

Financial Problems of the Sericulturists, Reelers and Weavers in Murshidabad District of West Bengal– A Socio-Economic Viewpoint

Abstract

The sericultural practices are region and season specific in nature and hence, the financing differs from place to place and activity to activity. In Murshidabad, sericulture is a sector where institutional financing or more appropriately bank financing is yet to make much progress. While the district has enormous potential for development of sericulture and has received considerable attention from the fifth five year plan, the involvement of banks in financing activities is rather negligible. The aim of this paper is to give a perspective of financial problems of the sericulturists, reelers and weavers of Murshidabad district of West Bengal.

Keywords: Perspective, Proprietorship, Marginal, Subsidiary, Exploitation, Substantial, Liquidation, Tangible, Investment, Entrepreneurs

Introduction

In the district of Murshidabad, most of the rearers and reelers run their sericultural activity under sole proprietorship. Most of them are not organized through co-operatives and they work on private ownership basis. The sericulture activities consist of two components – one is 'cultivation of mulberry plants' and the other is 'rearing of silkworms'. Rearing is a season specific in Murshidabad. Normally, the number of rearing recommended in Murshidabad is 5 (five) in a year. In traditional sericultural areas of Murshidabad, rural people have taken sericulture as one of the most important enterprise to earn their livelihood.

Socio-Economic Status of Different Categories of Sericulture Workers

The socio-economic status of the sericultural farmers, reelers and weavers has assumed a significant importance in the rural social life as it has direct bearing on their income and occupation. The caste, occupation, education, social participation, land holding, house type, family type and family size jointly determine the socio-economic status of an individual sericultural farmers, reelers and weavers of the district.

The number of the respondents (sericulturists) from the different blocks of the district has been selected purposively depending upon the high population of sericultural farmers. The number of the respondents have been randomly selected from each of the 16 (sixteen) blocks out of the 24 sericultural blocks in the district. The number of 70 respondents from Khargram block, 60 from Nabagram block, 48 from Raghunathganj block, 42 from Raninagar block, 34 from Kandi block, 28 from Murshidabad-Jiaganj block, 25 from Berhampore Sadar block and 15 members of respondents (farmers) from each of Jalangi, Domkal, Beldanga, Sagardighi, Bhagawangola, Bharatpur, Hariharpara blocks and 10 sericultural farmers from each of Suti and Naoda blocks have been randomly selected in the district. Thus, a total of 432 respondents from the district have been selected as sample to study their socio-economic characteristics.

The selected respondents have been classified into three categories on the basis of their land holding. Accordingly, 366 numbers of Marginal farmers (84.72%), 57 numbers of small farmers (13.20%) and 9 numbers of Semi-medium farmers (2.08%) have been found. This indicates absolute dominance of marginal farmers in sericultural farming community. Relevant data have been collected from selected respondents by personal interview method with a structured interview schedule during 2015-16.



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The data in table no. 1 reveals that 71.53% of sericultural farmers belong to the middle age group i.e., between 26-50 years. Cultivation is their major occupation (60.42%). Cultivation consists mainly of sericulture (cultivation of mulberry leaves and rearing of silkworms) and agriculture. Besides these, wage earning (21.53%), petty business (13.88%), petty employment i.e., service not holding higher status (4.17%) are some other occupations. Educational level of the majority of the sericultural farmers has been observed to be the level of middle standard. Nearly 77% of the sericultural farmers live in either in 'Kutch House' (50.69%) or 'Mixed House' (26.39%). The land holding of the majority of the sericultural farmers has been found to be 50.69% ranging from 1.0 to 5.0 acre. About 47.22% of sericultural farmers hold less than 1.00 acre of land. The marginal farmers are much more dependent on their mulberry holding.

Most of the farmers hold single type family (68.75%) and the number of the family members is more than 5. The percentages of the family having upto 5 members and above 5 members are 36.81% and 63.19% respectively.

The average annual income of the majority of the sericulture farmers (53.47%) is found to be in the range of Rs. 10001 to Rs. 20000 and in the next ranging from Rs. 20001 to Rs. 50000, the percentage of the farmers is 26.39. 16.20% of the farmers belong to the range of annual income above Rs. 50000.

The subsidiary occupations of different categories of sericulture farmers and their family members for maintaining their livelihood are observed to be agriculture, wage earning, petty business, petty employment etc. It is revealed from table no. 1 that the average annual income is low and among all categories it is lowest among marginal farmers.

Table No. 1
Socio – Economic Status of Different Categories of Sericultural Farmers in Murshidabad:

S.No.	Socio-Economic Characteristics	Categories of Sericulture farmers			
		Marginal (n=366) (84.72%)	Small (n=57) (13.20%)	Semi-Medium (n=9) (2.08%)	Overall (n=432) (100.00%)
1.	Age (Years)				
a.	Young [<25]	15	6	-	21 (4.86)
b.	Middle [26-50]	261	42	6	309 (71.53)
c.	Old [>50]	90	9	3	102 (23.61)
2.	Occupation				
a.	Labour	93	-	-	93 (21.53)
b.	Caste occupation	-	-	-	-
c.	Business	51	9	-	60 (13.88)
d.	Service	18	-	-	18 (4.17)
e.	Cultivation	204	48	9	261 (60.42)
f.	Independent profession	-	-	-	-
3.	Education				
a.	Illiterate	135	9	-	144 (33.33)
b.	Can read only	18	3	-	21 (4.86)
c.	Can read and write	21	3	-	24 (5.56)
d.	Primary	90	6	-	96 (22.22)
e.	Middle	75	24	9	108 (25.00)
f.	High School	18	9	-	27 (6.25)
g.	Graduate and above	9	3	-	12 (2.78)
4.	Land				
a.	No Land	-	-	-	-
b.	Less than 1.0 acre	204	-	-	204 (47.23)
c.	1.0 – 5.0 acre	162	57	-	219 (50.69)
d.	5.0 – 10.0 acre	-	-	9	9 (2.08)
e.	Above 10.0 acre	-	-	-	-
					cont.
5.	House Type				
a.	No House	-	-	-	-
b.	Hut	36	-	-	36 (8.33)
c.	Kutch house	195	24	-	219 (50.69)
d.	Mixed house	84	27	3	114 (26.39)
e.	Pucca house	51	6	6	63 (14.59)
f.	Mansion	-	-	-	-
6.	Family				
A.	Type				
a.	Single	270	24	3	297 (68.75)

b.	Joint	96	33	6	135 (31.25)
B.	Size				
a.	Up to 5 members	150	6	3	159 (36.81)
b.	Above 5 members	216	51	6	273 (63.19)
7.	Average Income Per Year				
a.	Less than Rs. 10000	17	-	-	17 (3.94)
b.	Rs. 10001 to Rs. 20000	198	32	1	231 (53.47)
c.	Rs. 20001 to Rs. 50000	90	18	6	114 (26.39)
d.	Above Rs. 50000	61	7	2	70 (16.20)
8.	Socio-Economic Status				
a.	Upper class	-	-	-	-
b.	Upper Middle class	-	-	-	-
c.	Middle class	18	07	2	27 (6.25)
d.	Lower middle class	105	30	5	140 (32.41)
e.	Lower class	243	20	2	265 (61.34)

Source: Field Survey

The sericultural farmers are socio-economically backward. About 61.34% sericultural farmers fall in 'E' category i.e., 'Lower Class', 32.41% in category 'D' i.e., 'Lower Middle Class' and only 6.25% fall in 'C' category i.e., 'Middle Class' of the rural socio-economic status in the district.

The reelers of the district do not play any important part in the socio-economic development of sericulture in the district since their financial position is not so sound and they are not properly skilled to be efficient in silk-reeling.

The Financial Position and Problems of the Weavers

The weavers in the district are divided into three categories

1. The private weavers purchase silk yarns either from the open market or from the individual reelers in self investment system of work. They produce silk fabrics at their own houses in their domestic looms and sell them to the local dealers or middlemen or at the local market. This category of weavers is financially sound and covers only 10% of the total weavers. They carry weaving operation at their own investment. Since they are not required to raise loan for working capital, the interest on loan is not paid by them and consequently the total cost for weaving operation is less. They also get reasonable price for selling the silk fabrics.
2. The category of weavers is engaged in dadan or cash advance system of work. They work under the middlemen or mahajans. They are supplied silk yarns for weaving silk products. They do not require working capital but they need charka and handloom machine. They also need a shed in their houses. These are arranged by the middlemen or mahajans under whom they work. From the field survey it is estimated that the amount of fixed capital of such weavers worked under mahajan is Rs.15000 (Rs.5000 for handloom and Rs. 10000 for shed house). They get wage @ Rs.250 and Rs.280 respectively per 11 metres single thread and double thread clothes weaved in three days with labour of 8 hours per day. The mahajan is to deduct wages if the quality of the product is inferior. So there is

always a chance of exploitation of the weavers by the mahajans.

This category of weavers is not financially sound and holds about 50% of the total weavers of the district. The main problem faced by them in the district is scarcity of own capital. Due to lack of own capital they are engaged themselves under the money lenders or mahajans. This type of weaving is in practice for a long period and such weaving class is under the dominance of middlemen or mahajans.

3. The weavers working under co-operative societies cover 40% of the total weavers. Of this 40%, approximately 60% weavers work under co-operative societies handled by Handloom Department and the rest 40% weavers work under co-operative societies handled by NABARD and Khadi and Village Industries Commission. This sector is organized. The weavers work as wage earners and their wages are fixed on piece rate basis from the respective organizations. These wage weavers are supplied silk yarn for weaving fabrics at the looms owned by the organisations. They weave either at their own homes or at the premises of the organisations. Some of these weavers have their own looms. Under this system of weaving the rate of exploitation is minimized.

From each of the 24 sericultural blocks in the district 15 members of respondents (silk weavers) have been randomly interviewed and total of 360 respondents have been classified into three categories – private weavers, weavers working under mahajans and weavers under co-operative societies. Accordingly, in the survey there are 36 private weavers (10%), 180 weavers work under mahajans (50%) and 144 weavers work under co-operative societies (40%).

The data in table no. 2 depicts that 51.67% of silk weavers belong to the middle age group i.e. between 26-50 years. Weaving is their major occupation (34.17%). The wage earnings (25%), cultivation (30%), petty business (10%) are some other occupations. The standard of education of the weavers is found to be primary level (35%) and the level of middle standard is 20.83%. About 74% of the silk weavers live in either in "Katcha House" or "Mixed

House" and the individual percentage in this respect is 38.33% or 35.83% respectively.

The loom holding of the majority of weavers is found to be 65.83% ranging less than 5 looms.

About 15% of the weavers holds looms ranging from 5 to 10.

Table No. 2
Socio – Economic Status of Different Categories of Silk Weavers in Murshidabad

S.No.	Socio-economic Characteristics	Categories of Silk Weavers			
		Private Weavers (n=36) (10%)	Weavers Under Mahajans (n=180) (50%)	Weavers under Co-operative societies (n=144) (40%)	Overall (n=360) (100%)
1.	1. Age (years)				
a.	Young [<25]	12	45	54	111 (30.83)
b.	Middle [26-50]	18	102	66	186 (51.67)
c.	Old [>50]	6	33	24	63 (17.50)
2.	2. Occupation				
a.	Labour	9	36	45	90 (25.00)
b.	Caste occupation	15	60	48	123 (34.17)
c.	Business	3	27	6	36 (10.00)
d.	Service	-	-	-	-
e.	Cultivation	6	57	45	108 (30.00)
f.	Independent profession	3	-	-	3 (0.83)
3.	Education				
a.	Illiterate	6	15	12	33 (9.17)
b.	Can read only	3	6	12	21 (5.83)
c.	Can read and write	3	9	15	27 (7.50)
d.	Primary	12	54	60	126 (35.00)
e.	Middle	6	42	27	75 (20.83)
f.	High School	3	30	12	45 (12.50)
g.	Graduate and above	3	24	6	33 (9.17)
4.	House Type				
a.	No House	-	-	-	-
b.	Hut	6	9	3	18 (5.00)
c.	Kutch house	15	66	57	138 (38.33)
d.	Mixed house	9	69	51	129 (35.83)
e.	Pucca house	6	36	33	75 (20.84)
f.	Mansion	-	-	-	- contd.
5.	Family Type				
A.	Type				
a.	Single	15	111	81	207 (57.50)
b.	Joint	21	69	63	153 (42.50)
B.	Size				
a.	Up to 5 members	24	117	66	207 (57.50)
b.	Above 5 members	12	63	78	153 (42.50)
6.	Number of Looms				
a.	No loom	-	12	30	42 (11.67)
b.	Less than 5 looms	27	117	91	237 (65.83)
c.	5 – 10 looms	9	30	15	54 (15.00)
d.	10 – 15 looms	-	21	6	27 (7.50)
e.	15 – 20 looms	-	-	-	-
f.	20 – 30 looms	-	-	-	-
7.	Source of Finance				
Working Capital					
a.	Own	36	-	-	36 (10.00)
b.	Mahajans	-	180	-	180 (50.00)
c.	Bank (MDCCB Ltd.)	-	-	144	144 (40.00)
d.	Government	-	-	-	-
8.	Average Income Per Year				
a.	Less than Rs. 10000	-	10	-	10 (2.78)

b.	Rs. 10001 to Rs. 20000	7	107	57	171 (47.50)
c.	Rs. 20001 to Rs. 50000	20	63	72	155 (43.06)
d.	Above Rs. 50000	9	-	15	24 (6.66)
9.	Socio-Economic Status				
a.	Upper class	-	-	-	-
b.	Upper Middle class	-	-	6	6 (1.67)
c.	Middle class	3	30	42	75 (20.83)
d.	Lower middle class	24	90	60	174 (48.33)
e.	Lower class	09	60	36	105 (29.17)

Source: Field Survey

The majority of the weavers (50%) arrange their finance as working capital from the mahajans or moneylenders. The percentage of weavers who work under Co-operative Societies and arrange working capital loan from the District Central Co-operative Bank Ltd. is 40%. The rest 10% weavers have their own fund as working capital for production of silk clothes.

It is observed that the average annual income of the majority of silk weavers (47.50%) belongs to the range of Rs.10,001 to Rs.20,000. 43.06% of the weavers belongs to the next range of Rs.20001 to Rs.50000 and the percentage of the weavers having average annual income above Rs.50,000 is 6.66%. This percentage is 2.78 having annual income of less than Rs. 10000.

Sources of Capital

In Murshidabad sericulture for mulberry cultivation and silkworms rearing requires investment for fixed capital as well as working capital in the initial stage. Most of the sericulturists are not able to invest capital from their own funds as they are poor farmers. They can cultivate mulberry plants and can rear silkworms with financial assistance from the Government and the District Central Co-operative Bank Ltd. Fixed capital is partly provided by the state government in the form of subsidy, partly by bank in the form of loan and partly from own fund.

A sericulturist can get 25% to 33¹/₃% of fixed cost as subsidy from Government i.e., this portion of his investment of capital is borne by the Department of Sericulture and 41²/₃% to 50% of the fixed cost comes from the District Central Co-operative Bank Ltd. as loan. Under National Sericulture Project only 25% of the fixed cost is to be invested by the beneficiaries as their own contribution and the remaining portion of the cost is financed by the Department of Sericulture and the Central Co-operative Bank of the district as stated above. This is really a good step taken by the Government of West Bengal in financing of sericulture.

The estimation of the total amount of capital invested in sericulture of Murshidabad is indeed a difficult task. There are two sources of capital for sericulture in the district.

Government Sources

The Government nurseries foster the mulberry cultivation and rear silkworms for production of cocoons at Government cost. The sericulture of the district was mainly financed by the mahajans / money lenders in the past, even now in many cases. At present the Government takes initiative in financing of sericulture industry and encourages the establishment of different Silk Co-operative Societies. The

Government has adopted co-operatives as an instrument of socio-economic change. The Government is extending loan to the Silk Co-operatives by which the sericulturists, reelers and weavers, the members of the societies rear silkworms, reel silk yarns and weave silk clothes for their own interest as well as the interest for rural economy. The Government and the District Central Co-operative Bank Ltd. are the financiers to this industry of the district.

Private Sources

The private sources of finance of the silk rearers, reelers and weavers of the silk industry in the district are the mahajans, silk merchants, traders etc. The private sericulturists cultivate mulberry crops in their own plots of land and rear silkworms for producing cocoons and raw silk at their own cost. The private weavers are carrying weaving operation at their own contribution. They can avail loan from mahajans or silk merchants, if necessary.

A substantial amount of fund must be acquired by a Silk Co-operative Society of sericulture industry for its setting up and running smoothly. This fund or finance is necessary to arrange for infrastructural facilities such as acquisition of land, building, plant, machinery (equipments), furniture etc. It is also essential for working capital requirement for running the silk co-operatives of sericulture industry. The working capital finance is required for procurement of raw materials, payment of wages and indirect expenses. So financing activity relating to sericulture is related with collecting financial resources and utilizing the same in a systematic and scientific way.

The Silk Co-operative Societies can arrange finance in different ways / methods. These are equity financing, debt financing and financing from government grant.

Equity financing signifies financing of the co-operatives by their owners / members. The co-operative societies of the district collect equity capital by selling shares to their members. This capital is used for fixed expenses like purchases of equipments, looms, furniture etc. The society has no obligation to redeem its equity share capital except in case of liquidation. It helps the societies to use equity capital almost as a permanent source of finance. A Silk Co-operative Society having a good equity base bears a very low risk. The creditors and bank do not hesitate to provide credit or finance to such a society. Debt financing is the arranging for other finance except equity capital by taking direct loan – short-term debt or long-term debt from outside agencies. Debt finance always carries a fixed charge in the form of interest. The silk co-operatives take short-term loan

from the District Central Co-operative Bank Ltd. for production of cocoons, silk yarns or silk clothes. This short-term loan or working capital finance can be obtained as cash credit or overdraft facility. Cash credit is an arrangement of providing short-term credit where the societies are allowed to borrow money upto a certain limit against some tangible security / guarantee. In the district, the Silk Co-operative Societies borrow money from the Murshidabad District Central Co-operative Bank Ltd. against their stock.

Financing through government grant is a method of obtaining fund for the development and operation of sericultural activity in the district. The central government and state government have arranged for providing long-term and short-term equity capital purchasing shares and debt capital for silk industry. They have also introduced different schemes for sericulture to provide financial assistance / grant and subsidy for promoting economic development. Through different schemes, the government is trying to encourage the sericulturists and the Silk Co-operative Societies for their economic as well as industrial growth.

Working / circulating capital of the Silk Co-operative Societies is initially provided by the District Central Co-operative Bank Ltd. as cash credit loan under NABARD scheme. The main objective of Handloom Development Office under the Directorate of Handloom & Textiles, West Bengal is to arrange finance to the handloom co-operative societies by way of different schemes viz share capital loan and other which are in the form of loan and grant. The main working capital in the form of cash credit loan of the Societies comes from NABARD through the District Central Co-operative Bank Ltd. after being recommended by the Handloom Development Office. The total administrative as well as developmental matters are also looked after by the HDO. At present 54 Co-operative Societies (cotton, silk and woollen) are enjoying cash credit loan from NABARD involving a total amount of Rs. 544.80 lakh. Some of the societies have been registered under Khadi and Village Industries Board and these societies are also financed through the District Central Co-operative Bank Ltd. under KVIC scheme.

Utilization of Fund

The fund of fixed capital of the different Silk Co-operative Societies in Murshidabad district is utilized for construction of house, procurement of furniture, equipments etc. and the amount of working capital is utilized for purchasing of raw materials, payment of wages to the artisans / weavers of the societies and payment of overheads. That means the financing of funds is made in the form of purchase of raw materials which are distributed to the artisans / weavers of the societies for producing silk goods on fixed wage basis. Overheads or indirect expenses include interest on loan, electricity, house rent, salary, printing and stationery, typing and xerox, bank charge, audit fee, depreciation on furniture, rearing equipments, charkas, tants or looms etc.

The availability of finance facilitates a silk co-operative society to bring together raw materials,

labour and indirect expenses to combine them to produce silk goods.

The Silk Rearers Co-operative Societies purchase raw material i.e. silkworms or disease free layings from the Department of Sericulture or Central Silk Board and distribute the same to the rearers who are the members of the societies for the production of cocoons in exchange of wages paid by the societies.

The Silk Reelers Co-operative Societies purchase raw material i.e. cocoons from the Rearers Co-operative Societies or from the private rearers or from the Government source and provide these cocoons to the reelers being the members of the Silk Reelers Co-operative Societies for production of silk yarn on wage rate basis.

The Silk Weavers Co-operative Societies procure raw material i.e. silk yarn from the Reelers Co-operative Societies or from the private reelers and the government source. The societies supply these silk yarns to the weavers who are the members of the societies. The weavers produce silk than or sarees and they get wages on piece rate basis.

So this specific type of financing is found in respect of Silk Co-operative Societies of the district.

Table No. 3

Source of Capital (Financing of Fixed Capital)

Nature of Investment	Contribution by Beneficiaries	Subsidy Provided by the Govt.	Bank Finance
For plantation, irrigation, construction of rearing house and procurement of rearing equipments	25%	25% for small farmers including SC farmers	50%
		$33\frac{1}{3}\%$ for marginal farmers	$41\frac{2}{3}\%$
		50% for ST farmers	25%
For Hand Spinning Units	25%	25%	50%
For Cottage Basins	25%	15%	60%
For Filatures and Twisting Units	25%	25%	50%

Source : Directorate of Sericulture and Department of Handlooms & Textiles, Government of West Bengal.

The Government and the District Central Co-operative Bank have taken initiative to finance the sericulturists, reelers and weavers of the district. From table no. 3 the pattern of financial assistance to the sericultural persons engaged in the different activities of sericulture can easily be understood.

From table no. 3 it is observed that the total portion of investment of capital for plantation, irrigation, construction of rearing house and procurement of rearing equipments is borne by sericulturist, Government and the Bank. The bank

allows loan under NABARD scheme. In respect of small farmers including SC farmers, the own contribution of investment for fixed capital is 25% of the total investment. The subsidy by the Government is 25% and bank finance is 50% of the investment. The marginal farmers also invest 25% as own contribution and the Government allows them subsidy @ $33\frac{1}{3}\%$ of the investment. The district central co-

operative bank is to finance the marginal farmers @ $41\frac{2}{3}\%$ of the investment. Own contribution of the ST

farmers is 25%, subsidy by the Government is 50% and the bank finance is 25%. For hand spinning unit, the beneficiary's contribution is 25%, the Government subsidy 25% and bank finance is 50%. In case of investment for cottage basins the entrepreneur has to bear 25% of the investment. In this respect Government subsidy is 15% and bank finance is 60%. The entrepreneur is to contribute 25% of the investment for filatures and twisting machine. Subsidy by the Government and bank finance in this regard is 25% and 50% respectively.

That is, fixed capital is partly provided by the Government, partly by the Bank and partly by own. Under National Sericulture Project only 25% of the fixed cost is invested by the beneficiaries as their own cost.

Credit Facilities to the Silk Co-Operative Societies in the District

The development of sericulture in Murshidabad is largely due to the credit facilities given by the District Central Co-operative Bank Ltd. and the Government. These credit facilities have helped in the extension process. These financier's example the viability of sericulture and sanction loans to both the unorganized and organized sectors. The financiers are encouraging for establishing Silk Co-operative Societies for increasing production and developing the silk industry. The necessity and possibility of organized reeling and weaving sectors of sericulture in the district have been recognized by the financiers.

The maximum credit facilities from the District Central Co-operative Bank are made available to the Silk Co-operative Societies. The bank prefers to provide necessary finance to Silk Co-operative Societies rather than private individual.

Conclusion

It is evident that Murshidabad records a number of silk co-operative societies and therefore credit facilities by the bank are liberal. Murshidabad shows viability for further investment and bank loan is provided to a great extent. A number of entrepreneurs are gradually interested in the silk industry taking membership of the Silk Co-operative Societies in the district.

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