

PROBLEMS AND PROSPECTS OF SILK WEAVING SOCIETIES OF THE BIRBHUM DISTRICT OF WEST BENGAL IN POST INDEPENDENCE ERA: A MICRO LEVEL STUDY ON RAMPURHAT SUB-DIVISION

Mr. Khokan Saikh, Assistant Professor, Department of History, Government General Degree College at Mangalkote, Purba Bardhaman, West Bengal, India, Email- saikhkhokan@gmail.com

ABSTRACT:

Finance and marketing are the fundamental inputs in the growth and development of any organization. The unavailability of rural credit institutions and the absence of proper marketing channels have been considered major problems in the traditional silk industry of Birbhum and other rural enterprises of West Bengal. The moneylenders are still the dominant source of rural finance in the Birbhum District of West Bengal and marketing is controlled by the *paikars* or middlemen in most cases. In this context, different cooperative societies including in the weaving sector were formed by district stakeholders to protect them from the exploitation of merchants, middlemen or *paikars* and *Mahajan* or moneylenders. Several governmental plans and schemes have been implemented through the Silk Co-operative societies and financial assistance was managed to the entrepreneurs, willing to set up a new society and develop their existing unit. As a result, many silk cooperative societies were formed in the last decades of the nineteenth century in the areas under study. During the period of the study (1956-2015), Co-operative Societies including Silk Co-operative Societies appeared as an instrument of socio-economic development. They have played a crucial role in promoting and developing of silk weaving industry by taking part in the production of silken articles, managing loans and marketing of products. However, Cooperative Societies like used the traditional practice of weaving and struggled to survive due to financial crisis and for problems of marketing and management.

Key Words: Co-operative, Employment, Handloom, Society, Silk, *Tantubaya*, Textile, Weaving

INTRODUCTION:

Silk weaving culture has been considered as a traditional ideal enterprise in India for its advantages, such as huge employment opportunities, income generation, poverty alleviation features, management by women, and other benefits. Several measures have been taken regarding extension, management and finance to boost the industry in several traditional and non-traditional zones of the mulberry silk culture of the country. The government of West Bengal emphasized the promotion and development of the silk weaving industry in traditional and non-traditional districts including Birbhum. To attain the goal, the government delegated responsibilities and assigned duties to the Department of Textile, Department of Handloom and Textile, Khadi and Village Industries Board, and District Rural Development Agencies to look after the silk Weaving industry in Birbhum. These agencies played a pivotal role in implementing various governmental plans and schemes to develop the culture over the decades. Different cooperative societies were formed by stakeholders of the district to protect them from the exploitation of merchants, middleman or *paikars* and *Mahajan* or money lenders. Hence, the co-operative societies have an important role in managing to finance the artisans of the region that failed to owe to organizational weakness and to keep the marketing system running properly in West Bengal especially in the area under study. Therefore, exploring the silk co-operative societies of Birbhum - the area under study has a great significance.

OBJECTIVES OF THE CHAPTER:

In this study, we have to explore the level of institutional finance to meet the urgent demand of economical support of the weavers during the period of the study in Birbhum district. To review the role

of Co-operative Societies in development of silk weaving industry in the area under study is the second objective of our study. To locate the development of the silk textile industry in Birbhum district through promotional activities of reeling and weaving co-operative societies during the period of the study. The final objective of this study is to focus on the present status of marketing channel of silk textile of the area under study.

METHODOLOGICAL APPROACH:

The study is based on multi-disciplinary approach in composition of paradigm. In the area observation and survey method was followed. Primary sources such as Govt. Official Reports and documents have also been consulted. Books have also been collected and consulted from different government and non-government libraries.

EMERGENCE OF THE CO-OPERATIVE SOCIETIES IN THE SILK TEXTILE INDUSTRY OF BIRBHUM:

The reelers and weavers of the district remained unorganized over the decades like the artisans of other districts of West Bengal. In the region, we found three categories of artisans, viz. (i) Independent artisans who work on a private ownership basis, (ii) Artisans who work under *Mahajan* and (iii) Artisans who work under co-operative societies. The first two categories of artisans were not organized. Due to their simplicity, illiteracy or less education; they have been easily exploited by businessmen for all time. The *paikars* or middle man, manufacturers and businessmen who are well organized and they have been trying to suck the blood of reelers, weavers and other artisans of the area under study. An important fact was found that the artisans have sold their products to the merchants, middlemen, *mahajans* or moneylenders due to their indebtedness in the villages. It is also experienced that before the products came up the products' sale had taken place. Because the reelers and weavers were used to appear before the *Mahajan* or money lenders to meet their urgent need for finance. In such circumstances, loans were granted against the products and they were bound to sell their products to them based on strength of agreement.¹ Another fact has also been found that an increase in marketing cost hurts the prices of silken articles and the profits of the stakeholders. In this context, the need for cooperative societies of silk producers was very essential in the district during the period of the study. Different cooperative societies were formed by stakeholders of the district to protect them from the exploitation of merchants, middleman or *paikars* and *Mahajan* or money lenders. The third category of artisans who have been working in cooperative societies is considered as an organized section. Through the cooperative societies, they have tried to save their interest in silk culture, manage better marketing channels and ensure a good position of sericulture and silk textile in the district economy.² At first, a Co-operative society was formed at Abadanga near Labhpur of Brbhum District in the year of 1956. And the same year *Baswa Reshm Silpi Samabay Sangha Ltd* was established in Rampurhat II block which had great performance in the silk industry during the period.³ The government of West Bengal has encouraged in establishing silk cooperative societies and extended loans to the Silk Co-operative Societies by which reelers and weavers have performed their duties well for their own interest as well as the interest of the rural economy. A number of governmental plans and schemes have been implemented through the silk co-operative societies and financial assistance was managed to the entrepreneurs, willing to set up a new society and develop their existing unit. As a result, a good number of silk cooperative societies were formed in the last decades of the nineteenth century in the areas under study. From three major mulberry weaving blocks of the area under study 20 numbers of respondents (Reelers & Weavers) from each block were randomly interviewed and a total of 60 respondents were classified into three categories-independent or private artisans, artisans working under *mahajans* and artisans working under

cooperative societies. Accordingly, in this survey there were 3 private artisans (5%), 30 artisans working under *mahajans* (50%) and 27 artisans working under silk co-operative societies (45%). Therefore, 45% of total artisans have been working under co-operative societies in the area under study.⁴

REELING CO-OPERATIVE SOCIETIES: AN EVALUATION:

In Birbhum, reeling operations have been considered as less important than rearing and weaving. Although several private reeling units existed during the period of study that were run by independent reelers of the district, they did not show interest in reeling cooperative societies. According to the DoS Annual Reports of 2011-12, the total number of reeling cooperative societies which are in operation stages in West Bengal is 32, whereas in Birbhum District only one reeling co-operative is found as active.⁵ It is also observed that such reelers have connected with weaving co-operative societies in the district. For example, there are 28 reelers who are serving at *Gaganpur Resham Silpi Tantubaya Samabay Samity Ltd* of Birbhum District.⁶

ROLE OF WEAVING CO-OPERATIVE SOCIETIES: AN ASSESSMENT:

West Bengal has a place for traditional weaving of silk mostly using handloom. In the production and marketing of silken articles, cooperative societies have an important role which is historically evolved. *Silk kora than* has been considered as one of the principal goods of mulberry silk that woven in the various silk weaving pockets of Birbhum under the state of West Bengal. Besides this, *white than*, *garad saree*, *matka saree*, *khetiya matka saree*, *printed saree*, *koriyal saree*, *jakkard saree*, silk scarf, silk shirting and few other silken goods produced in the area under present study reached at different markets of the country through the marketing channel of cooperative societies.

Weavers have been brought under the fold of cooperative societies for the purpose of extending backup support in the supply of yarn facilities dying, design, development and marketing assistance. During 1980-81 about 7478 looms existed in the Birbhum district out of which 3255 were silk looms which were brought under the fold of 14 numbers of cooperative societies.⁷ In the beginning of the 21st century, there were 63 numbers of Silk Co-operative Societies which found as under operational stages.⁸

Numbers of co-operative societies have been formed at Margram, Boswa and Vishnupur to finance the weaving of the region failed to owe to organizational weakness and to keep the marketing system running properly.⁹ *Baswa Reshm Silpi Samabay Sangha Ltd* is the oldest one founded by late Kalicharan Sharma in the year of 1956 for the purpose of silk business and finance to the rural artisans. Baswa- Bishnupur Silk Weaver Cooperative Society Ltd was inaugurated in the year of 1977 with 54 members. In the year of 2015, its members reached 114.¹⁰ The *Bishnupur Reshom Silpi Tantubay Samabay Samity* was established at Bishnupur, Rampurhat II Block under Birbhum district in the year of 1989 with 52 members. In 2015, its members reached 288.¹¹ *Kalidaha Netaji Reshom Silpi Tantubay Samabay Samiti Ltd* has been engaged in the production and marketing of *silk kora than* since 1999 with the help of their 101 weavers.¹² *Panchagachhia Resham Tantubaya Samabay Samity Ltd* of Murarai I and *Gaganpur Resham Silpi Tantubaya Samabay Samity Ltd* of Murarai II block were established in 1962 which have a great contribution in the silk textile sector of Birbhum.¹³ The artisans associated with the above-mentioned societies have produced *colouring than* and various finest silken sarees like *garad*, *koriyal*, *jakkard*, *double jakkard* etc. A number of sales outlets of the societies have been acting to market silk artisanal goods throughout the state.

The silk co-operative societies applied to the Handloom Development Corporation for their registration. A number of silk co-operative societies got their registration by the Handloom Development Office under the Co-operative Society Act, 1912 and West Bengal Co-operative Societies Act XII of 2006.¹⁴

The Handloom Development Office recommended to registrar the co-operative societies for registration of such societies after enquires, securitizes and method of information of them.

Mulberry raw silk is produced in the local and nearby areas but raw tasar has been imported here from Jharkhand and Chhattisgarh as per the demand of the artisans of the district. The mulberry raw silk has reached to artisan of the area of the present study from the Kaliachak of Malda and Panchgram of Murshidabad. From the beginning of the present century, high-quality silk yarn began to be imported from outside to meet the needs of the weavers of the area under present study. From that period reeling activities of the district gradually declined and reelers of the co-operative societies stopped reeling. In this situation, most of the Weaving Co-operative Societies of Birbhum depends on the marketing channel of the National Handloom Development Corporation (N.H.D.C) to get raw silk to meet the weavers' demand.¹⁵ Some cooperative societies are still functioning to produce and sell silk articles in the district. The present status of silk weaving cooperative societies of the district can be mentioned as follows.

Silk Weaving Co-operative Societies of Birbhum: The Present Status

Sl. No	Name of the Co-operative Society	Address	Establishment Year	No. of Artisans (As on 2015)	Popular Products
1.	Baswa- Bisnupur Silk Weavers' Co-operative Society Ltd.	Bishnupur, Rampurhat- II	1977	114	<i>Silk Kora Than</i>
2.	<i>Bishnupur Resham Silpi Tantubaya Samity Ltd.</i>	Bishnupur, Rampurhat- II	1989	288	<i>Silk Kora Than</i>
3.	<i>Kalidaha Netaji Resham Silpi Tantubaya Samabay Samity Ltd.</i>	Bishnupur, Rampurhat- II	1999	101	<i>Silk Kora Than, White Than</i>
4.	<i>Baswa Resham Silpi Samabay Sangha</i>	Baswa, Rampurhat-II	1956	158	<i>Matka, Khetiya, Silk Kora Than</i>
5.	<i>Gramin Reshm Khadi Samity</i>	Paikar, Murarai II	1992	42	<i>Printed Saree , Matka</i>
6.	<i>Margram Silk Khadi Unnayan Samity</i>	Margram, Rampurhat II	1962	49	<i>Silk Kora Than ,Printed Saree, Tasar</i>
7.	<i>Bishnupur Annapurna Khadi 'O' Gramodyog Samity</i>	Bishnupur, Rampurhat- II	1962	25	<i>Printed Saree, Than</i>
8.	<i>Paschim Banga Gramunnayan Mondal</i>	Margram more, Rampurhat-II	1992	132	<i>Febric, White & Colour Than</i>
9.	<i>Margram Panchayet Silk Khadi Bhandar</i>	Margram, Rampurhat II	1978	95	<i>White & Colour Silk Than,</i>
10.	<i>Boswa Reshm Khadi Kutir</i>	Boswa, Rampurhat II	1962	25	<i>White & Printed Silk Than & saree</i>
11.	<i>Radha Madhab Khadi Kutir</i>	Margram, Rampurhat II	1984	43	<i>Printed Saree, Silk Than</i>
12.	<i>Rampurhat Mahakuma</i>	Boswa,	1978	22	<i>Tasar, Ghicca</i>

	<i>Khadi Silpa Unnayan</i>	Rampurhat II			& Printed Saree
13.	<i>Margram Reshm Khadi Uddyog Sanstha</i>	Margram Rampurhat II	1987	31	White & Printed Than, Matka Saree
14.	<i>Margram Resmam Silpa Samity</i>	Margram, Rampurhat-II	1992		White , Printed Than & ketiya Saree
15.	<i>Panchgachhia Resham Tantubaya Samabay Samity Ltd</i>	Panchgachhia, PO:- Palsha, Murarai- I	1962	118	Silk Kora Than, Koriyal & Jakkard Sarees,
16.	<i>Gaganpur Resham Silpi Tantubaya Samabay Samity Ltd.</i>	Gaganpur, Murarai- II	1962	126	Silk Kora Than, Garad Koriyal & Jakkard Sarees,
17.	Bengal Silk Weaver's Co-operative Society Ltd	Baliyara, Murarai-I	1991	43	Silk Kora Than
18	<i>Tentulia Resham Silpi Tantubaya Samabay Samity Ltd.</i>	Tentulia, Rampurhat-II	1991	151	Silk Kora Than, Printed Than, Silk Ready Made Shirting
19	<i>Birbhum Mahila Maslin Mohila Katai Mondal</i>	Bishnupur, Rampurhat-II	1981	24	Silk Kora Than, Matka Saree
20	<i>Margram Khadi Seva Mondal</i>	Margram, Rampurhat-II	1987	37	Silk Kora Than, Printed Than, Silk Ready Made Shirting

Source: Directorate of West Bengal Khadi & Village Industries Board, West Bengal, found @ www.wbkvib.org.in Retrieved on 2024-12-17 & Field Survey Data, from November 2024- January 2025

SILK CO-OPERATIVE SOCIETIES IN MARKETING:

The products of these weaving co-operative societies are mostly sold in the local market and regional markets in West Bengal. Numbers of sales outlets throughout the state were opened by co-operative societies in the area under study. For example, *Gaganpur Resham Silpi Tantubaya Samabay Samity Ltd* has four sales outlets in Birbhum that have existed in Gaganpur, Murarai, Suri and Rampurhat.¹⁶ A good amount of silk *kora than*, produced by several cooperative societies of Birbhum has been exporting to Serampore for printing. A fine silk fabric known as *Yardage* produced in Birbhum has a good demand throughout the state as well in other states of the country also. A weaver from Baswa of Rampurhat II Block under Birbhum District of West Bengal named Srishu Kumar Das became popular by producing *yardage* silk fabric that has connected to *Baswa Resham Silpi Sangha* since 1990.¹⁷

The *Paschim Banga Reshom Silpi Samabaya Mahasangha Ltd* has played an important role in marketing the silken products of 16 primary cooperative societies engaged in reeling and weaving of silk fabrics in Birbhum.¹⁸ Other marketing channels like *Sri Gandhi Ashram*, *Silk Khadi Seva Mondal*, *Abhoy Ashrom* and West Bengal State Khadi & Village Industry Board have engaged in the marketing of silken articles produced by the artisans of West Bengal including the district of Birbhum.¹⁹ Besides

it, the societies have also used other marketing channels like *Manjusha*, *Tantuja*, *Bhagyashree*, *Tantushree* etc to sell their products through several outlets throughout the state.

During the period of the study numbers of fairs and exhibitions at the district and national level have been organized throughout the year. The silk cooperative societies have participated in the fairs and exhibitions by paying a minimum cost of participation charge. The fairs and exhibitions have created a positive result and provided a source of encouragement to societies and their producers. They directly interacted with the customers and got knowledge regarding their liking or disliking, choice of colour and design. In these sources, the societies and their artisans got ideas and on that basis, they have changed or developed their pattern of production as per changing market demand. In spite of the above marketing channels, the weavers of the district have faced problems in marketing. They were influenced and exploited by middlemen or *Mahajan* who collected silk *thans* from the artisans. It is also experienced that a good number of artisans who were connected with silk weaving co-operative societies for a long time but later left the hands of societies and came in the grip of *mahajans* or producers.²⁰ Thus the efforts of silk cooperative societies to reduce moneylenders' exploitation have been largely hampered.

The Govt. of West Bengal started to assist the cooperative societies under the Marketing Development Assistance Scheme through the department of Micro, Small & Medium Enterprises and Textiles (MSME & T), Govt. of West Bengal from 2010. The government has also a provision of relaxation to co-operative societies in stamp duty, registration fees, income tax, and surcharge on its earnings up to a certain limit.²¹

FINANCING PATTERN OF SILK CO-OPERATIVE SOCIETIES:

It is experienced that the silk weaving industry of the district has been suffering unavailability of institutional finance. In Birbhum, more than 50% weavers have taken loans/advances from *Mahajans* or *Paikers* or moneylenders @ high interest. It is also observed that 45% silk weavers came into cooperative fold in the district to protect their interest on that sector. Adequate funds are necessary for the smooth running of an institution. A substantial amount of capital is needed to acquire a silk cooperative society for its setting up and running smoothly. Silk Co-operative Societies have tried to increase their funds from such internal and external sources. Share capital, accumulated profit, reserved funds etc have been considered as internal sources. On the other hand, external sources consist of the following:²²

- (i) Rural Development Banks, Gramin Vikash Banks, District Co-operative Bank Ltd, etc.
- (ii) Subsidy from Government Schemes.
- (iii) Internal Subsidy from NABARD schemes and KVIC schemes.

Estimate of the capital invested by silk co-operative societies in the district of Birbhum is not an easy task. Silk Co-operative Societies have arranged finance for their beneficiaries in different ways such as equity financing, debt financing and financing from government grants and subsidies. The Silk Co-operative Societies of the district obtained loans from the Birbhum District Central Co-operative Bank Ltd and Rampurhat Co-operative Agriculture and Rural Development Bank Ltd in the form of cash credit loans under NABARD's schemes or KVIC schemes.²³ NABARD has been providing refinancing to co-operative societies in sericulture schemes at a minimum interest from 6.5% to 10%.

CHANGING SCENARIO OF THE ARTISANS OF CO-OPERATIVE SOCIETIES:

It is also observed that the exploitation of moneylenders and middlemen has been reduced by little for the active work of cooperative societies in the area under study. A good number of weavers have engaged in silk weaving through cooperative societies. During 1980, the weavers who were connected to cooperative societies earned Rs. 150/- per month which reached Rs 2200/- per month in 2001 and

PROBLEMS OF SILK CO-OPERATIVE SOCIETIES IN BIRBHUM:

We visited 20 Silk Co-operative Societies of the area under study in December 2024 when collecting data through interviewing with the aid of our designed questionnaires. Several beneficiaries, managers, secretaries, presidents, and employees of silk cooperative societies in the present study area participated in the interviews. During that field survey, we identified a few major problems faced by the Silk Co-operative Societies of the area under study and interpreted them accordingly below in the following table.

No. of Silk Co-operative Societies under the Survey: 20 Samples

No. of Silk Co-operative Societies under the Survey: 20 Samples				
	Types of Problems	No. of Co-operative Societies Faced the Problem	Percentage	Average

A.	Infrastructural Problems			
1	Acquisition of Land	12	60	76.25
2	Building and its Maintenance	17	85	
3	Shortage of Furniture	17	85	
4	Lack of adequate storage Facilities	15	75	
B	Problems Related Financial Aspects			
1	Insufficient Capital	20	100	85
2	Lack of Proper Financial assistance	18	90	
3	Nonparticipation of Nationalised Banks	14	70	
4	Credit Gap	17	85	
5	Interest Burden	16	80	
C	Marketing Related Problems			
1	Lack of Proper Organised Markets	15	75	77.5
2	Interference of Middle Man in Markets	14	70	
3	Credit Sales	15	75	
4	Lack of Proper Marketing Development Assistance	18	90	
D	Others Problems			
1	Fluctuation in Price	20	100	100

Source- Field Survey, Dated: November 2024- January 2025

The above mentioned table shows that average 76.25% of silk cooperative societies have been facing infrastructural problems especially no permanent land, acquisition problems, lack of permanent building and their maintenances, shortage of furniture and lack of adequate storage facilities. In an average, 85% of silk cooperative societies have been facing financial problems especially insufficient capital, lack of proper financial assistance, credit gap, interest burden, non-participation of nationalised banks etc. The table also shows that, marketing related problems especially lack of proper organised markets, interference of middlemen, credit sales and lack of proper marketing assistance have been facing by 77.5% of silk co-operative in an average in the areas under present study. Despite the various problems, such co-operative societies like *Panchagachhia Resham Silpi Tantubaya Samabay Samity Ltd*, *Gaganpur Resham Silpi Tantubaya Samabay Samity Ltd* and few other cooperative societies improved and appeared with their better version for better management. A comparison of two cooperative societies in the area under study is presenting in this regards.

Comparative Analysis between Two Cooperative Societies of the District

Component	<i>Tentulia Resham Silpi Tantubaya Samabay Samity Ltd</i>	<i>Panchagachhia Resham Silpi Tantubaya Samabay Samity Ltd,</i>
	Tentulia , Rampurhat-II	Panchagachhia, Murarai-I

Year of Establishment		1991-92	1962
Beneficiaries during Establishment		101	62
Beneficiaries at Present (As on 2015)		151	118
Share Capital	During Establishment	Rs. 6120/-	Rs. 7440/-
	At Present (As on 2015)	Rs. 88620/-	Rs. 94400/-
Working Capital	During Establishment	Rs. 6120/-	Rs. 7440/-
	At Present (As on 2015)	Rs. 63.95 Lakhs	Rs. 92.35 lakh
Financing Support		Birbhum District Central Co-Operative Bank Ltd. Rampuraht Branch. However, due to the transactional memorandum of BDCCBL, the society faced financial problems. From 14-05-2014 and onwards.	(1) Birbhum District Central Co-Operative Bank Ltd, Murarai Branch. (2) Syndicate Bank, Murarai Br. (3) Paschim Banga Gramin, Palsa Br..
Marketing Channels		TANTUJA	<i>Samabayika Biponan Kendras,</i>
GI of Silken Products		Nil	<i>Received for Koriyal Saree, Garad Saree, Jakkard Sarees.</i>
Popular Silken Products		<i>Silk Kora Than</i>	<i>Silk Kora Than, Colouring Than, Koriyal Saree, Garad Saree, Jakkard Sarees, Double Jakkard Saree etc.</i>
Own Sales Outlets		1 (one) At Tentulia	3 (Three). At: -Panchgachhia, Murarai & Suri.

Source- Field Survey, Dated- November 2024- January 2025

From the above comparison, cooperative societies like *Reshom Silpi Tantubay Samabay Samity Ltd* improved itself in respect to managing finance, skill upgradation of weavers, and marketing development. However, Cooperative Societies like *Tentulia Reshom Silpi Tantubay Samabay Samity Ltd* used the traditional practice of weaving and struggled to survive due to financial crisis and for problems of marketing.

CONCLUDING REMARKS:

From the above discussion, it can be said that the Government, NABARD, Birbhum District Central Co-operative Bank Ltd (BDCCBL) and Rampurhat Co-operative Agriculture and Rural Development Bank Ltd (RCARDBL) have been considered as the chief financiers of the mulberry silk industry of the area under study. Since the establishment of the NABARD, it has been working to promote rural areas of the

country from different angles. Birbhum District of West Bengal was not left out of these promotional activities. It is also found that the major percentage of working capital of cooperative societies has come from NABARD through BDCCBL and RCARDBL in form of cash credit loan. Thus, it can be said that the NABARD has appeared as one of the instrumental of socio-economic upliftment in rural India including the area under the present study. The manufacturing of silk that covers a limited area of Rampurhat Sub-Division under the Birbhum district was a principal industry of the district. Even during the period of study silk has also been successfully done in Baswa, Bishnupur, Tentulia, Natungram, Margram and other villages of Rampurhat II block, Panchgachhia of Murarai I and Gaganpur of Murarai II block for the important contribution of *Tantubayas'* Co-operative Societies. The weavers of such cooperative societies like *Panchgachhia Resham Tantubaya Samabay Samity Ltd* and *Gaganpur Resham Silpi Tantubaya Samabay Samity Ltd* have great contributions on the modern silk textile industry. During the period of the study (1956-2015), Co-operative Societies including Silk Co-operative Societies appeared as an instrument of socio-economic development. They have played a crucial role in promoting and developing of mulberry silk industry by taking part in the production of silken articles, managing loans and marketing of products. Hence, the government has provided offers, grants and financial assistance to cooperative societies to make their function more effective. The silken articles especially *Korial Sarees*, *Jakkard Saree*, *Silk Kora Than*, *Printed Than*, *Bishnupuri Than* etc. have also a huge demand in the markets of outside West Bengal. Marketing channels of the silk co-operative societies need to more develop as the societies and their beneficiaries can earn profit at an increasing rate. Workshops on regular basis with policy makers, administrators, bank officials, financial institutions, credit facilitators, NGOs, DOSs and local development authorities should be arranged for focusing on awareness about credit flow, workable model, government schemes etc. If joint venture of Governments, CSB, Directorate of Sericulture (Textile), West Bengal, Handloom Development Corporation, West Bengal, NABARD, Rural Development Banks, Commercial Banks become more active; then the Silk Co-operative Societies and traditional silk industry of the district can survive in future and that should be an important agent of socio-economic change in the present study areas.

NOTES & REFERENCES:

1. Interviewed with Sarathi Das, Aged 48, Weaver, Margram- Mondalpara, Rampurhat-II, Dated- 2024-12-19
2. K. Ghosh(2006), *Birbhum Jelar Samabaya Andalon, Paschimbanga- Birbhum Jela Sankha*, Department of Information & Culture, Govt. of West Bengal, p.103
3. Paresh Nath Das, Aged-69, Weaver & Beneficiary of *Baswa Resham Silpi Samabay Sangha Ltd*, Baswa, Rampurhat-II, Dated- 2024-12-15
4. Field Survey, November 2024- January 2025,
5. Annual Reports 2011-12, Directorate of Sericulture, Govt. of West Bengal, Retrieved from www.seriwb.gov.org, dated. 2021-05-17
6. Interviewed with Ashoke Mondal, Aged 56, Manager of *Gaganpur Resham Silpi Tantubaya Samabay Samity Ltd*, Gaganpur of Murarai-II, Dated-2024-12-19
7. Saswati Mukherjee(1992) *Sericulture in West Bengal: A Geographical Analysis*, Bhattacharya & Brother, Kolkata, p. 22
8. K. Ghosh, (2006), op.cit. , p. 105
9. Annual Reports of 2011-12, Directorate of West Bengal Khadi & Village Industries Board, West Bengal, online (www.wbkvib.org.in), Retrieved 2024-12-17
10. Interviewed with Pradip Majumdar, Aged-56, Accountant of Baswa- Bisnupur Silk Weavers' Co-operative Society Ltd, Bishnupur, Rampurhat-II, Dated- 2024-12-15

11. Gurupada Bhalkundi, Aged-42, Member of *Bishnupur Resham Silpi Tantubaya Samity Ltd*, Bishnupur, Rampurhat-II, Dated- 2024-12-15
12. Interviewed with Bishnu Charan Biswas, Aged- 53, Secretary of *Kalidaha Netaji Resham Silpi Tantubaya Samabay Samity Ltd*, Bishnupur, Rampurhat-II , Dated- 2024-12-15
13. Interviewed with Prabir Kadiya, Aged 70, Artisan and Member of Managing Committee of *Panchgachhia Resham Silpi Tantubay Samity Ltd*, Panchgachhia of Murarai- I, Dated- 2024-12-19
14. West Bengal Co-operative Societies Act of 2006, Govt. of West Bengal, The Kolkata Gazatte, Dated- 2010-05-25, Kolkata, p.19
15. Tradable Bio Resources of West Bengal-2015, Bio-Diversity Board of West Bengal, Govt. of West Bengal, Kolkata & Riddhi Foundation, Kolkata, p. 60
16. Interviewed with Ashoke Mondal, Aged 56, Manager of *Gaganpur Resham Silpi Tantubaya Samabay Samity Ltd*, Gaganpur, Murarai-II, Dated-2024-12-19
17. Interviewed with Srishu Kumar Das, Aged- 56, Weaver, *Baswa Resham Silpi Samabay Sangha*, Baswa, Rampurhat-II, Dated 2023-08-12
18. Tradable Bio Resources of West Bengal-2015, op.cit. , p.61
19. Ratan Das (2008), Financing of Sericulture: A Study of Silk Co-operative Societies in Murshidabad District During 1992-93 to 2001-02, Unpublished Ph.D Thesis, The University of Burdwan, p.96
20. Interviewed with Baidyanath Das, Aged-70, Silk Weaver, Bishnupur, Rampurhat-II , Dated- 2024-12-15
21. Annual Reports of 2010-11, Directorate of Textile , Govt. of West Bengal, Retrieved from www.westbengalhandloom.org , Dated- 2021-12-23
22. I. Khan & R. Ahmad (2022), Role of NABARD in Agriculture and Rural Development, International Journal of Creative Research Thought, Vol.10, No.4, Ahmedabad, p.194
23. Interviewed with Chandan Hilora, Aged 46, President of *Panchgachhia Resham Silpi Tantubay Samity Ltd*, Panchgachhia of Murarai- I, Dated- 2024-12-19.
24. Paresh Nath Das, Aged-69, Weaver & Beneficiary of *Baswa Resham Silpi Samabay Sangha Ltd*, Baswa, Rampurhat-II, Dated- 2024-12-15
25. Karabi Bhalkundi, Aged 39, Secretary of *Birbhum Mahila Maslin Mohila Katai Mondal*, Natungram, Rampurhat-II, Dated- 2025-01-24
26. M. V. Kirsur(2004), Reports of the National Workshop on Credit to Sericulture, Indian Silk: The Complete Sericulture and Silk Industry Journal, Vol.4, No. 3, Bangalore, p.18