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### CHAPTER - V

### THE SOCIO-ECONOMIC CHARACTERISTICSOF ARTISANS

Contents :

- \* Survey'findings of 2108 households engaged in cottage industries
- \* Distribution of households engaged in cottage industries
- \* Subsidiary occupation of artisans
- \* Workers composition and classification
- \* Landholding of households
- \* Housing condition of households
- \* Family size of households
- \* Educational level of households
- \* Learning process and transfer of skill
- \* Distribution of average working period
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- \* Distribution of households by level of living
- Distribution of households engaged in cottage industries and village hats at distance from town markets.

5.1 Cottage industry and backward classes, particularly scheduled castes and tribes are very often interlinked. It is seen that most of the people of the backward castes are engaged in producing something at their home with the help of their family labour. If we go through our caste system, we would see that our caste pattern is nothing but occupational pattern. During Aryan period we had four classes in our society, namely - Brahmin for worship and education, Khattriya for defence, Baisya for trade and commerce and Suddra for service. In our recent past, even at present our occupational pattern follows castes pattern, e.g. Tati and Jallia - concerned with weaving and spinning; Sutrakar -Carpentry; Kamar and Karmakar with metal works; Chamar producing leather products, and so on.

Artisans are the most sweated class of our society. So they are basically poor. There are historical factors for the perpetuation of their poverty. It is not fact that, they are poor because they are poor, but they are poor because they are mostly unorganised and simple.

Revival of cottage and village industries is an urgent need. For this sound planning is essential which further needs study of the problems of artisans. Here an attempt has been made to trace out the problems of artisans in the district of West Dinajpur. The study, however, is micro in nature.

5.2 The study covers 2108 households engaged in household industries viz. Handloom (weaving and spinning); Pottery, Bricks and Tiles manufacturing; Jewellery; Dhokra(Carpet) and rope manufacturing from Jute, manufacturing of Mat and Chattya (Bamboo, cane and cork product); Leather goods manufacturing; Oil making, Carpentry; Beedi manufacturing, Food stuff processing Embroidery, Jari and Garment making; Blacksmithy etc.; scattered throughout the district in rural, urban and semi-urban areas, taken at random (Annexure - 2).

The information is collected by questionnaire method in field investigation. The questionnaire, so used, given in the Annexure No. 3. The questionnaire has been tested before it's use. The study is subject to the limitations, which are inherent in questionnaire method.

#### 5.3 SURVEY FINDINGS :

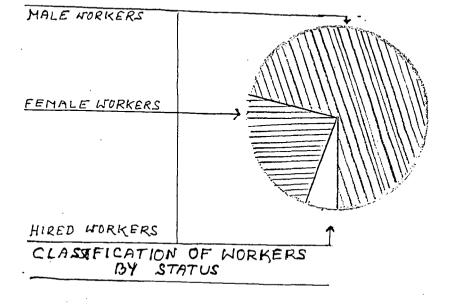
5.3.1 2109 households, so selected at random, throughout the district, belong to both rural and urban areas. Their location and rural background are given in Table No.T 5.3.1. According to obtained data, of the total 2108 households, 112 (5.31%) belong to urban area and 1996 (94.69%) are confined to rural areas. Thus, it follows that the distribution of households engaged in cottage industries is a skewed distribution.

5.3.2 We noticed two types of households. One engaged only in cottage industries and the other engaged both in agriculture and manufacturing. Table No. T5.3.1 shows that 55% of the households have dual occupation i.e. both agriculture and manufacturing and the rest i.e. 45% engaged only in manufacturing. The incidence of dual occupation also appears in case of households engaged only in manufacturing. It is seen that during the peak season of agriculture, specially during land preparation and 'Nirani' for Kharif crops, the demand of labour moves upward, since kharif crops (paddy & jute) are main crops of the district.

DISTRIBUTION OF HOUSEHOLD BY LOCATION, RURAL BACKGROUND AND WORKERS COMPOSITION.

| Households   | Loca          | tion        | Rural ba    | skground    |         | Workers    | Total    |
|--------------|---------------|-------------|-------------|-------------|---------|------------|----------|
| Total        | Urban         | Rural       | , a         | b           | Male *  | Female     | Hired    |
| 2 10 B       | 112           | 1996        | 1161        | 94 <b>7</b> | 3130    | 1053       | 423 4606 |
| •            | 5'31          | 94*69       | 55 '00      | 45 '00      | (67'95) | (22'86)    | (3'06)   |
| a) With Cult | ivation, []   | 2 percentag | ge of total | households  | Sourc   | e : Field  | survey   |
| b) Without C | ultivation, ( | ) percentag | e of total  | workers .   | * Fam.  | ily worker | 9        |

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This period is also accompanied by the decrease in demand of goods, since villagers mostly invest their funds in agriculture. Following the falling demand and available offer for labour, the artisans joined labour group. The artisans also occasionally work as 'Gharami', Fisherman etc. In recent times, some of the artisans have opened poultry, animal husbandry (only cows & goats), getting assistance from C.A.D.C. (previously C.A.D.P.) both financially and technically.

5.3.3 The total number of artisans (inclusive of workers) engaged in these 2108 households is 4606. Table T 5.3.1 shows that the incidence of hired labour is very low. A further investigation also unfolds that the incidence of hired labour appears almost in urban establishments, which are mostly 20 to 30 times larger than the rural units. Thus it is follows that cottage units is the other name of selfemployed units and are less concerned with labour troubles.

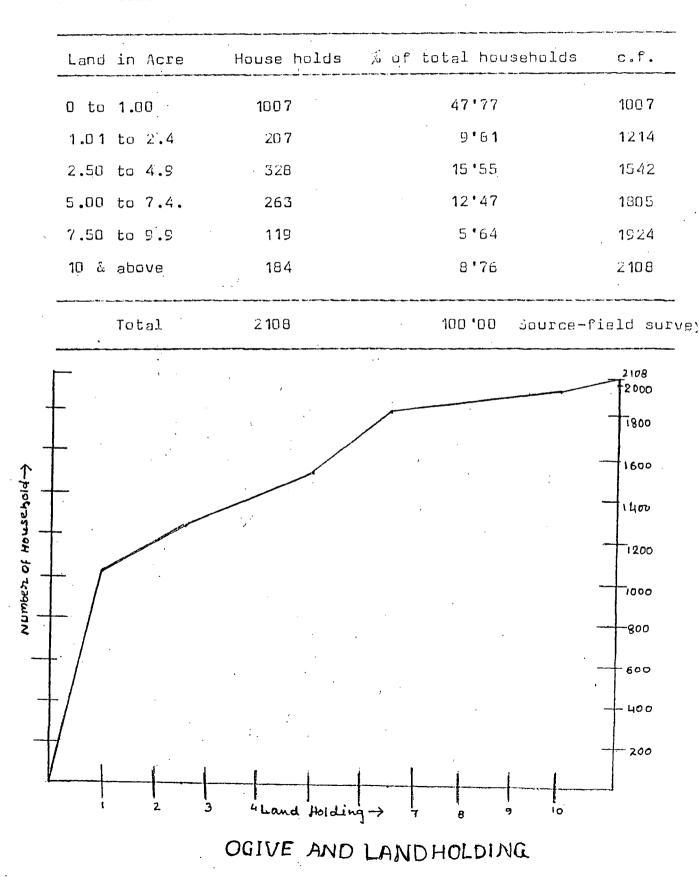
5.3.4 Table T 5.3.1 also shows that the cottage units mainly employed family workers. Of the total workers 67.95% are male and 22.86% are female. In the rural units the participation of women workers is about at par, of male workers. Thus, it follows that household industries are unique tools for tapping the productivity of rural women in rural development. These industries not only bring economic freedom but also provide security to vast, illiterate, neglected rural women. Perhaps the social benefit so achieved is unmeasurable; specially when we are talking about "Women's liberation".

5.3.5 Table T'5.3.2 showing the landholdings of the households engaged in cottage industries. According to the table all the households in the rural areas possess some amount of land.

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### Table T5.3.2

SIZE OF LANDHOLDING OF HOUSEHOLDS



RELATION BETWEEN HOLDING OF LANDS & PARTICIPATION IN HOUSEHOLD INDUSTRY.

| :                          |           |   |                                       |       | ,<br>          |
|----------------------------|-----------|---|---------------------------------------|-------|----------------|
| Holding of<br>Land in acre | X<br>Rank | % of parti-<br>cipation in<br>household<br>industry | Y<br>Rank                             | (x-y) | d <sup>2</sup> |
| 0-1.00                     | 1         | 47 ' 77   | 6                                     | -5    | 25             |
| 1.00-2.4                   | 2         | 9 8 1   | 3                                     | -1    | 1              |
| 2.50-4.9                   | 3         | 15 '55  | 5                                     | -2    | 4              |
| 5.00-7.4                   | 4         | 12'47   | 4                                     | 0     | 0              |
| 7.50-9.9                   | 5         | 5 • 6 4   | 1                                     | 4     | 16             |
| 10.0 å above               | 6         | 8 '76   | 2                                     | 4     | 16             |
| N = 6                      |           |   | антадан адалады. өөктөддө байлары төр | Σ     | $d^2 = 62$     |

Source - field survey

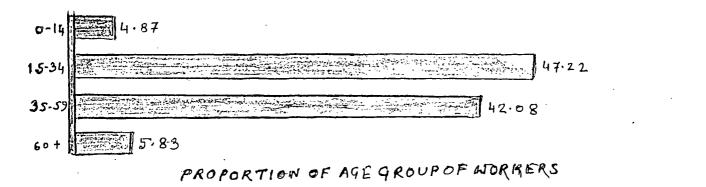
Note :

To find out whether there exist any relation in between holding of Land and participation of workers in household industry, we have calculated the co-relation coefficient, using Spearman's formula of Rank correlation, where  $r = 1 - \frac{6Ed}{N^2 - N}$ , r = Co-relation co-efficient and n = number of observation. Our calculation : $r = 1 - \frac{6X62}{6^2 - 6} = 1 - \frac{272}{210} = -0.7710$ 

From the above value of r we may conclude that holding of land and participation in household industry are strongly (r = -.77) but inversely related. That is greater the holding of land lesser the participants in household industry, lesser the holding, greater the participation in household industry.

DISTRIBUTION OF HOUSEHOLD BY FAMILY SIZE

| Family member | Hausehold                         | % of total      | Household    |         |
|---------------|-----------------------------------|-----------------|--------------|---------|
| 1 to 3        | 157                               | 7 • 44          |              |         |
| 4 to 6        | 1006                              | 47'72           |              |         |
| 6 to 8        | 92 <b>7</b>                       | 43'97           |              |         |
| 9 to above    | 21                                | 0'87            |              |         |
| Totel         | 2108                              | 100 <b>'</b> 00 | Suurce-Field | d surve |
| ΛGE           | Table No. T5.3.<br>DISTRIBUTION C | F, WORKERS      |              |         |
| Age group .   | Workers                           | % of total wa   | Jrkers       |         |
|               |                                   |                 |              |         |
| 0-14          | 22.4                              | 4'67            |              |         |
| 0-14          |                                   | 4'87<br>47'22   |              |         |
| 0-14<br>15-34 | 22.4                              | , ,             |              |         |
|               | 22.4<br>2174                      | 47'22           |              |         |



Majority of the holdings are within the limit of five acres. Data shows that 47.77% of the households possess land upto one acre, which is significant in terms of households but is insignificant in terms of holding. Three-fourth of the household possess landless than five acres. The incidence of higher land holding among the households is insignificant. Thus it is evident from the table that majority of the households belong to small and marginal farmers category and they have agriculture as subsidiary occupation. A high degree of correlation (r=(-)77)measured in between landholding and participation in household industries (Table T 5.3.2A).

5.3.6 Each of the households have to support family dependents, as it is shown in Table T 5.3.3. It appears that 47.72% of the households were supporting at an average 4 to 6 members and 43.97% of the households were supporting at an average 6 to 8 members. The incidence of very small and very large family size is limited in our sample survey. Thus, it appears that the households usually support a large number of member per head.

5.3.7 Table T 5.3.4 showing the age classification of the workers engaged in cottage industries. According to survey, the age group up to 14 years accounts for only 4.87% of workers and age group beyond 60 years of age, accounts for only 5.83% of the workers and the remainder 89.30% belong to the age group of 15 to 59 year. The low rate participation of the first age group indicates that the present youths are not attracted by the traditional industries. The lower participation percentage of the age group beyond 60 years indicates low active capacity, if not, low life expectancy of the artisans. Thus the situation has to be restored to bring belance in the economic structure.

## DISTRIBUTION OF HOUSEHOLD BY NUMBER OF ROUMS

| Room         | Household | % of total<br>household | Member p<br>room | er % of total<br>population | , of tota<br>rooms     |
|--------------|-----------|-------------------------|------------------|-----------------------------|------------------------|
| 1            | 1472      | 69'83                   | 5                | 60 175                      | 49 10                  |
| 2            | 463       | 22 '00                  | 4                | 26'61                       | 31'03                  |
| 3            | 10 7      | 5 155                   | З                | 11 <b>'1</b> 6              | <b>1</b> 6 <b>*</b> 60 |
| 4 å<br>above | 66        | 2*62                    | 2                | 1'48                        | 3127                   |
| Total        | 2108      | 100 '00                 |                  | 100 '00                     | 100 '00                |

Source - Field survey

Table T5.3.5A

DISTRIBUTION OF HOUSEHOLD BY CONSTRUCTION & USE AS PAKKA & KATCHA

| 7 2101         |
|----------------|
| (0.33) (99.67) |
|                |

Figures in bracket represents 70 of total households. Source - Field survey 5.3.8 The households surveyed, are in a critical situation as regard to their residential accommodation. Table T 5.3.5 gives the distribution of households by room per houses and members per room. According to data, out of 2108 households, 1472 i.e. 69.83% of households have just one room per house and 463 i.e. 22% of the total households have 2 rooms at an average. The percentage of household having room 3 per house is 5.55% and 4 and above room per house is 2.62%.

69.83% of households account for 49.10% of the total rooms and 60.75% of total population with 4 to 5 members per room. 22% of the households account for 31.03% of total rooms and 26.61% of total population with 3 to 4 members per room. The households having 2 to 3 members per room is negligible.

5.3.9 Table T 5.3.5A gives the distribution of houses by Pakka and Katcha; and rooms available for workshops. According to the table 3.04% of rural houses are Pakka i.e. made of bricks, cement and tin etc. and 96.94% of the houses are Katcha i.e. made of bamboo, straw, cane, etc. only 0.33% of the households have the accommodation for workshop.

It is evident that the households are suffering from acute scarcity of rooms, which is a barrier to the growth of entrepreneurship. It is seen that most of the households use 'VARANDA.' as workshop, which is neither secured nor safe.

5.3.10 Table T 5.3.6 showing the distribution of the artisans by literacy, illiteracy and level of education, engaged in cottage industries. Of the 4606 workers engaged in 2108 units, only 816 i.e. 18% are literate and 3790 i.e. 82% are illiterate.

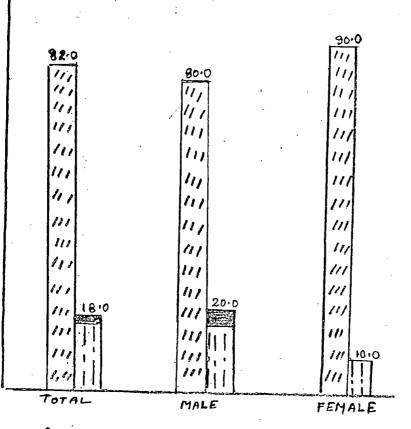
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Table TE.3.6

DISTRIBUTION OF WORKERS BY LITERACY, ILLITERACY AND LEVEL OF EDUCATION

|        | Worker | ' Illiterate    | Literate Primary Middle Abov              |
|--------|--------|-----------------|---|
| Male   | 3553   | 2842<br>(80'00) | 7110 696 15 NA<br>(20'00) (80'00) (20'00) |
| Female | 1053   | 948<br>(90'00)  | 105 105 NA NA<br>(10'00) (100'00) NA NA   |
| Total  | 4606   | 3790<br>(82'00) | 816 801 15 NA<br>(18'00) (98'00) (2'00)   |

Source - Field survey



PROPORTION OF LITERACY BY STATUS

TRANSFER OF SKILL - by Source and time of learning in Selected Crafts

| Crafts                    | No. of<br>responden |    | Training<br>% | P From<br>No. | he≆idity<br>% | 1-2 | 2-4 | 4-6 | 6-above   |
|---------------------------|---------------------|----|---------------|---------------|---------------|-----|-----|-----|-----------|
| Weaving of Cloths         | 50                  | 4  | 8             | 46            | 92            | 28  | 28  | -   | · •••     |
| Mat and Basket            | 12                  | _  | -             | 12            | 10.0          | 2   | 10  |     | . <b></b> |
| Dhokra                    | 22                  | 3  | 13            | 10            | 67            | -   | 4   | 18  | _         |
| Pottery                   | 20                  | -  | -             | 20            | 100           | 18  | 2   | ~   |           |
| Carpentry                 | 8                   | 2  | - 25          | 6             | . 75          | 5   | 3   |     | -         |
| Embroidery &<br>Tailoring | 34                  | 28 | 82            | 6             | 18            | `   |     |     | -         |
| Jewellery                 | 18                  | -  | 、 <b>-</b>    | 18            | 100           |     | 5   | 5   | 8         |
| Shoe making               | 7                   | -  | <b></b>       | 7             | 100           | -   | 24  | 10  | · •••     |
| Total                     | 171                 | 37 | 21            | 134           | 79            | -   | -   |     | -         |

Source - Field survey

Source of Formal Training - 1) Šłock 2) Voluntary Organisation 3) Govt. Institution 4) DIC Training Programme

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The rate of literacy among the males is 20% and 18% among the females. Of the total literates, 98% have only Primary education and rest 2% have reached the middle level of education. The level of education indicates, how far the artisans are guided by old-rule of thumb knowledge in the technique of production. The darkness in scientific knowledge, perhaps, is a factor for their inefficiency and low productivity.

5.3.11 Transfer of skill and learning process given in Table T 5.3.7. It is seen that out of total respondents of 171, only 37 i.e. 21% have formal training and have got the technique from outside sources; and 134 i.e. 79% have got their knowledge of production technique from their parents. Excluding embroidery and tailoring (that accounts for 82% formal training), the number of other artisans, those have got formal training from outside sources is insignificant. The artisans engaged in handloom, mats and baskets manufacturing, dhokra weaving, pottery, carpentry, jewellery and shoe making, mostly got their skill from their parents. In other words majority of the artisans follow traditional technique of production. The sectional view shows that 92% of weavers, 100% of mat and basket manufacturer, 87% of dhokra manufacturer, 100% of potters, 75% of carpenters, 100% of jewellers and 100% of shoe makers depended on their traditional process of production and technique transferred from heredity.

The sources of formal training are Industrial Extension Officer (Block), Voluntary Organisations, DIC and Government Training Institutions. These institutions occasionally prepare programme for imparting technical knowledge to the rural artisans.

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DISTRIBUTION OF FERIOD OF WORK BY WORKERS BACKGROUND

| Month<br>work<br>period                | Mid.<br>point     |                           | Frequency of<br>Rural House-<br>holds | Frequency of<br>Urban House-<br>holds | Frequency of<br>Households<br>with Culti-<br>vation. |                        | d without   | • . •  |
|--|-------------------|---------------------------|---------------------------------------|---------------------------------------|--|------------------------|-------------|--------|
| · · · · · · · · · · · · · · · · · · ·  | ×                 | t                         | r                                     | U.                                    | C _  | · . ·                  | 1           |        |
| 1 to 3<br>4 to 6<br>7 to 9<br>10 to 12 | 2<br>5<br>8<br>11 | 102<br>521<br>173<br>1312 | 98<br>511<br>164<br>1223              | 4<br>10<br>9<br>89                    | 67<br>324<br>98<br>672                               | 35<br>197<br>75<br>640 |             |        |
| Total                                  |                   | 2108                      | 1996                                  | 112                                   | 1161   | 947 Sc                 | ource-field | survey |

Note : To draw statistical significant about the availability of job with respect to the background of households, we have developed the following hypothesis :

- 1) Average working period between Urban and Rural sector does not differ significantly that is  $\overline{X}u=\overline{X}r$
- Average working period of artisans having cultivation and without cultivation does not differ significantly that is Xc=Xo', Out calculation is as follows : Notations : t = Total frequency of household sector.

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r - Frequency of Rural sector

up = Frequency of Urban sector

c - Frequency of household with cultivation

o' = Frequency of households without cultivation

Average working period Xt = 9'83 Menth or 265 days with J.J.=2'97  $\overline{X}r = 8'77$ 263 =2'99 Xu = 9'90 297 -2'37 17 Xc = 8'55 256 11 =3'08  $\overline{Xo'} = 9'18$ It . 275 11 -2'00

Calculated value of Z'of the differences in Mean where  $|Z| = \frac{X_1 - X_2}{S \cdot E}$  and  $SE = \sqrt{\frac{6r + 6_2}{n_1 + n_2}}$ |Zur| = -4.8354

 $(\dot{z}_{c0}) = -4.9120$ 

Since at 5% level of significance Table value of  $Z' = \pm 1'96$ and calculated value  $|Z|_{ur} = -4.8354$  - 1.96 and  $|Z|_{co'} = -4.9120$  - 1.96 both the phyothesis i.e.  $X_u = \overline{X_p}$  and  $\overline{X_c} = \overline{X_{o'}}$  is rejected Hence  $\overline{X_u} \neq \overline{X_c}$  and  $\overline{X_c} \neq \overline{X_{o'}}$ .

Thereofore, we conclude that availability of job is not uniform irrespective of the background of households The process of learning indicates that most of the artisans have acquired the technique within time span of 1 to 4 years, except some fine handicrafts like jewellery, dhokra, that take much time than the normal, for producing fine works.

5.3.12 The distribution of average working period of artisans by rural, urban, with-cultivation and without cultivation given in Table T 5.3.8. According to the table the average time worked by the artisans of all categories combined together is 8.93 months i.e. 265 days. Thus on an average, more than three months, artisans find no work and remain idle. The average working days of urban artisans albeit higher; as calculated it is 9.9 months i.e. 297 days. The average working period of the artisans having agriculture as subsidiary occupation is 8.55 months i.e. 256 days and the artisans having no subsidiary occupation is 9.18 months i.e. 275 days. The Standard deviations of distribution categorically are as follows :

| * | Distribution of Total households            | = 2,97 |
|---|---|--------|
| * | Distribution of Rural households            | = 2.99 |
| * | Distribution of Urban households            | = 2.37 |
| * | Distribution of Households with cultivation | = 3.08 |
| * | Distribution of households without          |        |
|   | cultivation                                 | = 2.86 |

The difference in average working days between rural and urban artisans; artisans with cultivation and without cultivation is not negligible as the result appears from 'Z' test at 5% level of significance. (Table No. T 5.3.8). The distribution of working days is a skew distribution end it is seen that 62.23% of workers worked at an average of 9 months and 29.55% of workers worked less than 6 months.

DISTRIBUTION OF HOUSEHOLD ENGAGED IN HHI BY LEVEL OF LIVING

| ·                   |                                       |            |
|---------------------|---------------------------------------|------------|
| Level of Living     | No, of<br>Household                   | ώ of Total |
| Comfort             | _                                     | · •••      |
| Below comfort       | 157                                   | 7 44       |
| Above Starvation    | 745                                   | 35 ' 34    |
| Starvation          | 1206                                  | 57'22      |
| Source-Field survey | 2 <b>1</b> 0 8                        | 100 '00    |
|                     | · · · · · · · · · · · · · · · · · · · |            |

Note : The above classification is just an estimation and regid one. The classification is made on the basis of the availability of the following :--

- 1) Nutrition
- 2) Cloth
- 3) Drinking water
- 4) Electricity
- 5) Residential Accommodation
- 6) Expenditure on Health & Medicine
- 7) Annual seving.

( The norms which are specifically followed to measure standard of living has not been followed in toto because of limitation of scope)

| Table | <b>T</b> 5.3 | • 10 |
|-------|--------------|------|
|-------|--------------|------|

| mount of Loans<br>Rs.  | No. of<br>Households        | S oʻu<br>Mahajan | r c<br>Govt. | e<br>Bank | P u r<br>Production | p o s e<br>Fraduction                          |  |
|--|-----------------------------|------------------|--------------|-----------|---------------------|--|--|
|  |                             |                  |              |           | ·                   | Comsumption.                                   |  |
|  |                             | · · ·            |              |           |                     |  |  |
| No Debt  | 30 7                        | -                |              | -         | -                   | •••<br>,                                       |  |
| Selow 1,000  | 528                         | 428              | 100          | -         | 508                 | 20   |  |
| 1,001-3,000  | 822                         | 532              | - 250        | . 40      | 773                 | 49   |  |
| 3,001-5,000  | 294                         | 136              | 76           | 82        | 250                 | 44   |  |
| 5,001-above  | 157                         | 17               | 50           | 90        | 127                 | 30   |  |
| * Govt. Loan in  |                             |                  |              |           | 16 S. JOURCE -      | Fileld survey                                  |  |
| e) % of tota<br>b) % of Maha<br>c) % of Bank<br>d) % of Govt | l-indebtness<br>jan finance |                  |              |           | <br>                | 85'43%<br>61'79%<br>11'77%<br>26'44%<br>74'23% |  |

DISTRIBUTION OF HOUSEHOLD BY INDEBTNESS

MAHAJAN BANK GOVT. PROPORTION OF FINANCE BY SOURCE

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5.3.13 An attempt has been made to highlight the standard of living of the artisans. We have classified the standard of living into four levels :-

(1) Comfort, (ii) Below comfort, (iii) Above Starvation and (iv) Starvation. The criteria that are taken into consideration are - per capita momthly consumption; expenditure pattern, expenditure on cloth, expenditure on entertainment, availability of drinking water, availability of electricity, housing facilities, sanitation etc.

The distribution of households engaged in cottage industries by level of standard of living given in Table T 5.3.9. According to the table, out of 2108 households, 1206 i.e. 57.22% are just living at the starvation level and 745 i.e. 35.34% living just above the starvation level. The pattern of expenditure shows that 38% of the income is spent on food and allied and the rest is on cloth, housing, fuel, and medicine. The garments available to the artisans at an average is just a pair per annum. Very negligible expenditure noticed on electricity. No where the drinking water is available. In fact the miserable situation of village artisans is unexplainable. Out of 2108 households 157 i.e. 7.44% are found, living at moderate level. The condition of the artisans is gradually decreasing, as we observed during the course of interview.

5.3.14 The study on indebtedness of the artisans is also taken for consideration. The distribution of households as regard to their indebtness given in Table T 5.3.10. In view of the obtained data, 85.43% of the artisans are somehow debt. Of the total artisans having burden of loan, 61.79% are indebted to Mahajans and among the rest 26.42% have availed of financial assistance from Blocks and Panchayets. The availability of loan from Banks is minimum. Of the loans 92.05%

DISTRIBUTION OF-HOUSEHOLDS ENGAGED IN THE COTTATE INDUSTRIES AND VILLAGE HATS BY DISTANCE FROM TOWN MARKET.

| Distance in Km<br>from Town Market | House<br>No. | holds in HHI<br>% | X<br>Rank | Vill<br>No. | age Hats | Y<br>Rank | (x-y) | d <sup>2</sup>    |   |
|------------------------------------|--------------|-------------------|-----------|-------------|----------|-----------|-------|-------------------|---|
| Below-3                            | 173          | 8 . 22            | 1         | 14          | 6'79     | 2         | 1     | 1                 |   |
| 8 to 5                             | 341          | 15 22             | б         | 32          | 15 53    | 5         |       | . 1               |   |
| 6 to 10                            | 279          | 13'24             | 5 .       | 36          | 17.47    | 6         | 1     | 1                 |   |
| 11 to 15                           | 248          | 11'79             | . 3       | 22          | 10 67    | 9         | Ū     |                   |   |
| 16 to 20                           | 255          | 12'10             | 4         | 30          | 14 56    | 4         | 0     | Ō                 |   |
| 21 to 50                           | 600          | 28 45             | 7         | 64          | 31'10    | 7         |       | Ō                 |   |
| 51 & above                         | 212          | `9 <b>'</b> 98    | 2         | 8           | 3-88     | 1         | - 1   | 1                 |   |
| N = 7                              | 2108         | 100 '00           | •.        | 206.        | 100 '00  | ······    |       | ∑ď <sup>2</sup> ≞ | 4 |

Source - Field survey

Note: To draw statisfical inference, between the concentration of household engaged in Cottage Industries and concentration of village Hats, we have calculated spearman's Rank Correlation, which is as follows :  $r = i - \frac{6\Sigma d}{N^2 - N} = \frac{1 - \frac{6\times 4}{7^2 - 7}}{1 - \frac{6\times 4}{7^2 - 7}} = +0.92$ where r = correlation co-efficent and n = number of observation.

It appears from the high degree co-efficient of co-relation(+'92) between distribution of village hats and household industries (Excepting distance of 50 Km. and more from town markets) that village hats and house hold industries are highly co-related and greater the distance from town markets thickish the distribution of household industries and village hats. We may therefore conclude that household industries are basically aimed at serving village people and it is villagers who are involved in such industries.

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are for production purposes and the rest, both for production and consumption purposes. Of the total incidence of loan 74.95% are within the limit of Rs.3,000/-.

The loan given by Mahajans are in the form of advance for finished product. We came across the information that the loan whatever they have is not even sufficient for working capital. Sometimes, they could not continue their production for dearth of finance. So far the rate of interest is concerned it is implicit. Generally it is included in the price, which is settled for finished product. The artisans also informed that they could not avail loan from bank for dearth of security as well as tough formalities that needed to be maintained.

5.3.15 A study also conducted to unfold the relation of households with town markets and village hats. Table T 5.3.11 shows the relationship in between distance from town markets and concentration of households engaged in cottage industries distribution of village hats. It appears that greater the distance from town markets greater the concentration of households engaged in cottage industries as well as distribution of village hats. In view of high degree of positive correlation (+ .92) in between concentration of households engaged in HHI and village hats, it appears that cottage industries basically aimed at village hats and fairs and they mostly satisfy the demand of rural people. In view of decreasing importance of village hats and fairs (it is elaborated in chapter on marketing), in overall economic life of peoples, it appears that in the near future, unless the marketing strategy is shifted from village to urban or adequate measures are taken for revitalisation of village hats and fairs, these industries will face a severe marketing problem.

### 5.4 SUMMARY

The present chapter brings out the facts that -

- \* the artisans are mostly from backward classes;
- \* the cottage industries are concentrated in rural areas and near village hats (markets);
- \* most of the households have subsidiary occupation - as agriculture;
- \* they are mostly illiterate and majority of them are living at starvation level;
- \* at an average they work 6 to 8 months in a year:
- \* most of them are indebted to Mahajan;
- \* they support a huge number of dependents;

\* family as a whole provide labour;

\* they have no workshop; and

\* lastly they got their technique of production/ profession from heredity i.e. in other words they use the 'old rules of thumb knowledge' in their production process.

#### Note :

Cottage industries are many and scattered. The Social and Economic background of artisans is not universal. It varies from one strata to another. Since our objective is to cover the artisans from every industry and every strata of the district. We have adopted "STRAT IF IED RANDOM SAMPLING" method. At first population (total number of household engaged in the district in cottage and village industries) was divided into number of Sub-populations according to the nature of industries and concentrated and non-concentrated belt. Then a random sample of a suitable size (The size based on the weight in population) was drawn from each of the subpopulations.

## Annexure - 2

FIELD STUDIES - COVERAGE BY HOUSEHOLDS - Artisans and

Location :-

(Total households = 2108)

| ·  |                     |                   | ·   |
|--|---------------------|-------------------|---|
| Name of Industries                             | No. of<br>Household | No. of<br>Artisan | Location                                      |
| Handloom Weaving                               | 375                 | 375               | Gangarampur, Itahar.                          |
| Pottery & Tiles                                | 25                  | 25                | Balurghat,Karandighi,<br>Patiram,Bolla,Rampur |
| Bricks   | 25                  | 25                | Raiganj,Kanki,Sonapur                         |
| Dhokra & Rope<br>manufacturing                 | 105                 | 105               | Kaliyaganj,Kunor,<br>Goalpokhar.              |
| Bamboo & Cane<br>products                      | 75                  | 75                | Goalpokhar, Kanki,<br>Banshihari, Chopra.     |
| Jewellery                                      | 125                 | 125               | Balurghat,Islampur                            |
| Leather products                               | 35                  | 35                | Islampur,Panjipara,<br>Raiganj.               |
| Oil making                                     | 60                  | 60                | Kaliyaganj,Raiganj,<br>Kushmandi,Islampur•    |
| Wood carpentry                                 | 200                 | 200               | Gangarampur,Islampur,<br>Balurghat.           |
| Beedi manufacturing                            | 300                 | 300               | Balurghat,Islampur,<br>Dalkhola.              |
| Embroidery, Jori Works,<br>and Germents making | 400                 | 400               | Raiganj, Islampur,<br>Balurghat.              |
| Food Processing                                | 383                 | 383               | Islampur, Tunidighi,<br>Hemtabad.             |