHGs to get Loans
- They get 50 days of residential training from CFC provided by JSLPS

Challenges faced by SHG Women In Tussar Production

- Inadequate financial assistance: It was found that the members of both the SHGs were not happy with the financial assistance provided to them by the agencies concerned.
- Problems of Marketing: They find it difficult to find a proper market to sell the produced yarn and thus end up selling it to the traders at lower pricing, they also face problems in marketing products due to lack of a satisfactory number of orders and there is lack of suitable sales promotion measures.
- Lack of Family support: Most of the members from both SCGs belong to a joint family where the senior family members do not allow them to work late which hampers their productivity.
- Lengthy training period: They need a residential training of 50 days, which they find difficult to attend as they have social obligations.
- Risky activity: Both SCGs are engaged in reeling activity and reeling is very risky as a minute mistake may lead to a bad quality yarn and thereby decreasing its prospective price.
- Lack of knowledge about maintaining the registers: Many of the members of the SCGs are illiterate and therefore groups find it difficult to maintain a register.
- Social and cultural restrictions: Due to the lack of cultural development in rural families of Ramgarh block in Dumka district, women in the mid-40s and above have

only attended the training programs organized by CFC outside of the Ramgarh block. The younger women are not allowed to go outside the house for the training program.

- **Time Consuming:** Tussar production is a very delicate process that requires many stages of production thus needs a long time to produce fine yarn and make a profit from it.
- **Lack of infrastructure:** Members of both SCGs shared a common concern of lack of machines and storage which is one of the most essential aspects in tussar production.
- **Lack of Motivation:** These two SCGs are two of the very few groups engaged in the production of tussar in the Ramgarh area and there has not been any successful unit or group in tussar production so far in this area, there is no role model or any success story in this area which can motivate them to focus on tussar production also very few SHG members gained knowledge about government schemes after joining the SHGs.

Measures to Increase the Tussar Silk Production

The SHGs have been able to get recognition in the eastern Jharkhand as an important force for tussar production, initiatives have been heading in the direction of their specified goals of increasing equality of economic opportunity and distribution of wealth and empowering rural women. Through a network of cooperatives, commercial banks, regional rural banks, NABARD, JSLPS and NGOs, SHGs have so far been largely supply-driven and in providing financial securities to the poor. Some of the recommendations are being given based on the findings of the study for development in the production of tussar through SHGs.

- Training facilities should be in close proximity to the village.
- Tussar training requires a long period of 50 days and many women who are under 40 years are not allowed to stay out from home for 50 days at a stretch therefore weekly training should be provided to the SHGs women in these areas.
- SHGs women should get the knowledge of various governmental schemes via their training centers which are run by JSLPS in these areas.
- It was found that most of the women are having problems in maintaining records on registers therefore, academic establishments and voluntary associations should come forward in educating women SHG members to increase their managerial abilities & to allow them to eradicate their ignorance, as well as to boost their awareness.

- During the observation a common problem which was found among these SHGs women is the problem in marketing as most of the profits are taken by the middlemen therefore, the activities of the middleman traders of cocoon should be controlled by the government.
- Traditional weaver should be embraced and equipped to use the latest processing technology on silk.
- Entrepreneurial success is dependent not only on each person's talents and skills but also on necessary support extended by their family members. Thus, male family members of the SHGs women should offer necessary support, family members should support and share the family responsibilities.
- SHGs groups in this area were mainly engaged in reeling activity, to get a better result they should be given an opportunity to integrate the tussar production into forwarding stages which would bring more opportunities and more income.
- Groups should be made aware of the demands from the tussar consumer's side. They should generate new consumer demand. They should also take the initiative to have a tie up with some educational institutions to conduct college/school bazar.
- Most importantly, proper infrastructure should be provided to them through various schemes of the government.

Concluding Remarks

The study concluded that the SHG's play a vital role in the production of tussar in Dumka district the SHG members can be better trained to expertise in marketing awareness as well as marketing potential. still, they need strength training and proper knowledge in skills in the fields of finance, marketing, development, and management. in Dumka District, business training programs for women business owners are a challenge. Prompted by educational institutions, social clubs, SHGs, and other similar organizations, nongovernmental societies should lend a hand in obtaining the required training and hands-on skills. Overall, all in all, concerted efforts of the government and various non-governmental organizations would help increase the SHG members' standard of living. Similar studies could be undertaken in other districts of the tussar growing areas in the country to draw more valid conclusions and suggestions to give women more of a hand in the overall economic growth in rural areas.

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