

Creating Sustainable Interventions for Artisans Development of Orissa Handicrafts

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Abstract - India is a well-known country for its rich culture, heritage as well as its unique handicrafts. From time immemorial, Orissa has carved out a name for itself in the field of handicrafts. The gifted artisans could produce wonderful objects of craft from simple materials. Their rare artistic skill has been streamlined in the manufacture of exquisite household pieces. Orissa's unique topography and the gracious nature bestowed their choicest blessings on the artisans of Orissa. Orissa handicrafts items are acknowledged to be among the best in the country and also abroad due to their beauty, elegance and exquisite designs. This sector of economy directly or indirectly provides employment to more than one lakh people of the state. The nimble fingers of the craftsmen turned every article they touched into a thing of joy. The present article focuses on identifying the challenges faced by the artisans for marketing their handicrafts. The study covers the overall problems being faced by the artisans. If proper measures are not taken to help the artisans and provide support to them, then the beautiful art will have to face extinction. In this backdrop, the present research paper is an endeavor to study various avenues of social and economic upliftment of state in terms of revenue generation, foreign exchange, raising standard of labors, employment generation and sustainable approach for overall improvement of handicrafts. Today it has become difficult to understand the real difference between handmade craft and a semi handmade crafts produced in a factory. The intervention of industries to produce manipulated handicrafts inspired by the low cost fine finished imported goods and artifacts from the countries like China and the marketing strategy to sale these products has been the main source of the decline in the growth of the genuine handmade crafts. The paper focuses on the contemporary challenges as well as the scope of handicraft sector in the state of Orissa and thereby providing suitable interventions in order to make industry more market oriented and sustainable in future.

Index Terms:- Intervention, Handicrafts, craftsmen, craft heritage, artisan, craftsmanship, sustainability

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I. INTRODUCTION

The sustainability of handicraft production necessitates entrance into the global market dynamics in a competitive and innovative manner, requiring from the artisans productive patterns that consider the following key elements: artifacts (handicrafts) that derive from a cultural memory; a technology represented in the accumulation of traditional knowledge applied to an object; and the natural resources that guarantee the permanence of a natural capital, an important factor for ensuring sustainability of the traditional handicrafts. The craftsman's position in the predominantly agricultural society was pivotal, because it made the village society self-contained. The artisan was an important factor in the equation of the Indian society and culture. The nimble fingers of the craftsmen turned every article they touched into a thing of joy. Visual manifestations of a millennium of Orissan culture, these arts and crafts embody and reflect a tradition, which still lives in the creative imagination and skill of her craftsmen. Most of the designs, forms and colours employed by them have evolved slowly through the disciplined efforts of generations of craftsmen. Handicrafts manufacturing is a low technology fragmented and predominantly labour intensive one. This art was learned and transferred from one generation to the next. This sector has undergone significant changes due to the ever increasing global competition, technological advancements and economic developments.

II. OBJECTIVE OF THE STUDY

The specific objective of the present study is to evaluate the problems of the artisans in relation to payment, supply of raw materials, availability of orders, loan raising and marketing etc and to suggest some value added interventions to create competitiveness in the market.

III. REVIEW OF LITERATURE

The aesthetic and cultural importance of handicrafts is highlighted in 'handicrafts of India' of T.M. Abraham. Man's association with art and craft dates back to the period when human civilization first started. He created stone weapons for safeguarding himself against furious animals in forests.

John Marshall says that the Indian handicraft is very old and may be five thousand years. History says in Nalanda, there was a flourishing school for bronze casting. The art of pottery, the cotton woven fabrics, stone work, basket weaving etc. are the main art forms of ancient India. These

handicrafts reached the utmost height of perfection and glory during the mogul period.

Dr. Dinanath Pathy in his book entitled "Traditional paintings of Orissa" beautifully explains the origin of the famous painting art of Orissa especially of Puri district. He says it is most natural to think that these are the painters who are the descendants of people who once painted for the Buddhists, Jains and Sikhs and who also now paint for vaishnavas for the devotees of Jagannath.

Some more ideas on Pattapainting art of Puri is given by J.P. Das in his book "Puri Paintings". The author has given vivid description of the decay and revival of the Pattapainting art of Puri. Government patronage was almost nil and hence this art was about to die, however it could be said due to the sincere effort of an American lady. She had brought back a whole community of Chitrakaras to profession which was traditionally their own but which they had abandoned under compelling circumstances.

The Oriya writer Binod Routray goes a step farther in explaining the degree of perfection and excellence of stone carvers. He in his book "Upakulabarti Oddisara Paraamparika Kala O' Loka Kala" writes that the perfection of Oriyan carvers are not only limited to temple art or stone statues, rather, extends to various fields like modern architecture like residential houses, forts, light houses etc.

Many relevant articles on arts and crafts of Orissa have come out. Mention may be made of "The Philosophy behind temple art of Orissa" by N.C. Panda". "Kansaris of Orissa" by K.K. Mohanty, "Traditional Patta Paintings of Oriss" by Ramanendra Mohapatra," "Architectural wealth of Orissa" by A.N. Parida etc. All the above books and articles are no doubt eye openers to many who are ignorant about the aesthetic and cultural richness of different handicrafts and the history of the craftsmen practiced in the state of Orissa.

S.S. Minsinkai in the book "A Survey of Handicrafts in eight districts of Mysore" focused on the organizational structure of such industries, their capital structure, process and designs involved in production. On examining the different marketing organizations, the author says the success or failure of a cooperative in this craft depends entirely on the members and if they fail to make the most of the generous facilities occurred by the Govt., none but the members are to be blamed for it.

M.N. Upadhyaya in the book "Economics of handicraft industry" feels that without design development, technology advancement and quality improvement and craft tradition of the artisans.

Usha Patel and Amrit Patel in their article entitled "Potential of rural industries: a case of handicrafts" says that there are two major factors which impede our progress in capturing foreign markets. The first is the lack of artisans' contact with changing worldwide needs and demands and the second is the weak economic conditions of an unremunerative payment to the craftsmen.

Nishar Ahmed in his book entitled "Problems and Management of Small Scale and Cottage Industries" express that the satisfactory performance in marketing of handicrafts could be possible due to the special interest taken by central as well as State Government to boost up

the export of handicraft article and the qualitative performance of the artisans.

T.S. Papola in his book "Rural industrialization" had made an extensive study on 14 Categories of rural industries. Most rural industries especially traditional in nature have a limited capacity to generate even the subsistence income to the members engaged in it.

M.C. Setty makes a comparative study between small scale and household industries in his book entitled "Small Scale and household industries in a developing country". Setty is of the opinion that those units which are the sole and full-time occupation of entrepreneurs yield better income. For this reason, small scale industries can yield more income than household industries.

Prof Dr. Venugopal Rao in his book "Marketing of Handicrafts" has elaborated about marketing of handicrafts in which he has also highlighted about activities of artisans

Banani Samal has done her research work in "Applique craft tradition and craftsmen of Orissa and change".

IV. RESEARCH METHODOLOGY

A. Sampling

For the present investigation, Orissa state is purposively selected, mainly because of the striking selection of decorative and utilitarian art and craft and special creative and imaginative craftsmanship of orissa. The present research has been conducted for four handicraft items, i.e. stone carving, appliqué, filigree, pattachitra. The required data for the present study have been collected both from primary and secondary sources. Primary data have been collected through the "Survey Method" with the help of structured questionnaire. 300 artisans were covered in this survey. We have interviewed each artisan who was engaged in one of the chosen four craft items. For finding of the objective and drawing of the conclusion, percentage as the statistical tool has been used. People for beautiful objects of rituals, decoration and of daily use. From the choice of the raw materials to the final finishing touch, craftsmen had to adhere to set standards with almost ritualistic precision, at every stage.

In the economics profile of the respondents, the income they earn from handicrafts, the value of their property, annual expenditure, the number of dependents, the reasons for choosing this present occupation and preference to put their children in the same occupation have been presented.

B. Annual Income

Income determines status and standard of living of the person. The income of the respondents are shown in Table 1.

Table 1 : Annual Income of the respondents

Annual Income	Stone Carving		Patta-chitra		Filigree		Applique		Total	
6,001 and below	7	8.75	11	13.75	16	17.78	14	46.67	48	17.14
6,001-8,000	15	18.75	7	8.75	9	10	10	33.33	41	14.64

8,001 - 10,000	20	25.00	13	16.25	25	27.78	4	13.33	62	22.14
10,001 - 12,000	32	40.00	36	45.00	31	34.44	2	6.67	101	36.08
12,001 and above	6	7.50	13	16.25	9	10.00	Nil	Nil	28	10.00
Total	80		80		90		30		280	100.00

The annual income of the respondents ranged between Rs. 5,000 to Rs. 15,000. Over one – third of the respondents (101 respondents or 36.08 percent) have annual income between Rs. 10,000 to Rs. 12,000. Only 28 respondents have annual income above Rs. 12,000. The rest have their annual income below Rs. 10,000.

Craft-wise, over 60 percent of respondents (49) in pattachitra crafts have more than Rs. 10,000 annual income while they are 47.50 percent in stone carving, 44.44 percent in applique crafts. Most of the respondents (80 percent) in applique crafts have below Rs. 8,000 annual income. It is understandable from the above that more than 46 percent of respondents have annual income above Rs. 10,000, while the rest have below that. A majority of respondents in pattachitra crafts have more than Rs. 10,000 annual income, while a majority of respondents (80 percent) in applique have less than Rs. 8,000 annual income.

C. Property Value

An attempt is made to find out the value of the immovable assets possessed by the respondents. House property, house sites and agricultural lands are taken as immovable assets. The value of tools possessed by the respondents is not included. Further, movable properties like gold, cash, cattle are not taken into account because most of the respondents have declined to give information related to these items. The assessment of the value of some items, like cattle, is not possible. Hence, only immovable property is taken into account. The value of the properties of respondents has ranged from Rs. 12,000 to Rs. 50,000. It reveals that about 81 percent (217 respondents) have property below Rs. 30,000 out of which 144 respondents have between Rs. 15,000 to Rs. 30,000. Among the rest, 34 respondents (12.14 percent) have property between Rs. 30,000 to Rs. 45,000 and 19 respondents (6.79 percent) have above Rs. 45,000. Craft-wise, over 75 percent respondents in stone carving, 98.25 percent in pattachitra, 63.33 percent in filigree crafts and all respondents in applique crafts have property below Rs. 30,000. Thus, most of the respondents in almost all the crafts have their property value below Rs. 30,000.

Table 2 : Value of Property of the respondents

Property Value	Stone Carving		Pattachitra		Filigree		Applique		Total	
15,000 and below	21	26.25	46	57.50	12	13.33	4	46.67	83	29.64
15,001- 30,000	40	50.00	33	41.25	45	50	26	33.33	144	51.43
30,001 - 45,000	9	11.25	NIL	NIL	25	27.78	NIL	NIL	34	12.14

45,001 and above	10	12.50	1	1.25	8	8.89	Nil	Nil	19	6.79
Total	80		80		90		30		280	

An attempt is made to know the annual expenditure of the respondents on such items as food, clothes, medical, rent, transport and miscellaneous. It is found that all the annual income of the respondents is spent on basic necessities and items such as children's education, marriage, social ceremonies and festivals.

D. Number of Dependents

The dependents taken in this study are wives, sons, daughters, old persons, brothers, sisters, and nephew's etc. who do not have any earning of their own and depend on the respondents.

Table 3: Number of dependents of the respondents

Number of dependents	Stone Carving		Pattachitra		Filigree		Applique		Total	
3 and below	24	30.00	25	32.25	14	15.55	10	33.33	73	26.70
4 - 6	43	53.75	40	50.00	43	47.78	15	50.00	141	50.36
7 - 9	13	16.25	15	18.75	33	36.67	5	16.67	66	23.57
Total	80		80		90		30		280	

As the number of dependents grows, the financial burden of artisans increased. It reveals that 141 respondents (50.36 percent) have dependents ranging from four to six. 26.07 percent of the total respondents have three or less dependents. As many as 66 respondents (23.57 percent) have dependents ranging from seven to nine.

Craft-wise, 53.75 percent of respondents in stone carving crafts have dependents ranging from four to six. 30 percent have three and below three dependents. 16.25 percent have dependents from seven to nine. As many as 40 respondents (50 percent) of pattachitra have dependents ranging from four to six. However 18.75 percent of respondents in pattachitra have dependents seven to nine. 47.78 percent of respondents in filigree have dependents from four to six. As many as 33 respondents (36.67 percent) in filigree have dependents ranging from seven to nine. In appliqué, half of the respondents have dependents from four to six. About one third of respondents in applique have dependents below three.

E. Indebtedness

The expenditure of any individual depends on his income and the number of dependents in addition to other personal and social factors. To meet the expenditure on such items as children education, marriage, social ceremonies and festivals, the respondents have raised personal loans.

Table 4 : Indebtedness of the respondents

Loan Amount	Stone Carving		Patta chitra		Filigree		Applique		Total	
1,000 and below	14	20.29	16	23.88	14	18.42	Nil	Nil	44	18.97
2,001-3,000	21	30.43	17	25.37	17	22.37	8	40.00	63	27.15
3,001 - 4,000	17	24.64	19	28.36	16	21.05	2	10.00	54	23.28
4,001 - 5,000	11	15.94	13	19.40	18	23.69	5	25.00	47	20.26
5,001 and above	6	8.70	2	2.99	11	14.47	5	25.00	24	10.34
Total	80		80		90		30		280	

Out of total sample respondents, as many as 232 respondents (82.86 percent) have taken personal loans as their income is not sufficient to meet family expenditure. However, as many as 48 respondents (17.14 percent) have not taken any personal loans to meet family expenditure. Out of 232 respondents, 78 respondents (33.62 percent) have taken personal loans to meet marriage expenses of self and his dependents, 62 respondents (26.72 percent) for the celebration of festivals, 58 respondents (25 percent) for social ceremonies. However, only 34 respondents (14.66 percent) have taken personal loans for the education of their children.

Out of 232 respondents, 146 respondents (62.93 percent) have taken loan from money lenders at exorbitant rates of interest. As many as 55 respondents (23.71 percent) have borrowed from friends or relatives. However, only 31 respondents (13.36 percent) have taken loans from commercial banks by pledging gold and other property. Indebtedness of the respondents is presented in table 5.8. Out of 232 respondents, as many as 63 respondents (27.15 percent) have taken loans ranging between Rs. 2,001 and Rs. 3,000. Fifty-four respondents (20.26 percent) have taken loans ranging between Rs. 3,000 and Rs. 4,000. Forty-seven respondents (20.26 percent) have taken loans ranging between Rs. 4,001 and Rs. 5,000. 44 respondents (18.97 percent) have taken loan ranging between Rs. 1,000 and below. However, 24 respondents (10.34 percent) have taken loans of Rs. 5,001 and above.

Craft-wise, in the stone carving group, 34 respondents (50.72 percent) have taken loan upto Rs. 3,000. In the pattachitra group, 33 respondents (49.25 percent) have taken loans upto Rs. 3,000. In the filigree group, 31 respondents (40.79 percent) have taken loans upto Rs. 3,000. In the applique category, 50 percent of the respondents have taken loans ranging between Rs. 2,001 and Rs. 4,000. Out of the total respondents, 70.40 percent have taken loans with an upper limit of Rs. 5,000.

F. Organizational factors:

Recognizing the importance of organization and human resource, the form of organization, the problems faced by artisans with master craftsmen, dealer and co-operative societies and the human resource aspects like involvement of family members and hired workers in handicrafts,

number of hours the artisans working in a days lost, wages paid and benefits provided to the hired workers etc. are dealt with this portion.

G. Organization

Organizing is very important for achieving any objective or goal. Organization as a process includes the components like division of work, identification of different tasks or jobs or activities necessary for the achievement of organizational objectives, grouping together of activities of similar to interrelated nature, to avoid duplication of efforts, allotment of activities to the person for which they have the compliance to perform task, channelising the efforts made by different persons towards achieving the organizational goal. The organization contributes to growth and diversification of the unit. It helps in the optimum use of the technological improvement. It encourages giving human treatment to human beings in the unit. It stimulates creativity. Hence Organization facilitates management and administration. At present, in India, business is carried on by different enterprise with different forms of organizations such as sole proprietorship, joint family, partnership, private limited companies, public limited companies, co-operatives etc.

An attempt is made to know the form of organization of different handicrafts units under study. Out of 280 total sample respondents, a majority of the respondents (237 respondents or 84.04 percent) have sole proprietorship form of organization. 30 respondents (10.72 percent) have joint family form of organization. However only 13 respondents (4.67 percent) have partnership form of organization.

Table 5 : Form of Organization

Form of Organization	Stone Carving		Pattachitra		Filigree		Applique		Total	
Sole Proprietorship	67	83.75	68	85.00	76	84.45	26	86.67	237	84.64
Joint Family	10	12.5	8	10.00	9	10.00	3	10.00	30	10.72
Partnership	3	3.75	4	5.00	5	5.56	1	3.33	13	4.64
Total	80		80		90		30		280	

Craft-wise, over 83 percent of respondents in all the crafts have sole proprietorship form of organization, while over 10 percent of respondents have joint family form of organization. Very few numbers of respondents in all the crafts have Partnership form of organization. Hence, it is observed that most of the handicraft units are in the form of sole proprietorship.

H. Dependence of Craftsmen on others

The craftsmen depend on master craftsmen, dealer and co-operative societies for the raw materials or for marketing of their produce. About 37 percent of the total respondent works independently, while 27.86 percent respondents are working under deals. 51 respondents (18.21 percent) are depending upon master craftsmen and 48 respondents (17.14 percent) are depending upon the co-operative societies.

Table 6 : Dependent of Craftsmen on others

Dependence	Stone Carving		Patta chitra		Filigree		Applique		Total	
Independent (self)	38	71.25	22	27.50	38	42.22	5	53.34	103	36.79
Working for Master Craftsmen	14	11.25	23	28.75	14	15.56	Nil	Nil	51	18.21
Working for Dealers	28	3.75	15	18.75	35	38.89	Nil	Nil	78	27.86
Working for Co-Operative	Nil	Nil	20	25.00	3	3.35	25	83.33	48	17.14
Total	80		80		90		30		280	

It can be concluded from the above that over onethird of respondents (36.79 percent) are working independently by procuring raw materials on their own and marketing their produce. Since a majority of the respondents are depending and working for master craftsmen, dealers and co-operative societies, an attempt is made to know the problems of respondents.

I. Problems with Master Craftsmen

There are 51 respondents who are depending on and working for master craftsmen. They expressed different problems like irregular orders, irregular supply of raw materials, irregular payments etc.

Table 7 : Problems with Master Craftsmen

Problems	Stone Carving		Patta chitra		Filigree		Applique		Total	
Irregular orders	2	14.28	4	17.39	2	14.28	2	14.28	10	19.61
Irregular supply of raw materials	3	21.43	4	17.39	3	21.43	2	14.28	12	13.53
Irregular payments	6	42.86	6	42.86	3	21.43	6	42.86	21	41.18
Rejection of orders	3	21.43	3	13.04	2	14.29	Nil	Nil	8	15.68
Total	14		17		10		10		51	

Out of 51 respondents working for master craftsmen, as many as 21 respondents (41.28 percent) have expressed the problem of getting irregular payments from the master craftsmen, about one-fourths of the respondents have said that they are facing the problem of irregular supply of raw materials. About one-fifths of respondents have mentioned that they are getting irregular orders from the master craftsmen. As many as 8 respondents (15.68 percent) have expressed that they are facing the problem of rejection of orders that the products do not meet the specifications given thereof.

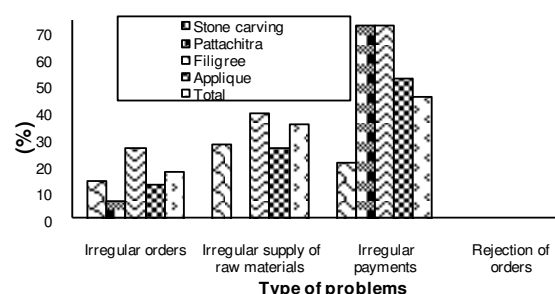
J. Problems with Dealers

The craftsmen have expressed some problems with dealers also. The problems expressed by 78 respondents, who are working for the dealers, 46.15 percent of respondents have expressed that they are getting irregular payments. About 36 percent of respondents have said that they are not getting raw materials regularly. While nearly 18 percent have felt that the societies are not giving them regular orders.

Table 8 : Problems with Dealers

Problems	Stone Carving		Patta chitra		Filigree		Applique		Total	
Irregular orders	4	14.28	2	6.67	4	26.67	2	13.33	14	17.95
Irregular supply of raw materials	8	28.56	Nil	Nil	6	39.90	4	26.67	28	35.90
Irregular payments	16	21.43	11	73.33	11	73.33	8	53.34	36	46.15
Rejection of orders	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	28		15		30		14		78	

Chart -1:



K. Problems with Co-operative Societies

Usually artisans join co-operative societies to overcome the difficulties faced by them either with master craftsmen or with dealers. It is surprising to note that the artisans who are working for co-operative societies are also not free from problems. Now –a- days the artisans are not at all interested to go for co-operative societies. The problems expressed by 48 respondents, who are working for the co-operative societies are shown in table 14.

Table – 9 : Problems with Co-Operative Societies

Problems	Stone Carving		Patta chitra		Filigree		Applique		Total	
Irregular orders	Nil	Nil	2	10.00	1	33.33	4	16.00	7	14.58
Irregular supply of raw materials	8	40.00	8	40.00	Nil	Nil	2	66.67	18	40.00
Irregular payments	2	66.67	8	40.00	2	66.67	8	40.00	20	41.67
Rejection of orders	Nil	Nil	2	10.00	Nil	Nil	Nil	Nil	3	4.00
Total	10		20		3		15		48	

About 42 percent of respondents have expressed that they are not getting payments regularly. The other problems expressed by the respondents are irregular supply of raw materials (40 percent), irregular orders (14.58 percent) and rejection of orders (4.00 percent). Therefore, irregular supply of materials and irregular payments by master craftsmen, dealer and co-operative societies are the common problems of a majority of the respondents in all the crafts. The main reason for the dependence of artisans on master craftsmen and dealer is their own poor financial condition.

It is suggested that the government should supply raw materials to all craftsmen through “raw materials depot”.

Commercial banks should lend loans and advances to all artisans so that craftsmen will not depend on master craftsmen and dealers for raw materials and finance. So the government and its agencies should provide raw materials, finance and proper market for handicrafts to all craftsmen.

L. Human factors:

A nation with abundance of physical resources will not get the benefit of resources unless human factors makes full use of it. Infact, the human resources are solely responsible for making use of physical and natural resources and for the transformation of raw materials into finished goods. The contribution of human factor is significant compared to that of other factors.

The significance of human resource need not be overemphasized in handicrafts as they are made mostly by human hand with the help of simple tools and equipment. The craftsmen with their innate skills transform handicrafts into an expression of art. In view of the importance of human participation in handicrafts, it is thought that a brief understanding about human resource is necessary in the present case. Hence the size of human resource (employment pattern), the number of hours the craftsmen works, number of working days lost during the period under study, wages paid and benefits provided to the hired workers and the opinion of the respondents regarding proper utilization of human resources are presented.

M. Employment

Handicrafts industry at present is located mostly in rural parts of the state. The craftsmen usually carry on the activity in the house, where he resides. The family members assist him at various stages of production. However it is very difficult to distinguish family members on the basis of full time and part time contribution to handicrafts. By and large, all the male and female members of the family are involved in the crafts.

Table 10 : Size of Human Resources (Employment Pattern)

Size of Human Resources	Stone Carving		Pattachitra		Filigree		Applique		Total	
Family Members	207	72.63	230	73.02	290	54.72	70	63.64	797	64.27
Hired Workers	78	27.37	85	26.98	240	45.28	40	36.36	443	35.73
Total	285		315		530		110		1240	

Craft-wise, family members are predominant in stone carving (72.36 percent), pattachitra (72.02 percent) and appliqué (63.64 percent), while family members constitute 54.72 percent in filigree crafts. Thus, 64 percent of the total persons employed in handicrafts are family members. There are as many as 1,240 persons involved in the functioning of all the handicrafts under study. Out of the total 443 hired workers, 393 (88.71 percent) are male and 50 (11.29 percent) are female. Female workers are found in large numbers in both pattachitra and applique crafts.

Table 11 : Number of hour the respondents work in a day

Number of Hours	Stone Carving		Patta chitra		Filigree		Applique		Total	
8 and below	29	36.25	27	33.75	16	17.78	5	16.67	77	27.50
9 - 10	11	13.75	18	22.50	29	32.22	8	26.66	66	23.57
11 - 12	31	38.75	20	25.00	19	21.11	12	40.00	82	29.29
12 and above	9	11.25	15	18.75	26	28.89	5	16.67	55	19.64
Total	80		80		90		30		280	

Out of 280 respondents, 77 respondents (27.50 percent) are working between eight hours and less then eight hours, 203 respondents (72.50 percent) are working more then eight hours a day. Thus, an overwhelming majority of the respondents are working more than eight hours a day for their livelihood.

N. Idle Time

In handicrafts industry, there is no certainty that the artisans have to work every day.

Table 12 : Number of days the respondents remain idle in a month

Number of days	Stone Carving		Patta chitra		Filigree		Applique		Total	
Three and below	27	33.75	1	1.25	20	22.22	Nil	Nil	48	17.14
Four	30	37.50	66	82.50	53	58.89	24	80.00	173	61.79
Five	14	17.50	10	12.50	11	12.22	6	20.00	41	14.64
Six and above	9	11.25	3	3.75	6	6.67	Nil	Nil	18	6.43
Total	80		80		90		30		280	

A majority of the artisans remain idle for four days in a month. Over 20 percent of the respondents (59) lay idle for five days to eight days. The rest (48 respondents or 17.14 percent) remain idle for less than three days.

O. Wages

Artisans in handicrafts hire outside workers along with family members. The outsiders are paid on time rate or piece rate system based on the nature of work.

Table 13 : Monthly wages paid to the workers

Monthly wages	Stone Carving		Patta chitra		Filigree		Applique		Total	
300 and below	13	16.25	15	18.75	6	6.67	3	10.00	37	13.21
301 - 500	18	22.50	17	21.25	32	35.56	8	26.67	75	26.79
501 - 700	32	40.00	28	35.00	39	43.33	6	20.00	105	37.50
701 - 1000	13	16.25	15	18.75	8	8.89	9	30.00	45	16.07
1001 and above	4	5.00	5	6.25	5	5.55	4	13.33	18	6.43
Total	80		80		90		30		280	

There are as many as 105 respondents (37.50 percent) who have stated that they pay monthly wages ranging from Rs. 500 – Rs. 700, while 26.79 percent (75 respondents) have mentioned that they pay monthly wages ranging from Rs. 300 to Rs. 500. 45 respondents (16.07 percent) have said that they pay wages ranging from Rs. 700 to Rs. 1000, while 13.21 percent (37 respondents) have stated that they pay wages ranging from Rs. 300 and below. However, only 6.43 percent respondents pay monthly wages ranging from Rs. 1000 and above to the hired workers. Craft-wise, a majority of the respondents in stone carving (40 percent), pattachitra (35 percent), filigree (43.33 percent) have stated that they pay monthly wages ranging from Rs. 500 to Rs. 700 to hired workers. 30 percent of the respondents (30 percent) in applique category have mentioned that they pay monthly wages ranging from Rs. 700 to Rs. 1000 to hired workers.

P. Fringe Benefits

Fringe benefits are necessary in industrial concern. They cement the bond between employers and employees. The employers provide various facilities to the employees, which include education, transport, recreational, medical, canteen etc. Fringe benefits are provided to hired workers in handicrafts by the artisans. The artisans have shown concern to the welfare of their workers by providing lunch, tea, cinema tickets, clothes, medical facilities and financing the education of worker's children.

Table 14: Benefits provided to the workers

Benefits Provided	Stone Carving		Patta chitra		Filigree		Applique		Total	
Lunch / Tea/ Cinema	56	70.00	61	76.25	69	76.67	26	86.67	212	75.74
Clothes	6	7.50	5	6.25	7	7.78	1	3.33	19	6.79
Financing Children Education	4	5.00	3	3.75	3	3.33	2	6.67	12	4.29
Medical	14	17.50	11	13.75	11	12.22	1	3.33	37	13.21
Total	80		80		90		30		280	

Craft-wise, a majority of the respondents in all crafts – stone carving (70 percent), pattachitra (76.25 percent), filigree (76.67 percent) and applique (86.67 percent) have stated that they provide free lunch, tea to their workers and money to cinema.

Q. Financial factors:

In addition to human resources, finance also play a predominant role in the development of handicrafts. Here, we will discuss about the form of capital, loans and advances taken and problems faced by artisans in raising loans etc. Finance is the lifeblood of any business organization. Without finance, the survival and the growth of business organization is difficult. Now we will discuss about the various aspects of financial management like fixed capital, working capital, source of capital, loans and advances, amount, purpose, problems, suggestion to overcome the problems in raising loans and advances of the handicrafts units.

R. Fixed Capital

The capital, which is tied up with, fixed assets like building, land, machinery and equipment are called fixed capital. An attempt is made to identify the amount involved in fixed capital.

Table 15 : Fixed Capital

Amount (Rs.)	Stone Carving		Patta chitra		Filigree		Applique		Total	
2000 and below	49	61.25	63	17.50	22	24.44	30	100	164	58.57
2001 - 4000	4	5.00	12	13.75	32	35.56	Nil	Nil	48	17.14
4001 - 6000	12	15.00	5	55.00	24	26.67	Nil	Nil	41	14.64
6001 - 8000	8	10.00	Nil	Nil	3	3.33	Nil	Nil	11	3.93
8001 and above	7	8.75	Nil	Nil	9	10.00	Nil	Nil	16	5.72
Total	80		80		90		30		280	

Craft-wise, all the respondents in applique, 61.25 percent of respondents in stone carving and 78.75 percent of respondents in pattachitra have fixed capital below Rs. 2000. Over 60 percent of the respondents in filigree category have capital ranging between Rs. 2000 and Rs. 6000. About 10 percent of respondents in stone carving and filigree crafts have fixed capital over Rs. 8000. Thus, most of the respondents in all the crafts, except in pattachitra and filigree crafts, have fixed capital below Rs. 2000.

S. Working Capital

The amount of capital which is used to run the day-to-day affairs of any organization is called working capital. The working capital includes cash, inventories of raw materials, partly finished products, receivables from others etc.

Table 16 : Working Capital

Amount (Rs.)	Stone Carving		Patta chitra		Filigree		Applique		Total	
1,000 and below	34	42.50	44	55.00	36	40	30	100	144	51.43
1,001 - 2,000	39	48.75	27	33.75	25	27.78	Nil	Nil	91	32.50
2,001 - 3,000	7	8.75	9	11.25	9	10	Nil	Nil	25	8.93
3,001 - 4,000	Nil	Nil	Nil	Nil	9	10	Nil	Nil	9	3.21
4,001 and above	Nil	Nil	Nil	Nil	11	12.22	Nil	Nil	11	3.93
Total	80		80		90		30		280	

The working capital maintained by the respondents has varied between Rs. 500 and Rs. 10,000. Over 50 percent of the respondents have working capital below Rs. 1,000. While 3.93 percent have above Rs. 4,001, around 84 percent of the respondents have working capital below Rs. 2,000. It can be inferred from the above that less capital requirement and high labour intensiveness are the general features of handicraft industry. The capital of respondents may be owned or borrowed from commercial banks or from moneylenders. 211 respondents (75.36 percent) have mentioned that the capital funds are their own. 37 respondents (13.21 percent) have borrowed from commercial banks, while 32 respondents (11.43 percent)

have borrowed from moneylenders at exorbitant rates of interest.

T. Loans & Advances

Handicraft industry requires short-term and long-term finance, just like any other business organization. Loans are taken usually for the purpose of purchase of machinery tools, land and buildings and improvement of existing capital assets. Advances are generally utilized for day-to-day expenses such as purchase of raw materials, holding stock of finished goods, payment of wages etc. Based on convenience and availability, the craftsmen take loans and advances from different sources. The sources of loans and advances identified in selected crafts are master craftsmen, dealers, co-operative societies, commercial banks, moneylenders and friends and relatives.

Table 17 : Sources of Loan and advances

Source	Stone Carving		Patta chitra		Filigree		Applique		Total	
Master Craftsmen	7	12.07	2	2.90	13	20.31	Nil	Nil	22	10.33
Dealer	Nil	Nil	6	8.69	1	1.56	10	45.46	17	7.98
Co-operative Society	10	17.24	Nil	Nil	Nil	Nil	Nil	Nil	10	4.69
Commercial Banks	21	36.21	44	63.77	12	37.5	7	31.81	7	45.07
Money Lender	13	22.41	11	15.95	18	28.13	3	13.64	45	21.13
Friends / Relatives	7	12.07	6	8.69	8	12.50	2	9.09	23	10.80
Total	58		69		64		22		213	

Out of 280 respondents, as many as 213 respondents (76.07 percent) have taken loan and advances, where as 67 respondents (23.93 percent) have not taken loans and advances. As it can be seen from the above table that out of total 213 respondents taking loans, 22 respondents (10.33 percent) have raised loans from master craftsmen. Only 39 respondents (18.31 percent) have relied on master craftsmen and dealer. However, 45 percent of the respondents have relied on commercial banks for loans, as the interest rate is low. The number of respondents raising money from moneylenders, friends / relatives is significant. 68 respondents (31.93 percent) have raised loan from moneylender and friends / relatives.

U. Amount of loans and advances

The loans and advances raised by the respondents actually vary between Rs. 1,500 and Rs. 15,000. However, for convenience sake, class intervals are fixed from less than Rs. 2,000 to above Rs. 6,001, as indicated in the table. About 36 percent of respondents have borrowed below Rs. 2,000 and 68 respondents (31.92 percent) have borrowed funds ranging between Rs. 2,001 and Rs. 4,000. However, 25 respondents (11.74 percent) have raised loan for Rs. 6,001 and above.

Table 18: Amount of Loans and advances

Amount (Rs.)	Stone Carving		Patta chitra		Filigree		Applique		Total	
2,000 and below	20	34.48	28	40.58	20	31.25	7	31.81	78	35.21
2,001 - 4,000	23	39.66	25	36.23	17	26.56	3	13.64	68	31.92
4,001 - 6,000	11	18.96	12	17.39	14	21.88	8	36.37	45	21.13
6,001 and above	4	6.90	4	5.80	13	20.31	4	18.18	25	11.74
Total	58		69		64		22		213	

Craft-wise, a majority of the respondents in stone Carving, pattachitra and filigree crafts have taken loans and advances below Rs. 4,000. In case of applique, 31.80 percent of respondents have taken loans and advances below Rs. 2,000, while 36.37 percent have taken between Rs. 4,000 and Rs. 6,000. A majority of the respondents in applique crafts have taken loans above Rs. 4,000.

V. Purpose of loans and advances

There are many reasons for raising a loan. Usually artisans secure loans for such purpose as purchase of raw materials, purchase of tools and equipment, payment of wages to the workers and for the craft development.

Table 19 : Purpose wise of loans and advances taken

Purpose	Stone Carving		Patta chitra		Filigree		Applique		Total	
To buy raw Materials	30	51.72	35	50.73	18	28.12	10	45.45	93	43.66
To buy tools and equipment	17	29.31	22	31.88	38	59.38	8	36.37	85	39.91
Miscellaneous	11	18.97	12	17.39	8	12.50	4	18.18	35	16.43
Total	58		69		64		22		213	

Table 19 reveals the purpose of raising the loans and advances. Out of total, 44 percent have utilized loans for the purpose of raw materials, while around 40 percent for the purpose of buying and repairing tools and equipment. 35 respondents (16.43 percent) have used loans for the payment of wages and for the development of craft.

W. Problems of craftsmen in raising loans

Most of the respondents are facing problems of providing security, rigid procedures formalities and inadequate loan amount. There are several problems in raising loans from different sources. Hence, an attempt is made to identify the problems.

Table 20: Problems in raising Loans and advances

Problems	Master Crafts men	Dealer	Co-operative Society	Money lender	Bank	Total						
Inability to Provide security	Nil	Nil	Nil	Nil	50	50						
High interest Rates	Nil	Nil	Nil	10	Nil	10						
Exploitation	10	17	Nil	Nil	Nil	27						
Rigid procedures and formalities	Nil	Nil	Nil	Nil	50	50						
Inadequate loan amount	Nil	Nil	5	Nil	40	45						
Negligent attitude of bank employees	Nil	Nil	Nil	Nil	20	20						
Total	10	4.95	17	8.42	5	2.48	10	4.95	160	79.20	202	100

Out of 202 respondents, 10 respondents express the problems with master craftsmen. 17 respondents expressed problem with dealers and 27 respondents faced the problem of exploitation, in the sense that they are forced to sell their produce only to their lenders. 5 respondents, who have faced problems with co-operative societies, said that the societies have provided inadequate amount of loan. The problem of high interest rates has been expressed by 10 respondents who have taken loans from moneylenders. About 80 percent of the respondents (160) who have faced problems in raising loans from banks, faced the problems like inability to provide security (50 respondents), rigid procedures and formalities (50 respondents), inadequate loan amount (40 respondents) and indifferent attitude of bank employees (20 respondents).

X. Suggestions to overcome the problems of loan raising :

Since majority of respondents (around 80 percent) facing several problems in raising loans, respondents have been asked to offer suggestions in this regard. Table 5.26 reveals the suggestions offered.

Table 21 : Suggestions offered by respondents to overcome problems in raising loans and advances

Suggestion	Stone Carving		Patta chitra		Filigree		Applique		Total	
Separate financial Corporation	20	29.85	8	32.00	28	35.00	12	40.00	68	33.66
Strengthening co-operative Societies	10	14.93	8	32.00	21	26.25	Nil	Nil	39	19.31
Bank should liberalize	37	55.32	9	36.00	31	37.75	18	60.00	95	47.03
Total	67		69		64		22		213	

Suggestions have been given by respondents to overcome the problem faced by the artisans. 47.03 percent of respondents have said that the commercial banks should liberalize their credit policy. About one-fourths of respondents have suggested that the co-operatives societies may be strengthened. Most of the respondents have suggested the establishment of a separate financial corporation. In the absence of proper institutional financial help, the artisans depend on private people, who usually take advantage of the situation and exploit the artisans. Hence, it is suggested that the Commercial Banks, Regional Rural Banks, Orissa Handicrafts Development Corporation may provide necessary finance to the artisans in all crafts. The artisans faced several challenges including high production cost, low productivity of scarce manufacturing resources, inefficient layout of resources, uncertainty in supply of raw materials, exchange rate fluctuations, fluctuation of raw material prices, high transaction cost in procurement of input resources as well as marketing of final product, poor logistics infrastructure etc. The challenges faced by the unit holders were categorized into five major areas viz.,

- (i) Manufacturing and technology
- (ii) Operations
- (iii) Market access and logistics,

- (iv) Financial and infrastructure and
- (v) Social, educational and healthcare.

Specific challenges under each category were identified through interviews, field visits and detailed data analysis. In different functional areas such as production, marketing, finance, design and development and training, attempt was made to compile possible interventions as suggested by the government's Directorate of Handicrafts and Cottage Industries in their various reports and also by the artisans. The compilation is presented in the following Table.

Y. Interventions suggested in various Government Reports and also by Artisans in different Functional Areas

Table 22 : Interventions suggested by Agencies and Artisans

	Report of Directorate of Handicrafts & Cottage Industries 2003	Report of Directorate of Handicrafts & Cottage Industries (2004-2009) (Action Plan)	According to Artisans (Based on Survey of artisans by Dr. M. Dash)
Production	<ul style="list-style-type: none"> To provide infrastructure support for improvement of quality and productivity. To ensure participation of all members involved production 	<ul style="list-style-type: none"> Craft wise documentation of existing tools and analysis for the scope of further advancement and applications. Demonstration Cum Learning Workshop. Organizing exposure visits. Strengthening/creation of common Facility Centres. 	<ul style="list-style-type: none"> Put the right price for each item. Time period for delivering the product should be in time. Artisans should make the product in such a way every body will attract towards it. Govt. should open shops for raw materials. Should be scientific quality control for some crafts.
Design	<ul style="list-style-type: none"> To organise design assistance programme. To conduct demonstration programmes for the improved tools and equipments. To organise Design and Technical Development Workshop 	<ul style="list-style-type: none"> Skill upgradation. Organizing Training for Master Craftsmen and Institutional Training. Design Development Test marketing of the product Documentation and Dissemination of Design 	<ul style="list-style-type: none"> Different and various new product and design should be introduced. Design registration should be done. Govt. should set up strong rule and heavy penalties to copy of the design.
Training	<ul style="list-style-type: none"> To set up craft schools and training centres at different places. To organise training camps. 	<ul style="list-style-type: none"> Organizing sensitization/Awareness Camp. Adequate training to artisans for sustained self-employment. 	<ul style="list-style-type: none"> The Govt. should arrange workshop for master craftsman for design development and make new product.
Marketing	<ul style="list-style-type: none"> To provide direct marketing facility throughout the year and eliminate the middle agencies. To ensure effective participation of all members. To ensure effective participation of all members in marketing. 	<ul style="list-style-type: none"> Organizing marketing events. Participation in Trade Fair/Exhibitions. Developing business linkage with govt. marketing agencies. Developing increase number of market complex Involvement of private and corporate house for market 	<ul style="list-style-type: none"> Govt. should take necessary action regarding the marketing problem. To open websites and through advertisement. Marketing should be properly organized. Regular exhibition should be organized.

	Report of Directorate of Handicrafts & Cottage Industries 2003	Report of Directorate of Handicrafts & Cottage Industries (2004-2009) (Action Plan)	According to Artisans (Based on Survey of artisans by Dr. M. Dash)
		promotion.	
Finance	<ul style="list-style-type: none"> To increase the capital base of handicrafts. Financial assistance for export promotion activities. To provide financial assistance to old craft. 	<ul style="list-style-type: none"> Arrangement of finance for S.H.Cs for production and marketing. Linking to banks for credit. Introduction of artisan credit card. 	<ul style="list-style-type: none"> Loan should be provided to the artisan in time. Loan at low interest rate should be provided. To provide capital to modernize the craft. Daily wages of the artisan should be fixed by the government. Sales tax should be exempted by the government on some items. Should provide old age pension to crafts men.

Z. Handicaps in development :

There are many reasons far low productivity, low performance of handicrafts industry, out of which major reasons could be as follows ;

- Unorganised production base
- Limited market opportunities
- Lack of modernisation efforts
- Lack of proper guidance and encouragement
- Limited credit facilities
- High production cost
- Stiff competition from outside
- Lack of exposure and poor work environment

V. SUGGESTIONS

In order to make handicrafts reach the top spot the following suggestions may be implemented.

- **Organising Marketing Network :** Absence of systematic marketing network has been a discouraging factor in this region. In my opinion, the artisans must be organised by themselves under the co-operative umbrella for marketing their products by themselves. For this more and more linkages must be developed with outside parties.
- **Creating Awareness:** The majority of artisans are not aware about various new schemes like loan at concessional rates, free tools, dyes and chemical, workshop-cum-housing facilities. It is the duty of the promotional organisations to make the weavers aware about the various welfare schemes and to implement the same on a war footing.
- **More R & D:** For improving the quality of the products R & D is a must. Many more new items and new designs can be developed with the help of R & D.
- **Value Added products :** The various specialised organisation, like DC (Handicrafts), may help the local units to produce various value added items which would not only help to penetrate the local market, but also help in exporting of such items to foreign countries.

- **Wide Publicity :** To attract more and more buyers both within and outside the country, promotional and marketing organisations must give due emphasis on wide publicity of various local products. For this frequent buyers and sellers meets may be organised by promotional organisations.
- **Display, Display & Display :** In whatever possible manner, all the promotional & marketing organisations must display the local items in various airports, railway stations, bus stands, commercial centres etc. This will help the local artisans to get more orders from foreign tourists, traders, marketing organisation etc.
- **Scope for Exports :** If systematic efforts are made, some of the selective products could emerge as a major foreign exchange earners in the near future. However, before exporting of such items care should be taken on product identification, quantum of production, supply arrangements, price, delivery, quality, payment terms etc.

VI. CONCLUSION

The various legislations enacted after independence have been sending green signals to the artisans with the supply of raw materials, tools, training and other minimum infrastructure having taken care of the artisans are out of the precarious condition. Effective implementation of interventions requires suitable organisation structure and better understanding of problems faced by cluster units and implementation framework along with roles and responsibilities of stakeholders. In order to improve the operational efficiency and competitiveness of the cluster units, an approach of Self Help Groups (SHGs) consisting of unit holders and Artisans is proposed. Under this mechanism, stakeholders can share their technical expertise and design skills of Artisans and scarce resources available within the cluster. This promotes cooperation among cluster units and lead to sustainable development. The majority of artisans are not aware about various new schemes like loan at concessional rates, free tools, dyes and chemical, workshop-cum-housing facilities. It is the duty of the promotional organizations to make the weavers aware about the various welfare schemes and to implement the same on a war footing. True arts and crafts should reflect their culture. Recognising that the future of Indian art can not be found by looking backward, many artists have been leading the way in the search for new directions. Young Indian artists are learning new techniques and materials and how to adapt their to their rich cultural heritage and changing lives.

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