CHAPTER-7

SUMMARY AND CONCLUSIONS
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7.1 SUMMARY AND CONCLUSIONS

The findings of the study in the light objectives are summarized in this chapter.

The work makes an attempt to study the effect of the financial assistance provided by the Government to establish artisan complexes on the creation of remunerative employment opportunities and generation of additional income to artisans in Kurnool and Anantapur Districts.

The glory of artisans in the past and their present plight is focussed in general in the study. The efforts of the Government to rehabilitate the poor artisans are highlighted. The main drive to assist them by providing adequate financial assistance at cheaper rates of interest, is to secure gainful self-employment.

Economic planing is an instrument in the hands of the economists to achieve the economic aspirations. Planing for the development of artisans also helps in ushering an era of prosperity for them. Many schemes have been designed during Five Year Plan for the providing adequate finance for
poor artisans. Timely and adequate financial assistance accelerates the
growth of major, medium and Small Scale and Cottage Industries. In the
case of artisans and small entrepreneurs it is more so. Adequate finance
provided to artisans helps to increase employment opportunities, productivity
and income. This is possible through institutional finance, such as
Government, Nationalized Banks and other Commercial Banks.

The original concept of the scheme of developing artisan Complexes
through financial assistance by the Government, emerged out of the
recommendations of the working group constituted during the conference to
the Presidents of Panchayat Samithies held in 19-20 September, 1981. The
scheme envisages providing a new deal to artisans in villages where there is
concentration of 20 and above. Based on the recommendations, Government has issued guidelines, through G.O.Ms. No. 18, Industries and
commerce, dated 20-11-1982 for the implementation of the scheme.

An artisan complex is one which provides house-cum-workshed,
Improved tools and implements, training of artisans, working capital and
common facilities etc., in two or three Village where the number of artisans is
20 or above.
The objectives of the Rural Artisan Complex Programme (RACP) are promoting industrial culture in rural areas, improving the skills of the artisans to increase employment opportunities to the millions of unemployed artisans in the countryside, upgradation of existing infrastructure facilities and augmenting the earning of artisans and thereby uplifting weaker section living below the poverty-line.

The RACP scheme is included under 'Pragati Patham' and the progress in being reviewed constantly by the Chief Minister. The expenditure on providing infrastructure including the common facilities in the complexes will be met fully by the Andhra Pradesh Scheduled Caste cooperative finance corporation, if all the beneficiaries are from Scheduled Castes. In respect of other complexes the above corporation would meet the expenditure on the infrastructure to the proportion of Scheduled Caste beneficiaries and balance will have to be provided by District Industries Centres by mobilizing funds from different agencies like A.P. Small Scale Industries Development Corporation and Commercial Banks. Regarding other city, there are three components like margin money, subsidy, Loan which are borne by Scheduled Caste Corporation, Backward Caste Corporation, DRDA and various Commercial Banks.
During 1982-83 no complex was established either in Kurnool District or in Anantapur District though the proposal was received from the Government of Andhra Pradesh by January, 20\textsuperscript{th}, 1982. However, since 1983-84 the progress of artisan complexes is praise worth both in coverage, quantities and quality.

It is a fact that there are some constraints and difficulties in the implementation of Rural Artisans Complexes Programme. The Banks do not release the money in time. In addition to this the District Industries centres do not have adequate technical staff to supervise the upcoming of the artisan complexes and the have to depend on Panchayat Raj Department to spare the services of the technical staff. In order to have a better co-ordination among different departments at various levels, the Rural Artisan Complexes Programme was modified as Integrated development programme during 1987-88. The main thrust of this programme was to develop living conditions of rural artisans by providing them house site and housing under Rural Housing Scheme along with infrastructure facilities like roads, drinking water and electricity etc...

The rural artisans represent socially suppressed and financially backward sections of the village population. More than 73 percent of the
artisans are living below the poverty-line. The average value of the properties possessed by the artisan families amount to a petty Rs. 2500/-. World reputed artisans of India are totally dis-illusioned because of their economic plight. Artisans who produced refined quality goods in the past, became partly bare, struggling to cover their body with rags. It is miserable but yet real to note that the poor artisans are not aware of the development process and programmes such as Integrated Rural Development Programme, National Rural Employment Programme, Rural Labour employment Guarantee Programme, Drought Prone Area Programme, Training of Rural Youth For Self-Employment etc., of the Government, undertaken for their upliftment. Though they work very hard throughout the day, they earn a meagre daily income of Rs. 15 to Rs. 20/- which is totally inadequate to their basic needs, as per the records prior to the financial assistance extended by the Government.

A gradual decline in gainful employment opportunities subsequently reduced their standard of living. This became inevitable because the changing world needed rapid industrialization. Hence India could not go back to the traditional village Industries of its olden days.
As rapid industrialization could not meet the job requirements fully, it should be necessary to limit the scope to the rural and traditional industries for the present, to provide reasonable remunerative job opportunities to the growing population. Moreover, the new set-up in agricultural sector resulted in surplus manpower. It is necessary to take them into consideration because they should also be given some job opportunities. The need of the hour reminds to provide employment opportunities for many a worker.

In order to achieve economic progress, the unemployed and the artisans must be encouraged and village and cottage industries must be supported with a balance of traditional arts both in rural and urban areas.

Finance is basically important for the progress of house-hold industries as well as for the individual artisans to begin their own conventional occupations.

Hence the impact of institutional financial assistance on production, employment and income of the artisans, has been studied in this work.

The literature reviewed clearly indicates the fact that there are some studies on some studies on rural artisan complexes, but all these studies...
largely have dealt on analyzing the socio-economic condition of rural artisan. This is due to the fact that the problem has been approached with sociological facts adopted by the social science researchers. The objectives and methodologies that have been adopted in these studies differ from the present study, which has embarked on the examination of the impact of financial assistance by the Government through different schemes, on employment, production and the Income of the artisans of Kurnool and Anantapur Districts, Rayalaseema Region of A.P. The study takes into consideration of all these important economic factors, which contribute, to the sound functioning of the rural artisan complexes in the study area. In addition, here, it may be mentioned that the present study approaches with such objectives and methodology as those that have not been covered in detail in the studies reviewed.

The main objectives of the study is to throw light on the present status of artisans and financial and other types of assistance, provided by the Government to improve their status and welfare.

The main objectives are as follows:

1. To study the socio-economic characteristics of various beneficiaries.
2. To study the financial requirements of the beneficiaries.
3. To analyse the Government programme of establishing artisan complexes in assisting the beneficiaries.
4. To analyze whether the finance provided by the Government is adequate to meet the needs of the beneficiaries.
5. To study the effect of the financial assistance, on the creation of additional employment opportunities to the artisans, and
6. To evaluate the effect of additional employment and output on the generation of additional income.

The main focus of the thesis concentrates on the impact of institutional finances extended to the artisans on production employment and income generation of the artisans. A detailed study of the problem is carried out with regard to 8 artisan complexes which are Silk Weaving, Cumbli Weaving, Slab Polishing, Handloom, Bamboo and Basket Making, Leather Goods, Pottery and Leather Tanning situated in Kurnool and Anantapur Districts of Rayalaseema Region in A.P. In Kurnool District there are 81 artisan complexes as on March 1993. The total beneficiaries are 2221. To probe into the different artisan complexes in the district 8 villages belonging to 6 Mandals have been selected for the study. In Anantapur District there
are 44 artisan complexes as on March 1993 and the total beneficiaries are 1174. For the study 8 villages belonging to 5 Mandals have been studied in Anantapur District.

The sample studied among artisans consists to 220 respondents (130 from Kurnool and 90 from Anantapur) belonging to 4 different distinct caste groups- Economically Backward Caste, Backward Caste, Scheduled Caste and Scheduled Tribe.

Keeping in view the objectives of the study the appropriate statistical tools are used to classify and tabulate the collected data so as to bring out a systematic analysis.

It was only after Independence that the Government realized Indian handicrafts’ importance and provided its due place in different industrial policies. The Objectives of the Industrial Policy is to develop the Village and Cottage industries under various Five Year Plans (both Central and State plans) in order to generate large-scale employment opportunities and decentralized basis.
Two important steps were taken for the development and expansion of Village and Small Scale Industries during the Five Year Plan periods. (1) setting a part of Governments' substantial finance for the development of these industries and (2) building up of a network of All-India Boards to deal with the problems of the handlooms, handicrafts, Khadi and Village industries, Small Scale Industries, Sericulture and Coir Industry, About Rs.42 crores was allocated the Village and Cottage Industries during the First Plan period in India.

The Industrial Policy Resolution of 1956 and Karve Committee recommended to provide large number of employment opportunities through the promotion and development of traditional industries. For this, an amount of Rs. 187 crores was allotted, which accounted for four percent of total outlay during the Second Plan period.

The Third Plan laid emphasis on the promotion and spreading of the Small Scale Industries in rural areas and small towns by making available the institution finance, subsidies, sales-rebate and sheltered markets, progressively making them ancillary to Large Scale Industries.
During, the Fourth Five Year Plan, Ashok Mehta Committee was constituted to suggest means and methods for the development of Village and Small Scale Industries. The total outlay for the Village and Small Scale Industries during the Plan period was Rs. 293 crores, i.e., only one percent of the total outlay.

The Fifth Five Year Plan laid considerable emphasis on removal of poverty, unemployment, income inequalities and regional imbalances. To accomplish this, the Government of India constituted district Industries Centers and Integrated Rural Development Programmes during the Plan period. The total Plan outlay for the Village and Small Scale Industries was Rs. 592 crores. It was only 1.5 percent of the total Plan outlay.

In order to lift the rural poor from below the poverty line, the Government of India implemented schemes of NREP, RLEGP and TRYSEM etc., For the implementation of these schemes, an amount of Rs. 1,780 crores was allocated during the Sixth Five Year Plan period.

During the Seventh Five Year Plan period, various steps were conceived in order to provide better employment opportunities and incomes of the ruralites. The total outlay set apart for Village and Small Scale
Industries was Rs. 27525 crores. That means, only 1.5 percent of the total outlay of the Plan investment, was allocated to this sector.

Since employment is the antidote to rural poverty, the Government of India determined to continue to extend assistance for the ongoing schemes of IRDP, TRYSEM and JRY which are specially designed to lift as many people as possible above the poverty-line during the Eight Five Year Plan. About 132 percent of total Plan outlay was allocated for village and Small Scale Industries during the Plan period.

It is observed that the financial allocation for the development of Village and Small Scale Industries fluctuated between 1.5 percent, to 2.8 percent of the total Plan outlay set for the Plan period. The Eight Five Year Plan make mention that only 1.32 percent of the total public sector outlay was made available to this sector. This percentage should be increased in the future Plans for the growth and development of Village and Small Scale Industries as well as development of the rural artisans.

Artisans have predominant role in the rural economy of Andhra Pradesh State. About 1.56 percent of the total population in the State is occupied by rural artisans (other than weavers). In order to develop the poor
ruralites, various programmes, Schemes and training centres were launched in Andhra Pradesh. For this purpose, the State Government had allocated Rs. 17.69 lakhs i.e., 0.18 percent of the total outlay during the first Plan. In the case of Second Plan, this allocation was increased to Rs. 1,152.23 lakhs i.e., 6.3 percent of the total outlay in the State. In the case of Third Plan, this allocation was reduced to 1.5 percent (Rs. 531.15 lakhs) of the total outlay in the State. Fourth plan also accounted meager amount or Rs. 226.1 lakhs (i.e., 0.50 percent of the total outlay) for this sector. During the Fifth and Sixth Five Year Plan, this sector did not get more than 1.5 percent of the total outlay. During the Sixth Plan, several schemes were launched to give a big boost to Leather Tanners and Cobblers under the agency of Andhra Pradesh Leather Industries Development Corporation (LiDCAP). During the Plan period, financial assistance and training facilities were provided to the rural artisans under the agency of DIC in every district in the State. The Rural Artisan Complexes programme was implemented under the agency of DIC during 1982-83 to give big boost to the rural artisans. During the Seventh Plan about 1.7 percent i.e., Rs. 12,700 lakhs of total outlay was allocated for the development of Village and Small Scale Industries in the State. And also, District Employment and Enterprise Development Agency (DEEPa) has been constituted order to coordinate and channelise the
various schemes through the funding agencies like, DIC, DRDA, TRYSEM for the development of Village and Small Scale Industries.

A Rural Artisan Complex is a cluster of house-cum-worksheds allotted to rural artisans who have been trained in their chosen fields and such artisans would be assisted with improved tools, equipments, periodic training, working capital and other common facilities that required a cluster consisting more than 20 families.

The main objective of this scheme is to promote industrial culture in rural areas through the improvement of skills of the artisans so as to create employment opportunities to the millions of the unemployed artisans who belonged to weaker sections that live below the poverty-line, by the end of March 93, the total number of complexes both RACP and IADP grounded in the State accounted for 780, providing assistance to 18,105 artisans. In which, about 94 percent of the complexes have been working at present. Kurnool district ranks first in respect of grounding the large number of complexes, beneficiaries and total outlay made in the artisan complexes in the State. It is followed by Medak, Srikakulam, Nalgonda and Anantapur district. Adilabad district occupies the last rank in this regard, accounting for 1.9 percent of the total complexes in the State.
The total number of Rural Artisans Complexes developed in the Rayalaseema Region by the end of January, 1993 are about 207 covering 5382 beneficiaries. Kurnool District is having the highest number of complexes accounting for 80 complexes with 2195 beneficiaries and Anantapur District accounting for 51 complexes with 1459 beneficiaries.

The socio-economic status of the selected caste groups differs to a great extent from one another. Economically Backward Castes are socially better off than the others, though not economically. Backward Castes occupy in general, an intermediate status compared to the Economically Backward Castes, Scheduled Castes and Scheduled Tribes. The social hierarchy, the Economically Backward Caste, comes first followed by the Backward Caste, Scheduled Caste and Scheduled Tribe in the descending order. From the economic point of view, the economic status of all the four caste groups is more or less same. The average income of the artisans belonging to the Economically Backward Caste, Backward Caste, Scheduled Caste and Scheduled Tribe of Kurnool District is Rs.4100, Rs. 4361.54, Rs. 3675 and Rs. 3000/- respectively. The average income of the artisans belonging to the Economically Backward Caste, Backward Caste, Scheduled
Caste and Scheduled Tribe of Anantapur District is Rs. 5000, Rs. 4475, Rs. 3607.14 and Rs. 3250/- respectively.

The educational status of respondents is very discouraging. It is low, in general among all the respondents under study. From among the artisans of the different caste groups, 60 percent are illiterates, 21.54 percent have attended primary school, 16.92 percent have attended high school and only 1.54 percent have attended college in Kurnool District. From among the artisans of the different caste groups, 65.56 percent are illiterates, 16.66 percent have attended primary school, 14.44 percent have attended high school and only 3.34 percent have attended college in Anantapur District. The educational backwardness is further contributing for their socio-economic deprivation.

The respondents are following various occupations. They consist of Silk Saree Weavers, Cumbli Weavers, Slab Polishers, Handloom Weavers, Bamboo & Basket Makers, Leather Good Makers, Potters and Leather Tanners.

Regarding land holdings all the respondents belonging to Economically Backward Caste are possessing landed property in Kurnool
and Anantapur Districts. Among Backward Caste people 41.54 percent in Kurnool District and 57.50 percent in Anantapur District have landed property, among Scheduled Caste respondents 27.50 percent in Kurnool District and 25 percent in Anantapur District have landed property and among Scheduled Tribe group only 5 percent in Kurnool District, 10 percent in Anantapur District are possessing landed property. But the average land possessed by Economically Backward Caste, Backward Caste, Scheduled Caste and Scheduled Tribe groups is 2.1, 0.9, 0.31, 0.50 and 2.00, 1.28, 0.44, 1.00 acres in Kurnool and Anantapur Districts respectively. The land holdings possessed by the respondents are very low, small and uneconomic. Therefore, there is need to create alternative employment opportunities outside agriculture.

In the study area the employment opportunities created through artisan complexes are considerable. The analysis of data shows that the financial assistance provided by the Government makes it very clear. 68.46 percent and 74.44 percent of the artisans of Kurnool and Anantapur Districts respectively are of the opinion that artisan complexes really provided them additional gainful employment where as only 12.30 percent and 20 percent feel that “it is not really so” in Kurnool and Anantapur Districts respectively. In addition, 19.24 percent and 5.56 percent of the beneficiaries of Kurnool
and Anantapur Districts expressed that they “do not know” anything about the effect of financial assistance on employment respectively.

Regarding the adequacy of the loans issued to artisans out of the total 130, only 8.46 percent respondents expressed that the financial assistance provided by the Government is adequate, while 80 percent opined that the assistance is not adequate and 11.54 percent informed that they do not have correct perception of the adequacy or otherwise of the loans in Kurnool District. Out of the total 90, only 6.66 percent respondents expressed that the financial assistance provided by the Government is adequate, whereas 85.56 percent opined that the assistance is not adequate and 7.78 percent informed that they do not have correct perception of the adequacy or otherwise of the loans in Anantapur District. Though not adequate, the financial assistance provided by the Government has provided additional Employment opportunities to the artisans.

There is considerable improvement in the number of working hours per day after the assistance is provided and the scheme is grounded. The average number of hours of work per day have increased considerably under different activities the average number of hours of work employed per day before the assistance in various complexes in Kurnool District is 3.14,
2.86, 2.70, 3.21, 2.54, 2.83, 2.50, 2.02 respectively. In Anantapur District it is 3.4, 2.7, 3.63, 2.96, 2.7, 3.17, 3.5, 2.2 respectively. The number of hours of work per day have increased in the post-assistance period in each complex. In the post-assistance period the average number of hours of work per day in complexes are 8.28, 7.71, 7.40, 7.57, 7.79, 7.50, 7.43, 7.15 in Kurnool District respectively. In Anantapur District they are 8.20, 7.90, 8.03, 8.12, 8.00, 7.50, 7.10 and 7.50 respectively. It shows that there is considerable improvement in the number of working hours per day from pre-assistance period to post-assistance period.

Regarding effect of financial assistance of Government on employment and output positive trends are being observed in the study. The additional employment opportunities created by the assistance of the Government are helping to increase labour productivity and production among the artisans.

The production is not rosy prior to the financial assistance the production of goods by the various artisans before the financial assistance is shown in terms of units and their value in terms money. Silk Weavers are producing 127 units (Sarees) per annum worth Rs. 38,100. Cumbli Weavers are producing 164 units (cumblies) per annum and their money value is Rs.
24,600. The artisans of Slab Polishing complexes are producing 28,200 units (sq.ft) of slabs, worth Rs. 42,300 per annum. The Handloom weavers are producing 557 units of various types per annum worth Rs. 16,710. The makers of Bamboo and Baskets are producing 5,600 units of various types per annum and their money value is Rs. 56,000. The artisans Leather Goods complexes are producing 1,514 units of various types per annum worth Rs. 9,084. The Potters are producing 2,923 units per annum worth Rs. 14,615 and the Leather Tanners are producing 8,840 per annum worth Rs. 88,400 in Kurnool District before the establishment of artisan complexes.

The production of various artisan complexes of Anantapur District before the financial assistance by the Government is, in Silk weaving complex the weavers are able to produce only 100 units (sarees) per annum worth Rs. 30,00. The cumbli weavers are producing 90 units cumblies per annum worth Rs. 13,500. The artisans of slab Polishing complex are producing 46,400 units (slabs) in (sq.ft) per annum worth Rs. 96,600. The Handloom weavers are producing 955 units of various types worth Rs. 28,650 per annum. The Bamboo and Basket Makers are able to produce 2000 units of various types per annum, their money value is Rs. 20,000. The artisans Leather Goods complex are providing 596 units of various types per annum worth Rs. 3,576. The Potters are producing 1,002 units of
various type per annum worth Rs. 5,010. The Leather Tanners are producing 46,660 units per annum worth Rs. 44,600 in Anantapur district before the establishment of artisan complexes.

The productivity of Labour and production was low. After the financial assistance the production has increased considerably. Silk Weavers are producing 234 units (sarees) worth Rs. 70,200/- per annum. Cumbli Weavers produce 336 units (cumblies) worth Rs. 50,400 per annum. The Slab Polishers are producing 94,500 units (sq.ft.) worth Rs. 1,41,750 per annum. The Handloom Weavers 886 units, worth Rs. 26,580 per annum. The Bamboo & Basket Makers producing 9,620 units, worth Rs. 96,200 per annum. The Makers of Leather Goods are producing 3,137 units worth Rs. 18,822 per annum. The Potters are producing 4,821 units worth Rs. 24,105 per annum. The Leather Tanners are producing 11,009 units, worth 11,0090 per annum in Kurnool District after the establishment of artisan complexes.

After the establishment of artisan complexes in Anantapur District Silk Weavers are producing 182 units (sarees) worth Rs. 54,600. Cumbli Weavers are producing 210 units (cumblies) worth Rs. 31,500, the Slab Polishers are producing 1,41,600 units (sq.ft) worth Rs. 2,12,400, the Handloom Weavers are producing 1,618 units worth Rs. 48,540, the
Bamboo & Basket Makers are producing 3,790 units worth Rs. 37,900, the Leather Good Makers are able to produce 1,212 units worth Rs. 7,272, the Potters are producing 1,623 units worth Rs. 8,115, the Leather Tanners are producing 5,770 units worth Rs. 57,700 per annum respectively in Anantapur District after the establishment of artisan complexes.

Therefore, the financial assistance will not only help in providing gainful employment opportunities to the artisans but also help in improving output as well as the income of the beneficiaries.

The effect of financial assistance for providing additional income through artisan complexes is also analyzed. Income determines the economic status of an individual in the society. Improvement in the social and economic status of people leads to economic development. So to eliminate some of the existing social evils one of the essential means is to increase the income level of weaker sections in the society this would facilitate to reduce and eliminate income disparities in the present social setup and finally to establish socialist pattern of society. Artisan complexes are working in that direction. They attempt to provide self-employment and there by help to improve the income of the artisans.
The income of the beneficiaries under the scheme has certainly increased. The average income earned by the beneficiaries during the pre-assistance period complex wise in Kurnool District was Rs. 5,142.85, Rs. 4,214.28, Rs. 2,700.00, Rs. 4,000.00, Rs. 4,607.14, Rs. 3,633.33, Rs. 3,433.33, Rs. 3,600.00 respectively per annum. The average income of all 130 beneficiaries is Rs. 4,007.69.

The income of the beneficiaries under the scheme has certainly increased. The average income earned by the beneficiaries during the pre-assistance period complex wise in Anantapur District was Rs. 5,300.00, Rs. 4,200.00, Rs. 3,300.00, Rs. 4,166.66, Rs. 4,800.00, Rs. 3,333.33, Rs. 3,500.00, Rs. 3,300.00 respectively per annum. The average income of all 90 beneficiaries is Rs. 4,055.55.

There is considerable improvement once the respondents started their own ventures. The average income increased by about Rs. 14,142.85, Rs. 9,428.57, Rs. 5,600.00, Rs. 11,285.71, Rs. 13,642.85, Rs. 10,066.66, Rs. 10,600.00, Rs. 12,800.00 respectively per annum in Kurnool District. The average income of all 130 beneficiaries is Rs. 11,476.92.
There is considerable improvement once the respondents started their own ventures. The average income increased by about Rs. 15,600.00, Rs. 6,600.00, Rs. 6,200.00, Rs. 10,000.00, Rs. 10,000.00, Rs. 6,333.33, Rs. 5,400.00, Rs. 7,000.00 respectively per annum in Anantapur District. The average income of all 90 beneficiaries is Rs. 8,777.77 only, which clearly confirms that the average income of the artisans of Kurnool District is better when compared with that of Anantapur District artisans.

This trend clearly shows that the financial assistance to artisans has helped to improve employment opportunities and thereby income also. Yet, the poverty is not completely alleviated from among the artisans of both Kurnool and Anantapur Districts.

To study the impact of financial assistance on Employment, Production and Income of the artisans of both Kurnool and Anantapur Districts, the paired 't' tests have been conducted. The results clearly confirm that there is significant impact of financial assistance by the Government through its schemes on the additional Employment, Production and Income of the artisans staying in Kurnool and Anantapur Districts.
The Multiple Linear Regression Models have been developed to establish the relationship among the independent variables Employment, Production and the dependent variable Income before and after the establishment of artisan complexes in Kurnool and Anantapur Districts. To test the relationship 'F' test is conducted and in most of the complexes the relationship is significant.

From the study it is confirmed that the hypotheses "the larger the financial assistance, the higher the employment and output opportunities" and "the greater the remunerative employment opportunities the higher the income generated" are upheld.

In the light of the foregoing analysis the following measures are suggested for improving the functioning of the scheme and to achieve better results.

There is dearth of reliable estimates of the credit requirement of the artisans. Therefore, the first step is to obtain statistical data on artisans craft-wise. This would facilitate to form an estimate of the total credit requirement of artisans. Accordingly the Government can plan to meet their credit needs.
Adequate care should be taken while selecting the beneficiaries to avoid misutilisation of financial assistance. The Government authorities should take care while scrutinizing and identifying honest, sincere, needy and committed artisans for financial assistance and see that financial assistance is not wasted.

Education is an important factor which would help the artisans their socio-economic status. Hence they ought to provided with more facilities to get themselves educated upto S.S.C. poor artisans ma be given free general education upto 10th class, besides training them in their respective fields. Especially proper training to the artisans is essential for their success in life as craftsmen.

Suitable training facilities and also technical education should be provided to the artisans. The training to artisans is being imparted through specific training institutions like District Industries Centres, Industrial Training Institutes and Khadi and Village Industries Board. The training must be of free of cost and artisan trainees should be paid stipend during the period of training. Vocational courses should be introduced in educational institutions for the benefit of artisans.
Government should inculcate motivation among the artisans to improve their skills, productivity and trade by providing certain incentives like subsidy, margin money etc. Government should see that they should flourish and establish in their respective trades.

Adequate and timely financial assistance at very reasonable rate of interest is another factor that can boost the development of artisans. In this regard Government, Centre as well as State, Commercial Banks and Co-operative Banking Institutions can render yeoman service through the provision of timely and adequate credit to artisans. If this is done in the case of all needy artisans definitely self – employment opportunities can be increased for them.

Co-operative credit societies to finance artisans may be established. This would eliminate middlemen and money lenders from the picture. Government may directly or indirectly through banks should provide adequate finance to these Co-operative credit societies to discharge their functions well.

Adequate supply of good quality raw materials to artisans at reasonable or subsidized rates would facilitate them in improving the quantum and quality of goods they produce and sell. To enable the artisans
to function effectively in their field of production, Government and the concerned authorities should always ensure adequate supply of raw materials of good quality.

Marketing is a major obstacle in the development of artisans. For securing fair price and consumers for the products of artisans, they should have an organization of their own. It is noticed that artisans are being exploited by middlemen in selling their products. This should be curbed. The government should take necessary steps to avoid exploitation and can established suitable market channels such as emporiums to sell and secure fair price to the artisans. Government can also purchase and use in the offices the products of artisans. If necessary the Government should undertake the burden of marketing the produce of artisans. Hence separate marketing organization for marketing the goods of artisans may be established or have tie-up arrangements with organization such as Khadi and Village Industries Board etc.,

Artisans from a group of nearby villages should come together and form into professional associations under the leadership of some responsible persons with good background in social work. The leadership should get
them together for unified effort to claim and avail benefits from various development programmes of the Government.

There should be co-operation and co-ordination between Governmental and Non-governmental agencies in suggesting and implementing programmes for the benefit and development of artisans. For instance the District Industries Centre prepared an action plan while the District Rural Development Agency, Scheduled Caste and Backward Caste Corporations prepare a District Plan. All of them have to operate within the board frame of the state plan in regard to particular departments. The bottlenecks should be avoided through proper planning and responding nation among different agencies that are responsible for the development of weaker section. Hence necessary action may be taken to rectify the bottlenecks.

Originally the construction of these complexes was entrusted to engineering wing of the Panchayat Raj Department. While implementing the scheme, they were collecting supervision charges and work was completed behind schedule. Hence the work of construction of complexes may be entrusted to the beneficiaries themselves.
The Kurnool and Anantapur Districts come under Rayalaseema area which is well known for faction politics. The Government should take special interest, initiative and drive in the proper utilization of funds to uplift the weaker sections of the society. Otherwise the acute poverty and unemployment leads to social unrest this should be prevented.

The different suggestions made, if accepted and implemented well, would help the poor artisans to find more and better self-employment opportunities. The provision of self-employment would certainly enhance their earning potential and socio-economic status in the social hierarchy of the rural set-up.