

RESEARCH STUDIES.

During the year 2007 - 2008, the institute conducted three research studies namely SHG the real story, Assam handloom and Intensive study on handloom in Assam in collaboration with NIFT, Kolkata. Out of these, following two studies have been published:

SHGs the real story: Under the study 100 villages in 11 districts of Assam have been covered. The study carried out 225 sample survey through a 36 point questionnaire. The tabulation of those survey data has thrown interesting highlights. They are as follows

- It has found in the study that 58 percent of the SHG members are middle aged persons who have clinched it as the last resort to usher in prosperity in their life. The youth or the people in younger age groups by and large have not developed very keen interest in the SHG movement. However, attitude of the youth from Dibrugarh and Tinsukia districts is a definite silver lining. They have exhibited zeal to capitalize on the

SHG movement. The worst case is Nalbari district where the youth have evinced least interest.

- The SHG revolution had the scope to strike deeper roots in the rural Assam had the banks been more responsive and interested in becoming the partner in progress with the SHG members. The banking blues have remained a sour point in the over all picture. The banks have exhibited a far from enthusiastic attitude to the revolution where the state government pinned ample hopes to reach its goal of rural economic empowerment. There were allegations galore regarding corruption by section of bank officials while disbursing loans. Simplification of languages of banking rules and procedures would have been boon given that SHGs are run by not very highly qualified persons in most of the cases.
- There is scope for improvement of credit recovery scenario. 84% respondents have been found to repay loans regularly. The SIRD can take heart that banks are happy with the SIRD promoted SHGs for their tendency to repay the loan as early as possible so that they could capitalize on the goodwill of the bank for future dealings.

- The average level of education of SHG members varies from districts to districts. Dibrugarh and Tinsukia have the highest number of non-matriculate SHG members while Kamrup district has largest number of SHG members who are graduates. There are post graduates among SHG members in some of the groups in Dibrugarh, Nagaon and Barpeta. Barring a few exceptional cases, the level of education of SHG members hardly matters as far as performance of groups. However, higher level of education of SHG members may impart visionary zeal in the functioning of groups.
- It has been observed that news papers in the state have hardly played any role in furthering the SHG revolution by making people aware of it throughout the length and breadth of the state. The SIRD staffs and workers have done a commendable job by taking the movement to interior parts of the state through sheer power of their hard work and dedication and planning by those who are calling shots in the SIRD headquarter. However, in Nalbari district the movement spread after the people were attracted to it after hearing about it from fellow people.

- The SHG movement has had contrasting effects on lifestyles of the SHG members in Upper Assam and Lower Assam areas. It has facilitated discernible economic growth for individual SHG members in Upper Assam areas whereas in Lower Assam the SHG members now command greater respectability in the society. The movement has made hugely positive change in the attitude of SHG members who have realized the value of time and positive thinking.
- Main focus of the SHG members seems to be in expansion of the group's current activities and 68% of them have accorded top priority to consolidation for sustained economic growth. Education for their children and acquiring property come next in their list of priorities. The health concerns occupy the fourth place in the list of priorities of the SHG members.
- Over 25% of the SHG members earn in the range of Rs. 2000 - 3000 per month while 18% of them earn average Rs. 5000/- per month. Another 18% earn less than Rs. 2000/- per month. SHG members from Dibrugarh and Tinsukia districts earn the highest per month in terms of liquid cash.

- About 42% of the SHGs are engaged in agricultural activities while duckery, dairy farming and handloom are among the groups. Handloom has gained maximum popularity among SHGs in Lower Assam while piggery has turned out to be the least popular activity.

Assam Handloom findings and recommendations: The handloom sector in Assam has been perceived as a vehicle for eventual growth and progress of the region by policy makers, planners and others at the helm of power. But it has also been conceded that it has traditionally engaged in mass production of low-value items with its full potential yet to be explored. Some of the findings are given below:

The main reason is that except a handful, it has never been the primary source of income and hence it has always been used as a leisure time activity. Wherever there is an exception to this there is success.

The intervention of the SIRD is a success from the rural development and livelihood point of view but not so from the handloom point of view.

Attempts of intervention through the subsidy by various agencies have not borne fruit. As soon as the loans and subsidy are over, there is hardly any continuation of activities or expansion in most of the groups.

The other reasons cited for low performance are unorganized production base, application of outdated technology, lack of skill upgradation of weavers in design, dyeing and processing, irregular supply of raw material, non-application of modern tools and techniques, non ascertaining changing needs of customers, failure to forecast appropriate demand, inability to determine extent of competition, resolving an effective pricing policy, sloth in identifying a proper distribution network and deficiency in formulating a sales promotion policy, besides floundering on gauging local and external market dynamics.

As it is not the primary source of income, both motivation and attitude have always been low. It is more prevalent in Lower Assam where except for a few pockets in Goalpara and Udalguri, it is a general picture of taking it easy everywhere.

Most of the time the loan repayment were not regular, jacquards were not properly used and in many cases the groups have actually disintegrated and vanished. It is more so in Lower Assam. There is less positive mentality in Lower Assam.

In many cases, the hidden agenda is to divert the loan component to petty things and then get sucked into the game of hide and seek before intervention.

Unlike other sectors, handloom is more backward primarily because food is always available from the field. Hence, the family members have never found it important enough to concentrate and expand way it should be.

May be the cluster approach of the SIRD has to be improvised and more concentration be given to the tribal areas.

Ironically, there is a huge shortfall of weavers. During the course of this study, most of the weavers with whom the authors interacted, from Duliajan to Bhergaon and from Sualkuchi to Goalpara, were tribals. There may be a lot of tall talk about Assamese women being able to weave dreams on their looms, but

the fact remains that 90 percent of the weavers are tribals, predominantly Bodos and Rabhas.

Skilled and tenacious, they are capable of putting in hard labour. Except for them, most Assamese womenfolk have not found it lucrative enough to be adopted as a full-time occupation.

It is the same story from Sualkuchi to Darrang and Tinsukia as well. It was observed that Bodo girls, who are presently suffering due to lack of income generating opportunities at Udalguri, Baska and Kokrajhar districts have fanned out all over the state in search of a livelihood.

Again, the acceptance level of jacquard by the common weavers is not at all satisfactory. Again the flying shuttles are also very costly.

Unfortunately, there is hardly any proper literature available to encourage the weavers in ordinary Assamese or Bodo language to encourage the viewers.

At Bhergaon we met atleast a dozen girls willing to go to the SIRD's Duliajan Extension Centre, despite there being limited vacancy.

The SIRD's overall effort can be termed as success as 25 per cent of the groups are working as per plan and that is a real big achievement when everything are against the odds.

The following paragraphs contain certain specific suggestions. But the fact remains that handloom may not be a popular option for enhancing income in non-tribal areas.

There are hardly any success stories among non-tribal communities. If there is any, then there has to be a tribal angle to it. The urge to do better was never felt simply because there was always some other primary source of income. Historically too, handloom was never the sole means of bread and butter.

The sector merits adequate research to determine the quality and appropriateness of raw material used, in product design and their acceptability in the market, in productivity enhancement of the artisans through better tools, techniques and methods and also in improving the supply chain management practices that may reduce marketing cost.

Behavioural research involving the weavers can contribute to design appropriate models that will help to

improve skill and productivity and motivate them to crave for a better standard of life.

With the dramatic intervention of factory products, the handloom days seems to be numbered as far as day to day cloths are concerned. The handloom sector will only remain profitable among the niche class.

Weaving of Mekhela sador and gamosa are not at all economical. Most weavers realize it after the end of the initial exuberance period. Money can be made only in the higher end cloths and perhaps that is the key a complete readjustment of approach.

The example of Bhergaon is classic. Using the same looms they produce bed linen and table cloth instead of mekhela sador and they have a huge market.