

Appendix - A

UNIVERSITY GRANTS COMMISSION BAHADUR SHAH ZAFAR MARG NEW DELHI – 110 002.

PROJECT COMPLITION REPORT (PCR)

INTRODUCTION

In developing economy, the agriculture and its affiliates (connected) activities are playing very important role. In Indian economy, to day also more than 60% population is depended on agriculture. To-day also in our country, population more than requirement is engaged in agriculture. In rural area, traditional profession/ Occupation and cottage industries have remained in attraction along with the agriculture. Therefore, in rural area certain population is seen to have been connected with the traditional profession/ Occupation and cottage industries.

SELECTION OF SUBJECT

The history of India shows that, since India is a country of villages, major population was residing in rural area and the Indian economy was depending on agriculture. Today also the major part of population is residing in rural area and Indian economy is depending on agriculture. But, together with the agriculture, in simultaneous with the agriculture, certain traditional professions/ occupations are seen being expanded. In such profession, weaving, carpentry, blacksmith work, washer man work, goldsmith work, potter work, masonry work, embroidery work, business of spices, yeast, incense, pickles, soap industry etc. can be considered. The position of these rural profession/ Occupation is seen too much pitiful. In the current time, these rural professions/occupations are facing many types of difficulties. Certain professions/ occupations have even collapsed on account of market competition. Therefore, for the purpose of examining the current financial position of the rural artisan and for the purpose of studying the difficulties being faced by the rural traditional professions/ occupations and to study the challenges raised on account thereof, the subject of "Study on financial Position of rural

artisan/craftsmen and challenges in the State of Gujarat" has been selected. The findings of the researches done in regard this subject have been produced here. **Motives:**

Motives of the study are as under:

- (1) To obtain the information (know how) of market for sale of things
- (2) produced by the rural craftsmen.
- (3) To verify the income and employment.
- (4) To study the problems and challenges faced by the rural craftsmen.
- (5) To examine the living standard of rural craftsmen.

(1) DETAILS OF THE RESPONDER:

1.1 PROFESSION/OCCUPATION OF THE RESPONDER:

In this study, different 9 type of artisan have been selected in which 12 Blacksmiths, 12 Weavers, 12, Masonry, 12 Tailors, 12 Carpenters, 12, Barbers, 12 Potters, 12 Cobblers and 18 others thus aggregating to 114 responder had been selected. These responders have been selected from different four villages in equal proportion.

1.2 AGE OF RESPONDER.

As per the study,16.67% responders are of 20 to 30 years, 27.19% responders are of age of 30 to 40 years and 31.58% responders are of age of 40 to 50 years. 15.79% responders are of age between 50 to 60 years, 0.87% responder is of age above 60 years.

1.3 CASTE/COMMUNITY OF RESPONDER

As per the study. 3:7, 33.33% responders are of S.T., 61.40% responders are of O.B.C. and 5.27% responders are of general caste.

1.4 GENDER OF RESPONDER

As per the study, 13.16% responders are female responder and 86.84% responders are male responder.

(2) INFORMATION ABOUT FAMILY:

1.1 Size of family.

As per the study, total numbers of families is 638 and average size of family is of 5.60.

2.2 Age group of family.

As per the study, 31.35% responders are of 18 to 40 years, 36.05% responders are of age between 40 to 60 years, and 8.62% are the persons having age above 60 years.

2.3 Ratio of female and male in family.

As per this study, in a family 46.24% are female and 53.76% are male.

2.4 Ratio of education in a family.

As per The study, 49.06% in a family are seen illiterate 33.05% persons are seen having primary education, 11.44% persons have been seen having secondary education, 3.45% persons are seen having higher education.

(3) Details of profession:

3.1 Traditional or new profession.

As per The study, 69.30% responders have been connected with traditional profession, whereas 30.70% responders have adopted new profession.

3.2 Reasons for starting new profession.

- 1. Less income.
- 2. Training of new profession/ Occupation has been obtained.
- 3. Purpose of improving finance position.
- 4. To get rid from farm labor and bureaucracy.
- 5. Irregularities in labor and less remuneration.

3.3 Use of electricity in a profession.

As per The study, 28.95% responder are using electricity. 71.05% responders are not using electricity.

3.4 Use of latest equipment.

As per The study, 31.58% responder are using latest equipment, whereas, 68.42% responder are not using latest equipment.

(4) Details regarding production.

4.1 Annual production.

As per This study, the production of 40.35% artisan is less than Rs.50 thousands, the production of 66% artisan is to the extent between Rs.50 thousands to Rs.1 lakhs, whereas, production of 3.51% artisan is more than Rs.1 lakh.

4.2 Annual sale.

As per This study, sale of 39.47% artisan is less than Rs.50 thousands, sale of 57% artisan is between Rs.50 thousands to Rs.1 lakh and sale of 3.51% artisan is more than Rs.1 lakh.

4.3 Annual income.

As per This study, annual income of 35.09% artisan is less than Rs.50 thousand, annual income of 61% artisan is between Rs.50 thousands to Rs.1 lakh and annual income of 3.51% artisan is more than Rs.1 lakh.

4.4 Annual expenses.

As per This study, annual expenses of 71.93% artisan is less than Rs.25 thousands, annual expenses of 22.81% artisan is between Rs.25 thousands to Rs.50 thousands. Annual expenses of 1.75% artisan are Rs.50 thousands to Rs.1 lakhs and annual expenses of 3.51% artisan is more than Rs.1 lakh.

4.5 Persons working in profession.

As per The study, 54.29% are the family members whereas 45.71% are outsiders.

1.22 Working hours.

As per The study7, 45.71 persons are working for 5 to 8 hours, whereas 54.29% are working for more than 8 hours.

1.23 Daily wages.

As per The study, 15.62% persons are getting daily wages of less than Rs.150, whereas 84.38% persons are getting daily wages more than Rs.150/-.

(5) Information regarding properties:

5.1 Agricultural land.

As per The study, 34.21% artisan have land, whereas 65.79% artisan do not have land.

5.2 Type of land.

As per The study, 33.33% artisan possess irrigated land, whereas 66.66% artisan are holding non-irrigated land.

5.3 Ratio of land.

As per The study, 71.79% artisan are holding land less than 2 acres, whereas, 28.21% artisan are holding land more than 2 acres.

5.4 Type of building/hours.

As per The study, 85.96% artisan are possessing pakka house/building, whereas, 14.04% artisan are possessing row houses/building.

5.5 Pets.

As per The study, 23.68% artisan are keeping cows,, 11.02% artisan are keeping buffalo, 28.95% artisan are keeping other pets like sheep, goats donkey, camel etc. whereas 35.97% artisan are not keeping any cattle.

5.6 Details of vehicles

As per The study, 54.29% artisan are keeping two wheeler whereas 7.89% artisan are keeping four wheelers, whereas, 37.72% artisan are not keeping vehicles.

5.7 Details of household.

As per The study, 89.35% artisan are holding household less than Rs.50 thousands, whereas, 9.65% artisan are holding household having value more than Rs.50 thousands.

5.8 Value of ornaments of gold and silver.

As per The study, 10.53% artisan are holding ornaments below Rs.50 thousands, 59.65% artisan are holding ornaments between value of Rs.50 thousands to Rs.1 lakhs and 29.82% artisan are holding ornaments of value above Rs.1 lakhs.

5.9 Traditional or latest tools.

As per The study, 50.88% artisan are using traditional tools whereas 49.12% artisan are using latest tools.

5.10 Cost of tools.

As per The study, 48.25% artisan use tools of value less than Rs.20 thousands, whereas, 42.10% artisan are using tools of value between Rs.20 thousands to Rs.40 thousands, whereas 9.65% artisan are using tools more than Rs.40 thousands.

(6) Information regarding living Standard.

3.6 Annual Living cost:

As per The study, 16.67% artisan' annual living standard expenses is less than Rs.25 thousand, of 21.05% artisan' annual living cost is between Rs.25 thousands to Rs.50 thousands, whereas, 62.28% artisan' annual cost of living is more than Rs.50 thousands.

3.7 Annual Income:

As per This study, the annual income of about 44% artisan is less than Rs.50 thousands, annual income of about 48% artisan is between Rs.50 thousands to Rs.1 lakhs, whereas, annual income of about 8% artisan is more than Rs.1 lakh.

(7) Challenges against Artisan

7.1 Details of changes in professions/occupations:

As per The study, 70.18% artisan wants to change their professions/ occupations whereas 29.82% artisans do not wish to change their profession.

7.2 Details of migration.

As per The study, 43.86% artisan desires migration for professional purpose, 30.7% desires for service purpose and 14.04% desires migration for educational purpose.

7.3 Locations of obtaining row material:

As per The study, 9.65% from local level and 41.23% from Tehsil level and 24.56% are getting row material from District level.

7.4 Source of borrowing:

As per The study, 18.42% use money from organized sector, 44.74% use money from non-organized sector and 17.50% use their own money.

7.5 Details of debts:

As per the study, 9.65% creating debt for their business/employment, 6.14% create debts for social matter and 77.19% create debts for both these purpose.

7.6 Source of debts:

As per the study, 18.42% have taken debts from banks, 28.95% have taken debt from Moneylenders and landholders, and 45.61% artisan have taken debt from relatives.

7.7 Amount of Debt.

As per the study, 55.26% artisan have taken debt less than Rs.50 thousands whereas 25.44% artisan have created debt more than Rs.50 thousands, whereas 12.48% artisan have created debt above Rs.1 lakh.

7.8 Repayment of debt:

As per the study, 17.54% have repaid amount below 25%, 28.95% have repaid amount between 50 to 75% amount and 11.41% artisan have repaid 100% amount of debt.

SUGGESTIONS:

In rural area of the Gujarat State, last and best alternate can be professions/occupations of the rural artisan after agriculture, because, demand of different product produced by the rural artisan is in whole over the world. But, on account of proper market arrangement, lack of improving quality, lack of latest and modern technology, and these rural artisans could not create demand for their product. Therefore, it is necessary that these rural artisan be provided proper guidance and to show proper direction. In this regard certain suggestions have been made as under:

- 1 The ratio of education in rural artisan is very much low and therefore, the level of education should be improved.
- 2 The rural artisans mostly use the traditional equipment and therefore, in professions/occupations latest equipment should be installed.
- 3 The rural artisan should be given training regarding knowledge of market, system of production, improvement in quality and regarding availability of raw materials etc.
- 4 Efforts are required to be made so that completes benefit of government scheme to the rural artisan
- 5 There are no sufficient financial facilities for the development of profession/ Occupation and therefore, arrangement should be made so that the rural artisan may get borrowing from the Banks and co-operative financial societies.
- 6 It is necessary that in the professions/occupations of artisan, use of electricity is increase, modern technology be used and profession be made modern.
- 7 The demand of articles of artisan connected with handicraft, embroidery, and arts-work is also in foreign. So efforts should be made so that export can be increased.
- 8 Different wards erected for the professions/occupations of artisan and rule of corporations should be positive for the production of the artisan.
- 9 The financial position of artisan is very weak. Therefore, by creating co-operative society in the villages, and if production and sales of articles is done on co-operative basis then welfare of artisan can be increased.
- 10 The Government should provide sufficient protection to the professions/occupations of the artisan so that it can survive against the competition of large industries.

The rural artisan should be organized and to raise their voice before the authority to protect their interest.