PREFACE

In the bygone days the artisans of India achieved excellence and eminence in producing artistic goods. They enjoyed whole hearted patronage of kings and well to do people. Their fascinating artistic talents were acclaimed by the entire world. But unfortunately the Industrial Revolution put an end to all their glory. It gave them a death blow and gradually deprived them of their respective professions. Unable to compete with the giant machines of the West the artisans bade tearful farewell to their traditional local crafts and turned to some other unknown alternative employment. After Independence the Government of India has been trying to rehabilitate these darling children of arts and crafts in the interest of social justice and economic advancement.

Mahatma Gandhi's pragmatic approach to the philosophy of Industrialization always stressed the need for the upliftment of the displaced innumerable artisans of the country. He strongly advocated the cause of the poor artisans. His genuine sympathy for their misery is reflected in the slogan that "the poor of the world cannot be helped by mass production, by only through production by the masses". Had the Government of India soon after independence showed sincerity in translating this philosophy, the plight of the poor artisans would have been totally different from what it is today.

However, after Independence the Government at the Centre as well as States are trying to realize the aspirations of Mahatma Gandhi. Different five year plans have provided funds for improving the skills and productivity of hundreds of thousands of artisans, through out the country. The main thrust in this direction being to save the artisans and Small Scale and middlemen. Their hold on craftsmen is so much as to attract the attention of Gunnar Myrdal Nobel Laureate,
stated in his book "Asian Drama" that "many craftsmen, like the farmers, are in some form of bondage to middle men or money lenders. These intermediaries have an obvious stake in perpetuating the status quo and thwarting reforms. Their destructive power can be broken by vigorous policy measures, but it would be folly for reformers to underrate the force of this opposition". Hence efforts must be made from all concerned administrations, politicians financial institutions and the weaker sections in the society, such as artisans.

It is now abundantly made clear through the economic history of nations in the world over that capital is the life breath of economic development. Therefore, availability of adequate capital is one of the essential factors of socio-economic development of artisans in the urban as well as rural areas also depends on the provision of timely and adequate financial assistance at reasonable rates of interest. In this regard, only institutions like Government, various commercial banks, co-operative credit societies, District Industries Centres, District Development agencies etc., can play an effective role in providing facilities of self-employment.

The present study is mainly an effort to evaluate and highlight the significance of institutional finance in assisting the ever increasing millions of the poor and displaced artisans to secure gainful self-employment. The study also attempts at finding out the impact of financial assistance on the production and income of the poor artisans.

One of the important findings of the study is that inspite of misuse of financial assistance by some beneficiaries the financial assistance provided by the Commercial Banks, Backward Caste Corporation, Scheduled Caste Corporation and Scheduled Tribe Corporation is helpful in securing additional self-employment opportunities and thereby generating additional incomes.
The present study attempts to find out the impact of financial assistance by the development of artisan complexes in Kurnool and Anantapur Districts of Rayalaseema in Andhra Pradesh. The socio-economic conditions of the artisan beneficiaries are examined the main focus of the inquiry is on the role of artisan complexes in the provision of income and employment through evolving inter-relationship between output, employment and income. For this purpose filed survey is conducted to obtain primary data from a sizeable sample and the inferences are drawn.

The problem is analyzed and present in seven chapters.

The first chapter deals with Introduction, salient features of artisan complexes review of literature and methodology of the work.

The second chapter gives an account of the development of rural artisan during plan periods in India in Andhra Pradesh.

The Third chapter unfolds the socio-economic characteristics of the artisans of Kurnool and Anantapur Districts.

The fourth chapter analyzes the impact of artisan complexes on employment.

The fifth chapter examines the impact of artisan complexes on production.

The sixth chapter covers the impact of artisan complexes on their income.
The chapter seven presents an overall sum up of the findings keeping in view the various objectives considered in the study and the conclusions are drawn for the development of artisan complexes.