

The Role of Microfinance in Development of Craft and Cluster Activities in U.P. -A Case Study of Chikankari Industry of Lucknow

DISSERTATION

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Swapnil Gupta

Enrollment number: 082/15

Under the Supervision of :

Dr. D. K. Yadav

Assistant Professor

DEPARTMENT OF ECONOMICS
SCHOOL FOR AMBEDKAR STUDIES
BABASAHEB BHIMRAO AMBEDKAR UNIVERSITY
(A CENTRAL UNIVERSITY)
VidyaVihar, Raebareli Road Lucknow-226025(U.P), India

2017



*Dedicated
To My
Parents*

BABASAHEB
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बाबासाहेब भीमराव अम्बेडकर विश्वविद्यालय
(केन्द्रीय विश्वविद्यालय)

विद्या विहार, रायबरेली रोड, लखनऊ - 226025

Babasaheb Bhimrao Ambedkar University

(A Central University)

Vidya Vihar, Raebareli Road, Lucknow-226025

Letter No. :

Date :

Certificate

This is to certify that the M. Phil Dissertation entitled “**Role of Microfinance in Development of Craft and Cluster Activities in U.P. -A Case Study of Chikankari Industry of Lucknow**” submitted in partial fulfillment for the award of Masters of Philosophy in Economics has been carried out under my supervision and no part of the dissertation has been submitted for any degree or diploma to any other university.

The dissertation is forwarded for the submission to Babasaheb Bhimrao Ambedkar University for the award of Master of Philosophy in Economics.

Dr. Devendra Kumar Yadav

Research Supervisor

Prof. N.M.P Verma

Head of the Department

Department of Economics

BBAU, Lucknow

Declaration

I, hereby declare that this Dissertation entitled “**Role of Microfinance in Development of Craft and Cluster Activities in U.P.-A Case Study of Chikankari Industry of Lucknow**” submitted to Babasaheb Bhimrao Ambedkar University in partial fulfillment for the award of Master of philosophy in economics is my original work. It has not been submitted in part or full for any other diploma degree of any other university. The indebtedness of the candidate to others has been duly acknowledged at relevant places.

This study is carried out under the supervision of Dr. D.K. Yadav, Assistance Professor Department of Economics, Babasaheb Bhimrao Ambedkar University Lucknow.

Place: Lucknow

Signature of Candidate

Date:

(Swapnil Gupta)

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Abbreviations

| | |
|--------|---|
| ACC | Artisans Credit Card |
| AHVY | Babasaheb Ambedkar Hastshilp Vikas Yojana |
| ARTs | Association of Rural Trained Women's |
| CAGR | Compound Annual Growth Rate |
| FIs | Financial Institutions |
| ILO | International Labour Organisation |
| MF | Micro Finance |
| MFI | Micro Finance Institutions |
| MSME | Micro, Small & Medium Enterprises |
| NABARD | National Bank for Agriculture and Rural Development |
| NBFs | Non Bank Financial Services |
| NCAER | National Council of Applied Economic Research |
| NGOs | Non Government Organisations |
| SES | Socio Economic Status |
| SEWA | Self Employed Women's Association |
| SHGs | Self Help Groups |
| SME | Small and Medium Enterprises |

Chapter 1

1.1: INTRODUCTION

India is known for its huge geographical coverage and dimension of its population where employment has always been an important element of development policy in India. Ensuring a regular and adequate supply of skilled workforce and providing regular employment is always a major issue of concern by improving the quality of employment and by providing them reasonable level of wages, level of security, improved and healthy cluster to work. Hence, the total employed population of India can be broken down on the basis of its organized and unorganized sector of an economy. Both the organized and unorganized sector plays a pivotal role in the Indian economy. The employment rate in the organized sector in the year 2000 was just 28.11 million but in the unorganized sector it was 368.89 million respectively. The labour force in the unorganized sector receives lower wages, in turn making the labour force cheaper (C Tholkappian, 2014). In India, a large number of population or labour force is employed in the unorganized sector. The unorganized / informal employment consists of casual and contributing family workers, self employed persons in unorganized sector and private households(C Tholkappian, 2014).

The Indian economy is characterized by the existence of a vast majority of informal or unorganized labour employment. As per the economic survey 2007– 08, 93% of India's workforce includes the self employed and employed in unorganized sector. The ministry of labour, government of India, has categorized the unorganized labour force under four groups in terms of occupation, nature of employment, especially distressed categories and services categories (S.K. Singh)

- In terms of occupation : small and marginal farmers, landless agricultural laborers, fishermen, person engaged in animal husbandry, labeling and packing, building and construction workers, artisans, leather workers, weavers etc.
- In terms of specially distressed categories: loader and un loader, toddy tappers, drivers of animal driver vehicles etc come under this category.
- In terms of nature of employment: migrant workers, contract and casual laborers, bonded laborers etc come under this category.

- In terms of service categories: domestic worker, fishermen and women, barbers, newspaper vendor, street vendor etc come under this category (S.K.Singh).

Thus, unorganized sector play an important role in providing the employment opportunities to a large segment of working force in country. In addition to these four categories, there exists a large section of unorganized labour force in form of handloom weavers, power loom workers, handicraft artisans etc where handicraft is one of the largest decentralized and unorganized sectors in the Indian economy. Craft or handicraft sector occupies a unique position in the Indian economy. Craft people forms the second largest employment sector in India, second only to agriculture. The handicrafts industry in India has been known over thousands of years. It is rightly described as the crafts of the people. Today, India accounts about 7200 clusters in the traditional handloom, handicrafts and modern small and medium enterprises (SME) industry sector. By an informal estimate, there are more than 30 million weavers, craftsmen and folk artists who possess inherited skills by which they earn their livelihood. (Badan Jahan, p.81). India is a land of craftsmen which is known globally for her rich heritage of arts and crafts. Since, Roman and Greek times, the textiles of India have been known. Amongst, all the textiles exporting countries, India was one of the biggest exporters of textiles (Arya & Sadhana, 2002). In India, craft is not merely an industry but symbolize the strengths, desire and fulfillment of the Indian heritage. Textiles in India are decorated by various techniques such as printing, dying, embroidery etc but the embroidery craft is ranked at the top. (Arya & Sadhana, 2002)

In India, handicraft sector has a greater contribution to Indian economy. Out of total growth of handicraft 40% is consumed domestically and 60% is exported which shows a healthy growth in the sector, but the life of the artisans of handmade craft does not reflect healthy and steady growth (Badan Jahan, p.82). Handicraft sector embody the rich traditional, historical and cultural diversity that distinguishes India from the rest of the world. It is one of the biggest segments of Indian trade with significant contribution coming from U.P. Artisan cluster are widespread phenomena in many developing economies. It is estimated that India has around 3500 such cluster producing of items including basketry, mat weaving, cane articles, leather, jewellery, metal ware, embroidery etc with an estimated employment according to national council of applied economic research of thirteen million people. There is widespread presence

of cluster in India and U.P which strongly represent the handicraft cluster (Dr. Tamal Sarkar, sukanya banerjee). Among various states of India, U.P is widely known for the land of arts and artisans. Whether , it is kashida embroidery of Kashmir, kutchi embroidery of Gujarat, phulkari embroidery of Punjab or chikankari embroidery of Lucknow, each of its has its own significance and beauty and a unique story to tell(Arya & Sadhana,2013). Lucknow, the capital of Uttar Pradesh is one of the famous and prominent places in the history of India for its art, craft, culture and traditional work and its cultural buildings. The city has an estimated population of around 4.58 million lakh as per census 2011. Lucknow is one of the famous cities for its handicraft work or fine arts of embroidery such as Zari, Zardozi, hand block paintings, chikankari etc. Lucknow has 14489.44 lakh Rs. Investments in readymade garments and embroidery cluster by 3808 units and provides employment to about 19813 people (MSME Development institute). But among these chikankari embroidery has a unique place in the Lucknow embroidery cluster as it is the biggest artisan's cluster of India. The art of chikan embroidery is about 400 years old and is a Persian based craft which come to India through Mughal queen NoorJahan, the queen of Jahangir the Mughal emperor which was practiced by her other wives and later it was adopted by the nawabs of Lucknow and though spread in whole region of Awadh and Lucknow (Arya & Sadhana). At present there are more than 2500 entrepreneur who are engaged in manufacturing the chikan work. Apart from this it provide employment to about 2.5 lakh population of a country by consumption of chikan product i.e. 15% locally in Lucknow, 10% other parts of U.P., 50% rest of India and 25% for export, but it was found that chikan workers do not get work regularly and women workers are exploited by chikankari entrepreneurs (SSA Jafri, 2011).

Despite of their cultural and economic importance, the craft and handicraft sector of Lucknow suffer from various problems which may relate to unhealthy cluster, lack of education to the artisans, lack of loan facility, low income, low earning, exploitation by the agent etc. It was found that lack of finance is always the crux of the craft people's problem. The socio economic condition of artisans of chikan craft is not very good due to non access of institutional support and less support from the government institutions and faces various problems regarding employment, finance etc. It is been seen that a large number of traditional craft are at the verge of extinction and its artisans are identified as marginalized sector of the society. The current state of the Indian artisans in Lucknow embroidery cluster is a matter of

serious concern. As according to socio economic group, artisans are amongst the poorest. Research shows that households headed by the artisans in general have much lower net wealth and amongst all (90%) are landless as against 36% for households headed by other. And as capital is a major issue faced by the unorganized industry and many artisans are not able to raise capital for its business from the market directly and many artisans are not even aware of the government policies. It was found that 80% of the artisans never availed any benefits of any government policies. Hence, proposed solution to improve the socio economic condition of artisans of chikan craft in Lucknow and to develop the traditional craft of Lucknow cluster embroidery by strengthening the artisans by analyzing the role of microfinance. Microfinance is the provider of micro credit to the poor and it is a tool for economic development and its aim is to provide financial services to low income clients who traditionally lack access to banking and related services. Microfinance can help to the poor people who are engaged in the craft work at every step of their life. Hence the study is about to analyze the role of microfinance in development of the traditional craft and cluster activities of Lucknow chikan embroidery as Microfinance means “provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi urban or urban areas for enabling them to raise their income levels and improving living standards”–The National Microfinance Taskforce, 1999 (India).

1.2 Review of Literature

In post independent era, the employment situation of the India has remained a massive issue of the Indian economy. The scenario of employment has changed from time to time and from sector to sector. Today, after more than 68th year of independence the life of artisans of the crafts and cluster industries has not grown to an expected level rather that it has decline adversely in recent years. However, many scholars and researchers have examined the role of craft and cluster activities and the problems and prospective related to craft in Indian economy and some of which are listed below. The review of literature play vital role in establishing the back – drop for any research work in social sciences. It is felt justification of the present study can be clarified by reviewing the available literature on the subject. Therefore an attempt has been made to review the available literature on the subjects to find out the gaps in research before finally selecting the present topic study.

1.2.1 Socio Economic Condition

Ashalata Phurailatpam(2015), acknowledged the role of handloom entrepreneurship in the socio economic development which states that the handloom industry is the largest economic activity in the informal sector after agriculture where 3.8 million handlooms in India are engaged in production of fabrics like cotton, silk and in manmade fiber fabrics. The author also states that individual as an entrepreneur is large crucial factor in economic development and an integral part of socio economic transformation as it can generate large scale employment with low capital investment. In the study, it was found that many women start their own traditional work and improve their socio economic condition of their family. Various problems faced by the entrepreneur in the state regarding the setting up of handloom entrepreneurship was explained such as environment, marketing, technological adaptation and capital constraints.

Faisal Akhtar and Asif Akhtar Khan (December 2014), the report reveals that the chikan embroidery not only provide employment to about 2,5000 artisans of different craft, but people from non crafts base also earn their livelihood by associating themselves with this craft. This paper states that the ARTs women organised the unorganised“chikankari industry”. The effort of the concern is studied under sub headings organising the man, money, machine, methods and material.

Pankaj Arya & Shilp Sadhana (2002), the report points out that the chikan embroidery not only provide employment to about 2,5000 artisans of different craft, but people from non crafts base also earn their livelihood by associating themselves with this craft and they may be contractors, manufactures, retailers, employee with manufacturer, raw material provider etc associated with this craft. The report points out that chikankari workers do not find work regularly in a month due to which they remain unemployed for some days as the job workers are hired on per piece basis and artisans do not get regular payment from the contractor as artisans as not directly link to the manufacturer for work and are exploited by them due to less wages paid to them and are willing to work at any wage rate to earn their livelihood.

Dr. Badan Jahan (2015 January), explore that the handicraft sector and traditional craft products have been deteoriated since times due to technological advancement and has come to verge of extinction and also has reduced the artistry of the artisans. It was found that out of the total growth of handicrafts, only 40% is consumed domestically and 60% is exported and the

handicraft artisans are at its worse. The result was that most of the artisans live in unhealthy clusters and are in need of basic amenities and denied of basic human rights. Various reasons for decline of handicraft sector and challenges faced by them are explained. Since various measures are taken by government NGOs to promote the participation of artisans, to uplift the socio economic condition of the artisans, but these policies are not availed by the artisans due to illiteracy and lack of awareness and benefits taken by the industrialists. 80% of the artisans are even not aware of the only government policies.

Jay Shree Sen Gupta (July 2011), in her study made an analysis on the Indian handicrafts, traditionally made by rural artisans in few states of India. The study shows that about 77% of the artisans are self employed and 23% are wage earners. Furthermore, rural units or cottage industries have 78.2% of all handicrafts produced in the country. Author on one side explains that the artisans are the one who are trying to keep the artisanal activity or traditional work of craft alive while on other side explains about the decline of the artisanal activity and difficulty faced by them regarding the working condition, changing lifestyles, lack of financial support, low wages etc. Government, NGOs and civil societies should be involved in saving the crafts.

Wilkinson Weber, Clare M (1997), focused on the some issues in the attempts to speculate or formulate women's work by focusing on the chikan embroidery industry of the city of Lucknow, India. Author states that chikan now defined as women's work would never be regarded with respect that is given to men's work and their wages and employment opportunities are adversely affected by the agents who take a large portion of the piece wage as their profit. Though, there is variety of stitching styles involved in chikankari, it is believed to be a unique kind of hand embroidery that is impossible to emulate in any other part of the world. Hence, the most skilled embroider possess a broad range of 12 to 75 stitches. The article further describes the chikan industry and the role of gender in the chikan production to show how gender convention can influence the concept and knowledge of skills, and the relationship among the agents and embroiders.

SSA Jafri (2011), chikan industry provide employment to about 2.5 lakh population of a country by consumption of chikan product i.e. 15% locally in luck now, 10% other parts of U.P. 50% rest of the India and 25% for export but it was found that chikan workers do not get work regularly. The study states that 40% population belong to Muslim community and majority of chikan craft

workers do not own the house and majority lives in less than 400sq.ft. and in unhygienic condition and large no. Of women worker are exploited by the chikankari entrepreneurs by paying fewer wages.

1.2.2 Problems and Prospects

Uttar Pradesh, State Development (2014), states that Uttar Pradesh is the key segment of Indian textiles trade. The report finds out that according to NCAER, 29% of the artisans are belonging from the state of Uttar Pradesh, while it is 13% in Gujarat and Rajasthan and 43% of eastern India. Furthermore, the report reveals that UP account for about 60% of total handicraft export of India, 22.41% of the units and 28.79% of artisans. The average scale per unit in UP was 4.14 artisans. Handicraft is the critical state for crafts which was once providing employment to more than 2.03 million people in UP and craft sector in UP faces many problems of unorganised marketing and inadequate market information, lack of technology, lack of investment and problem of finance to artisans.

Maureen Lieble, Tirthankar Roy (2003) explore the various difficulties which are faced by the artisans and craft producers and in craft production which may relate to difficulty of basics of existence and of least resources. Craft producer generally suffer from problems of rapid globalisation and changing domestic choices. Lack of technology , low level of education regarding markets and capital which is a serious matter of concern for the development of craft producer and artisans to bring change in handicraft sector. Since various interventions and credit schemes are made by government to craft people, but it is difficult for the artisans to understand to access these programs. In the study author finds that the problem is not only of competition of handmade products from mechanized product but it is also important to study and improved the old skills of traditional craft and adopt to new buyers and technology.

Manjusmita Das & Sanjay Mohaptra (2011) author explore the problems associated with the artisans in making of handicraft in Orissa, India which shows various problems and need intervention to improve the quality of life. Problems related to dealer, cooperative societies, and problems of craftsmen in raising loans. Lack of capital in the hands of the craftsman to improve the handicraft equipments and tools is also a great hindrance in the progress of craft. Further, the author suggests that craftsman should be provided with loans and necessary assistance by

government and semi government agency and they should be encouraged by providing better wages.

Ms. Shreya Jadhav (2014), carried out a study titled “Indian Handicrafts: Growing or Depleting” revealed that on one hand Indian handicrafts involves low capital investment, use of local resources, cheap labour and unique craftsmanship hence despite of these strengths this sector faces various problems of finance, defective marketing, lack of skills and knowledge of subsidies, incentives, lack of implementation of policies, lack of raw materials etc. Further, in the study author identify the various government incentives to develop the handicraft sector such as BabaSaheb Ambedkar Hastashilpa Yojana, Khadi & Village Industries Cooperation, and Development Commission for Handloom Bima Yojana for Handicraft artisans etc in order to provide financial assistance to artisans. Projections for the handicraft sector were done where compound annual growth (CAGR) during the period of 2012–2013 till 2016–2017 was estimated was 18%.

S.S Solanki(May 2008), explore the problems faced by the rural artisans who migrate from village to urban cities for better employment opportunities and leave their traditional craft or work which was once their source of livelihood. Various problems faced by rural artisans regarding the neglection by state and central government, lack of skill improvement and technology up gradation, non recognition of craft, non availability of raw materials, inability of getting loans from banks and financial institutions, lack of information etc have been explained in the study. Further, outlines the certain measures for the upliftment of economic and social status of rural artisans which led to sustainability of artisans to provide income and job opportunities in rural areas.

Sterring Committee Report (May 2, 2012), explore the handloom and handicraft industry in the country which mainly reveals the list of schemes/programmes which are involved for the development of these sector and the people involved with it. The report throws some light on the challenges faced by these sectors and also provides some recommendation for the upliftment of these sectors. The report further reveals that according to handloom census, there are 23.77 looms in India providing employment to 43.32 lakh handloom weavers and ancillary workers and only 7.7% were access to institutional financing for rural households. According to handicraft census, employment has risen and women contribute 50% of the artisans and a

significant mass of weavers/artisans consist of schedule tribes, schedule caste and minorities. Various problems such as poor & weak infrastructure, inadequate availability of inputs, lack of credit and raw material, limited role of enterprise, technological gap etc are explained in the report.

Waqar Ahmad Khan and Zeeshan Amir (Feb 2013), focused on the importance of the marketing strategies based on four Ps i.e. price, place, product, and promotion in relation with the handicraft sector. The study shows that the artisans depend upon middlemen for raw materials, finance, and market for the finished product because of their illiteracy, ignorance and poverty. Various suggestions for the improvement of the artisans and handicraft sector in Uttar Pradesh are explained by implementation of the four Ps of marketing concept.

Clare M. Wilkinson Weber (Sep 2004), in his paper “Women, work and imagination of craft in south Asia” explains about the chikan embroidery production in Lucknow, U.P. The paper mainly conflict about the real imagination of craft which is written on academic literature and about the real condition of the craft and its production in which they are made. It limelight’s on the construction of women’s handicraft production, where a large number of women are involved in handicraft production where women do work as part time activity and women are regarded as simply the helpers of men, which oppose their status both as workers and intelligent originator of craft. Further, various NGOs like SEWA, Adithi at state level have been introduced which help the women in uplifting their economic self aptitude.

SSA Jafri (2011), Various problems to the chikan workers regarding poor living condition, low income, low earning, exploitation by the agents, lack of loan facility, requirements of loan at low interest rate etc. Government may play important role in development of chikan workers and empowering the chikan craft work force to work on better wage.

1.2.3 Micro Finance

Neelam Arora (Jan 2014), in the article “Role of microfinance in India: changing face of poor population” explains about the scope and significance of microfinance and its impact on beneficiaries in India. It also explain how it can help poor and low income households through deposits, loans, money transfers, insurance etc who does not have an access to formal banking facility. Microfinance may act as a changing face of poor India i.e. small & marginal farmers,

rural artisans, economically weaker section through the intermediation of the registered SHG who are intermediate between banks and needy population to fulfill their financial needs.

Chetan Sharma, Sharma & Subhedar (2007), aims on improving the capacity of women in informal sector, women engaged in chikan craft work of embroidery and improving the ability of chikan workers by making them participants who were assigned to SHGs trained by using technology to support women's creation of chikan embroidery designs and chikan cad software, basic training, embroidery etc with the help of microfinance services.

Utpal Khara, Biplab Das (2013), acknowledged about the rural development through self employment and microfinance by taking a case of jari embroidery industry. Simple random sample technique for the survey with jari workers family and cluster was selected to enumerate the importance of the industry for the microfinance profile improvement. It was found that mainly rural women's are involved in the work in family and joint sector i.e. 82% but in unit sector 68% are male workers. Female workers are connected with SHG to improve their livelihood

Prasann kumar das(April 2014), acknowledged in the article about the role of microfinance in socio economic development of rural India which states that microfinance may be acted as one of the most important and effective tool against poverty and result shows that in India, rural credit in form of microfinance have increased and microfinance programmes in rural India by MFIs, NBFs may be profitable segment in socio economic development and it also discuss about the conceptual framework, SHG linked microfinance programs and development through MF which shows that annual growth rate of about 20% can be achieved during next five year.

Mohinder Singh and Monika Dara (2007), discuss about the problems and prospects regarding the development of the rural poor through microfinance. Political interference, inappropriate legislation to regulate the credit flows to poor, exploitation by the money lenders, weak banking system etc are the major problems faced by the beneficiaries of microfinance. Hence, through awareness, encouragement of FIs, policy changes and modification in NABARD etc may help to develop the rural poor through microfinance and strengthen the MFIs.

Muhammad Imran Quireshi, et al, (2012) shows that majority of the poor do not access to micro finance because they lack group guarantors, collateral, assets, businesses and salaried employment. Many respondents have also indicated that micro finance does not make them successful in their undertakings as they make them to become more depend on them. Micro financial institutions should encourage poor to borrow by revisiting the collateral conditions and reducing interest rates. The result of the study was that microfinance helps the different categories of poor people and has the positive significant effects on the dependent variable i.e. access to micro finance.

Yaron(1994), explains that microfinance has taken one of the most successful ones in terms of outreach of performance in providing credit services to the poorest of the poor women, and small artisans in rural and urban areas.

1.2 Research Gap :

The available literatures have narrated the role of microfinance in providing capital to the poor and to combat poverty and to provide financial services to poor. It explains how it can help poor and low income households through deposits, loans, money transfers, insurance etc who does not have an access to formal banking facility. Further, above literature also reveals that the handicraft industry is one of the largest unorganized sector of Indian economy and a major means of livelihood for the craft people but the artisans involved in the craft work who are the real owners of the art are exploited by the number of middlemen and faces many challenges mainly the lack of finance so that they can set up their own enterprise. Although they are the artisans but their economic condition is very much close to the poorest of the poor people, so this form the context of the present research. Above literature shows that the chikankari embroidery of Lucknow gave employment to about a large number of people but the artisans involved in them faces many problems which endured them into very low socio economic status. It shows that the chikan embroidery is one of the major sources of livelihood for the artisans in Lucknow and it has been seen that due to various unfavorable condition the work is neglected in government policies and schemes which endured them into very low socio economic status. Hence, the present study analysis the socio economic status of artisans after the implement of various financial inclusion schemes and special schemes related to welfare of artisans. There are

various studies which explain microfinance may act as changing face of poor India and rural artisans and many small handicraft artisans but in the literature there is not any important study which explore about the role of microfinance in relation to chikan craft and its development. Hence, the present research focuses on the role of microfinance in the development of craft and cluster activities with special reference to Chikankari industry of Lucknow.

1.3 OBJECTIVE

The proposed research study has following objective to fulfill:

1. To explore the socio-economic conditions of artisans of Chikan craft in Lucknow.
2. To explore the problems and prospects of craft and cluster activities of Chikan craft industry in Lucknow.
3. To analyze the role of microfinance in development of craft and cluster activities and artisans involved in these activities with special case of Chikan embroidery in Lucknow.

1.5 HYPOTHESIS OF THE STUDY

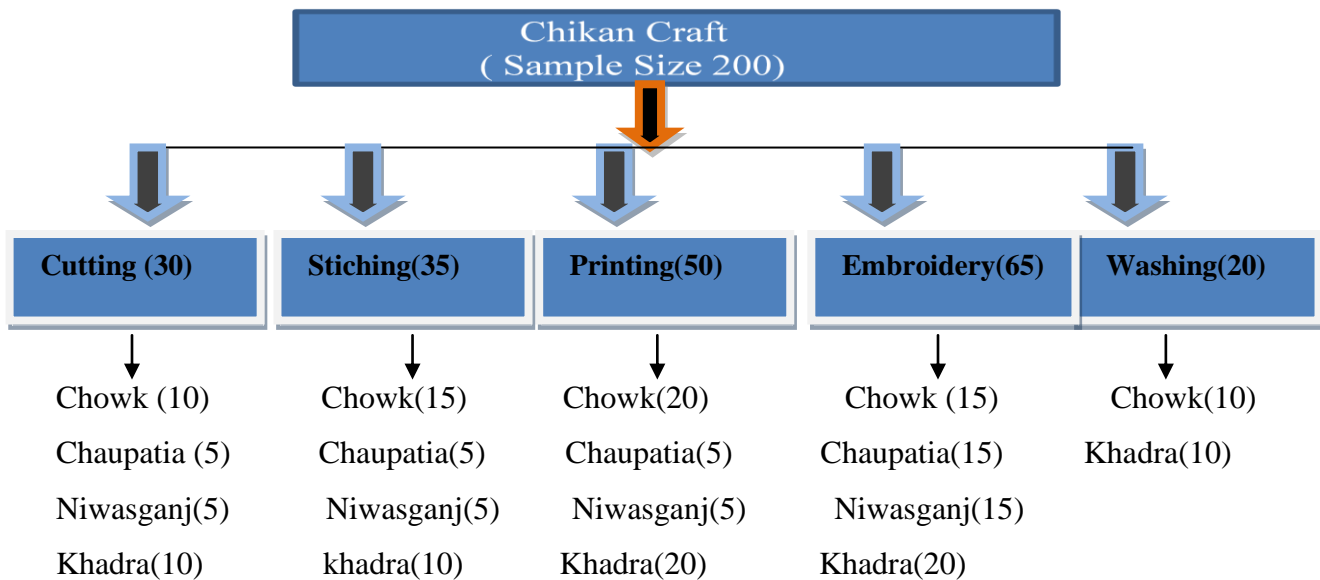
The study may test the following hypothesis:

1. Socio economic conditions of Chikan craft artisans are very adverse and volatile due to non access of institutional support and non recognition of this craft at national and international forum.
2. In spite of their strategic importance in terms of employment creation, craft and cluster activities in UP are deteriorating with time particularly in the post reform period.
3. Non access of financial services is one very important problem in development of craft and cluster activities in UP and micro finance may play very significant role in this direction.

1.6 Research Methodology and Data Source

A research design is a plan according to which observations are made and data are assembled. For accomplishing the objectives of study the analysis has been done mainly under primary data. Primary data will be collected through field survey, but the secondary data will also be collected through various sources which would mainly comprise of journals, newspapers, ministry of textiles, Uttar Pradesh state development handicraft report etc. The study has been conducted in

Lucknow city of Uttar Pradesh because of major centre of chikan craft. The sample size for accomplishing the objectives has been 200 from area of Lucknow mainly Chowk, Niwas ganj, Khadra, Chaupatia will be selected from Lucknow for study. Multistage stratified random sampling has been done for sample collection from different activity of chikan craft mainly cutting(30) , stitching(35) , printing(50) , embroidery(65) and washing(20). The data analysis will be based on advanced statistics and descriptive statistics will be used for the purpose of analysis. The study will imply statistical tools like, percentage ratio, Growth rate, bar diagram and pie diagrams, cross tabulation wherever required to analyses and interpret the data.



1.7 Significance of the study

The present study takes into account the chikankari workers of Lucknow, Uttar Pradesh. The chikan embroidery is one of the major sources of livelihood for the artisans in Lucknow but due to home based work it is neglected in government policies and schemes and the workers of this craft are facing various problems. Therefore, the study highlights the problems and prospects of chikan workers and find out the socio economic status of artisans and financial behaviour of artisans. Microfinance may play an important role for the poor and artisans because need for the money to them is very small and if artisans get money at right time then they can fulfill their need and can help in the development of their own enterprise and improve their standard of

living. Therefore, the present study also examine the role of microfinance in development of chikankari workers who are facing problems and are living in the vicious circle of poverty.

1.8 CHAPTER PLAN

CHAPTER 1

Introduction

CHAPTER 2

Socio Economic Conditions of Artisans of Chikan Craft in Lucknow.

CHAPTER 3

Problems and Prospects of Chikan Craft Industry in Lucknow.

CHAPTER 4

Financial Behaviour of artisans engaged in Chikan Craft of Lucknow.

CHAPTER 5

Role of Microfinance in Development of Chikan Craft in Lucknow.

CHAPTER 6

Findings and Policy Prescription

CHAPTER 2

Socio Economic Conditions of Artisans of Chikan Craft in Lucknow

2: Introduction:

Socio economic status (SES) is an important determinant of the standard of living and health status as it influences the incidence and prevalence of various indicators on livelihoods. Socio economic status is an economic and sociological combined total measure of person's work experience and of an individual's or family's economic and social position in relation to others, based on income, education, and occupation (Wikipedia). Social status of society always plays an important role in determining the economic growth of the country. A good social status of an individual always helps in improving the quality of life and standard of living of an individual. Socio economic status can be determined by the individual's education, income, housing condition, occupation and other important indicator of the individual.

Throughout the history of Indian textiles, embroidery sector play an important role in development of an economy where Lucknow's chikan embroidery play an important role in providing employment to a large section of people. To access the impact of socio economic aspects on artisans on their personal and professional life it is important to study and analyze the socio economic status of chikan craft. Related to chikan craft, there are few other artisans engaged in the craft work like cutting master, tailor, printer and washermen who are involved in chikan craft but the core of chikan craft is the embroidery. In chikan craft industry, chikan craft women workers are in majority who do the delicate embroidery work.

The present chapter analyzes the social and economic status of the surveyed households of Chikankari artisans. The city of Lucknow in U.P was selected to be studied in accordance with the objective. The study tries to develop significant insights into the social and economic conditions of worker engaged in chikan craft. Since, chikan embroidery is the biggest artisans based cluster in India (Arya&Sadhana, 2002) it was taken up as the focus of the present study. The present chapter analyzes the social and economic status of the surveyed households of Chikankari artisans where chikan craft is only the means of livelihood to them. In order to determine the quality of life and standard of living they are living it is important to study the social status of these workers. The present study will analyze the social and economic condition

of chikan artisans by taking into consideration the sex, religion, age, social status, marital status, housing condition, education level, income, expenditure etc. An attempt is made in this chapter to present the socio economic condition of worker employed in chikan embroidery craft.

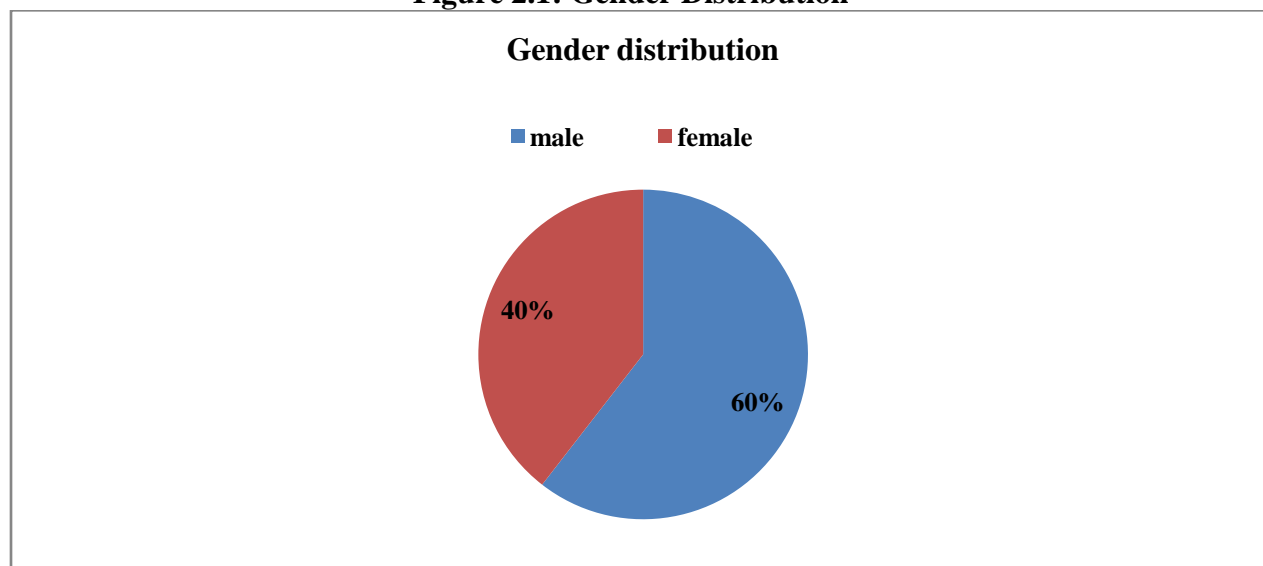
2.1: Gender, Religion and Caste status:

Table 2.1: Gender distribution of total sampled population of chikan artisans:

| Gender | Frequency | Percent |
|--------|-----------|---------|
| Male | 121 | 60.5 |
| Female | 79 | 39.5 |
| Total | 200 | 100.0 |

Source: primary data

Figure 2.1: Gender Distribution



Source: Estimated from field data

Sex wise distribution of total sampled population of chikan artisans was given in Table 2.1 which shows majority of these artisans involved in this craft are male which is 121 and that of female is 79 i.e. about 60.5 percent and rest 39.5 percent respectively.

Table 2.2: Gender distribution of artisans by activity wise of chikan craft:

| Gender | Activity | | | | | Total |
|--------|----------|-----------|----------|------------|---------|-------|
| | Cutting | Stitching | Printing | Embroidery | Washing | |
| Male | 28 | 31 | 50 | 0 | 12 | 121 |
| Female | 2 | 4 | 0 | 65 | 8 | 79 |
| Total | 30 | 35 | 50 | 65 | 20 | 200 |

Source : primary data

Gender distribution of chikan artisans according to their activity in chikan craft is shown in Table 2.2. From the Table, it is clear that a large section of male population is dominating female as male artisans are found working in all activity whether it be cutting, stitching, printing or washing except embroidery work and was found that no male artisans are working in embroidery work as it is purely dependent on females. The participation of female are found less in other activity and no female artisans was found to be working in printing work which shows that male artisans are dominating female artisans in chikan craft.

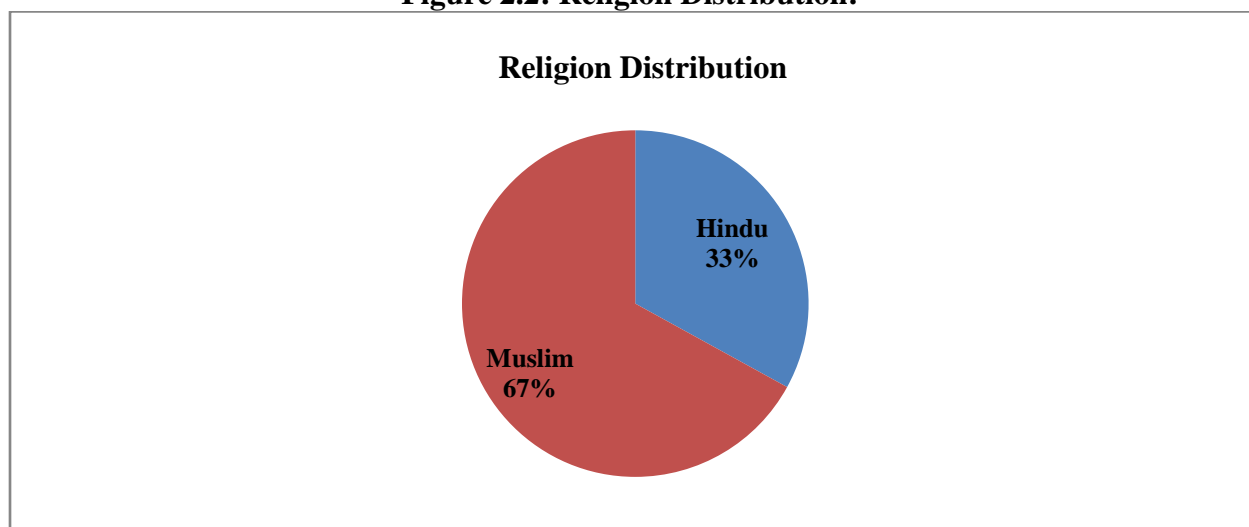
2.2: Religion Distribution:

Table 2.3: Religion distribution of total sampled population of chikan artisans:

| Religion | Frequency | Percent |
|--------------|-----------|---------|
| Hindu | 66 | 33.0 |
| Muslim | 134 | 67.0 |
| Total | 200 | 100.0 |

Source: primary data

Figure 2.2: Religion Distribution:



Source: Estimated from field data

Table 2.3 shows the religion wise distribution of total sampled population of artisans which shows that out of surveyed 66 were Hindu and 134 were Muslim workers, meaning that percentage wise they are 33.0 percent and 67.0 percent respectively. Unfortunately, no artisans belonging to other community was found to be in the sampled area.

Table 2.4: Religion wise distribution of artisans by activity wise of chikan craft:

| Religion | Activity | | | | | Total |
|---------------|-----------------------------|-----------------------------|----------------------------|-----------------------------|---------------------------|-----------------|
| | Cutting | Stitching | Printing | Embroidery | Washing | |
| Hindu | 8 (12.12)* (26.67)** | 13 (19.69)* (37.14)** | 20 (30.30)* (40.0)** | 17 (25.75)* (26.15)** | 8 (12.12)* (40.0)** | 66 (33.0)** |
| Muslim | 22 (16.41)* (73.33)** | 22 (16.41)* (62.85)** | 30 (22.38)* (60.0)** | 48 (35.82)* (73.84)** | 12 (8.95)* (60.0)** | 134 (67.0)** |
| Total | 30 (15.0)* | 35 (17.5)* | 50 (52.68)* | 65 (32.5)* | 20 (10.0)* | 200 (100) |

Source: primary data.

Note: Table in parenthesis of total *row wise and ** column wise.

Chikan artisans in Lucknow city are divided among two religious groups i.e. Hindu and Muslim. Table 2.4 shows the distribution of chikan craft activity according to their religious status which displayed that the chikan craft activity in Lucknow city is Muslim dominated as in all activity of our sample shows the more participation of Muslim artisans in all activity which shows that out of total 33.0 percent of Hindu artisans 30.30 percent is involved in printing activity where as out of 67.0 percent of Muslim artisans a large number of artisans are involved in embroidery section i.e. 35.82 percent and by seeing it with activity wise of the craft it is clear from above table that in all activity overall Muslims artisans are dominating Hindu religion in this chikan craft work.

Table 2.5: Distribution of artisans by sex and religion:

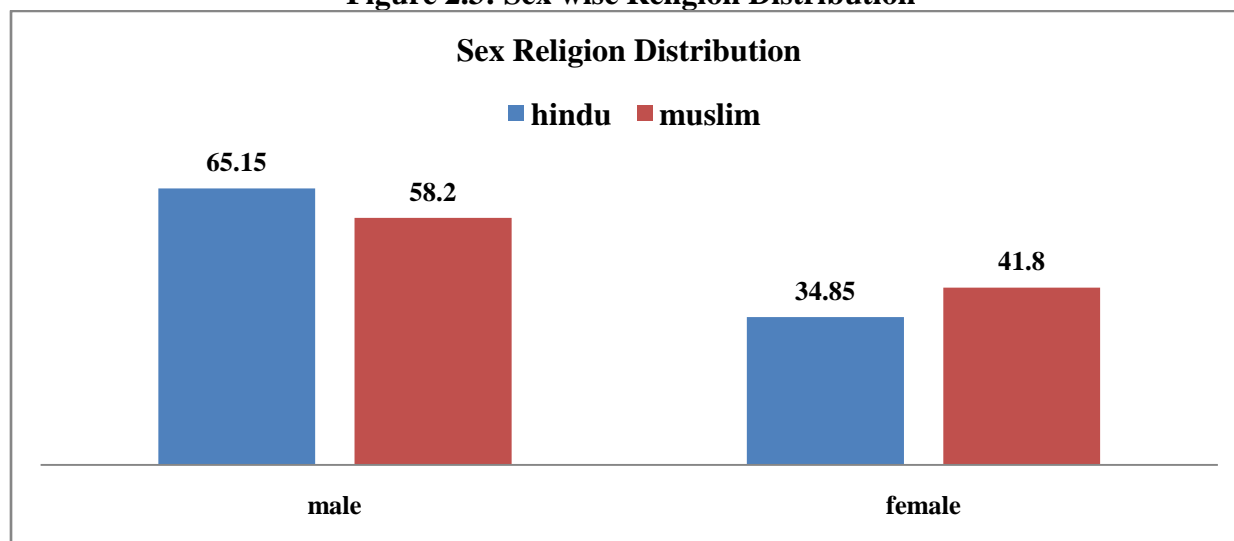
| Religion | Sex | | Total |
|---------------|---------------|---------------|----------------|
| | Male | Female | |
| Hindu | 43 (65.15) | 23 (34.85) | 66 (33.0) |
| Muslim | 78 (58.20) | 56 (41.80) | 134 (67.0) |
| Total | 121 (60.5) | 79 (39.5) | 200 (100.0) |

Source: primary data

Sex and religion are the basic demographic characteristics which play an important role in determination of the socio economic condition of the family. Table 2.5 explains the distribution

of total sampled population of chikan craft by their sex and religion which shows that majority of these artisans were male i.e. 60.5percent with only 39.5percent of female artisans with 67 percent Muslim and 33 percent Hindu artisans. Where majority of the artisans involved in the activity were Muslim male i.e. 58.20 percent with only 34.85 percent Hindu female artisans where Muslim male dominate the Hindu female artisans. Once a prominent cleric of the community, In his speech on poverty among Muslim community, said that Chikan is the cancer of the community and this is difficult to be cured unless government intervenes. Entrepreneurs are able to extract high profits despite the vagaries of market forces by squeezing the wages of poor female embroiders as they have no other alternative for the survival. The above table reveals that Muslim male dominates the Hindu female artisans as they have no alternative for the survival of their living.

Figure 2.3: Sex wise Religion Distribution



Source: Estimated from field data

2.3: Caste Distribution of Chikan Artisans:

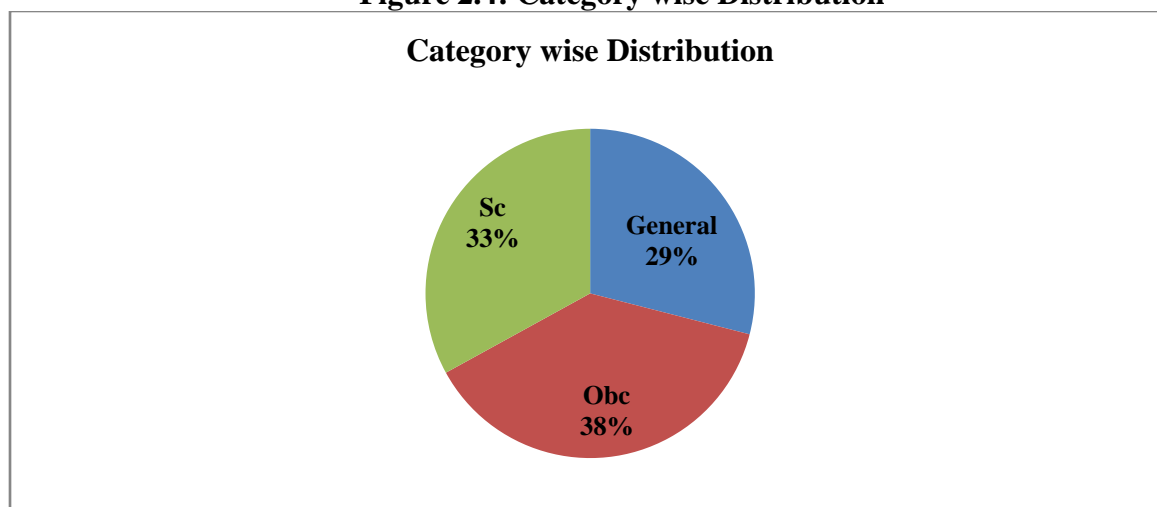
Table 2.6: Caste distribution of total sampled population of chikan artisans:

| Caste | Frequency | Percent |
|--------------|-----------|---------|
| General | 58 | 29.0 |
| OBC | 76 | 38.0 |
| SC | 66 | 33.0 |
| Total | 200 | 100.0 |

Source: primary data

Social group denotes the caste or category of sampled population. The distribution of chikan craft work across the category line has been included in the study. The different category is General, OBC, and SC. Maximum respondent belongs to OBC and minimum representations were found from general category. Table 2.6 shows the percentage wise distribution of caste of total sampled population which is 200 where 29.0 percent belongs to general category, 38.0 percent belongs to OBC and 33.0 percent belongs to SC category.

Figure 2.4: Category wise Distribution



Source: Estimated from field data

Table 2.7: Caste wise distribution of artisans by activity wise of chikan craft:

| Caste | Activity | | | | | Total |
|--------------|----------|-----------|----------|------------|---------|-------|
| | Cutting | Stitching | Printing | Embroidery | Washing | |
| General | 20 | 11 | 14 | 12 | 1 | 58 |
| OBC | 4 | 12 | 24 | 23 | 13 | 76 |
| SC | 6 | 12 | 12 | 30 | 6 | 66 |
| Total | 30 | 35 | 50 | 65 | 20 | 200 |

Source: primary data

Table 2.7 shows the distribution of chikan craft activity according to their category status which displayed that the chikan craft activity in Lucknow city is divided among General, OBC and SC category where out of total 58, 20 are of general category involved in cutting work and only 1 is found of general caste in washing activity. It was found that 24 artisans out of 76 OBC categories are involved in printing which is almost similar to be found in embroidery work. A large number

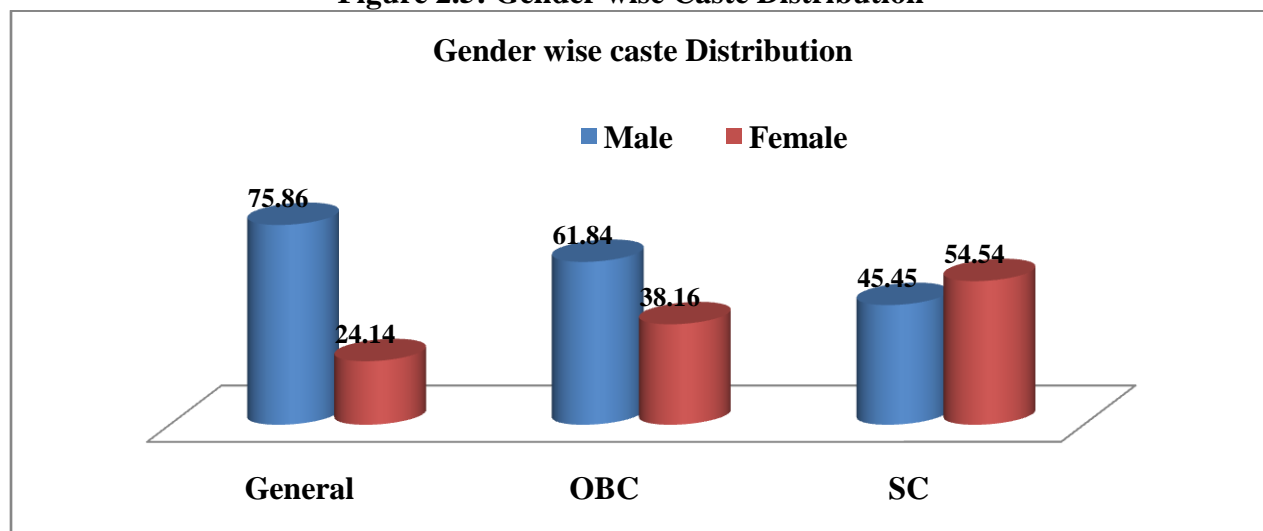
i.e. 30 artisans were found to be involved in embroidery work out of total 66 SC artisans. The table shows that OBC and SC category dominate the GEN category in total activity work of the craft.

Table 2.8: Gender wise caste distribution:

| Category | Gender | | Total |
|--------------|---------------|---------------|----------------|
| | Male | Female | |
| General | 44 (75.86) | 14 (24.14) | 58 (29.0) |
| OBC | 47 (61.84) | 29 (38.16) | 76 (38.0) |
| SC | 30 (45.45) | 36 (54.54) | 66 (33.0) |
| Total | 121 (60.5) | 79 (39.5) | 200 (100.0) |

Source: primary data

Figure 2.5: Gender wise Caste Distribution



Source: Estimated from field data

Table 2.8 shows the gender wise caste distribution of total sampled population which shows that in General and OBC category both the male working population is highest than female sampled population i.e. male in General and OBC are 75.86% and 61.84% respectively while female are 24.14 and 38.16 percent respectively. While it is clear from the above table that in SC category female population is more than the male population involved in this craft i.e. 54.54% of female

of total SC population and 45.45 % of female population is working from SC category. Hence, the above table reveals of that the high sex ratio among females is in SC category working in the craft work as along with extreme poverty compels the females to take up the work at extremely low paid embroidery wages.

2.4: Age Distribution:

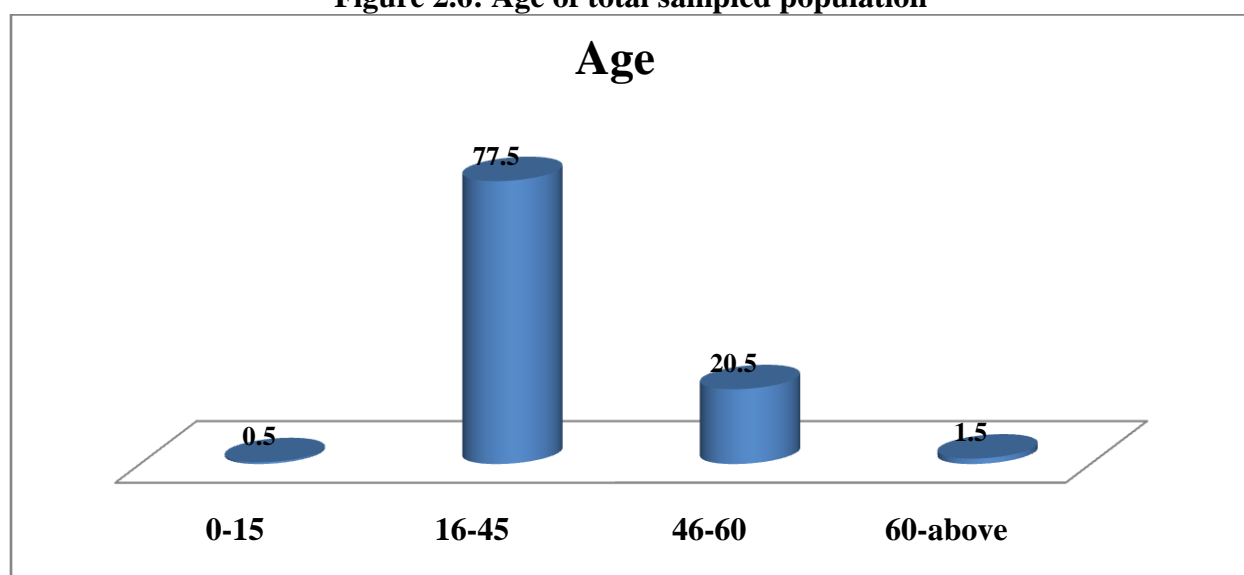
Table 2.9: Percentage wise age distribution of total sampled population of artisans:

| Age | Frequency | Percent |
|-----------------|-----------|---------|
| 0-15 | 1 | .5 |
| 16-45 | 155 | 77.5 |
| 46-60 | 41 | 20.5 |
| 60-above | 3 | 1.5 |
| Total | 200 | 100.0 |

Source: primary data

Distribution of sample artisans by their age group is given in Table 2.9 which shows that minimum representations were in the age group of below 15 years and above 60 age which cover only .5 and 1.5 percent of total sampled population of artisans respectively. It reveals that more youth artisans are involved in this work that come under 16-45 years of age which is 77.5 percent of total sampled population of 200 and which is working population. 20.5 percent of artisans are also found to be working of the age 46-60 years of age.

Figure 2.6: Age of total sampled population



Source: Estimated from field data

Table 2.10: Activity wise age distribution of artisans:

| Age | Activity | | | | | Total |
|-----------------|----------|-----------|----------|------------|---------|-------|
| | Cutting | Stitching | Printing | Embroidery | Washing | |
| 0-15 | 0 | 0 | 0 | 0 | 1 | 1 |
| 16-45 | 23 | 23 | 40 | 50 | 19 | 155 |
| 46-60 | 6 | 11 | 10 | 14 | 0 | 41 |
| 61-above | 1 | 1 | 0 | 1 | 0 | 3 |
| Total | 30 | 35 | 50 | 65 | 20 | 200 |

Source: primary data

Looking at the age group of all the activity of chikan craft it was found that maximum representations are from 16-45 years of age which is 155 in number out of total 200 i.e. 77.5 percent of total sampled population and usually a high proportion of frequency of 50 artisans out of 65 are doing embroidery work come under 16-45 year of age who are mainly female. It was found that only 1 artisan of less than 15 year is found to be involved in washing of the clothes and above 61 year of age only 3 are found which reveals that more youth artisans are involved in this craft which is clearly mentioned in above table.

Table 2.11: Gender wise age distribution:

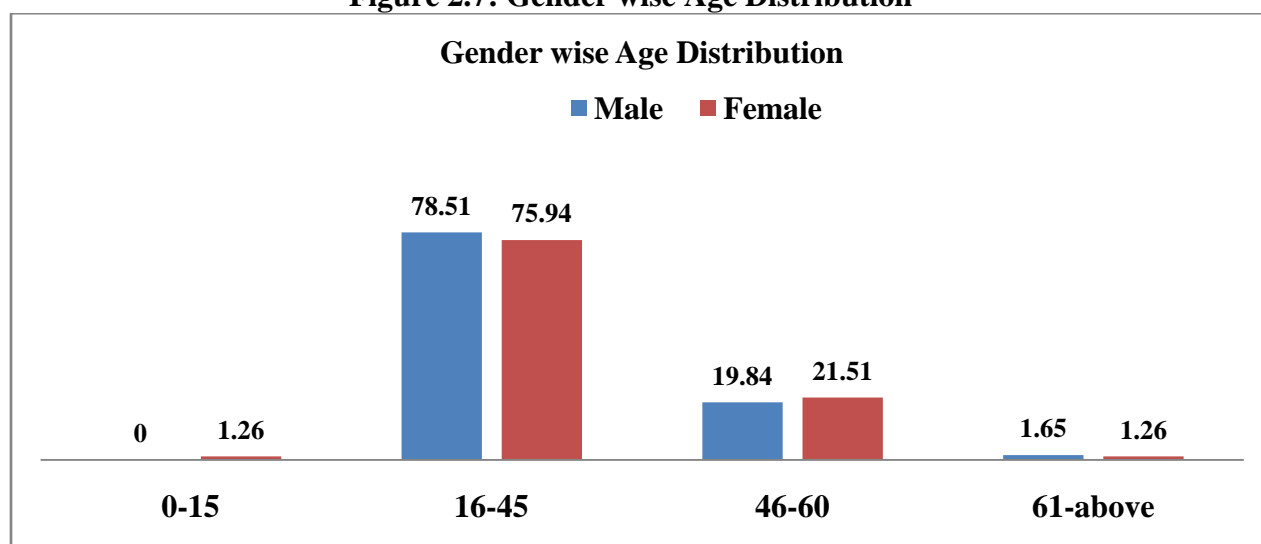
| Gender | Age | | | | Total |
|---------------|-------------|---------------|---------------|-------------|-----------------|
| | 0-15 | 16-45 | 46-60 | 61-above | |
| Male | 0 | 95 (78.51) | 24 (19.84) | 2 (1.65) | 121 (60.5) |
| Female | 1 (1.26) | 60 (75.94) | 17 (21.51) | 1 (1.26) | 79 (39.5) |
| Total | 1 (0.5) | 155 (77.5) | 41 (20.5) | 3 (1.5) | 200 (100.00) |

Source: primary data

Age and Sex are basic demographic characteristics which show the socio economic characteristics of the family. In the table 2.11 which shows the gender wise age distribution of total sampled population which shows that both Male and Female was highest in the age group of 16-45 year by constituting 78.51%(95) out of total male i.e. 121(60.5%) and that of 75.94%(60) out of total female i.e. 39.5%(79) respectively. No male is to be found to be working at the age of less than 15 years and only 1(0.5%) female is found to be working at the age of less

than 15 year. Only 1.5% total male and female is found in the sampled survey to be working at the age of above 60 year which shows that majority of the artisans are youth.

Figure 2.7: Gender wise Age Distribution



Source: Estimated from field data

2.5: Educational Qualification:

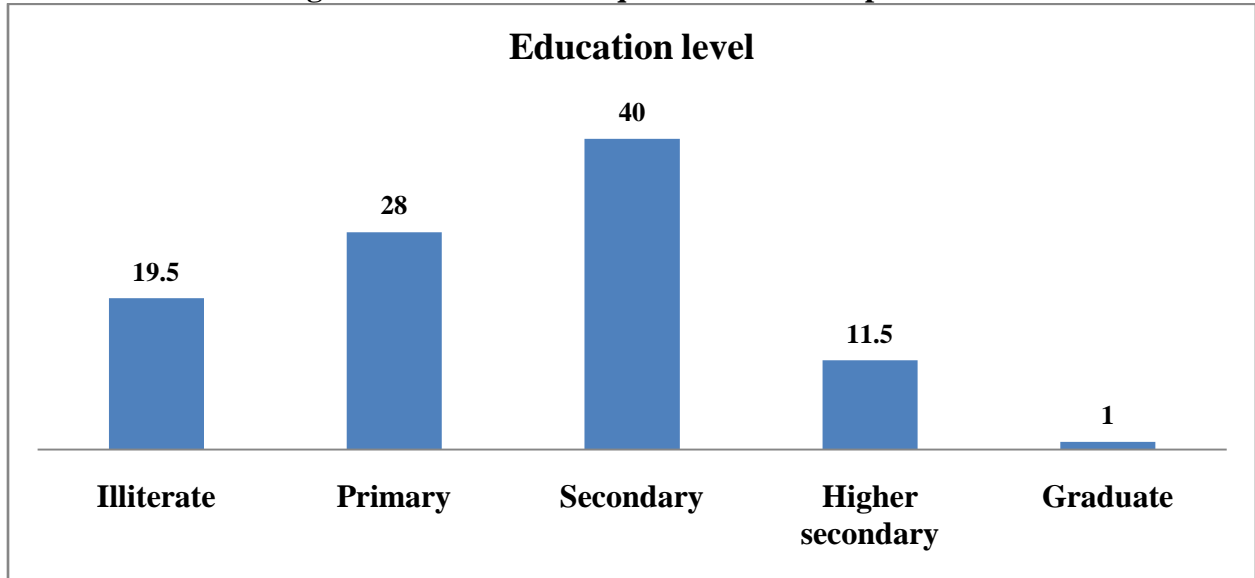
Education is one of the important indicators of the socio economic well being of the family which shows the standard of living of the family. Education levels of the artisans influences not only their perceptions but also their expectations and work behavior. Education plays an important role in providing skills to the unskilled. That is why hereby we discussing the education status among total chikan workers engaged in the craft work.

Table 2.12: Distribution of total sampled population by Educational Qualification:

| Educational Qualification | Frequency | Percent |
|---------------------------|------------|---------------|
| Illiterate | 39 | 19.5 |
| Primary | 56 | 28.0 |
| Secondary | 80 | 40.0 |
| Higher secondary | 23 | 11.5 |
| Graduate | 2 | 1.0 |
| Total | 200 | 100.00 |

Source: primary data

Figure 2.8: Educational qualification of respondent



Source: Estimated from field data

Education level of artisans brings out through Table 2.12 given above which highlights that overall 20 percent of artisans are illiterate and 56 person are having primary level of education status which cover 28.0 percent of total sampled population and 80 person are having secondary level of education status which cover 40.0 percent of total sampled population. Only 11.5 percent found to be in higher secondary and only 2 people out of sampled population is graduate which reveals that maximum artisans were educated up to secondary and below higher secondary. It was clear from above analysis that level of education was low among the artisans of the chikan craft.

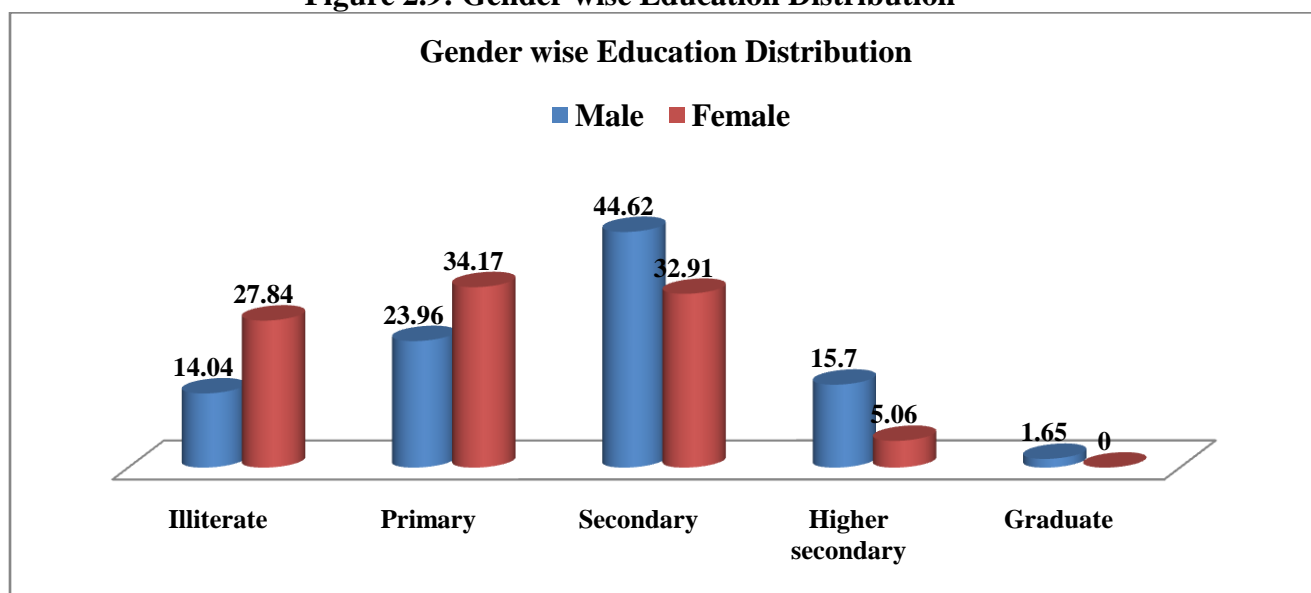
Table 2.13. Gender wise Education distribution:

| Education | Gender | |
|------------------|------------------|-----------------|
| | Male | Female |
| Illiterate | 17(14.04) | 22(27.84) |
| Primary | 29(23.96) | 27(34.17) |
| Secondary | 54(44.62) | 26(32.91) |
| Higher secondary | 19(15.70) | 4(5.06) |
| Graduate | 2(1.65) | 0 |
| Total | 121(60.5) | 79(39.5) |

Source: Estimated from field data

From the above table 2.13 which explains the education qualification among male and female shows that out of total 60.5 percent male 14.04 percent of the male artisans are found to be illiterate and 28 percent women respondent are found illiterate in the work. Around 34.17 percent female and 24 percent male were educated upto the primary level. 45percent male are found to be studied upto secondary level with only less number of female respondent i.e. 33percent. It was found that only 5 percent female are educated upto higher secondary and no female artisans are graduate with only 1.65 percent male educated upto graduate. It was clear from the above analysis that level was education was low among the chikan craft artisans.

Figure 2.9: Gender wise Education Distribution



Source: Estimated from field data

2.6: Marital status:

Table 2.14: Marital status:

| Age | Marital status | | Total |
|--------------|----------------|-----------|-------|
| | Married | Unmarried | |
| 1-15 | 0 | 1 | 1 |
| 16-45 | 101 | 54 | 155 |
| 46-60 | 37 | 4 | 41 |
| 61 & above | 3 | 0 | 3 |
| Total | 141 | 59 | 200 |

Source: Estimated from field data

The marital status of the artisans was examined and discussed in the Table 2.14 which highlights that the majority of the respondents were married and that to fall in between 16 to 45 year of age. The presence of high percentage of married people is 141 i.e.70.5 percent among the artisans

which can be well understood from the Indian tradition of getting married at early age. It also reveals that 59 artisans i.e. 29.5 percent of total sampled artisans are found to be unmarried.

2.7: Migratory status:

Table 2.15: Migratory status:

| Migratory status | Frequency | Percent |
|------------------|-----------|---------|
| Migrated | 52 | 26.0 |
| Not migrated | 148 | 74.0 |
| Total | 200 | 100.0 |

Source: Estimated from field data

Table 2.15 shows the migratory status of total sampled population which states that only 26.0 percent of artisans are migrated which are from nearby areas of Lucknow for various reasons that may be for better employment, better income, marriage etc and it highlights that 74.0 percent of artisans are not migrated and are the residence of Lucknow which shows that the majority of chikan craft artisans belongs to Lucknow.

Table 2.16: Sex wise migratory status:

| Migratory status | Sex | |
|------------------|---------------|---------------|
| | Male | Female |
| Migrated | 39 (32.23) | 13 (16.45) |
| Not migrated | 82 (67.77) | 66 (83.55) |

Source: Estimated from field data

Table 2.16 shows gender wise migratory status of artisans involved in chikan craft work which shows out of total male only 32.23 percent male are migrated from nearby areas to work and about 16.45 percent female are migrated for work which may be due to various reasons due to better income, employment, marriage etc. The above table also reveals that male are more migrated than females and majority who are not migrated belongs to Lucknow.

2.8: Family size:

Table 2.17: Distribution of total sampled population according to family size:

| Family Size | Frequency | Percent |
|--------------|------------|--------------|
| Upto 3 | 19 | 9.5 |
| 4-5 | 106 | 53.0 |
| 6-8 | 75 | 37.5 |
| Total | 200 | 100.0 |

Source: Estimated from field data

Family size is the best indicator of the socio economic development of the household. Dependency on a person affects his socio economic condition in the society. It is to be recognized here that the economic burden and standard of living of the artisans are significantly influenced by the family size. So, it is therefore necessary to understand the family size of the artisans which is shown in Table 2.17 which reveals that maximum (53.0 percent) respondent reported 4-5 number of family member in their household and 37.5 percent have the family size of 6-8 members in their household. Small family size is the best indicator of socio economic development of the household but it is very pondering matter that family size of some of the artisans were more than the persons and only 9.5 percent reported up to 3 members in their family. This in itself shows that the large family size of artisans make the life difficult of artisans and leaves the socio economic condition of artisans in precarious situation.

Table 2.18: Distribution of family size according to category of artisans:

| Caste | Family Size | | | |
|--------------|--------------------|----------------------|---------------------|-----------------------|
| | Upto 3 | 4-5 | 6-8 | Total |
| Gen | 4 (6.89) | 27 (46.55) | 27 (46.55) | 58 (100.0) |
| OBC | 10 (13.15) | 48 (63.15) | 18 (23.69) | 76 (100.0) |
| SC | 5 (7.57) | 31 (46.96) | 30 (45.46) | 66 (100.0) |
| Total | 19 (9.5) | 106 (53.0) | 75 (37.5) | 200 (100.0) |

Source: Estimated from field data

Table 2.18 shows the cross tabulation among category of artisans and their family size which

shows that maximum artisans i.e. 63 percent belong to OBC category having family size of 4 to 5 members in their family. And larger family size i.e. of 6 to 8 member belongs to SC category i.e. 46 percent. This represent that family size among artisans of Lucknow by caste wise is highest in OBC than general and SC. Out of 76 OBC category artisans, 13 percent belong to family size of less than 3 members in family in all category which represent better position of family size among OBC category than others.

Table 2.19: Distribution of family size according to Education Qualification:

| Education qualification | Family size | | |
|-------------------------|---------------|----------------|---------------|
| | Upto 3 | 4-5 | 6-8 |
| Illiterate | 1 (5.26) | 19 (17.92) | 19 (25.33) |
| Primary | 2 (10.52) | 30 (28.30) | 24 (32.0) |
| Secondary | 9 (47.39) | 43 (40.56) | 28 (37.33) |
| Higher secondary | 5 (26.31) | 14 (13.20) | 4 (5.34) |
| Graduate | 2 (10.52) | 0 | 0 |
| Total | 19 (100.0) | 106 (100.0) | 75 (100.0) |

Source: Estimated from field data

Table 2.19 explains education qualification according to family size which shows from above table that the family size affects the educational qualification of the artisans as it is seen that the lowest number of family size is having education qualification i.e. 47 percent are having secondary level of education and 10.52 percent are graduate with having low family size of up to 3 members. Further shows that having family size of 4 to 5 member in a family educational qualification is affected as it was found that there is no graduate in a family and maximum artisans are having education up to primary or secondary level of education. Similarly, next having larger family size of 6 to 8 member in a family size, it was seen that no artisan is having higher level of education and mostly artisans are primary level of educated. This is quite clear from above table which shows that family size adversely affect the educational qualification of the artisans.

2.9: Earning member in a family:

**Table 2.20: Distribution of artisan household having number of earning member in family:
(In percent)**

| Earning member in family | Percent |
|--------------------------|---------|
| 1 | 25.5 |
| 2 | 41.0 |
| 3 | 21.5 |
| 4 | 12.0 |
| Total | 100.0 |

Source: Estimated from field data

The no. of earning member in a family is an important parameter for prosperity of any household. Artisans household having number of earning member in a family is discussed above in Table 2.20. Majority of the artisans were having 2 earning member in a family i.e. 41.0 percent and 21.5 percent i.e. 43 in number are having 3 earning member in a family and only 25.5 percent are having 1 earning member in a family which shows that in order to meet the basic needs and to live their living and to improve their condition and standard of living most of the member of the family are doing work and are engaged in one or other occupation other than chikan craft to earn their living.

**Table 2.21: Distribution of Artisan household having no. of female earning members:
(In percent)**

| Female earning member in family | Percent |
|---------------------------------|---------|
| 0 | 54.5 |
| 1 | 30.0 |
| 2 | 13.0 |
| 3 | 2.5 |
| Total | 100.0 |

Source: Estimated from field data

The number of female earning member in the artisan's households has been brought forward in Table 2.21. Maximum artisans reported no female member is working in a family i.e. 54.5 percent which shows low engagement of female in work and about 30.0 percent sample artisans reported 1 female are working and earning in a family. 13.0 percent pointed out 2 female

members are earning in family while very low percentage i.e. 2.5 percent sampled artisans reported that 3 female are earning in a family.

2.10: Housing condition:

Table 2.22: Distribution of artisans by type of houses:

Housing is one of the important components of socio economic conditions of artisans. Housing condition describes about the economic condition of the artisans. It is the good indicator of the prosperity.

| | Type of house | | | Total |
|---------------|---------------|---------------|----------------|----------------|
| | Kuttcha | Pakka | Semi pakka | |
| Own | 7 (4.48) | 37 (23.71) | 112 (71.79) | 156 (78.0) |
| Rented | 2 (4.54) | 34 (77.27) | 8 (18.18) | 44 (22.0) |
| Total | 9 (4.5) | 71 (35.5) | 120 (60.0) | 200 (100.0) |

Source: Estimated from field data

The housing condition of the artisans were not so good as reflected through the Table 2.22 which shows that maximum respondents (60.0 percent) reported semipukka house while about 4.5 percent reported kuttcha house. Only 35.5 percent sampled artisans were having pukka house. Ownership structure in this table shows that out of total 156 owned by the artisans of chikan craft, only 23.71 percent artisans are having pukka house and about 72 percent houses are semipakka in nature. At the end, out of total 71 pukka house, 77.27 percent are rented and only 23.71 percent are owned. It was found that majority of households of chikan craft workers live in an accommodation of less than 400sq.ft. and that also majority live in an unhygienic condition. Living condition and their housing condition reflects the poor conditions of chikan craft workers.

2.11: Family Assets:

Table 2.23: Distribution of artisan's household by their family asset:

(In percent)

| Family asset | Percent |
|----------------|---------|
| Bicycle | 39.0 |
| Scooter | 31.5 |
| Sewing machine | 32.0 |
| Television | 86.5 |
| Fan | 90.0 |
| Cooking gas | 60.5 |
| Other | 17.5 |
| Total | 200 |

Source: Estimated from field data

The asset owned by the household is the good parameter for measuring the standard of living of the family and which reveals the socio economic condition of the family of the sampled population. Artisans reported that they were having bicycle, scooter, mobile phones, television, fan, cooking gas, livestock and others. It has been brought out in Table 2.23 which shows multiple answers regarding the type of assets owned by the artisans. Majority of the respondents reported that they were having television and fan. So far as cooking gas is concerned 60.5 percent of respondent are having cooking gas. While sewing machines, which are so essential for Chikan craft workers, roughly only about 32 percent households of chikan craft workers have it.

2.12: WATER FACILITY:

Table 2.24: Water facility:

| Water facility | Frequency | Percent |
|-------------------------|-----------|---------|
| Hand pump | 107 | 53.5 |
| Pipe | 58 | 29.0 |
| Government water supply | 35 | 17.5 |
| Total | 200 | 100.0 |

Source: Estimated from field data

Table 2.24 reveals about the water supply facility to the chikan craft workers of the sampled population which shows that about half of the population i.e. 53.5 percent do not have water facility and they depend upon handpump and fetch water from outside handpump facility or

others. Only 29 percent have their own pipe for water supply and rest 18 percent depend upon government water supply which reveals poor facility of water supply to artisans.

2.13: ELECTRIC FACILITY:

Table 2.25: Electric facility:

| Electric facility | Frequency | Percent |
|-------------------|-----------|---------|
| Kerosene lamp | 17 | 8.5 |
| Lantern | 2 | 1.0 |
| Other | 31 | 15.5 |
| Electric light | 150 | 75.0 |
| Total | 200 | 100.0 |

Source: Estimated from field data

Table 2.25 shows the electric facility to the artisans which shows that electricity light and other ways i.e. street light, solar panel etc for electricity is provided in and around 75 percent houses of chikan craft workers and still 9 percent artisans don't have electricity and they use kerosene lamp and other ways for light. At least 10 percent houses are yet to be electrified.

2.14: AGRICULTURAL LAND:

Table 2.26: Cross tabulation of agricultural land with migratory status:

| Agricultural land | Migratory status | | |
|-------------------|------------------|----------------|----------------|
| | Migrated | Not migrated | Total |
| Yes | 24 (46.16) | 7 (4.73) | 31 (15.5) |
| No | 28 (53.84) | 141 (95.27) | 169 (84.5) |
| Total | 52 (26.0) | 148 (74.0) | 200 (100.0) |

Source: Estimated from field data

Table 2.26 explains the status of artisans having agricultural land with cross tabulation with migratory status as it shows that out of total 26 percent of migrated artisans 24 artisans i.e. 46.16 percent are having agricultural land and 53.84 percent are not having agricultural land. This shows that artisans who are migrated are not having agricultural land which reveals poor status of artisans coming from nearby areas to work in a craft activity. Further table reveals about that

84.5 percent of artisans engaged in the craft work are not having any agricultural land which reveals about poor economic condition of the artisans.

Table 2.27: Size of land holding:

| Size of land | Frequency | Percent |
|-------------------|-----------|---------|
| 0-10 | 11 | 5.5 |
| 10-40 | 16 | 8.0 |
| 40-80 | 4 | 2.0 |
| don't have | 169 | 84.5 |
| Total | 200 | 100.0 |

Source: Estimated from field data

Table 2.27 shows the size of land holding owned by the total sampled population of chikan craft artisans which reveals that about 85 percent of the artisans do not have agricultural land and rest about 15 percent have agricultural land that too of very small land holding size which is shown in above table that only 8 percent of the sampled artisans are having up to 40 biswa of land holding size and only 2 percent are having more than 40 biswa and only 5 percent of the artisans are holding land size of less than 10 biswa which reveals poor economic condition of the artisans

2.15: EXPERIENCED IN CRAFT:

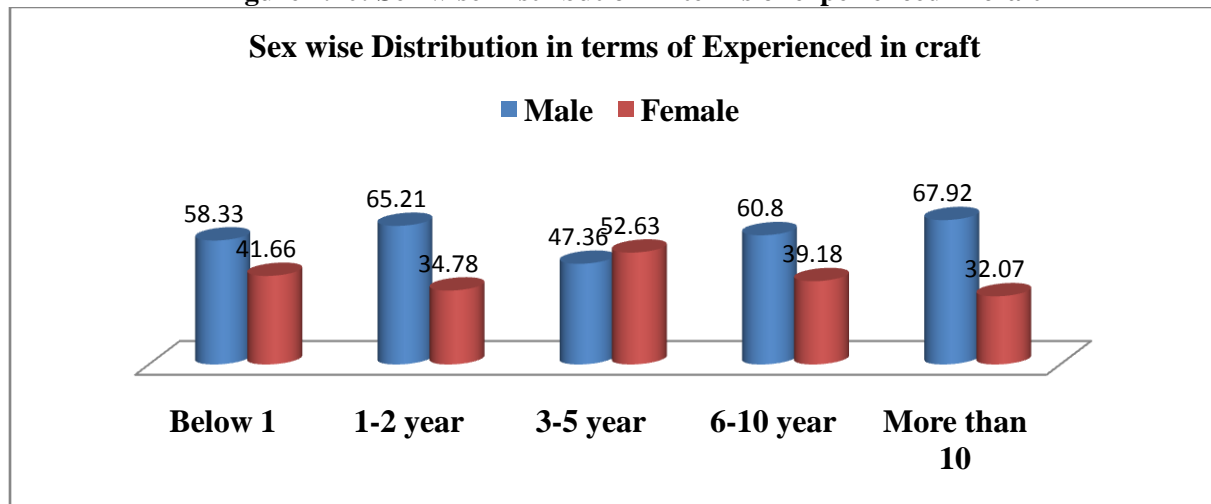
Experienced in craft affects the working condition of the artisans. Experienced person improve their working condition by the virtue of their experience. Experienced in craft is revealed through Table 2.28. Maximum respondents were having experience of 6-10 years of which about 60.8 percent are male and 39.18 percent are female. About 26.5 percent have experience of more than 10 year and about 19 percent are having experience of 3-5 year of which 20 in number are female and 18 are male which shows that some youth artisans were having much more experience in artisans work and which shows interest of the youth in the chikan craft work.

Table 2.28: Sex wise Distribution of artisans in terms of Experienced in craft:

| No. of Years | Sex | | Total(In percent) |
|--------------|------------|------------|-------------------|
| | Male | Female | |
| Below 1 | 7 (58.33) | 5 (41.66) | 12 (6.0) |
| 1-2 year | 15 (65.21) | 8 (34.78) | 23 (11.5) |
| 3-5 year | 18(47.36) | 20 (52.63) | 38 (19.0) |
| 6-10 year | 45 (60.8) | 29 (39.18) | 74 (37.0) |
| More than 10 | 36 (67.92) | 17(32.07) | 53 (26.5) |
| Total | 121(60.5) | 79 (39.5) | 200 (100.0) |

Source: Estimated from field data

Figure 2.10: Sex wise Distribution in terms of experienced in craft



Source: Estimated from field data

2.16: Involvement of Household children in Chikan craft activity:

Involvement of the children in the chikan craft work was also found during the survey of the household of the artisans. Children working in craft in a family affect the socio economic condition as their study and others activity are affected and it deprives children of their childhood, interferes with their ability to attend regular school, and which may be mentally, physically and socially or morally dangerous or harmful due to involvement in the craft work. Child labour is a global phenomenon and a harsh reality. Child labour is both an economic and a social evil of the society. Hence, it is important to study the involvement of children in chikankari industry and hence the below Table 2.29 shows the occupational profile of the

household children involved in the chikan craft and their reason for choosing work and their working hour.

Table 2.29: Distribution of children according to working status:

| Working Status | Frequency | Percent |
|-----------------|-----------|---------|
| Only work | 38 | 19.0 |
| Work and school | 20 | 10.0 |
| Do not work | 142 | 71.0 |

Source: Estimated from field data

The table above indicates that 19.0 percent of the children were engaged only in the work of the chikankari craft whereas 10 percent of the children were continuing education along with work. The table clearly indicates the extent of involvement of children in chikankari industry which may be due to following reasons as explained below in Table 2.30 which reveals that major reason for doing the work is the economic burden and to earn income. This also indicate that majority of the children do not attend school due to economic burden and it is noted that majority of the children worked and went to school together. They also worked due to interest in the craft and due to parent's pressure force them to work.

Table 2.30: Reason for choosing work:

| Reason for choosing work | Frequency | Percent |
|--------------------------|-----------|---------|
| Economic burden | 34 | 17.0 |
| Parents pressure | 14 | 7.0 |
| Interest | 8 | 4.0 |
| Other reason | 2 | 1.0 |
| Do not work | 142 | 71.0 |
| Total | 200 | 100.0 |

Source: Estimated from field data

Table 2.31: Child working hour:

| Child working hour | Frequency | Percent |
|--------------------|-----------|---------|
| <4 | 25 | 12.5 |
| 4-8 | 21 | 10.5 |
| 8-12 | 12 | 6.0 |
| Do not work | 142 | 71.0 |
| Total | 200 | 100.0 |

Source: Estimated from field data

Table 2.31 reveals about the working hour of the children engaged in the craft of chikankari which shows that out of total, 21 children were found to be working for almost 4 to 8 hour in a day and 6.0 percent children were found to be working for more than 8 hour which adversely affect the health of the children and that too they are found to continue their study along with doing the craft work which reveals the adverse situation of the children who are engaged in the craft work.

2.17: Expenditure pattern:

Table 2.32: Expenditure pattern of artisans:

| Amount | Frequency | Percent |
|--------------|-----------|---------|
| <3000 | 29 | 14.5 |
| 3001- 5000 | 88 | 44.0 |
| 5001- 7000 | 75 | 37.0 |
| 70001- 11000 | 8 | 4.0 |
| Total | 200 | 100.0 |

Source: Estimated from field data

Table 2.32 explains about the monthly domestic expenditure pattern of the artisans which explains that 44 percent of the artisans spend their income and have maximum expenditure of 3000 to 5000 rupees monthly on basic expenditure of food, health and to fulfill basic necessity of life. Further, 75 artisans have expenditure of more than 5000 rupees and 4 percent of artisans spend more than 7000 which is minimum. This table reveals the poor economic condition of artisans as they don't have better expenditure to spend on basic necessity of life as expenditure pattern depends upon the income pattern of the artisans. So they have to rely on various formal and informal sources to cope up with their necessity.

2.18: Earning of Chikan workers:

Income plays a vital role in the socio economic condition of any person. Hence, it is important to study the income and earning of the chikan craft artisans to analyze the socio economic condition of the artisans. The chikan craft workers are paid as per according to the piece wise basis and some of the artisans of the craft are paid monthly while some of them are paid weekly according to the rates fixed by the entrepreneur. The below Table 2.33 explains

about the distribution of the artisans of chikan craft on basis of their monthly earning from the craft:

Table 2.33: Distribution of artisans according to their earning:

| Activity | 1000-3000 | 3001-6000 | 6001-9000 | Total |
|--------------|---------------|---------------|---------------|----------------|
| Cutting | 0 (2.85) | 25 (83.33) | 5 (16.6) | 30 (15.0) |
| Stitching | 1 (2.85) | 22 (62.85) | 12 (34.28) | 35 (17.5) |
| Printing | 0 | 18 (36.0) | 32 (64.0) | 50 (25.0) |
| Embroidery | 56 (86.15) | 9 (13.84) | 0 | 65 (32.5) |
| Washing | 0 | 11 (55.0) | 9 (45.0) | 20 (10.0) |
| Total | 57 (28.5) | 85 (42.5) | 58 (29.0) | 200 (100.0) |

Source: Estimated from field data

Table 2.33 reveals that maximum 42.5 percent of total sampled population gets monthly income of 3000 to 6000 Rs. And about 58 percent of artisans get monthly income up to 9000 Rs. Whereas 28.5 percent of artisans get a very low amount of income that is up to 3000 Rs, only, where it is clear from the above table that 83.33 percent of cutting master get about 3000 to 6000 per month and 64 percent printer in the chikan craft get about maximum income of up to 9000 Rs per month whereas minimum income is of the chikankar female which shows that 86.15percent of the chikankar get very low amount i.e. only about 3000 rs per month. Cutting master, tailor, printer and washermen are almost men, while chikankar are mostly female hence; it was found that their wages are much lower than that of the male. The above table also reveals that embroiderer gets the lowest income other than the artisans involved in cutting, printing, stiching, and washing which shows the poor socio economic condition of the artisans engaged in the chikan craft.

2.19: Monthly income mean and standard deviation:

Table2.34: Income of total sampled population of artisans on average basis:

| Income (monthly) | Minimum | Maximum | Mean | Std. Deviation |
|-------------------|---------|---------|---------|----------------|
| Earning | 1800 | 9000 | 4941.00 | 1793.636 |

Source: Estimated from field data

Table 2.34 shows the income of the artisans of the chikan craft workers on the average basis which states that minimum earning of the artisans is 1800 and with a huge difference of maximum earning of the artisans of chikan craft is 9000 rupees monthly with average earning of income per month of rupees 4941.00 rupees with a deviation of 1793.636 rupees per month

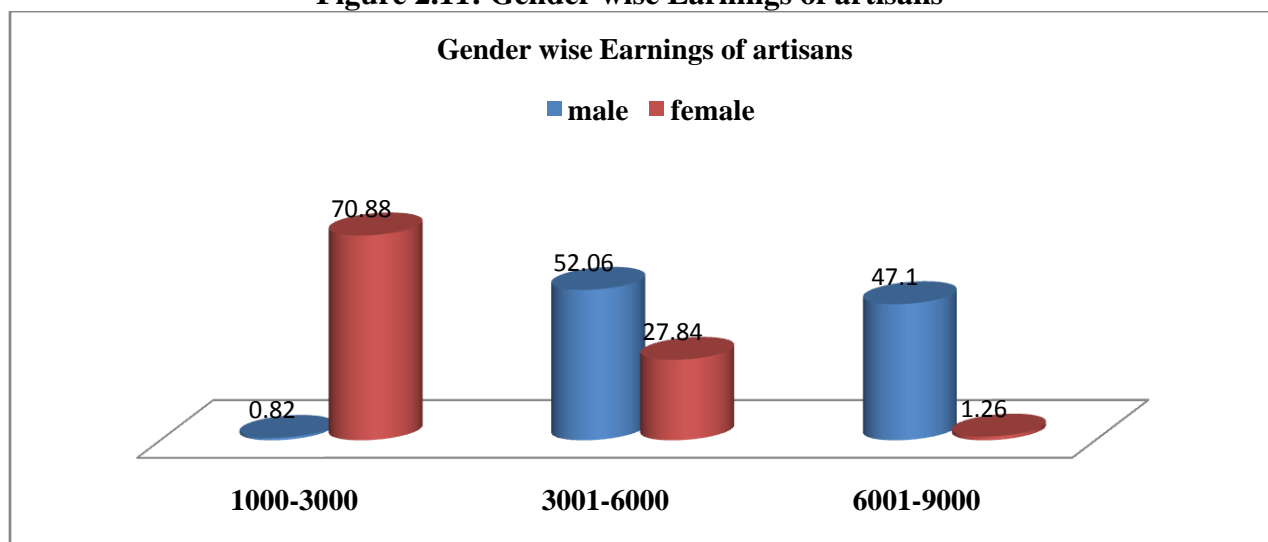
Table 2.35: Sex wise Earning per month:

| Sex | 1000-3000 | 3001-6000 | 6001-9000 | Total |
|--------|---------------|---------------|---------------|----------------|
| Male | 1 (0.82) | 63 (52.06) | 57 (47.10) | 121 (60.5) |
| Female | 56 (70.88) | 22 (27.84) | 1 (1.26) | 79 (39.5) |
| Total | 57 (28.5) | 85 (42.5) | 58 (29.0) | 200 (100.0) |

Source: Estimated from field data

Table 2.35 shows the gender wise distribution of earnings of the artisans of chikan craft on monthly basis which is as follows. From total 60.5percent male artisans about 52.06 percent of the male get income of about 3000-6000 rupees which is maximum and 47 percent of male get the income of 6000-9000 rupees per month. The above table also reveals that female get the minimum income of less than 3000 rupees i.e. about 70.88 percent. The above table shows that female gets the minimum income than male and male dominates the female on basis of earnings.

Figure 2.11: Gender wise Earnings of artisans



Source: Estimated from field data

2.20: CONCLUSION:

The above chapter points out the socio economic condition of the artisans engaged in chikan craft of Lucknow. It states that though these craft workers are regarded as the artisans but their economic and social status is very much closest to the poorest of the poor and which is much worsen and the artisans are living a miserable life. As according to socio economic group, artisans are amongst the poorest.

From the following above parameters, the conclusions are drawn which reveals as of Distribution of artisans by sex and religion group reveals more male participation of Hindu religion while more female participation of Muslim religion. The survey also reveals that there are gender differences in education with almost 28 percent of women being illiterate and those having education majority of them (40%) have reached up to secondary level only. Age and sex is also one of the basic demographic characteristics which reveals the socio economic characteristics which shows the larger percentage of male and female artisans are of 16 – 45 age which shows that in chikan craft youth participation is more. Further analysis shows that male have more experienced in chikan craft than female but in embroidery activity it is purely female engagement in work.

Size of the family and earning member in a family is an important issue in the study of social and economic conditions of any group of respondents. The result of the analysis shows that 53 percent of artisans have 4 to 5 member in their family with maximum 2 earning member and it was found that a larger no. of female are not working in a family to earn for their living. It was also found that larger family size adversely affect the educational qualification of the artisans. The engagement of children in the craft was also found who do the craft work along with their schooling which adversely affect their studies and are found to do work due to economic burden to them.

Further, it reveals that income of the artisans are quite low according to their work as 70.88 percent female are found to get very low amount of less than 3000 rupees per month for their work and maximum about 52.06 percent male are getting more than 3000 rupees but less than 6000 rupees monthly. Almost no female were found to get more than 6000 rupees per month which is quite miserable. The mean average income was found to be 4941.00 Rs per month with a huge deviation of 1793.636 rupees

The results of the analysis shows that the larger number of artisans even don't have pucca house for living and even don't have proper sanitation, electric light and water supply facility which is a basic need of life. It was found that about 85 percent of artisans are not having agricultural land. Living condition reflects the poor condition of the chikan craft artisans. Hence the above chapter reflects the poor condition of the chikan craft artisans engaged in the Chikankari work of Lucknow and which reflects the adverse and volatile socio economic condition of chikan craft artisans due to non access of institutional support and non recognition of this craft at national and international forum. The current state of the Indian artisans in Lucknow embroidery cluster of Chikankari is a matter of serious concern

Chapter 3

Problems and prospects of Chikan Craft Industry in Lucknow.

3.1: Introduction:

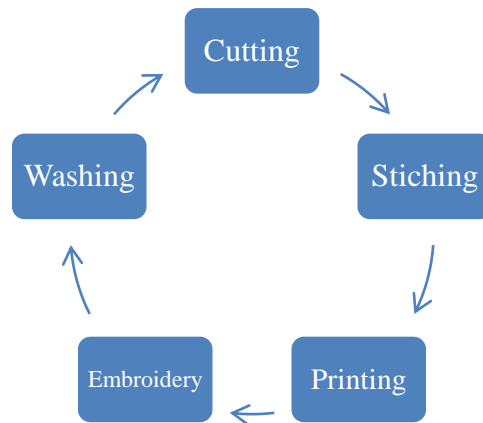
Lucknow, the capital city of Uttar Pradesh is famous throughout the world for its scenic beauty, art, lifestyles, customs, tradition and its cultural heritage with its craftsmanship skills. For centuries, Lucknow has been popular for its varied craft and embroidery work. The most well known of them is Chikankari embroidery which is said to be almost 400 years old Persian craft, which came to India from middle east countries through mughal route and its origin is traced from mughal queen noorjahan, the wife of king jahangir. It was believed that jahangir brought this craft to Lucknow and then later on it was purely adopted by the nawabs of Lucknow in its entire awadh region. Thus, how it became a part of the traditional craft of Lucknow. By rough estimates, about 2.5 lakh chikan workers are engaged in the chikan craft industry that are from Lucknow and from entire awadh region. The consumption of chikan product is approximately 15 percent locally in Lucknow market, 10 percent in other part of Uttar Pradesh, 50 percent in rest of India and 25 percent of export (SSA Jafri). However, the art of chikan craft includes both which is being practiced by both men and womenfolk in Lucknow. But the core of chikan craft is the embroidery, which is mostly done by the chikan craft women workers, therefore, it is a subsistence work for women to provide financial help to their families, which are in vicious circle of poverty.

3.2: Meaning of Chikankari:

The art of sophisticated 'white and white' thread work on the cloth for adding charm and beauty into it is known as Chikankari work. The origin of 'Chikan' word is derived from the Persian word 'chakin' or 'chiken', which means a cloth wrought with embroidery. Chikankari is an art which results in the transformation of the plainest cotton and organize into flowing yards of magic. However, many writers and Scholars have tried to explain the clues of word chikan. Some of them have described chikan as a Bengali work which means "a very nice thing" while other defined it fine (Gulati, B. (2014). Undoubtedly, Chikankari is a needle based work in which few stitches gives delight on the chikan embroidery cloths or in other words, we can say it is the art of hand Magic work which gives charm to cloths.

3.3: Process of Chikankari:

The Chikankari work is not only a source of livelihood to Chikankari artisans but it also provides employment to various other non-artisans, who are also associated with this work such as manufactures exporters, contractors, businessmen's, retailers, and Raw material providers etc. The Chikankari workers are also associated and bounded with many contractors, subcontractor hence the actual power vests in the hands of the contractors. Apart from this, there are many stages of Chikankari work, the first, starts with the cloth, which comes from local market. The next stage is Cutting, which starts with cutting master who cuts the cloth and make it in the form of suits. Cutting master is a specialized man in his work where he visits the entrepreneur on his request for work or sometimes is done at the doorstep of the entrepreneur at the cost fixed by them. After cutting, then it goes to stitching master who stitches this cloth. Tailoring rates are also fixed with some fluctuations. Further, the next stage is printing of cloth which is done by the wooden printing blocks through printers. Generally printing is done at the door step of the entrepreneur. After printing, it goes to embroidery artisans for doing Chikankari embroidery on it. Money is paid to the embroiderer on piece wise on the rates fixed by them. After final stitching, it further goes to washer men for washing, and for pressing, and then, after pressing, the piece is final product and ready for sale in market.



However, it was seen that chikan craft is providing employment to a large section of people in the society who are engaged with the craft. Though, the craft sector of Lucknow provides a large number of employment opportunities to the people directly or indirectly, the craft and the craft people are facing a large number of problems which may related to their marketing, financial problems, technology problem, working condition, health related problem or other problems.

And hence, need intervention to improve the quality of life. Chikankari being, a fine craft work, requires long hours and patient hours of work and require to sit in same posture for long hours to work which adversely affect the health of the artisans. Hence, it is important to study the problems related to the chikan craft artisans. The present chapter, through primary research, explains about the different problems associated with the craft and its working condition and it focus on the chikan craft workers and their problems related with the craft.

3.4: Working condition:

Working conditions and problems faced by the artisans of the chikan craft are discussed in this chapter. It is the working conditions of the artisans which bring out the real situation of any artisans. If the working condition is good it affects the productions and ultimately it also brings benefit to the entrepreneur, workers, and to the society as well. The working condition may depend upon various several factors which may be as its dwelling type, its experienced in craft, marketing facilities, its facilities at work place, infrastructural facilities, health status related to work and technological changes, etc. hence, it is important to study the working condition of the artisans and its problems related to the craft of chikan work which are faced by the artisans.

Good working condition or place of work is important for the artisans because working place is as a workshop for the poor artisans. They do not have any other separate work place to do their artisans work, hence the type of work place possessed by the artisans are explained below in Table 3.1.

Table 3.1: Distribution of artisans by their working condition:

| Working Condition | Frequency | Percent |
|--------------------------|------------------|----------------|
| Household | 42 | 21.0 |
| Hired | 158 | 79.0 |
| Total | 200 | 100.0 |

Source: primary data

Table 3.1 explains about the dwelling type which states that almost 79.0 percent of the artisans or sampled population are hired and work almost at the entrepreneur place and only 21.0 percent are found to be working as household worker. This reveals that most of the artisans are coming from different nearby areas at the entrepreneur place and then perform their economic activity of

craft work and this working condition shows their real situation of the artisans engaged in the chikan embroidery craft. This shows that most of the artisans get their work at the entrepreneur place but it was seen that 21 percent of artisans work at their household as it was found from the survey that most of the embroider get their work through agent and some collect the clothes themselves for work and hence household workers are exploited through intermediaries and agents who provide them work.

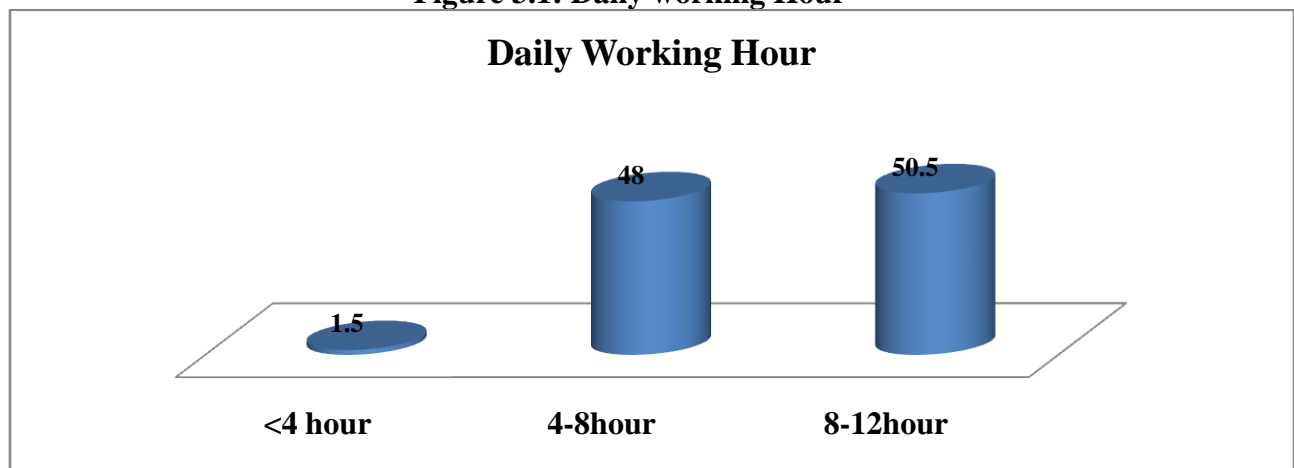
Further it is also important to study the working hour and working days in a month they get work to determine the working condition of the artisans. Below Table 3.2 shows the working hour of the total sampled population which revealed that a large percentage of population spent more than 8 hour daily to work i.e. 50.5 percent. It was also found that 48.0 percent spent daily 4 to 8 hour per day to work which adversely affect their health. It was found that most the chikan craft workers devote 8 to 12 hours daily.

Table 3.2: Daily working hour of the artisan:

| Daily working hour | Percent |
|--------------------|--------------|
| <4 | 1.5 |
| 4-8 | 48.0 |
| 8-12 | 50.5 |
| Total | 100.0 |

Source: primary data

Figure 3.1: Daily working Hour



Source: primary data

Table3.3: Activity wise Average Working Hour and Working Days:

| Activity | Daily Working Hour | Working Days in a Month |
|-------------------|---------------------------|--------------------------------|
| Cutting | 8.17 | 25.70 |
| Stitching | 9.08 | 24.52 |
| Printing | 8.91 | 24.97 |
| Embroidery | 7.47 | 25.07 |
| Washing | 7.80 | 24.40 |

Source: primary data

The working days and working Hour will give us the real picture of earnings of the artisans and their working condition which will bring out the problems they are facing. Hence, average working hour and working days of the chikan craft activity are revealed through the above Table 3.3 which explains that most of the chikan craft workers according to their activity devote 8 to 10 hours daily.

In cutting process, it was seen that almost they contribute 8 hours daily and reported that on average they work for 26 days in a month. Similarly in Stitching process, they reported that on average they get 25 days work in a month and work for 9 hour per day Similar is the case for Printer. But it was different for chikankar ladies as they devote less than 8 hours, as they also work in embroidery centers, which are away from their residences and they also have to perform the household duties along with work. Washermen also reported that they don't get work regularly as they also get almost 24 days work in a month who work for 7 hour per day to earn their living.

Hence, it may be concluded that all the craft worker of the craft reported of getting work regularly as on average 25 days are the working days in a month with daily working for 8 hour per day. Availability of work with chikan craft workers depends upon the entrepreneurs who provide the work according to demand and supply of the chikan items in the market. Their working hour and working days determine the availability of work and their wages to the artisans engaged in the chikan craft activity.

Table 3.4: Gender wise Daily Working Hour:

| Gender | Daily Working Hour | | | Total |
|--------------|--------------------|-----|------|-------|
| | <4 | 4-8 | 8-12 | |
| Male | 1 | 31 | 89 | 121 |
| Female | 2 | 65 | 12 | 79 |
| Total | 3 | 96 | 101 | 200 |

Source: Estimated from field data

Table 3.4 shows gender wise daily working hour of the total sampled population which will help in knowing the working condition of the artisans of the chikan craft. The above table shows that 2 female and 1 male are found to be working for less than 4 hour per day and total 96 artisans of which 65 female and 31 male are engaged in the craft work who work for 4 to 8 hour daily and a large number of artisans are engaged in the craft work for more than 8 hour daily which is 101 artisans in total out of 200 where 89 male and 12 female are reported to be working for more than 8 hour from the sampled population. Working regularly for such a long time daily adversely affect the health of the artisans engaged in the craft activity.

3.5: EXPERIENCED IN CRAFT:

Experience in craft affects the working condition of the artisans. Experienced person improve their working condition by the virtue of their experience. Experienced in craft is revealed through Table 3.5. Maximum respondents were having experience of 6-10 years of which about 37.19 percent are male and 36.70 percent are female. About 26.5 percent have experienced of more than 10 year which reveals from below table that maximum 29.77 percent male have more than 10 year of experience of work than females as it is only 21.51 percent. It states from the below table that overall male have much more experience in the craft activity of chikan and are engaged in craft work from longer time. Further shows about 19 percent of total artisans are having experience of 3-5 year of which 25 percent females have more experience in work than male as it is just 14 percent through which it can be concluded that some youth

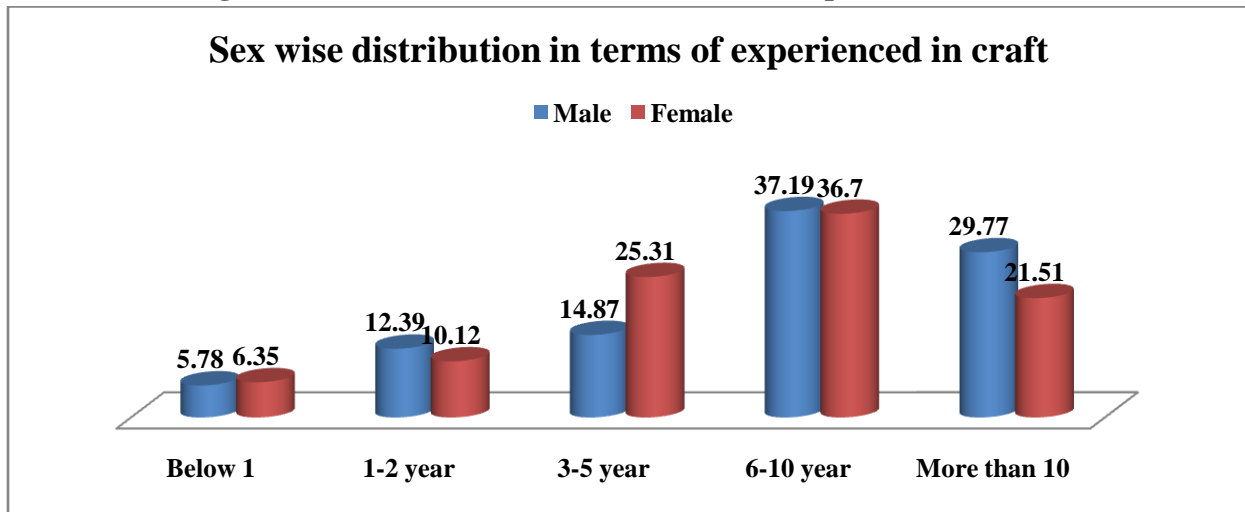
artisans were having much more experience in artisans work and which reveals of having interest of the youth in the chikan craft work.

Table 3.5: Sex Wise Distribution in terms of Experienced in Craft:

| No. of Years | Sex | |
|--------------|------------------------------|-----------------------------|
| | Male | Female |
| Below 1 | 7 (5.78) | 5 (6.35) |
| 1-2 year | 15 (12.39) | 8 (10.12) |
| 3-5 year | 18 (14.87) | 20 (25.31) |
| 6-10 year | 45 (37.19) | 29 (36.70) |
| More than 10 | 36 (29.77) | 17 (21.51) |
| Total | 121 (100.0) | 79 (100.0) |

Source: Estimated from field data

Figure 3.2: Sex wise distribution in terms of experienced in craft



Source: Estimated from field data

3.6: Income Distribution:

Income plays an important role in determination of the socio economic status of the community. It is the income, which decides the richness and poverty among the society. The higher income earners always enjoys better life in terms of having better nutrition diet, better health facility, better education facility and its working condition. Poor people and their living

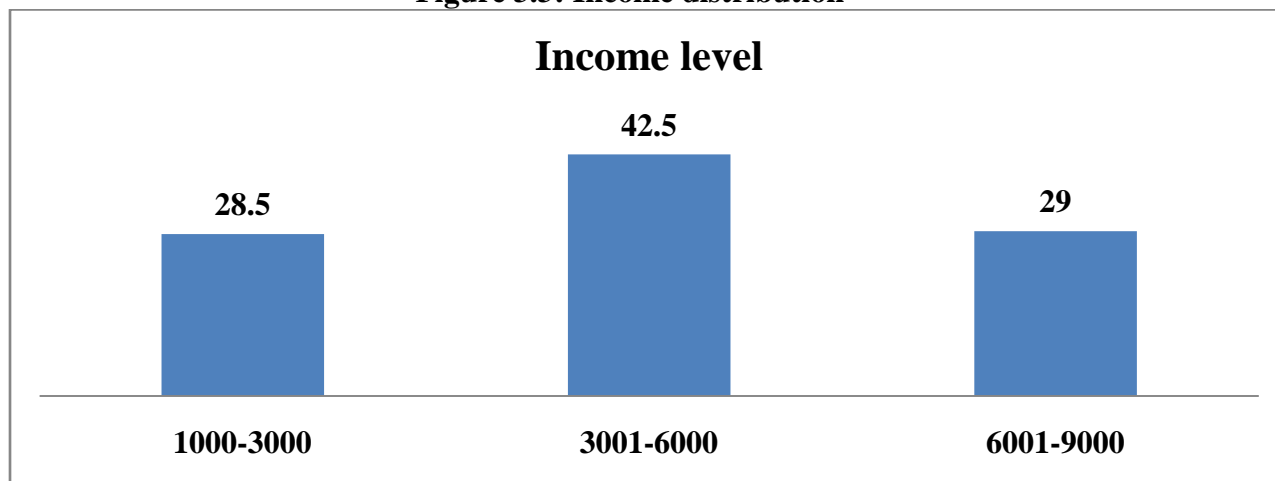
conditions are highly affected by their lower incomes due to which they couldn't achieve their sustainable life pattern. Therefore, it is important to study the income pattern of the respondent.

Table 3.6: Income Distribution of respondents:

| Monthly Income(Rs) | Frequency | Percent |
|--------------------|-----------|---------|
| 1000-3000 | 57 | 28.5 |
| 3001-6000 | 85 | 42.5 |
| 6001-9000 | 58 | 29.0 |
| Total | 200 | 100.0 |

Source: Estimated from field data

Figure 3.3: Income distribution



Source: Estimated from field data

Table 3.6 presents the income level has been arranged in to three sub groups for the facilitation of analysis. The first group ranges from Rs 1000-3000, the second group ranges from Rs 3001-6000 and the third one ranges from Rs 6001-9000 per month. Above table depicts that 28.5 percent of sampled artisans earn monthly of rupees ranging from 1000 to 3000 and further 42.5 percent of sampled artisans get up to 6000Rs and 29.0 percent of artisans get more than 6000 rupees but less than 9000 rupees per month. Hence, the above table clearly depicts that the artisans earn very low amount of income monthly since, the artisans are the actual master of the

art but it is the poverty which induces them to work in the craft work for providing the financial support to their families.

Table 3.7: Activity Wise Distribution of Artisans According to their Average Earning:

| Activity | 1000-3000 | 3001-6000 | 6001-9000 | Average Earning |
|------------|---------------|---------------|---------------|-----------------|
| Cutting | 0 | 25 (83.33) | 5 (16.67) | 5683.33 |
| Stitching | 1 (2.85) | 22 (62.85) | 12 (34.30) | 5637.14 |
| Printing | 0 | 18 (36.0) | 32 (64.0) | 6386.00 |
| Embroidery | 56 (86.15) | 9 (13.84) | 0 | 2892.31 |
| Washing | 0 | 11 (55.0) | 9 (45.0) | 5655.00 |

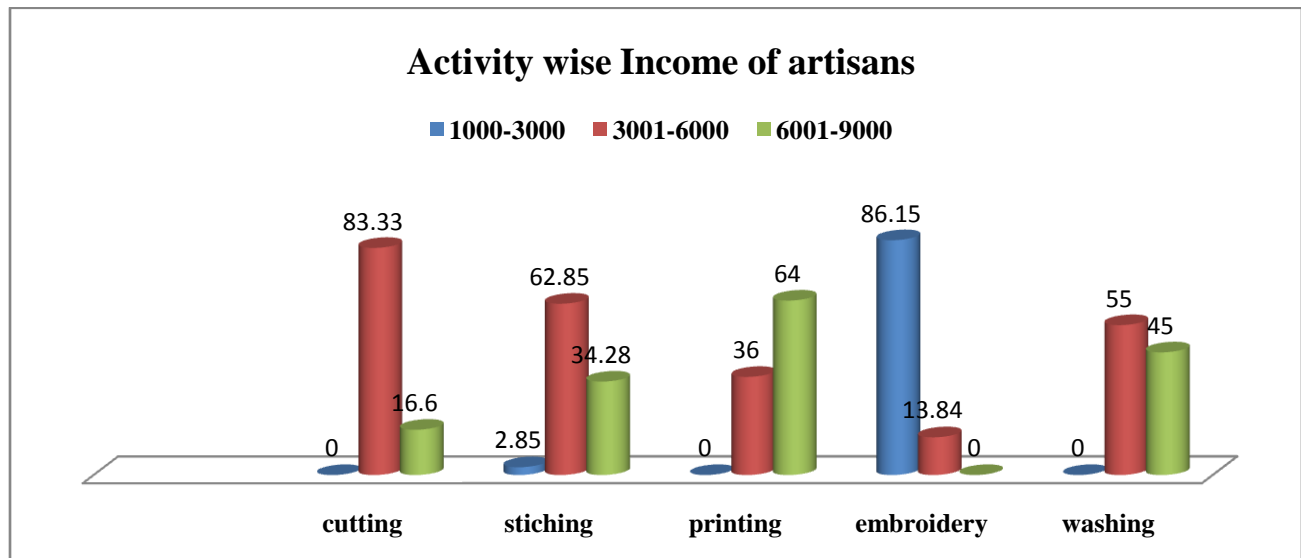
Source: Estimated from field data

Table 3.7 shows the distribution of income level according to the activity of the chikan craft artisans. It reveals that maximum 42.5 percent of total sampled population gets monthly income of 3001 to 6000 Rs. and about 58 percent of artisans get monthly income upto 9000 Rs. Whereas 28.5 percent of artisans get a very low amount of income that is upto 3000 Rs, only, where it is clear from the above table 3.7 that 83.33 percent of cutting master get about 3000 to 6000 per month with average earning of 5683.33 rupees per month and 64.0 percent printer in the chikan craft get about maximum income of up to 9000 Rs. per month with an average earning of 6386.0 Rs. Per month whereas minimum income is of the Chikankari female which shows that 86.15 percent of the chikankar get very low amount i.e. only about 3000 rupees per month with no chikankar found to get highest paid income of 9000 rupees. Average earning of chikankar was found to be minimum which is 2892.31 rupees monthly. Average earning of washermen was found 5655.00 rupees monthly which was far better than the chikankar. It was found that maximum earning is of printer and minimum is of chikankari workers. Cutting master, tailor, printer and washermen are almost men, while chikankar are mostly female hence; it was found that their wages are much lower than that of the male.

The above table also reveals that embroiderer gets the lowest income other than the artisans involved in cutting, printing, stitching, and washing. It is quite surprising that embroidery work takes more time and is the actual art work of this craft and the artisans of the chikankar get the

lowest income. Hence, it can be said that it is due to the poverty that the chikankar and other artisans of this craft are ready to work at a very low wage.

Figure 3.4: Activity wise earning of artisans:



Source: Estimated from field data

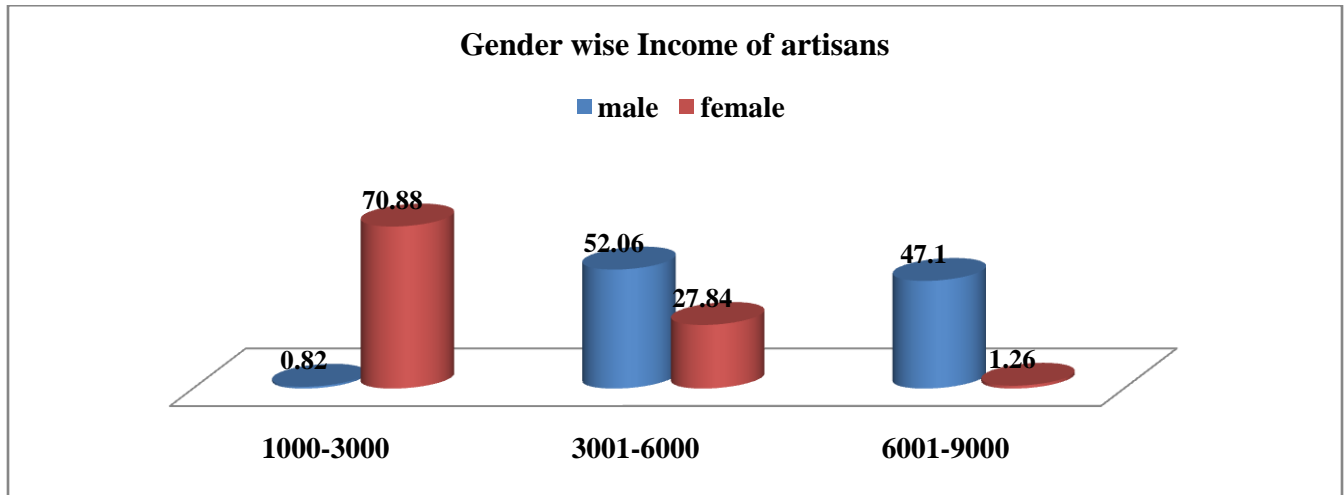
Table 3.8: Sex wise Earning per month:

| Sex | 1000-3000 | 3001-6000 | 6001-9000 | Total |
|--------------|---------------|---------------|---------------|----------------|
| Male | 1 (0.82) | 63 (52.06) | 57 (47.10) | 121 (60.5) |
| Female | 56 (70.88) | 22 (27.84) | 1 (1.26) | 79 (39.5) |
| Total | 57 (28.5) | 85 (42.5) | 58 (29.0) | 200 (100.0) |

Source: Estimated from field data

Table 3.8 shows the gender wise distribution of income of the artisans of chikan craft on monthly basis which is as follows. From total 60.5percent male artisans about 52.06 percent of the male get income of about 3000-6000 rupees which is maximum and 47 percent of male get the income of 6000-9000 rupees per month. The above table also reveals that female get the minimum income of less than 3000 rupees i.e. about 70.88 percent. The above table shows that female gets the minimum income than male and male dominates the female on basis of monthly earnings as they also perform the household work along with the craft work.

Figure 3.5: Gender wise Income of artisans



Source: Estimated from field data

3.7: Monthly income mean and standard deviation:

Table 3.9: Activity wise Average Earning of Sampled Population:

| Activity wise Earning (monthly) | Min | Max | Mean | Std. Dev |
|---------------------------------|------|------|---------|----------|
| Cutting | 3600 | 9000 | 5683.33 | 1439.84 |
| Stitching | 3000 | 9000 | 5637.14 | 1358.86 |
| Printing | 4500 | 8500 | 6386.00 | 734.84 |
| Embroidery | 1800 | 4000 | 2892.31 | 634.56 |
| Washing | 3600 | 8000 | 5655.00 | 1524.70 |

Source: Estimated from field data

Table 3.9 presents the monthly average income of all the artisans related to the activity wise of the chikan craft. From the above table which clearly shows that the minimum income is of the embroiderer who gets just 1800 rupees per month and its maximum income is 4000 rupees with average income of 2892.31 rupees with a slight deviation of 634.56 rupees. Further, it shows that printer earn the minimum income of 4500 rupees per month with maximum earning of 8500 rupees with average income of 6386.00 rupees monthly with a slight deviation in income of 734.84 rupees. Tailor master of stitching work gets the minimum income of 3000 and maximum income of up to 9000 rupees with an average income of 5637.14 monthly with huge deviation of

1358.86 rupees. Further shows that washer man and cutting master almost gets the same income as minimum income of both is 3600 rupees and maximum is 8000 and 9000 respectively with huge difference in deviation of almost 1400 rupees and average income of 5655.00 and 5683.33 monthly. Thus, it is clear from the table that there is huge difference in income of the artisans according to activity wise as it clearly depicts that embroiderer gets the lowest income from the other activity or artisans related to the chikan craft.

Table 3.10: Activity wise average income, working hour and working days:

| Activity | Cutting | Stitching | Printing | Embroidery | Washing |
|------------------------|----------------|------------------|-----------------|-------------------|----------------|
| Average Earning | 5683.33 | 5637.14 | 6386.0 | 2892.31 | 5655.0 |
| Working hour | 8.17 | 8.91 | 9.08 | 7.47 | 7.80 |
| Working days | 25.70 | 24.97 | 24.52 | 25.07 | 24.40 |

Source: Estimated from field data

The above table 3.10 explains about the Average earning, working hours the artisans work and average working days they get the work. This help us in getting the detailed information of the artisans engaged in the craft work of the chikan embroidery. Table reveals that the minimum earning is of the Chikankari embroider who work for average 7 hours a day with getting work for 25 days work in a month. It also shows that printer gets the highest earning with highest working hour working for 9 hours per day and revealed of getting work for average 25 days work in a month. Cutting master and stitching master are paid near about 5600 rupees with working for 8 hours per day and getting work for about 25 days in a month. Washermen revealed of getting work for about 24 days a month and working for about 7 hours per day with an average income of 5655.0 per month. Hence, it can be said that all artisans are getting work regularly but the conditions of the embroiderer in the chikan craft activity are at its worst as they are the only one who are lowest paid.

Table3.11: Total Income, Working hour and Working days of sampled population on average basis:

Table 3.11 presents the income, total working hour in a day and number of working days in a month of total sampled population. The table represents that minimum income of artisans of the

chikan craft is 1800 rupees per month and maximum of 9000 rupees per month with an average income of 4941.00 rupees with a high deviation of 1793.636 rupees which shows a very high diversion in the income of the artisans of the craft.

| Income/hour/day | Minimum | Maximum | Mean | Std. Deviation |
|------------------------|----------------|----------------|-------------|-----------------------|
| Income | 1800 | 9000 | 4941.00 | 1793.636 |
| Working Hour | 3 | 12 | 8.26 | 1.246 |
| Working Days | 20 | 28 | 24.96 | 1.528 |

Source: Estimated from field data

Further the above table depicts the working hour and working days which presents that minimum working hour is 3 hour per day with minimum working for 20 days in a month. Average working hour is 8.26 hour per day with slight lower deviation of 1.24 hours per day and it shows that maximum working days in a month is 28 days by working 12 hour per day with an average of getting work for 24.96 days in a month with lower deviation of 1.528 working days per month.

3.8: Problems faced by Artisans at work place:

It is quite surprisingly that artisans related to the craft work of chikan embroidery are facing problem at the place of work they are working. Almost all the artisans related with all the activity of the chikan craft are facing problems at work place. They all expressed different problems like, inadequate work environment, lack of safe drinking water, lack of toilet facility, and lack of training, etc. The problems faced by the artisans are presented in the Table 3.12 below:

Table 3.12: Percentage wise distribution of artisans facing problem at work place:

| Problem at Work place | Frequency | Percent |
|------------------------------------|------------------|----------------|
| Inadequate work environment | 23 | 11.5 |
| Lack of safe drinking water | 17 | 8.5 |
| Lack of toilet facility | 21 | 10.5 |
| Lack of training | 63 | 31.5 |
| No problem | 76 | 38.0 |

Source: Estimated from field data

Table 3.12 shows that about 31.5 percent of artisans reported that they do not get proper training to improve their work and their skills and they are facing the problem of training facility. It was found that about 10.5 percent artisans of sampled population do not have proper toilet facility and about 8.5 percent artisan reported that that they do not have clean and safe drinking water to drink at the work place as they have to go far away from work place to drink water. Other artisans i.e. about 11.5 percent reported that they don't have proper work environment to work as they are working in very small rooms with low light facility, at unhygienic place with no proper natural light facility which adversely affect their health. This table reveals that artisans related to the craft are facing many problems at the work place.

3.9: Marketing problem:

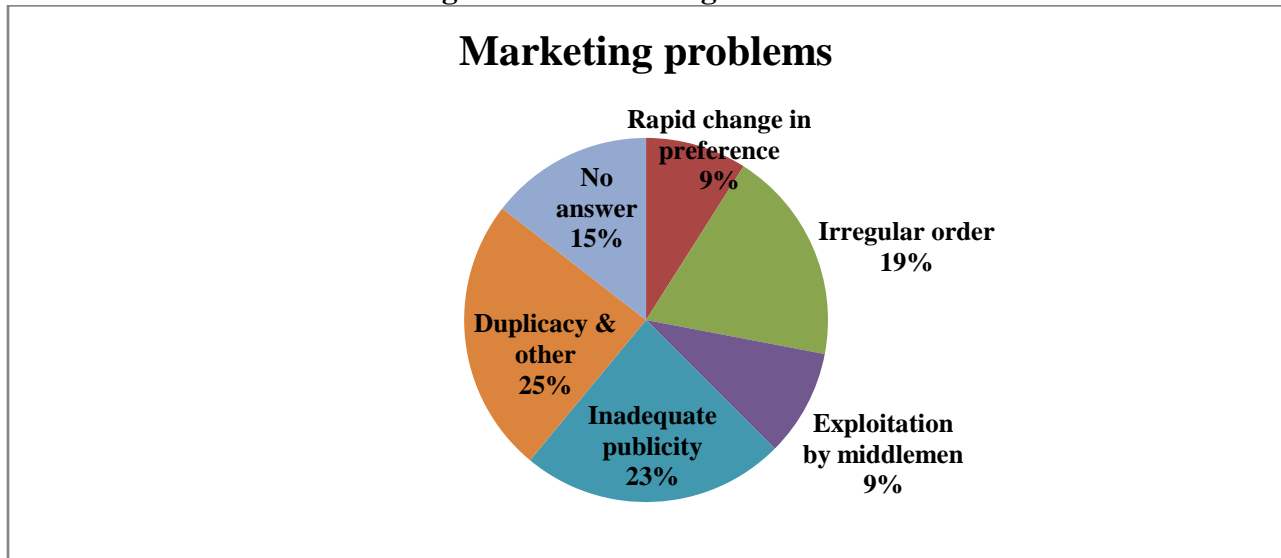
Through primary survey of the artisans of chikan craft, it was revealed that the craft industry is also facing innumerable marketing problems. The artisans reported that they found a huge change in the change in consumers taste and preferences, change in demand of the chikan products as they do not get regular work and there is inadequate publicity of the craft work etc. Hence, in order to compete with the markets at global level, there is strong urge for introduction of new designs and diversification of the craft work. So, it is important to study the marketing problems related to the chikan craft of Lucknow. Hence, the present Table 3.13 shows the marketing problems of the craft.

Table 3.13: Percentage wise distribution of problems related to marketing:

| Marketing problems | Frequency | Percent |
|-----------------------------------|------------------|----------------|
| Rapid change in preference | 18 | 9.0 |
| Irregular order | 38 | 19.0 |
| Exploitation by middlemen | 19 | 9.5 |
| Inadequate publicity | 47 | 23.5 |
| Duplicacy & other | 49 | 24.5 |
| No answer | 29 | 14.5 |

Source: Estimated from field data

Figure 3.6: Marketing Problem



Source: Estimated from field data

The table explains that majority of the artisan's i.e. 25 percent reported that they face the major problem of duplicacy in the chikan product as the Chinese market is threatening the real embroidery craft and further 23 percent of artisans reported about inadequate publicity of the craft or the work they are doing. About 9.0 percent of the respondent states the problem of rapid change in the taste and preferences of the consumer and said that they are being exploited by the middlemen or agent by many ways. It was found that 15.0 percent of respondent do not have any answer related to marketing problems they are facing. It was also found that that about 19.0 percent of artisans were found to be reporting that that they do not get the regular work and have problem of irregular order to them. This table states that almost all the craft workers are facing one or another problem related to the marketing.

3.10: Financial problems:

Credit availability is crucial for any production activity and for the craft artisans to improve their living and working condition. As per the field survey with the artisans, it was found that even if credit is available, it is either the interest rate are high or the financial procedures are so cumbersome that the artisans finds it difficult to knock at the doors of the financial institutions for help. Most of the respondents are facing problems of security, high interest rate, rigid

procedure etc. Hence, an attempt is made to study about the financial problem the artisans are facing related to the craft.

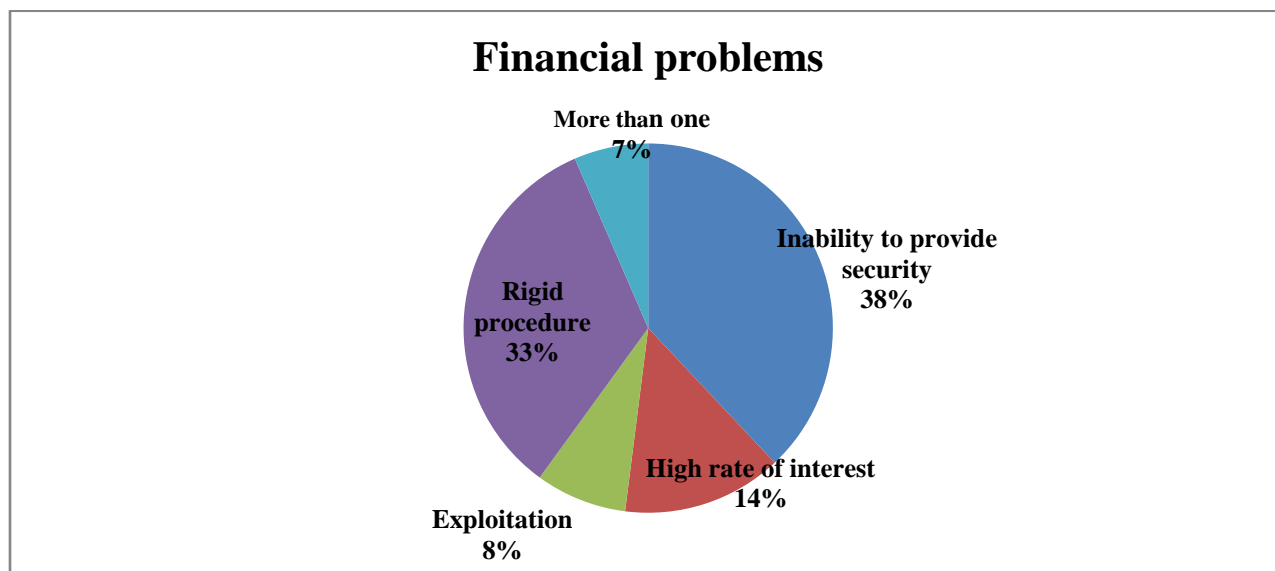
Table 3.14: Percentage wise distribution of problems in raising loans to artisans:

| Financial problems | Frequency | Percent |
|-------------------------------|-----------|---------|
| Inability to provide security | 76 | 38.0 |
| High rate of interest | 28 | 14.0 |
| Exploitation | 16 | 8.0 |
| Rigid procedure | 67 | 33.5 |
| More than one | 13 | 6.5 |

Source: Estimated from field data

Table 3.14 shows the distribution of artisans facing problem in raising loans from different sources. Maximum respondent i.e. 76 artisans reported the problem of providing security for raising the loan. About 67 respondents i.e. about 33.5 percent states that they face the problem of rigid procedure of the financial institutions and said that the financial procedures are so cumbersome that they find it difficult to knock at the doors of the institutions for help. Further, 14.0 percent of respondent reveals about the high interest rate. And 8.0 percent reported about the problem of facing exploitation and about 6.5 percent are facing more than one financial problem in raising loans

Figure 3.7: Financial problems



Source: Estimated from field data

3.11: Infrastructural Problems:

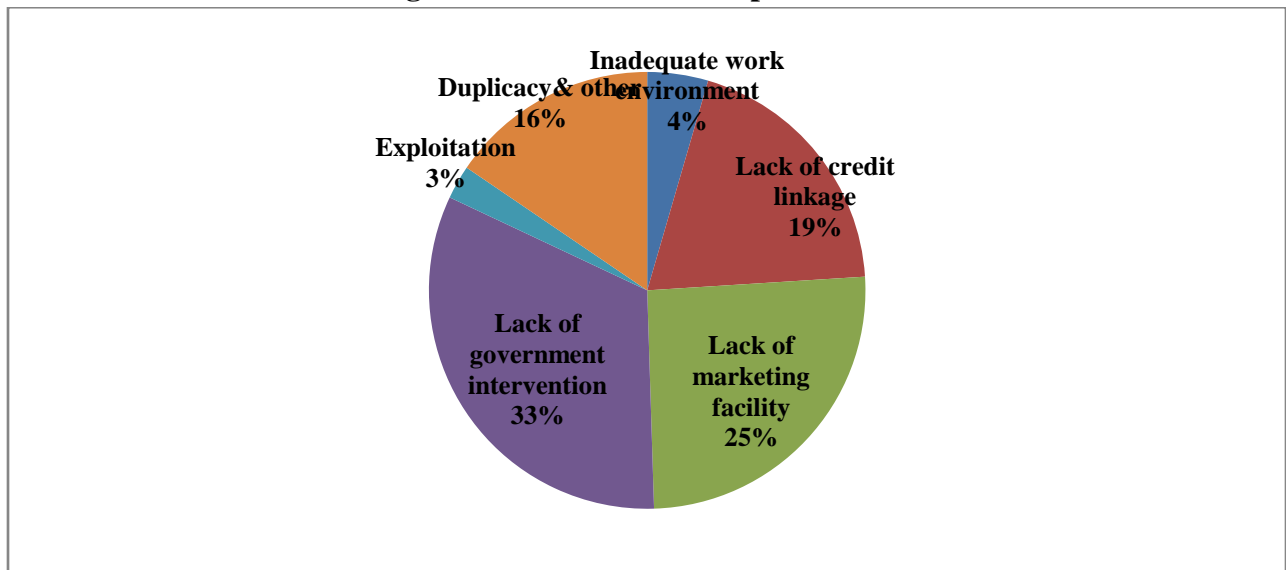
Infrastructural facilities play a vital role in the development of any craft industry. The infrastructural bottlenecks in the promotion of the work of the artisans are explained in the below Table 3.9 which reveals that artisans are facing many problems in their promotion of their work and are having many bottlenecks in the promotion of their craft work which may relate to poor marketing facilities, exploitation, duplicacy in products, lack of credit linkages and lack of government interventions.

Table 3.15: Difficulty in the promotion of the work:

| Infrastructural bottlenecks | Frequency | Percent |
|---------------------------------|-----------|---------|
| Inadequate work environment | 9 | 4.5 |
| Lack of credit linkage | 39 | 19.5 |
| Lack of marketing facility | 51 | 25.5 |
| Lack of government intervention | 65 | 32.5 |
| Exploitation | 5 | 2.5 |
| Duplicacy & other | 31 | 15.5 |

Source: Estimated from field data

Figure 3.8: Infrastructural problems



Source: Estimated from field data

Table 3.15 explains about the problems the artisans are facing in the promotion of the work due to infrastructural bottlenecks. It shows that about 4.0 percent of artisans are not performing better due to inadequate work environment, and about 19.0 percent of artisans reported the problem of lack of credit linkage for the artisans whereas 25.0 percent of artisans reported about the lack of marketing facilities and majority of 33.0 percent artisans reported about the lack of government interventions and its support which adversely affect the work of the artisans in their promotion and its craft.

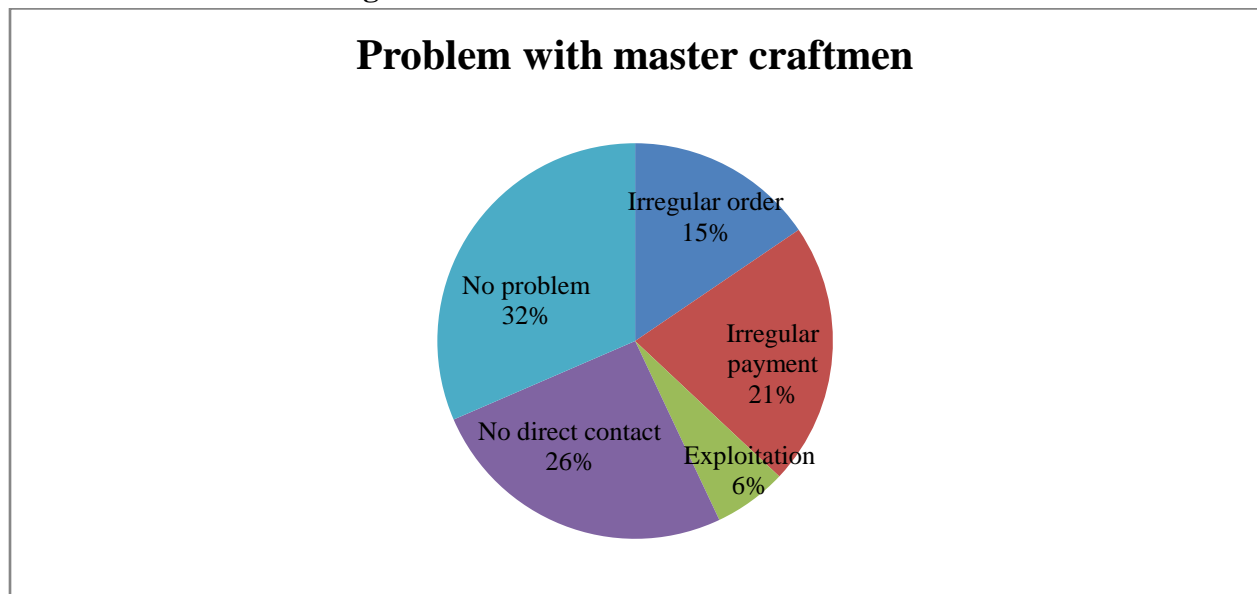
3.12: Problems related with master craftsmen:

Table 3.16: Distribution of sampled population facing problem with master craftsmen:

| Problem with master craftsmen | Frequency | Percent |
|-------------------------------|-----------|---------|
| Irregular order | 31 | 15.5 |
| Irregular payment | 43 | 21.5 |
| Exploitation | 12 | 6.0 |
| No direct contact | 51 | 25.5 |
| No problem | 63 | 31.5 |

Source: Estimated from field data

Figure 3.9: Problem with master craftsmen



Source: Estimated from field data

The respondent reveals about having the problem with the master craftsmen. Table 3.16 shows the problems that the artisans are having with the master craftsmen which is related with irregular payment, not getting regular work, exploitation by the master craftsmen, and not having direct contact with the artisans. These problems are presented in above table 3.10. it reveals that maximum respondent said that they don't have any problem and have not given answer which may also due to fear of losing work but some of respondent reveals about having problem with the master craftsmen as it reveals that about 26 percent of respondent have complaint about not having regular direct contact with them. About 22 percent of artisans reveals about irregular payment to them for their work and about 16 percent of artisans explore that they are not getting regular work to them and some of them are exploited by the masters in one or other way.`

3.13: Technological changes:

Table3.17: Distribution of sampled population facing Technological problem:

| Technological problem | Frequency | Percent |
|------------------------------|------------------|----------------|
| Yes | 61 | 30.5 |
| No | 93 | 46.5 |
| No answer | 46 | 23.0 |

Source: Estimated from field data

Table 3.17 shows the distribution of sampled population showing whether technology has cause change in their social and economic life or not. But it was surprising that out of total sampled population only 30.5 percent felt the change in technology has affected their life and rest 45.5 percent has said no change in their life's due to technology and rest 23 percent had no answer to it.

3.14: Health status:

Craft and embroidery work requires long and patience hour of work. Since, chikan craft process also requires long hours to complete the work whether it is printing, cutting, stitching, washing or embroidery. As embroidery is one of the important activity of the chikan craft where artisans sit long hours in the same posture, which usually causes many health issues to the artisans engaged

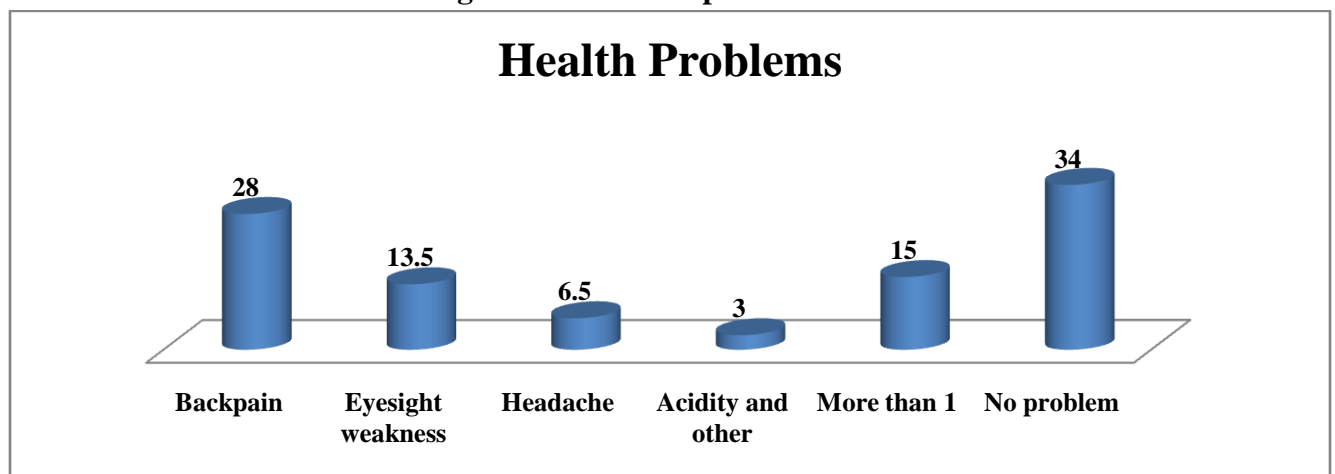
in the craft work. So an attempt is made to study about the problems of chikan artisans related to health which is shown by table 3.18.

Table3.18: Distribution of artisans facing health problems:

| Health problem | Frequency | Percent |
|-------------------|-----------|---------|
| Back pain | 56 | 28.0 |
| Eyesight weakness | 27 | 13.5 |
| Headache | 13 | 6.5 |
| Acidity and other | 6 | 3.0 |
| More than 1 | 30 | 15.0 |
| No problem | 68 | 34.0 |

Source: Estimated from field data

Figure 3.10: Health problems



Source: Estimated from field data

The above table shows that all total 66.0 percent of total sampled artisans reported of facing health related problem which are back pain, eyesight weakness, headache, acidity and other and only 34.0 percent reveals of not having any health related problem. Further, the above table shows that about 28.0 percent respondent are facing problem of back pain due to regular long hour sitting nature of the work, and 13.5 percent of artisans reported about weakness in their eyes due to regular focus on needle work which cause strain in eyes. And further 6.5 percent of artisans reported headache and acidity problem and about 15.0 percent of respondent reported about having more than one health problem due to the craft work. This shows that overtime people engaged in the craft activity start facing health ailments due to the hard working condition. It is shown that the proportion of artisans facing health problems is much higher which is a matter of serious concern .

3.15: CONCLUSION:

The Chikan craft of Lucknow is known worldwide and has a very vital significance in the economic development of the Uttar Pradesh state. Apart from the fact that enterprises in this sector can be established with small investments, it has the potential to provide large employment opportunity to various sectors and penetrate the international market. Besides this, the chikan craft sector of Lucknow and artisans involved in this industry are facing severe problems which are analyzed in the above chapter. The chapter contains the important findings of the study which explain about the problems of the artisans of the chikan craft work. The study presents a historical account of the industry with a view to identify the factors and problems leading to its decline. At the very outset, the chapter highlights the issue that chikankari is not a pleasant work for these artisans. It is the poverty, which compels them to do this chikankari work.

Income and working condition are the key fundamentals by which people make the best efforts to live a good life. Every individual wants to have a handsome income, better working condition with fewer problems to live a life in a comfortable way. But from the above study, it is revealed that artisans of chikan craft are facing many difficulties to live their living and to improve their craft and face many problems. The findings from the field study reveal that the earnings of the artisans engaged in the craft is very severe as most of the artisans get a minimum income of 1800 rupees per month with only 4941.0 rupees per month as their average income monthly which is very much low to live their life in a comfortable and better way. Low income is not only the problem the artisans are facing. It also reveals that the artisans work for long hours which adversely affect their health hence resulting in facing problems of back pain, eyesight problems etc.

The result of analysis shows that artisans face the problem related to their working condition which shows that they don't have proper work place to do their craft work and also some of the artisans revealed about facing the technological problem, marketing problems, financial problem, infrastructural problems like duplicacy, exploitation by middlemen, lack of government intervention, lack of finance, irregular order, irregular payment etc which need intervention to improve the quality of life. The analysis shows that in spite of their strategic importance in terms of employment creation, craft and cluster activities in Lucknow are deteriorating with time and chikan craft of Lucknow is facing severe problems from many points of view which need various strategies, suggestions and intervention to improve the quality of life of artisans and the craft.

Chapter-4

Financial Behavior of artisans engaged in Chikan Craft of Lucknow.

4: Introduction:

In the previous chapter we have already explored about the problems and prospects of the craft and cluster activity and artisans with special reference to chikan craft industry of Lucknow. Now, in present chapter going to discuss about the financial behavior of the artisans involved in chikan craft. Nature of financial services of the artisans in Lucknow has been analyzed on the ground of the financial services which are available for them. As, financial requirement of artisans is very much associated with their flow of income, expenditure, and saving pattern which is very much volatile, frequent, and small in nature. And hence, in order to understand the financial need of artisans it is important to study the financial behavior of the artisans of craft. Financial services provide customers with greater financial security and allow them to realize their economic potential. Poor section of the population, including many artisans and other micro enterprises can be provided access to financial services through the development of local financial institutions which offer small loans, savings schemes, transfer facilities, and small scale insurance policy.

This chapter is composition of savings, credit, insurance, micro leasing, banking services and other schemes of government which are related to the artisans. This chapter investigates the determinants of financial services in respect to the artisans of chikan craft. As non access of financial services is one very important problem in development of craft activities in Uttar Pradesh. Thus, it seems very important to have a role of different institutions i.e. government, NGO and financial institutions, etc to enable these artisans and craft to get enhanced and improved. Here, in this chapter we will analyze the financial nature of artisans involved in the craft.

The chapter is organized into various parts , firstly, it explains about the financial behavior of the chikan artisans or sampled population which include nature of saving, monthly saving, savings in respect to religion and gender , loan and credit and its description as how the artisans are getting credit and from whom, insurance, banking services, money transfer and micro leasing etc. It has covered the picture of gross route level issues and the awareness of artisans. Micro leasing

services and other services are also included in the study to know the real situation of these services, artisans and the craft.

4.1: Financial behavior of chikan artisans:

Firstly, it is important to understand the financial need and behavior of the artisans involved in chikan embroidery. As artisans financial need depend upon their saving behavior, credit behavior, banking services and other financial services and microfinance services which are explained below:

4.2: Bank account:

Table 4.1: Percentage wise bank account details of respondent:

| Own Bank account | Frequency | Total |
|------------------|-----------|-------|
| Yes | 56 | 28.0 |
| No | 144 | 72.0 |
| Total | 200 | 100.0 |

Source: Estimated from field data.

Table 4.1 explains about the bank account details of total sampled population which shows that about 28.0 percent are having bank account while 72 percent are not having the bank account which shows that maximum artisans engaged in the chikan craft work are not having bank account which is basic facilities provided by the government to promote financial services through pradhan mantri jan dhan yojana. Though, it was found that about 72 percent of respondent engaged in the chikan craft activity are not having simple bank account which is basic need of financial services.

Table 4.2 Reason for not having bank account:

| Reasons for not having bank account | Percent |
|-------------------------------------|---------|
| Heavy documentation | 7.5 |
| Hesitation to go to bank | 17.0 |
| Illiteracy | 4.5 |
| Low earning | 43.0 |
| Have account | 28.0 |
| Total | 100.0 |

Source: Estimated from field data.

Table 4.2 shows the reasons for not having bank account as maximum number of sampled population do not have account as given which shows that about 43 percent revealed of having low earning due to which they don't need bank account while 17.0 percent said that they hesitate

to go to bank and 7.5 percent said about the heavy documentation or lengthy procedure of bank. It was found from the survey that most of the artisans are far away from the financial institution as it may be due to various reasons explained above. Most of the artisan's reveals of having low earning from the craft work that they are not having bank account and further reveals their hesitation to go to banking or financial institutions. Hence, it can be said that the poor people or artisans are far away from the financial services due to various reasons.

4.3: Savings:

The following section have analyzed the savings behavior among artisans and analyzed the nature of savings, place of saving, monthly savings, and savings in regard to gender and religion:

Table 4.3: Nature of Savings among sampled population:

| Savings | Frequency | Percent |
|--------------|-----------|---------|
| Yes | 119 | 59.5 |
| No | 81 | 40.5 |
| Total | 200 | 100.0 |

Source: Estimated from field data.

Table 4.3 shows nature of savings among artisans of chikan craft which is shown by the above table. The table gives us the nature of savings behavior of chikan craft artisans. There are 59.5 percent of artisans who saves their income i.e. 119 respondent out of 200 and 40.5 percent revealed who do not save. 40.5 percent respondent revealed about the problems faced by them in saving their income. The nature of savings is quite surprising as artisans are saving their income mostly in their pocket, Homes, entrepreneurs, etc. Fewer saving among artisans is major financial problem which keeps them away from institutional or formal savings because of various reasons.

Table 4.4: Total savings per month of sampled population:

| Savings Per Month | Percent |
|-------------------|---------|
| No savers | 40.5 |
| 100-300 | 18.5 |
| 300-500 | 26.6 |
| 500-700 | 11.5 |
| 900-above | 3.0 |
| Total | 100.0 |

Source: Estimated from field data.

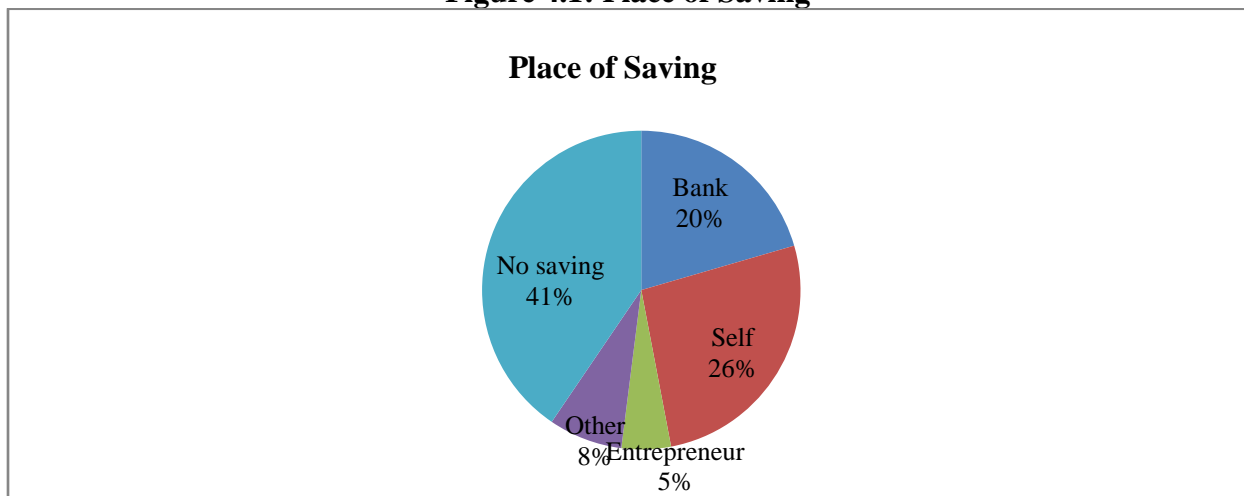
Table 4.4 shows us the Structure of total savings per month among sampled population which shows that about 40.5 percent of population reported of not saving at all and 18.5 percent reported of saving of 100 -300 rupees monthly which is very small amount and further about 26.6 percent of artisans reported of 300-500 rupees of saving per month and 11.5 percent saves 500-700 per month and only a small amount of population i.e. 3.0 percent saves more than 900 and above monthly. The above table reveals that in chikan craft saving of the craft artisans are very low as they faces many problems regarding their saving in the craft work.

Table 4.5: Place of saving of sampled population:

| Place of Saving | Frequency | Percent |
|-----------------|------------|--------------|
| Bank | 41 | 20.5 |
| Self | 53 | 26.5 |
| Entrepreneur | 10 | 5.0 |
| Other | 15 | 7.5 |
| No saving | 81 | 40.5 |
| Total | 200 | 100.0 |

Source: Estimated from field data.

Figure 4.1: Place of Saving



Source: Estimated from field data

Table 4.5 explains that about 26.5 percent of total respondent save their money with themselves and about 20.5 percent saves their income with bank. 5.0 percent of total respondent saves with entrepreneur and 7.5 percent of total artisans save with other and about 40.5 percent of total respondent do not save. This reveals about the difficult situation of savings as why people are not

saving their part of income with bank and are saving with themselves or other as they lack knowledge about the formal source of savings and also may due to low earning.

Table 4.6: Save amount and Place of Savings of craft artisans:

| Amount save | Banks | Self | Entrepreneur | Others | Total |
|--------------|-------|------|--------------|--------|-------|
| 100-300 | 8 | 21 | 2 | 6 | 37 |
| 300-500 | 18 | 22 | 7 | 6 | 53 |
| 500-700 | 10 | 9 | 1 | 3 | 23 |
| 900-above | 5 | 1 | 0 | 0 | 6 |
| Total | 41 | 53 | 10 | 15 | 119 |

Source: Estimated from field data.

Table 4.6 reveals that majority of respondent saves 300 to 500 monthly with self and out of 41 artisans who saves in bank saves maximum amount upto 300 to 500 monthly and minimum no. of artisans saving with bank is upto 900 and above which is very less in number. Maximum no. of artisans saves with self and other saving is done with entrepreneur and others i.e. maximum amount of 300 to 500 rupees monthly. This reveals that their saving amount is very low and they are far far away from the banking structure and formal way of savings. And hence they need financial services to improve their living.

Table 4.7: Gender Wise Place of Savings:

| Gender | Banks | Self | Entrepreneur | Others | No savings | Total |
|---------------|---------------|---------------|--------------|---------------|---------------|----------------|
| Male | 28 (23.14) | 32 (26.44) | 5 (4.13) | 5 (4.13) | 51 (42.14) | 121 (100.0) |
| Female | 13 (16.45) | 21 (26.58) | 5 (6.32) | 10 (12.65) | 30 (37.97) | 79 (100.0) |

Source: Estimated from field data.

Table 4.7 shows Gender wise place of savings among artisans of chikan craft which is to see the participation of artisans in formal financial institutions. The analysis was to find out the gender wise saving pattern of artisans involved with the craft with respect place of savings. It showed a majority of population are not saving i.e. 42.14 percent among males and 37.97 percent females. Savings with in banks is 23.14 percent by males and 16.45 percent by females which is lower as

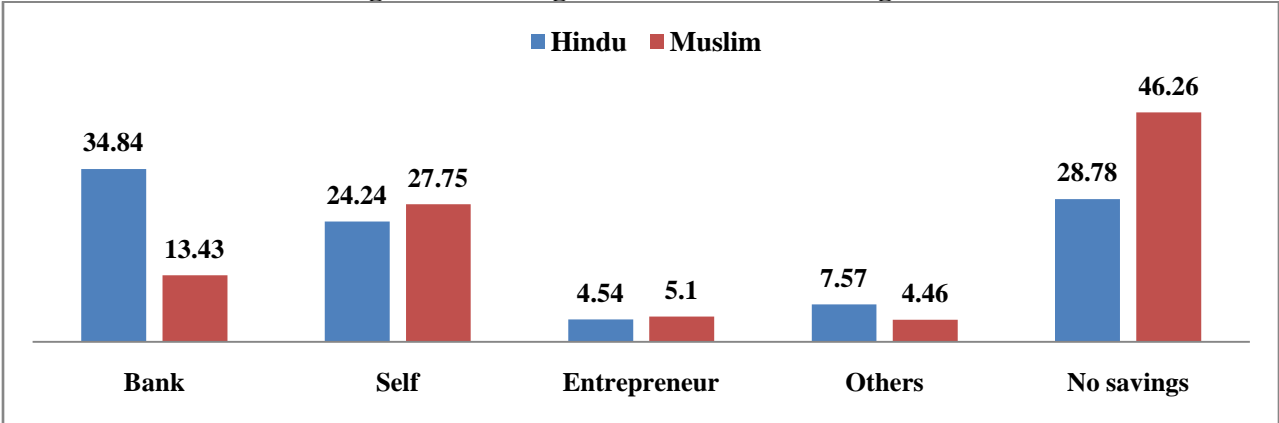
compared to that of the savings with self; the savings with themselves by males is 26.44 percent and 26.58 percent by females. Further reveals about saving with entrepreneur i.e. 6.32 females are saving with entrepreneur and 12.65 percent female are saving with others while males are less in such case. The table reveals that maximum number of male save their income with bank and with themselves than females as it shows that females have less knowledge about the financial services. While females, saves their saving with themselves also and with entrepreneur and other sources. There are so many reasons why people are not saving their incomes in banks as artisans are very poor both economically and educationally .The problems may be illiteracy, poverty, and the issues from the institutional side for example the Identity Proof Documents, Guarantor , and other related things.

Table.4.8: Religion Wise Place of Savings:

| Religion | Banks | Self | Entrepreneur | Others | No savings | Total |
|---------------|---------------|---------------|--------------|--------------|---------------|----------------|
| Hindu | 23 (34.84) | 16 (24.24) | 3 (4.54) | 5 (7.57) | 19 (28.78) | 66 (100.0) |
| Muslim | 18 (13.43) | 37 (27.75) | 7 (5.10) | 10 (7.46) | 62 (46.26) | 134 (100.0) |

Source: Estimated from field data.

Figure 4.2: Religion wise Place of Savings



Source: Estimated from field data.

Table 4.8 shows that on the bases of religion the nature of Place of savings which shows that in Hindus religion, 34.84 percent saves in banks and in Muslim 13.43 percent saves in banks while we have a bigger percentage of savings with self in Muslim religion than Hindu i.e. 27.75 percents saves with themselves and 24.24 percent Hindu saves with self. Again more number of

Muslims saves with entrepreneur and others than Hindu and a large percentage of Muslim do not have savings than Hindu. Thus, the analysis reveals about the less knowledge about the financial services to Muslims than Hindu religion.

Table 4.9: Percentage wise Distribution of Sampled population having Problem in Saving:

| Saving problem | Frequency | Percent |
|--|------------------|----------------|
| Low earning | 79 | 39.5 |
| Don't have bank account | 14 | 7.0 |
| Excessive expenditure | 85 | 42.5 |
| Unaware about institutional sources | 22 | 11.0 |
| Total | 200 | 100.0 |

Source: Estimated from field data.

Table 4.9 reveals about the problems the artisans are facing in saving their part of income. About 42.5 percent respondent reveals about the excessive expenditure due to which they are not able to save their part of income and about 39.5 percent reveals that they are paid very low income and their earnings are so low that they face very much problem in their saving and further 11.0 percent said that they are not aware about the institutional and financial sources and some said that they don't have bank account which also shows the artisans are facing many problems regarding their savings.

4.4: LOANS/CREDIT/ DEBT NATURE OF CHIKAN CRAFT ARTISANS:

Table 4.10: Loan Status of artisans:

| Loan Status | Frequency | Percent |
|--------------------|------------------|----------------|
| Yes | 43 | 21.5 |
| No | 157 | 78.5 |
| Total | 200 | 100.0 |

Source: Estimated from field data.

Credit plays an important role in meeting the financial needs of the poor. Lack of savings and financial crisis forced them to take the loan or credit from various sources such as bank, relatives, institutions etc. The above table reveals about the loan status of the artisans which shows that about 21.5 percent of artisans of chikan craft have taken loan or has borrowings from

others. The above table reveals that artisans have not taken much credit from others which shows a positive effect of artisans.

Table 4.11: Loan Size attained by the artisans

| Loan Size | Percent |
|--------------------|----------------|
| 1-5000 | 17.0 |
| 5001-10000 | 4.0 |
| 11000-15000 | 0.5 |
| No debt | 78.5 |
| Total | 100.0 |

Source: Estimated from field data.

An attempt is made to analyze the loan size attained by the artisans or sampled population which reveals from above table 4.11 that only 0.5 percent of artisans have attained the loan of 11000 to 15000 rupees and 4 percent have got loan of 5000 to 10000 rupees and about 17.0 percent of artisans have got a small amount of loan of rupees less than 5000 rupees. So, it showed us that mostly people had got very minimum loans at time rather than big amounts to cope up with their miseries.

Table 4.12: Source of Credit:

| Source of loan | Percent |
|------------------------------|----------------|
| Bank | 1.0 |
| Relatives and friends | 15.5 |
| Entrepreneur | 4.5 |
| Others | .5 |
| Do not taken loan | 78.5 |
| Total | 100.0 |

Source: Estimated from field data.

Credit plays an important role in meeting the financial needs of the people. The above table 4.12 shows us the composition of credit via different sources. 1.0 percent of artisans are taking credit through Banks. From entrepreneur 4.5 percents, from other source of taking loan is 0.5 percent and the majority i.e. 15.5 percent is getting credit through relatives and friends etc. Most of the people are taking loans from relatives and friends because they get it easily without any

formality. The above table reveals that financial institutions are very far from meeting the needs of artisan's.

Table 4.13: Reason for not taking loan:

| Reasons for not taking loan | Percent |
|-----------------------------|--------------|
| High rate of interest | 8.5 |
| Inadequate income | 26.0 |
| Lack of awareness | 10.5 |
| Loan not required | 24.5 |
| Long procedure | 9.0 |
| Loan taken | 21.5 |
| Total | 100.0 |

Source: Estimated from field data.

Table 4.13 explains about the reasons as to why the artisans have not taken loan which reveals that about 78.5 percent have not taken loan as 24.5 percent said that they don't required loan and 26.0 percent reveals about the inadequate income and their difficulty to repay the amount whereas 10.5 percent reveals that they don't know about the loan procedure and are unaware about the financial services while 9.0 percent said that they have not taken loan due to its lengthy procedure. Hence, above survey reveals about the poor knowledge about the financial institutions.

Table 4.14: Remarks against formal institution for not taking loan:

| Formal institutions | Percent |
|---------------------|--------------|
| Heavy documentation | 38.5 |
| Hesitation | 13.0 |
| Lack of knowledge | 9.0 |
| Lack of trust | 7.0 |
| Unable to repay | 12.5 |
| Lack of security | 19.0 |
| Taken loan | 1.0 |
| Total | 100.0 |

Source: Estimated from field data.

Poor people provided the experienced views or feedbacks against formal institutions for not taking loan from financial sources, 38.5 percent complaint about the heavy documentation work of banks to grant loan.13.0 percent came with the argument that they hesitate to go to banks and

other financial institution due to unawareness about them. 7.0 percent feel that they don't have trust on banks as they feel banks are corruptive because they ask for money share to grant the loan. Mostly people feel that the banking system takes much time for granting the loans. From the above feedbacks it also gives us a clear message that poor people need viable financial services as per needs and they don't have proper knowledge about the financial sources and services given by them.

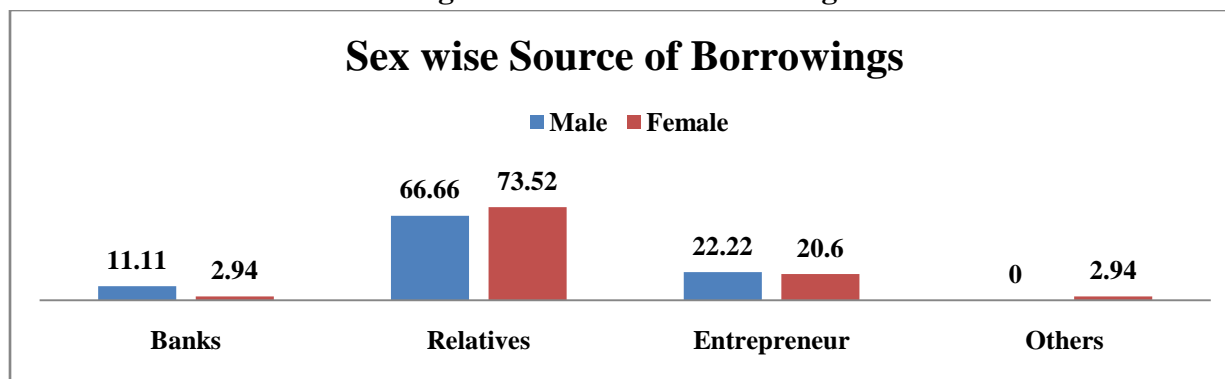
Table 4.15: Sex Wise Sources of Borrowings:

Table 4.15 explains about the gender wise sources of borrowings among sampled population which reveals that the male population had taken loans at 11.11 percent from banks and female 2.94 percent from the same. From other source of borrowings male participation is nil while that of female is 2.94 percent, from entrepreneur it is about 22.22 percent for men and 20.60 percent for women. The majority has taken credit from friends and relatives with 66.66 percent from male side and 73.52 from female side.

| Source of Borrowings | Male | Female |
|----------------------|---------------|----------------|
| Banks | 1 (11.11)% | 1 (2.94)% |
| Relatives | 6 (66.66)% | 25 (73.52)% |
| Entrepreneur | 2 (22.22)% | 7 (20.60)% |
| Others | - | 1 (2.94)% |
| Total | 9 (100.0) | 34 (100.0)% |

Source: Estimated from field data.

Figure 4.3: Sex wise Borrowings



Source: Estimated from field data.

The above table 4.15 reveals that female have more borrowing need than male in order to meet their basic facilities and it was found that females have taken credit more from relatives and friends than male and male artisans found easier to borrow money from entrepreneur than female artisans as they are afraid of being badly entangled in the web of middlemen and traders as it can worsen their condition. It also shows that male have much participation with banks and found little bit easier to borrow from bank while female found friends and relatives easier to take loan or credit for fulfilling their needs or problems.

Table 4.16: Sources of Borrowings by Religion Wise:

| Source of Borrowings | Hindu | Muslim |
|----------------------|----------------|---------------|
| Banks | 2 (11.11)% | - |
| Relatives | 11 (61.11)% | 20 (80.0)% |
| Entrepreneur | 4 (22.22)% | 5 (20.0)% |
| Others | 1 (5.56)% | - |
| Total | 18 (100)% | 25 (100)% |

Source: Estimated from field data.

Table 4.16 explains about the sources of borrowings via religion in artisans which is that 11.11 percent are taking from banks who are Hindus and no one is from Muslims, similarly Hindu religion are taking loan or borrowings from other which is about 5.56 percent while in case of Muslims it is nil who takes from others. Entrepreneurs are playing a good role through them as 22.22 percent are taking loans who are Hindus and 20.0 percent from Muslims. Again we have 61.11 percent of Hindus who got borrowings from relatives and friends and 80.0 percent from Muslims. This shows that religion wise Muslims depend more on their relatives and friends in need of money than Hindu religion. And Muslim artisans engaged in the craft work are far away from financial sources than Hindu religion.

4.5: INSURANCE STATUS:

Insurance is a means of protection from risk and uncertainties involve in the life of an individual. It is a form of risk management primarily used to hedge against the risk of certain loss. Since, it was seen that artisans engaged in the craft work are facing many risks against their personal life

related to their health and others. Hence, it is important to study the services provided to the artisans to cover their risk against finance and their health. Below tables explains about the idea of insurance facilities among artisans and analyze how many have insurance and the reasons for not having insurance. This may be helpful in giving deep idea about the access of financial services to artisans of related craft.

Table 4.17: Knowledge about insurance among artisans:

| Idea of Insurance | Percent |
|--------------------------|----------------|
| Yes | 25.0 |
| No | 75.0 |
| Total | 100.0 |

Source: Estimated from field data.

Table 4.17 Idea of Insurance among sampled population is that 25.0 percent are aware about insurance and 75.0 percent are not aware. The problem is quite visible at every stage how far away institutions are from the poor people. People are not aware about insurance and the reasons are many but the few reasons are that artisans are illiterate, not able to make insurance, don't have trust etc.

Table 4.18: Activity wise Insurance policies adopted by artisans:

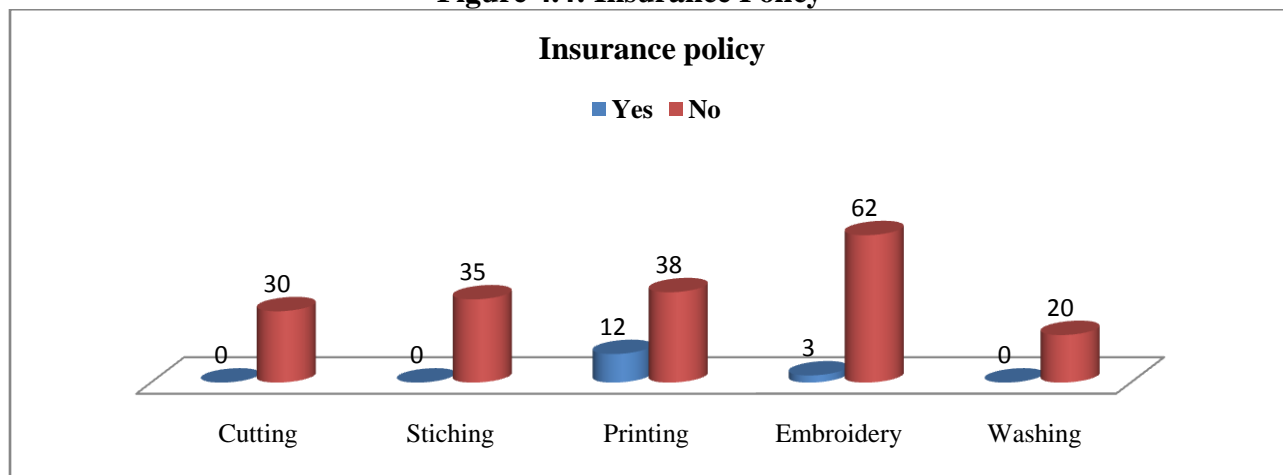
| Activity | Have Insurance Policy | |
|-------------------|------------------------------|-----------|
| | Yes | No |
| Cutting | 0 | 30 |
| Stiching | 0 | 35 |
| Printing | 12 | 38 |
| Embroidery | 3 | 62 |
| Washing | 0 | 20 |
| Total | 15 | 185 |

Source: Estimated from field data.

Table 4.18 explains activity wise insurance policy adopted by the artisans which reveals that only 15 respondent of total sampled population have adopted insurance where no artisans of cutting, stiching, and washing are found to have insurance policy where as 12 from printing and 3 from embroidery have taken insurance which again shows us the very poor performance of

artisans in chikan craft in adopting insurance, reasons may be different but the unique reason is the constraint of income and their lower standard.

Figure 4.4: Insurance Policy



Source: Estimated from field data

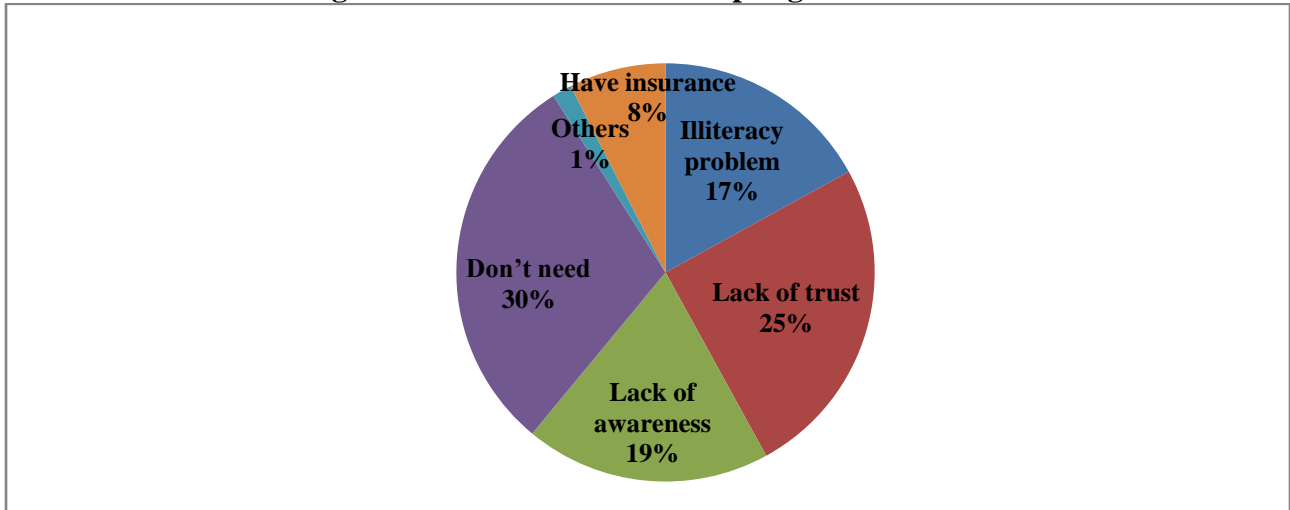
Table 4.19: Reasons for not adopting insurance policy:

| Reasons for not adopting insurance | Percent |
|------------------------------------|---------|
| Illiteracy problem | 17.0 |
| Lack of trust | 25.0 |
| Lack of awareness | 19.0 |
| Don't need | 30.0 |
| Others | 1.5 |
| Have insurance | 7.5 |
| Total | 100.0 |

Source: Estimated from field data.

Table 4.19 explains about the reason for not adopting the insurance policy as 30.0 percent respondent reveals about that they don't need insurance for covering their risk at all while 25.0 percent said that they don't have trust in such policies while about 19 percent reveals that they don't have any awareness about such policies and have illiteracy problem in adopting such policies. The above table proves that the artisans have one or other problem in adoption of insurance policies and hence proves that they are far away from the financial services to cope up with their problems as most of the artisans are even not aware of such policies.

Figure 4.5: Reasons for not adopting Insurance



Source: Estimated from field data.

Table 4.20: Does insurance cover your risk:

| Is Insurance Necessary/cover risks | Percent |
|------------------------------------|---------|
| Yes | 9.0 |
| No | 91.0 |
| Total | 100.0 |

Source: Estimated from field data.

Table 4.20 explains the survey results of insurance which shows us that only 9 percent believe that insurance helps in sudden risks and covers risk while 91.0 percent said no as some of them don't even have knowledge about it. Insurance is an important security which protects us from day to day risks and hence it is important to provide the knowledge to the artisans of the craft people about the benefits of having insurance.

4.6: Money Transfer:

Table 4.21: Percentage wise Money transfer services by migratory status of artisans:

| Money transfer services | Migrated | Not migrated | Total |
|-------------------------|------------|--------------|-------------|
| Self | 23 (44.23) | 3 (2.02) | 26 (13.0) |
| Through banks | 8 (15.38) | 1 (0.68) | 9 (4.5) |
| Through others | 11 (21.15) | 0 (0.0) | 11 (5.5) |
| Post offices | 3 (5.76) | 1 (0.68) | 4 (2.0) |
| Do not transfer | 7 (13.48) | 143 (96.62) | 150 (75.0) |
| Total | 52 (100.0) | 148 (100.0) | 200 (100.0) |

Source: Estimated from field data.

Table 4.21 shows how the artisans transfer their income. Migration is one of the main reasons as to why the people have to transfer their income or saving for various reasons. Table 4.21 explains as the money transfer services by artisans through migratory status which shows that Maximum artisans are found to transfer their income by self i.e. 13.0 percent while 6 percent transfer through others account and 2 percent are found to transfer through post offices. The table shows that those who are migrated about 44 percent of artisans transfer their income through self and only 2 percent transfer who are not migrated. 10 percent Migrated transfer through bank or financial services for transferring their saving with total 5 percent total through bank. 21 percent migrated artisans are found to transfer their income through others account with 5 percent through post office. It is quite surprising that only 5 percent transfer through banks. Hence, the above table reveals that due to lack of financial services people are facing problem at every step of their life.

4.7: Micro leasing:

Leasing is an important instrument to provide the financial services to the poor. The following section will analyze the nature of artisans on the basis of micro leasing:

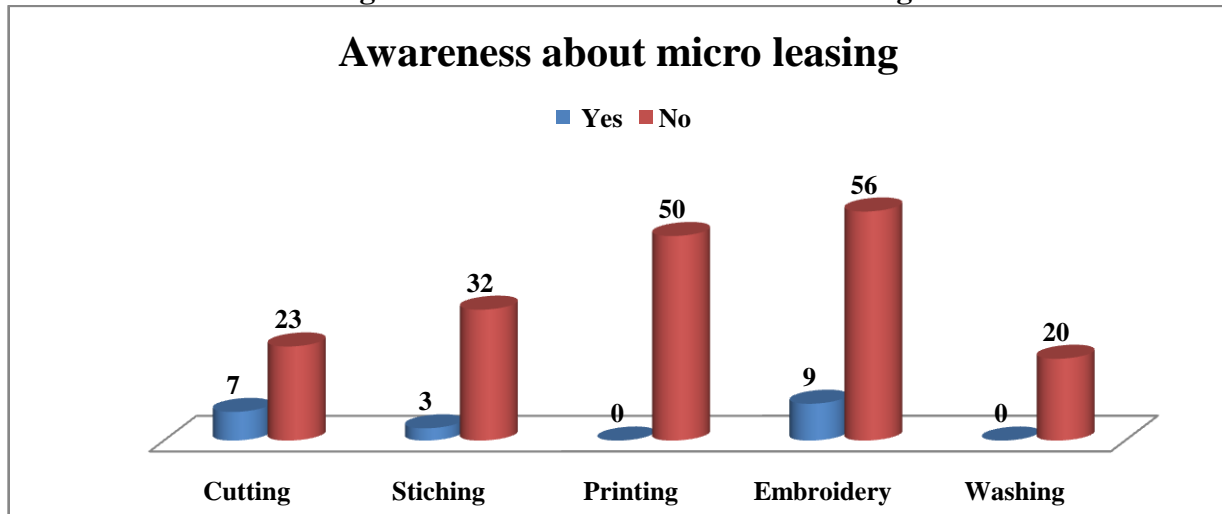
Table 4.22: Activity wise awareness about Micro leasing:

| Micro leasing | Yes | No |
|----------------------|------------|-----------|
| Cutting | 7 | 23 |
| Stiching | 3 | 32 |
| Printing | 0 | 50 |
| Embroidery | 9 | 56 |
| Washing | 0 | 20 |
| Total | 19 | 181 |

Source: Estimated from field data.

Table 4.22 shows activity wise awareness about micro leasing which aiming the artisans is only about 9.5 percent while 90.5 percent don't have any knowledge about micro leasing services where only cutting master , stiching and embroiderer have little bit knowledge about micro leasing services rest don't have any knowledge or awareness about such services which show the non access of financial services among artisans which may adversely affect the craft and cluster activities of Lucknow chikan craft.

Figure 4.6: Awareness about micro leasing



Source: Estimated from field data.

Table 4.23: Reasons for not having information about micro leasing:

| Reason for not having information | Percent |
|-----------------------------------|---------|
| Illiteracy | 7.73 |
| Lack of information | 37.03 |
| Unawareness | 2.76 |
| Others | 52.48 |
| Total | 100.0 |

Source: Estimated from field data.

Table 4.23 explore about the reasons as why the artisans are not aware about micro leasing as maximum about 38 percent revealed about having lack of information which may be the main cause as they don't know about the micro leasing services while 8 percent said it is due to illiteracy and some don't have any awareness about such services. Hence this shows that the artisans are not having knowledge about such financial services which may be helpful to them in many ways.

Table 4.24: Types of problems in leasing:

| Problems in leasing | Percent |
|---------------------|---------|
| No answer | 35.0 |
| Illiteracy | 20.0 |
| Lack of knowledge | 25.5 |
| Others | 19.5 |
| Total | 100.0 |

Source: Estimated from field data.

Table 4.24 shows that the leasing problem among artisans are as 35 percent replied with no answer, 20 percent having the illiteracy problem. 25.5 percent don't have any knowledge about such micro finance services related to them and about 20 percent are having other problems. This reveals about the non access of financial services among artisans.

4.8: CONCLUSION:

The ground level realities in the study have highlighted the financial services and financial behavior of the artisans of the chikan craft. An attempt have been made to analyze the financial behavior of artisans which reveals that as per savings is concerned, it was found that nearly about 41 percent of sampled population do not save any amount while maximum percent of sampled population saves between 300 to 500 rupees monthly with small percentage of having access to formal banking services. The study reveals that artisans are facing problem in saving as they revealed of getting lower wages for their work.

Another important concern with regard to financial behavior of the artisans of chikan craft are credit services which is major cause of concern and the findings from the field survey shows that most of the artisans have taken credit from informal sources as they are far away from the formal source of credit and they remarks that benefits from financial services become difficult for them to understood and hence which hesitate them to go for financial sources. Further, the chapter findings highlights that most of the artisans are not aware of insurance policies available for them which is quite visible at every stage that how far away financial institutions are from the poor artisans. The chapter concludes that most of the artisans are not having bank account as they reported of their low earning and due to non access of financial services artisans are not aware of money transfer facilities through financial sources.

As per the study artisans have been excluded from the system very badly they hardly knows about services and programmes which were meant for their wellbeing. So the need of hour is to address this serious challenge so that the aims of financial inclusion work for the benefit of the artisans. The need of artisans of the craft is small and hence it seems very important to have a role of different institutions i.e. government, NGO and financial institutions, etc to enable these artisans and craft to get enhanced and improved.

Chapter 5

Role of Microfinance in Development of Chikan Craft in Lucknow

5: Introduction:

In previous chapters, it was found that despite of its cultural and economic importance, the craft sector of chikan industry of Lucknow suffer from various problems which may relate to poor socio economic condition, unhealthy cluster, low income, low saving, lack of education, problems related to technology, financial problem, marketing problem etc. It was found that lack of finance is always the crux of the craft people's problem engaged in the craft. Hence, the current state of the artisans in Lucknow embroidery cluster is a matter of serious concern.

In the several studies it has been found that microfinance play very important role in the development of weaker sections and unorganized activities. Hence, in the present chapter we are going to discuss about the role of microfinance in development of craft and cluster activities and the artisans related with the craft. An artisan faces severe difficulties in accessing savings and credit from the formal sector. Hence, there is need to analyze the role of microfinance to help the artisans in development of chikan craft of Lucknow as microfinance aims to provide people with access to loans, savings, and insurance and efficient payment system. Such financial services provide customers with greater financial security and allow them to realize their economic potential.

Microfinance is emerged as a powerful instrument for providing basic financial facilities to the rural poor, women, small and marginal farmers, rural artisans and economically weaker sections in society. According to recent survey, more than one billion poor people have no access to basic financial facilities, which are essential for them to manage their precarious lives. In this situation microfinance emerged as an alternative source for credit to artisans (Y.J Priyadarshini). Thus, it seems very important to have role of different institutions i.e. government, NGO and financial institutions to enable these artisans and craft to get enhanced and improved.

Therefore, the present chapter shows the role of microfinance services to artisans as how it helps in solving the problems related to the craft and artisans and how it helps in development of craft activities and artisans involved in the activities with chikan embroidery in Lucknow.

5.1: Role of microfinance:

The term micro literally means small and finance means investment or support therefore microfinance can be defined literally as a small investment or support. On the other, microfinance is a broad category of services which include provision of financial services to the poor and low income groups who traditionally lack access to banking services.

Microfinance can be defined as provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi urban or urban areas for enabling them to raise their income levels and improve living standards (Task Force on Microfinance). As per the definition of International Labour Organization (ILO), microfinance is an economic development approach that involves providing financial services through institutions to low income clients.

Absence of formal employment, low saving and low income and no access to capital in the craft makes the poor artisans involved in the chikan embroidery craft unbankable as a result of which bank seldom lend to low income families and women headed households. This forces them to borrow from local entrepreneur and informal sources. Hence, it is important to analyze the role of microfinance in development of craft and cluster activities and to the artisans engaged in the craft of Lucknow through financial sources as access of the artisans to bank services will solve the various problems of them and the vicious circle of poverty and hence help in development of the traditional craft.

Microfinance is the provisions of the wide range of financial services such as loans, deposits, money transfers, savings, insurance etc to the poor and rural artisans. Present chapter shows the role of microfinance as to how it may be helpful in solving the problems of Chikankari artisans and chikan craft of Lucknow and how it helps in development of craft through improvement of socio economic condition. It also explains about the awareness of artisans regarding the government schemes related to craft.

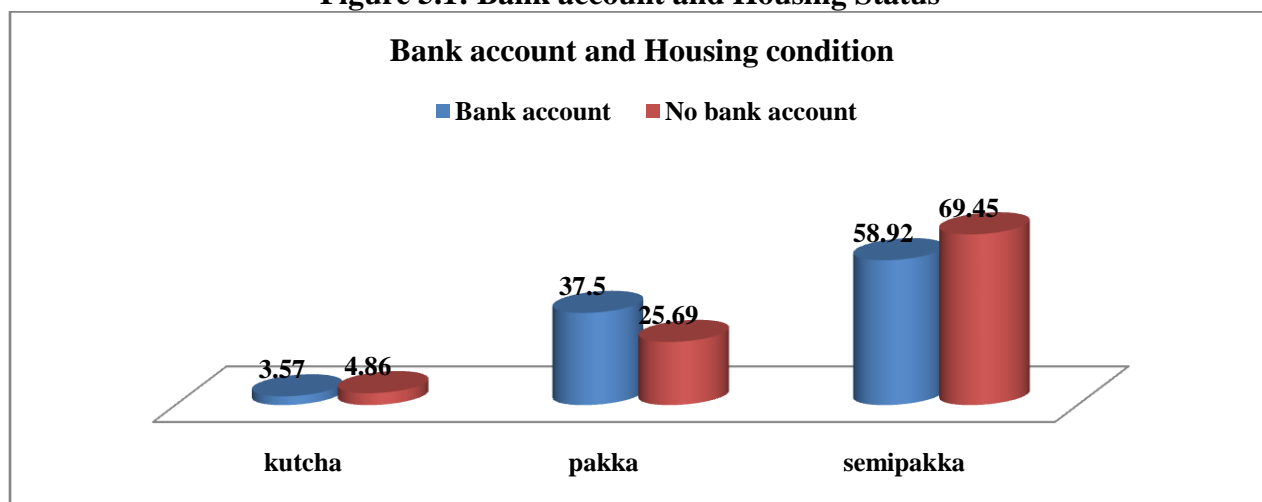
In order to show the access of microfinance artisans are divided into two categories one who have bank account and one who do not have any access of bank account in order to find out the microfinance role in their socio economic life and in solving their basic problems and problems related to the craft. Below table explained the role of microfinance to artisans and in solving their problems related to craft.

Table 5.1: Bank account and Housing condition:

| | Bank account | | |
|----------------|--------------|------------|-------------|
| | | Yes | No |
| Housing status | Kutcha | 2 (3.57) | 7 (4.86) |
| | Pakka | 21 (37.5) | 50 (25.69) |
| | Semipakka | 33 (58.92) | 87 (69.45) |
| | Total | 56 (100.0) | 144 (100.0) |

Source: Estimated from field data.

Figure 5.1: Bank account and Housing Status



Source: Estimated from field data.

Table 5.1 explains the role of microfinance in respect of their housing condition to those who have been access to banking and to those who do not have bank account which reveals that those who have bank account have better place for living as only 3.57 percent have kutcha house while 4.86 percent have kutcha house who do not have bank account. Similarly, those who have bank account i.e. 37.5 percent are living in pakka house while 69.45 percent are living in semi pakka house that do not have bank account. This table clearly depicts that those who have been access to financial services have better living condition than to those who do not have bank account.

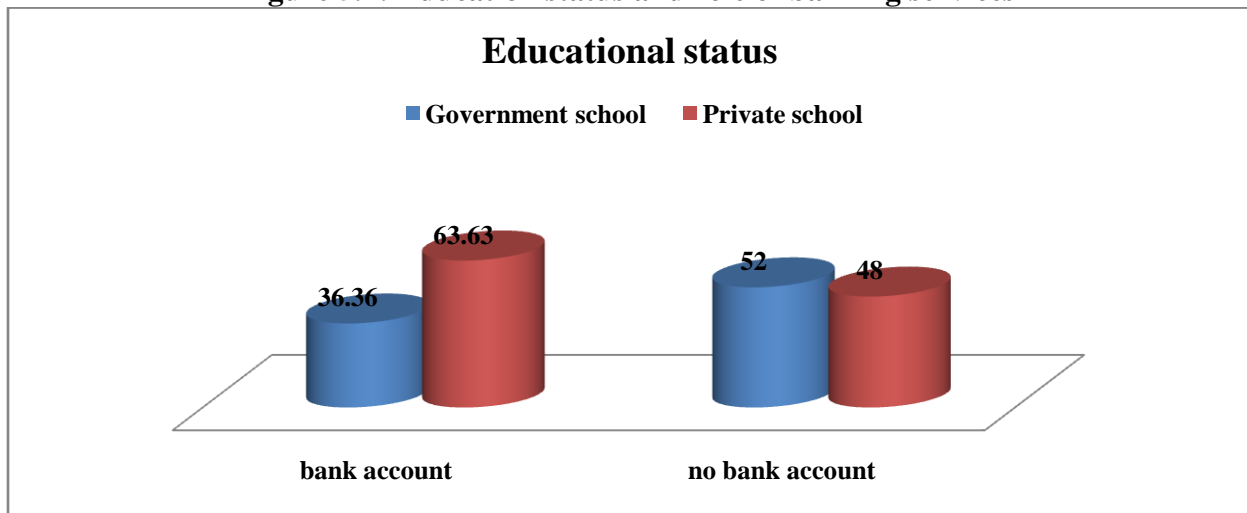
Table 5.2: Bank account and Children Educational status:

| | Bank account | | |
|--------------------|-------------------|-----------|-----------|
| | | Yes | No |
| Educational status | Government school | 12(36.36) | 34(52.0) |
| | Private school | 21(63.63) | 32(48.0) |
| | Total | 33(100.0) | 66(100.0) |

Source: Estimated from field data

Table 5.2 explains about the role of financial services in respect of their educational status as to those who have been access to financial services to those who have not been access to financial services which shows that those respondent who have bank account have better educational status as they send their children in private school for studies than to those who don't have bank account. The above table reveals that about 63.63 percent of children go to private school having bank account than to those who don't have account. This shows that about 52 percent children prefer government school that don't have bank account. This table clearly depicts that the artisans who have been access to financial services have better educational qualification status than to those who do not have bank account.

Figure 5.2: Education status and role of banking services



Source: Estimated from field data

Table 5.3: Family size and bank account status:

| | Bank account | | |
|-------------|--------------|------------|-------------|
| | | Yes | No |
| Family Size | Upto 3 | 7 (12.5) | 12 (8.33) |
| | 4-5 | 27 (48.21) | 79 (54.86) |
| | 6-8 | 22 (39.29) | 53 (36.81) |
| | Total | 56 (100.0) | 144 (100.0) |

Source: Estimated from field data.

Table 5.3 reveals the role of financial services in relation to family size which shows that the size of the family affects the role of financial services as the above table reveals that the small family

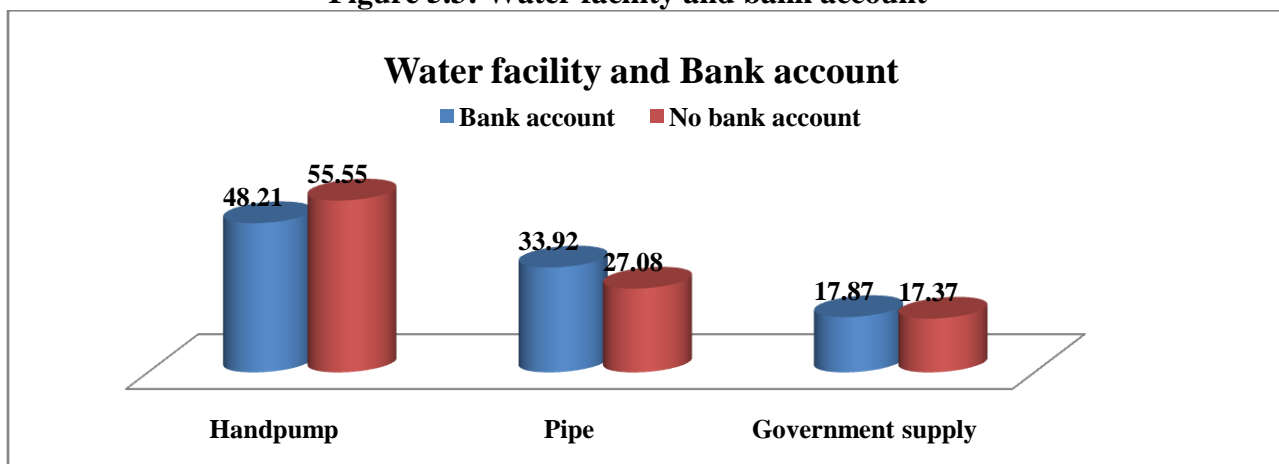
that is upto 3 members have more bank account i.e. 12.5 percent as we can say that they have more savings or income and hence it can be said that they are more being access to financial services. The above table also shows that as the family size increases, the access to financial services decreases which can be said by that 48 percent who have bank account have 4 to 5 member in their family and about 54 percent artisans who don't have bank account belong to 4 to 5 members in their family size. Further the table reveals that 39 percent artisans who have bank account have 6-8 members in their family while 36 percent who don't have account have larger family size. This table reveals that small family size have better role to financial services than large family size.

Table 5.4: Water facility and bank account:

| | Bank account | | |
|----------------|-------------------|------------|-------------|
| | | Yes | No |
| Water Facility | Handpump | 27 (48.21) | 80 (55.55) |
| | Pipe | 19 (33.92) | 39 (27.08) |
| | Government supply | 10 (17.87) | 25 (17.37) |
| | Total | 56 (100.0) | 144 (100.0) |

Source: Estimated from field data.

Figure 5.3: Water facility and bank account



Source: Estimated from field data.

Table 5.4 explains about the role of microfinance in managing the problem of water supply to artisans in their living. Table explains that those who have bank account gets water supply

through hand pump and have their own pipe for water than to those who do not have bank account. It explains that those who have been access to banks have better standard of living in form of water supply as they are less dependent on government sources for water rather than have their own source of water supply. This shows that how microfinance may help in the lives of their basic needs of living.

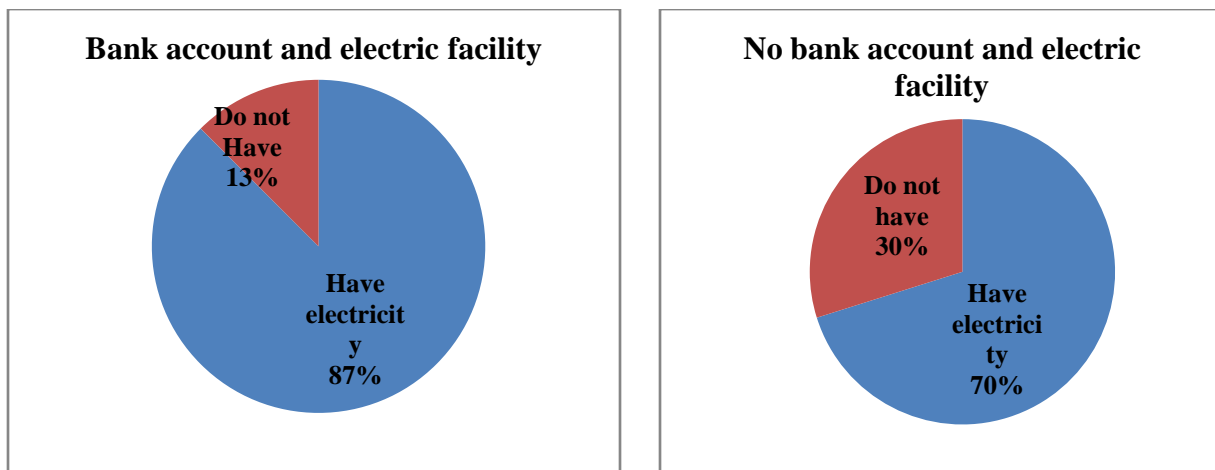
Table 5.5: Bank account and Electric facility:

| Electric facility | Bank account | | |
|-------------------|--------------|-----------|------------|
| | | Yes | No |
| Yes | | 49(87.5) | 101(70.13) |
| No | | 7(12.5) | 43(29.86) |
| Total | | 56(100.0) | 144(100.0) |

Source: Estimated from field data.

Table 5.5 explains about the electric supply facilities to those who have banking access to those who do not have banking access which reveals that 87 percent have electric supply facilities who have bank account and 13 percent don't have electric facility who have bank account, while it also shows that 70 percent also have light who do not have bank account and 30 percent do not have light who do not have access to banks. This table also shows that microfinance facilities may help the artisans to some extent who have been access to financial sources and improve their living standard to some extent.

Figure 5.4: Electric facility and bank account



Source: Estimated from field data.

Table 5.6: Bank account and Agricultural status:

| | Bank account | |
|---------------------|------------------|-------------------|
| | Yes | No |
| Agricultural status | | |
| Yes | 10(18.0) | 21(14.58) |
| No | 46(82.0) | 123(85.42) |
| Total | 56(100.0) | 144(100.0) |

Source: Estimated from field data.

The above table 5.6 shows the agricultural status to those who have bank account to those who don't have bank account. Hence, from above table this clearly depicts that 18.0 percent who have bank account have more agricultural land to those who don't have bank account. Similarly 85 percent who don't have access of bank services not have any agricultural land. This shows that who have been access to banking services have more agricultural land which shows that financial services may help the artisans at every step to improve their socio economic status.

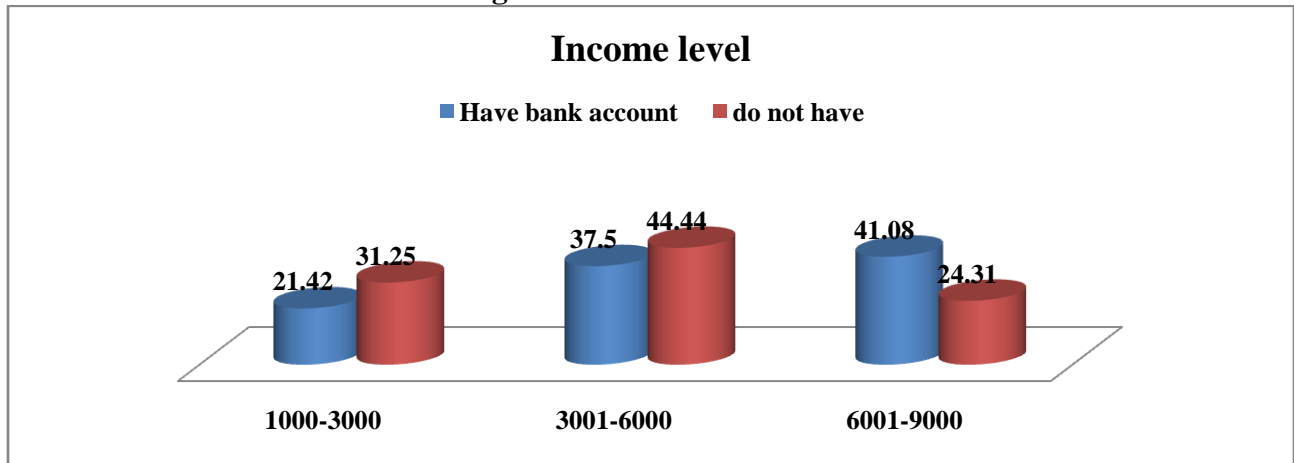
Table 5.7: Income level and Access to financial services :

| Income Level | Bank account | |
|-------------------|------------------|-------------------|
| | Yes | No |
| 1000 -3000 | 12(21.42) | 45(31.25) |
| 3001 -6000 | 21(37.5) | 64(44.44) |
| 6001 -9000 | 23(41.08) | 35(24.31) |
| Total | 56(100.0) | 144(100.0) |

Source: Estimated from field data.

Table 5.7 explains the income level to those who have bank account to those who do not have which reveals that 41.08 percent of respondent have maximum income level of upto 9000 rupees who have bank account while minimum income level of income is of those who do not have bank account. This reveals that those who have bank account have maximum income than to those who do not have account. Hence, financial services may help the artisans to increase their income level.

Figure 5.5: Income level



Source: Estimated from field data.

Table 5.8: Bank account and Amount of saving:

| Amount of saving | Bank Account | |
|------------------|--------------|-----------|
| | Yes | No |
| 100 – 300 | 12(27.27) | 25(33.33) |
| 301 -500 | 17(38.63) | 36(48.0) |
| 501 -700 | 10(22.72) | 13(17.33) |
| 900 –above | 5(11.36) | 1(1.34) |
| Total | 44(100.0) | 75(100.0) |

Source: Estimated from field data

Table 5.8 shows the role of financial services to the artisans have in saving their part of income which is revealed through amount of saving and the bank account details. The above table shows that 27 percent artisans who have bank account save 100-300 rupees per month and who don't have bank account i.e. 33 percent save more of same amount. 38.63 percent of artisans having bank account save up to 500 rupees while 48 percent respondents who don't have bank account save more amount up to 500 rupees. Further the table reveals that 23 percent of artisans save a larger amount of more than 500 to 700 rupees than to those who don't have a bank account. Similarly only 1 percent who don't have bank account saves a larger amount of saving i.e. more than 900 rupees while 11 percent of artisans having bank account have more amount of saving. Hence, from this table it can be concluded that those who have been access to banking services saves a larger amount

and hence which may be helpful in solving their basic needs hence there is a significant role of financial services and institutions in solving the problems of weaker sections and artisans engaged in the craft work .

Table 5.9: Problem at work place:

| | Bank account | | | |
|-----------------------|--------------|------------|------------|-------|
| Problem at work place | | Yes | No | Total |
| | Yes | 36 (64.28) | 88 (61.11) | 124 |
| | No | 20 (35.72) | 56 (38.89) | 76 |
| Total | 56 | 144 | 200 | |

Source: Estimated from field data.

Table 5.9 analyzes the role of banking services in solving the problems the artisans are facing at the work place which is shown by above table which reveals that out of total 56 artisans having bank account faces 64 percent problem at work place while 36 percent do not faces problem at work place having bank account. Further, it reveals that 61.11 percent faces problem at work place that don't have bank account. Hence, it can be said that there may be or may not be the role of financial services in solving the problem at work place. But it can be said that banking facilities and microfinance services may play a vital role in the life of artisans in solving the problems that they are facing at the work place.

Table 5.10: Marketing problem: (In percent)

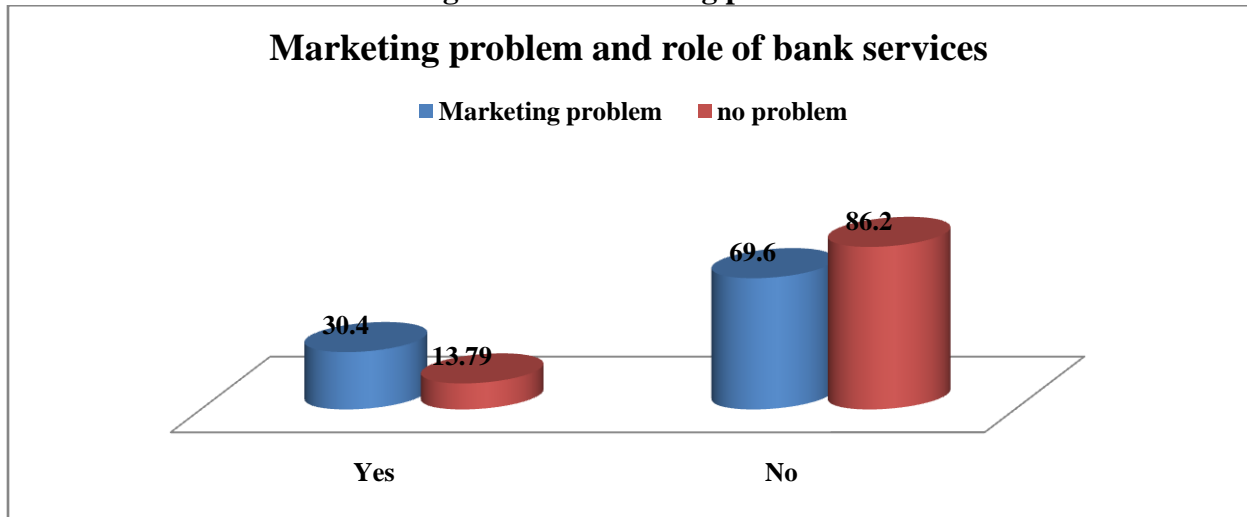
| | Bank account | | | |
|-------------------|--------------|-------|-------|-------|
| Marketing problem | | Yes | No | Total |
| | Yes | 30.40 | 69.6 | 171 |
| | No | 13.79 | 86.20 | 29 |
| Total | 56 | 144 | 200 | |

Source: Estimated from field data.

Table 5.10 shows that 69.6 percent respondent are facing marketing problem those who are not having bank account, while those having bank account are 30.40 percent respondent who face marketing problem.13.79 percent respondent does not face any marketing problems that have bank account. The above table shows that if artisans are having bank account or are access to

financial services then they can solve their marketing problems such as duplicity, exploitation, etc to some extent and which may also help them to improve their living to some extent

Figure 5.6: Marketing problem



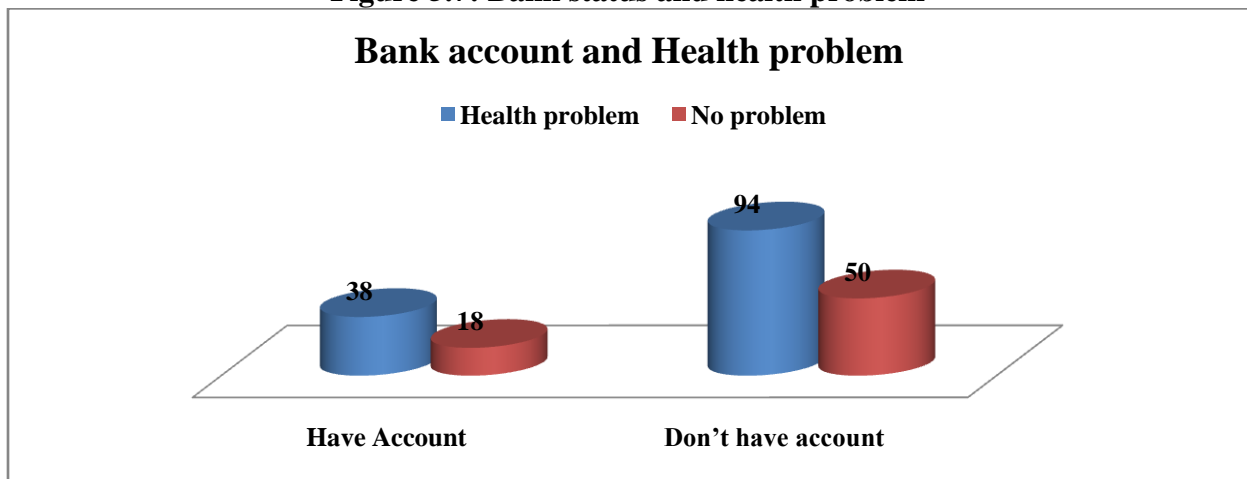
Source: Estimated from field data.

Table 5.11: Health problem:

| | Bank account | | | Total |
|----------------|--------------|-----|-----|-------|
| | | Yes | No | |
| Health problem | Yes | 38 | 94 | 132 |
| | No | 18 | 50 | 68 |
| Total | | 56 | 144 | 200 |

Source: Estimated from field data.

Figure 5.7: Bank status and health problem



Source: Estimated from field data.

Table 5.11 also shows that maximum respondent who have health problem i.e. 94 artisans are not having bank account and are not access to financial services while those who are having bank account i.e. 38 artisans are facing less health related problems. 18 artisans who are been access to banking facilities are not having health problems which reveals that banking access helps in solving the health problems to artisans as they may help in providing insurance and other health facilities to artisans.

Table 5.12: Financial problem:

| | Bank account | | |
|-------------------------------|--------------|------------|------------|
| Financial problems | Yes | No | Total |
| Inability to provide security | 20(35.71) | 56(38.89) | 76(38.0) |
| High rate of interest | 15(26.78) | 13(9.02) | 28(14.0) |
| Exploitation | 4(7.14) | 12(8.33) | 16(8.0) |
| Rigid procedure | 12(21.42) | 55(38.19) | 67(33.5) |
| More than one | 5(8.95) | 8(5.57) | 13(6.5) |
| Total | 56(100.0) | 144(100.0) | 200(100.0) |

Source: Estimated from field data

Above Table 5.12 explains the financial problems faced by the artisans who have been access to financial services to those who are not being access to financial services. The table explains that out of those 144 respondents who do not have banking access are having more problem than to those who are having bank account. This explains that banking services may help the artisans and poor people in solving their financial problems to some extent.

Table 5.13: Role of microfinance in solving the problem with master craftsmen:

| | Bank account | | | |
|-------------------------------|--------------|-----|-----|-------|
| Problem with master craftsmen | | Yes | No | Total |
| | Yes | 40 | 97 | 136 |
| | No | 16 | 47 | 63 |
| Total | | 56 | 144 | 200 |

Source: Estimated from field data.

The above table 5.13 explains about the problems the artisans are having with the master craftsmen who are having bank account to those who are not access to banking activities. The

above table shows that those who are not having bank account have more problems with master craftsmen i.e.97 respondent while 40 respondents who have been access to bank account are having problem with master craftsmen which may relate to irregular payment, exploitation, etc. Further table shows that only 16 artisans are not having any problem having access to banking services while others are facing problem. This shows that if artisans have been access to banking services they may solve their problems related to master craftsman which may be related in form of irregular payment etc.

Table 5.14: Role of financial services in borrowing status:

| | Bank account | | | |
|-------------------|---------------------|------------|------------|--------------|
| | | Yes | No | Total |
| Borrowings | Yes | 9(16.07) | 34(23.61) | 43 |
| | No | 47(83.93) | 110(76.39) | 157 |
| | Total | 56 | 144 | 200 |

Source: Estimated from field data.

The above table 5.14 reveals the borrowing status of the artisans having bank account to those who don't have bank account which clearly depicts that only 16 percent having bank account have taken loan from others while 24 percent not having bank account have taken more borrowings from other. On the other hand it clearly shows that 84 percent having bank account have not borrowed any amount from others to meet out their needs. Hence, it can be said from above table that those having bank account have less borrowings from others and they are at better position to those who have not been access to financial services. Hence, microfinance play an important role in the betterment of the artisans engaged in the chikan craft by the use of financial services.

Table 5.15: Insurance status and Role of Financial Services:

| | Bank account | | | |
|-------------------------|---------------------|------------|------------|--------------|
| | | Yes | No | Total |
| Insurance Status | Yes | 13(23.21) | 2(1.38) | 43 |
| | No | 43(83.92) | 142(98.62) | 157 |
| | Total | 56 | 144 | 200 |

Source: Estimated from field data.

Table 5.15 explains about the role of microfinance services in having insurance in the life of artisans by the help of to those having access to banking services to those not having any access to banking services which reveals that 23 percent of artisans have taken insurance having bank account while 98 percent artisans not having any access to banking services don't have any insurance facility. This reveals that those who have been access to financial services have better standard of living in terms of insurance as they cover their risk through microfinance services.

5.2: Access and awareness about government schemes:

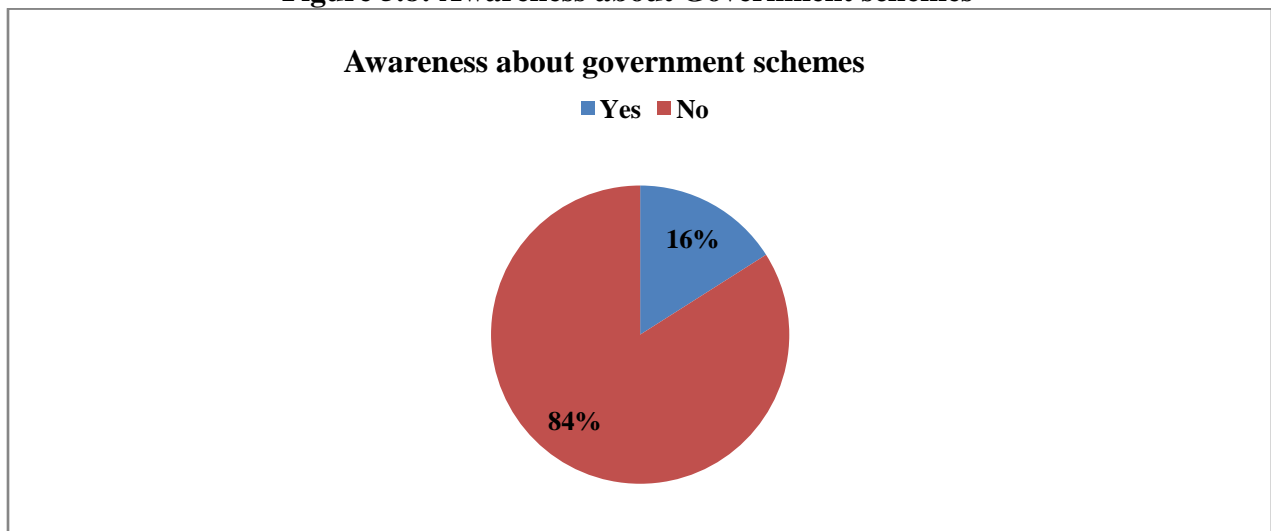
Table 5.16: Awareness about government schemes related to artisans:

| Awareness about Schemes | Frequency | Percent |
|-------------------------|------------|--------------|
| Yes | 32 | 16.0 |
| No | 168 | 84.0 |
| Total | 200 | 100.0 |

Source: Estimated from field data.

Table 5.16 explains about the knowledge or awareness about the government schemes related to the chikan craft work and artisans related with the work which shows that only 32 artisans i.e. 16 percent only have awareness about the schemes related to them while 84 percent don't have any information regarding the schemes related to them. This reveals that how much artisans are far away from the government schemes and other financial services which may be beneficial to them in one or other way.

Figure 5.8: Awareness about Government schemes



Source: Estimated from field data.

Table 5.17: Role of microfinance services in awareness of Government schemes:

| | Bank account | | | |
|-----------------------------|---------------------|------------|-----------|--------------|
| | | Yes | No | Total |
| Awareness of Schemes | Yes | 17(30.35) | 15(10.5) | 43 |
| | No | 39(69.65) | 129(89.5) | 157 |
| | Total | 56 | 144 | 200 |

Source: Estimated from field data.

The above table 5.17 reveals about the role of financial institutions in the awareness of the government schemes related to the artisans which shows from above table that those having access to financial services only 30.35 percent are aware about the schemes of government while rest 69.65 percent are not aware which is quite surprising. The above table reveals that how much the artisans are far away from the government schemes and other services which are beneficial for them. This reveals of no role of banking financial institutions in creating the awareness of the government services related to artisans.

Table 5.18: Reasons for not having information about schemes:

| Reasons | Frequency | Percent |
|------------------------------|------------------|----------------|
| Irrelevant schemes | 78 | 39.0 |
| Lack of information | 43 | 21.5 |
| Illiteracy and others | 34 | 17.0 |
| No answer | 13 | 6.5 |
| Have knowledge | 32 | 16.0 |
| Total | 200 | 100.0 |

Source: Estimated from field data.

Table 5.18 explains about the reasons which shows that artisans revealed that about 40 percent of the respondent said that these schemes as irrelevant for them as they are far away for them and consider them as they are not meant for them while about 21.5 percent said that they don't have any information about such schemes as they are not informed by anyone, while 17 percent said that it was due to illiteracy and other reasons that they are aware about such schemes. This shows that there are many reasons which may be the cause for their unawareness about such schemes which are related with them and may be beneficial to them.

Table 5.19: Awareness about schemes related to craft:

| Schemes/ Organisations | Awareness | |
|--|-----------|-------|
| | Yes | No |
| Babasaheb Ambedkar hastshilp vikas yojana | 2.0 | 98.0 |
| Bima yojana for artisans | 0 | 100.0 |
| Artisans credit card | 4.0 | 96.0 |
| Sewa | 15.0 | 85.0 |

Source: Estimated from field data.

Table 5.19 shows about awareness about the particular schemes or organisation relate with the craft work and artisans which shows that sampled population have very low awareness about the schemes run by the government as only 2 percent of respondent of sampled population know about AHVY and no artisans are found to be benefitted by Bima yojana which is only meant for artisans involved with the handicraft work. Further, it was found that only 5 percent are aware about A.C.C scheme of government and 15 percent know about SEWA organisation. This shows lack of awareness and non access of financial services among artisans of chikan craft people.

Table 5.20: Benefited By Govt Programmes:

| Benefited by Govt. programmes | Frequency |
|-------------------------------|-----------|
| Yes | 0.0 |
| No | 100.0 |

Source: Estimated from field data.

It was quite surprising that in table 5.20, it was found that not a single artisan revealed about getting any type of benefits from government such as equipments, toolkit, loan etc. This shows that artisans of chikan craft are not getting any type of financial support from the government point of view. They are fully unaware about the schemes and the benefits they can get from the source of government.

5.3: CONCLUSION:

The above part of the study make an attempt to analyze the role of microfinance as how it can be helpful in the development of craft and cluster activities of the chikan craft and managing the problems related to the artisans and with the craft sector. The section explains the role of microfinance services in relation to all the problems related with the artisans of chikan craft and

with the craft and cluster activities and various socio economic conditions comparatively related with bank account who have the access of banking services to those who don't have the access of banking services.

From, the above data which highlights the role of microfinance with regard to socio economic indicators such as income level, saving amount, family size, educational status, housing condition, water facility, electric facility etc it clearly depicts that those who have been access to banking services have better standard of living in all stages. It shows that by shaking the hands to microfinance services, poor artisans may protect themselves from poverty, increase their source of income, increase their savings and also increase the right path of hunger, illiteracy and poverty. To meet with basic necessities of ordinary life, it shows that microfinance may be the initial step in contravention of poverty cycle. Further, the chapter highlights the role of microfinance in solving the problems related to craft and artisans involved in chikan craft of Lucknow. It concludes that the artisans who have been access to banking facilities are facing fewer problems at all level whether it be marketing problem, technological problem, financial problem, health problem or problem related to master craftsmen. Thus, it can be concluded that microfinance to some extent is helpful in solving the problem and in development of the craft of chikan industry. The above chapter also highlights the unawareness of the artisans regarding the government schemes which are related to them and it was surprisingly shocking that about all artisans revealed of getting no benefits from government to them.

Hence, this can be concluded that there is pressing need to create awareness about the Chikankari craft and products through various promotional methods and through the access of financial services and microfinance services which will help in development of the craft activities and artisans engaged in the chikan embroidery sector of Lucknow.

Chapter 6

Findings and policy prescription

6: Conclusion:

The Indian economy is characterized by the existence of a vast majority of informal or unorganized labor employment. Thus, unorganized sector play an important role in providing the employment opportunities to a large segment of working force in country. There exists a large section of unorganized labor force in form of handloom weavers, power loom workers, handicraft artisans etc where handicraft is one of the largest decentralized and unorganized sectors in the Indian economy. Uttar Pradesh has been occupying an important place in the handloom and handicraft industry and has been an integral element in the economic structure of the state from time immemorial. Craft industry of Uttar Pradesh is one of the oldest arts promoting the cultural heritage of the mankind. There are vast numbers of people deriving livelihood from craft activity. There is various crafts activity in Uttar Pradesh where Lucknow, the capital city of Uttar Pradesh is one of the famous and prominent places in the history of India for its art, craft, culture and traditional work and its cultural buildings. The city of Lucknow is famous for its Embroidery sectors mainly its traditional craft of Chikan Embroidery. The craft of Chikan embroidery of Lucknow were not only confined to India but also to other countries. The craft of Chikan embroidery enjoy its glory since Awadh times. Chikankari craft sector has a unique place in the Lucknow embroidery cluster as it is the biggest artisan's cluster of India. Chikan embroidered goods are hand work produced in a large scale with low technology industry. Embroidered garments are made in stages starting with fabric cutting and stitching work, followed by block printing and embroidering and finally laundering. Hence, the present study was carried out in the Chikan industry of Lucknow, Uttar Pradesh. However, various unfavorable factors, in course of time led to the decline of the Chikan craft of Lucknow. The decline of entrepreneurship, the non availability of raw material and competition from mill made textiles products, unhealthy cluster, lack of education to the artisans, lack of loan facility, low income, low earning, exploitation by the agent etc. It was found that lack of finance is always the crux of the craft people's problem. The economy of Uttar Pradesh is also a developing economy. In recent decades, microfinance has been playing an important role in the alleviation of the above

problems in the world, in India and also in Uttar Pradesh in some ways. Ensuring timely and adequate finance to the needy persons in rural and urban areas to upgrade their standard of living in general and linking the market, low income groups to various financial services is the greatest challenge before the Indian economy. The poor artisans or craft artisans lack credit and meeting these financial requirements through informal sources force the poor craft people to live in a delicate situation than earlier. Microfinance can help to the poor people who are engaged in the craft work at every step of their life. Hence the study is about to analyze the role of microfinance in development of the traditional craft and cluster activities of Lucknow chikan embroidery.

Since from the available literature in the Introductory chapter reveals that the handicraft industry is one of the largest unorganized sector of Indian economy and a major means of livelihood for the craft people where Chikankari embroidery of Lucknow is one of the largest craft as it gave employment to about a large number of people but it was found that the artisans involved in them faces many problems which endured them into very low socio economic status. Hence, the main focus of the study is to represent the socio economic status of artisans engaged in the Chikan craft of Lucknow and to identify the factors leading to its decline and the problems the artisans are facing related to the craft work. The available literatures have also narrated the role of microfinance in providing capital to the poor and to combat poverty and to provide financial services to poor. It explains how it can help poor and low income households through deposits, loans, money transfers, insurance etc who does not have an access to formal banking facility. Microfinance may help in changing the face of poor India and rural artisans and many small handicraft artisans. Hence, the further study presents a historical background of the chikan industry with a view to identifying the factors leading to its decline. It also attempts to focus on aspects of the socio economic conditions of the artisans engaged in the Chikan Embroidery Craft of Lucknow. The present study also focuses and gives broad details of the financial behavior of the artisans engaged in the craft. Further the study tries to analyze the role of microfinance in development of craft and cluster activities and artisans engaged in Chikan embroidery in Lucknow.

The primary source of the study presents the Socio Economic condition of the artisans engaged in the Chikan craft activity which reveals that the artisans are very much closest to the poorest of the poor and are living in a miserable condition. Analysis have been done by taking into consideration of various factors such as sex, religion, age, housing condition, water and electric

facility, income, working condition, family size, earning member etc. The study reveals that in all stages of chikan craft male specialists dominates the female, where as in the embroidery stage is completely dominated by females, overwhelmingly Muslims, almost all of them poor, with few other job opportunities and low income. Majority respondent of the study area belong to middle age group(16-45) followed by (46-60 age group) i.e. 20.5 percent which shows that more middle aged artisans are involved in the craft and no youth artisans is interested in continuation of this craft and opting this as its profession. Level of education is one of the important social variable having influences on the socio economic development of individuals but it was found that most of the artisans are having low level of education with almost 28 percent of female artisans are found to be illiterate and only 1.65 percent of artisans are found to have higher education which shows adverse situation of artisans in educational status. Family size is the best indicator of the socio economic development of the household as dependency on a person affects his socio economic condition in the society. Small family size is the best indicator of socio economic development of the household but it is very pondering matter that only 9.5 percent of artisans engaged in craft have family size upto 3 members in a family and about 53 percent of artisans have more than 4 to 5 family members and 38 percent have more than 6 to 8 family members in their family with maximum 2 earning member in their family which cause difficult for artisans to live their life easily as larger family size adversely affects their living standard. The finding of the study also shows that the educational qualification of artisans is much affected by the family size. The engagement of children in the craft was also found who do craft work in family along with their schooling which adversely affect their studies and are found to work due to economic burden to them. Income of the artisans are found to be quite low according to activity as 70.88 percent female artisans are found to get very low amount of less than 3000 rupees and male gets maximum income of less than 6000 rupees. Only 1.26 percent female artisans are found to get more than 6000 rupees monthly with average income of 4941 rupees. Embroiderer gets the minimum income of less than 3000 rupees which is said to be the core of the chikan craft activity. This reveals of poor economic condition of the craft work. Living condition reflects the poor condition of the chikan craft artisans as most of the artisans are not having proper pucca house for their living and mostly 60 percent are living in semi pucca house in an unhygienic condition. The artisans engaged in the craft work don't have proper sanitation facility and electric facility and they use kerosene lamp and lantern. Artisans are not having

proper water facility and about 53.5 percent of artisans make use of hand pump and government water supply. They don't have their own water supply facility. 15.5 percent of the artisans are having agricultural land in which 46.16 percent are migrated which reveals of poor socio economic condition. The chapter concludes that Chikankari artisans are endured into the vicious cycle of poverty and the socio economic condition of chikan craft artisans are very much adverse and volatile and hence, financial, entrepreneurial, and institutional support can help to bring them into the main stream of economy. The findings of the study have considerable relevance to run the industry in proper way on modern techniques at all levels and improves the socio economic condition of the chikan craft artisans.

Chikan Craft of Lucknow is known worldwide and has a vast significance in the development of economy of Uttar Pradesh. Hence, in spite of their strategic importance in terms of employment creation, the craft activities of chikan embroidery and the artisans engaged in it are facing severe problems which is revealed by the study in the above chapter which shows that most of the artisans are not having proper working place to work and about 21.0 percent of artisans get work through agent and hence household workers are exploited through intermediaries and agents who provide them work. The study reveals that most of the artisans engaged in the craft work for more than 8 to 12 hours daily which reveals that artisans work for long hours which adversely affect their health resulting in facing problem of back pain, eyesight, headache etc. Apart from this, the artisans engaged in the craft were facing problem of regular work in a month due to which they are remaining unemployed for some days in a month. Hence, majority of the workers get work for less than 24 days in a month. The findings of the study explore that the earnings of the artisans which shows that average earning of the artisans engaged in the craft work is 4941.00 rupees monthly with average working hour for more than 8 hour per day which adversely affect the health of the artisans in Chikan craft. There is huge difference in earning of the artisans according to activity wise as it clearly depicts that embroiderer gets the lowest income overwhelmingly, females than from the other activity or artisans related to the chikan craft. Hence, it is the poverty which compels them to work at such a very low wage rate. Lack of Finance is the major crux of the crafts problem. Apart from, this the artisans are facing problem related to the working place as they are not having basic necessities of safe drinking water, toilet facility and lack of training. Some of the artisans revealed about facing the technological problem, marketing problems, financial problem, infrastructural problems like duplicacy,

exploitation by middlemen, lack of government intervention, inability to provide security, lack of finance, irregular order, irregular payment etc which need intervention to improve the quality of life. The chapter concludes that in spite of their strategic importance in employment creation, the craft of Chikan embroidery and craft sector of Lucknow is facing severe problems and the artisans need credit to fulfill their basic needs and hence can improve their quality of life and the craft.

The ground level realities in the study have highlighted the financial behavior of the artisans engaged in the chikan craft of Lucknow. Financial services provide customers with greater financial security and allow them to realize their economic potential. Microfinance is basically associated with the formal banking services and hence starts with formal bank account. The study reveals that 72 percent of artisans have not the access of formal banking as they reported of having low earning from the craft work and heavy documentation and hesitation. 41 percent of artisans are not saving any part of their income and about 26.6 percent who saves in the range of 300 to 500 rupees monthly with only 20.5 percent access to banking services. Artisans reveals of facing problem in saving due to excessive expenditure and getting lower wages for their work and unawareness about the institutional sources. The findings of the study concludes that only 15.5 percent have taken credit from the formal banking services and rest have taken from informal sources which reveals that how artisans are far away from formal financial sources for meeting their needs. 38.5 percent remark of heavy documentation and security problem for taking loan against formal institutions. Further, the findings highlights that 75% of artisans are not aware of Insurance policies and only 7.5 percent of total artisans have taken insurance. Due to non access of financial services artisans are not aware of money transfer facilities through financial sources. Micro leasing awareness among artisans is 9.5 percent due to unawareness. Hence, the overall study concludes that from all financial services, the participation of the artisans is very less and artisans have been excluded from the system very badly they hardly knows about services and programmes which were meant for their wellbeing. So the need of hour is to address this serious challenge so that the aims of financial inclusion work for the benefit of the artisans. The need of artisans of the craft is small and hence it seems very important to have a role of different institutions i.e. government, NGO and financial institutions, etc to enable these artisans and craft to get enhanced and improved.

Microfinance has been emerged as an alternative method for development of the poor artisans. In various studies, it has been found that microfinance play very important role in the development of weaker section and unorganized activities. Microfinance can do wonders, if the implementation is done properly. It can be very helpful in solving the problems of artisans and in development of the craft and cluster activities. This can be understood from the comparative position of artisans, those who have been access to bank services to those who do not have access to bank services. Here, the section explains that those who have the access of financial services are capable of having better living standard as it helps in improving the socio economic condition. It depicts that 37.5 percent have better living condition and lives in pucca house that have the access of banking services while only 25.69 percent have pucca house that don't have access to banking services. While, 58.92 percent have semi pucca house who have access to banking services and 69.45 percent have semi pucca who don't have access to banking services. Microfinance services also have positive impact on educational status of the artisan's children as it shows that 63.63 percent goes to private school having financial access while 52 percent goes to government having not access to financial services. Artisans having access to financial services are having better water facility as maximum artisans have their own pipe and hand pump and they are less dependent on government source for water supply which reveals that microfinance services may be helpful in the lives of their basic need of living. 87 percent of the artisans are having electric light who have the access of financial services. And further explains that those who have the access of banking services have more agricultural land i.e. 18 percent and 85 percent don't have any land who don't have access to banking services which shows that financial services may help the artisans at every step to improve their socio economic status. With regard to income level, the data shows that those who have access to banks have higher income level i.e. 41.08 percent. Thus, by shaking the hands to microfinance, poor artisans may protect themselves from poverty, increase their source of income and also increase the right path of hunger and poverty. The study concludes that the microfinance may play a vital role in solving the problems related to artisans and helps in the development of the craft. 69.6 percent of artisans faces marketing problem who don't have any access to microfinance services, while 30.40 percent faces less marketing problem having access to financial services. Maximum respondent are facing health related problem that don't access to banking services. 23.61 percent are having credit related problem that don't have any access to banking services while 83.93

percent of artisans are not having any credit related problem that have access to banking services. Microfinance services helps in covering the risk of artisans life as it can be seen that 23 percent artisans having access to financial services cover their risk against personal life while only 1.38 percent who don't have any access to financial services are having insurance. Overall the comparative study of the artisans shows who do not have bank account to those who have bank account which found that the comparative position of those having the access of banking services is better than to those who don't have any access of banking services in all dimension of improving their socio economic condition and in solving the problems and risk involved in the life of artisans and related to the development of the craft.

It also highlights the unawareness of the artisans regarding the government schemes which are related to them and it was surprisingly shocking that about all artisans revealed of getting no benefits from government to them. It can be said that financial services are not successful in providing the benefits at a greater pace to the poor artisans and where microfinance may play a very important role in this direction. The analysis shows that access of financial services to the artisans is very much helpful to improve the socio economic condition and their standard of living. Chikankari is one of the major source of livelihood for the craft people in Lucknow who are facing various problems related to craft and artisans and there is pressing need to create awareness about the Chikankari craft and products through various promotional methods and through the access of financial services and microfinance services which will help in development of the craft activities and artisans engaged in the chikan embroidery sector of Lucknow. There is need to provide the artisans with financial support and provide them with entrepreneurial, institutional and marketing support to raise their economic status. Awareness programmes should be conducted for artisans so that they know about the benefits of schemes to them and microfinance services.

6.1: Findings:

- The analysis concludes that Chikankari artisans are endured into the vicious cycle of poverty and the socio economic condition of chikan craft artisans are very much adverse and volatile and hence there is need of financial, entrepreneurial, and institutional support to bring them into the main stream of economy.

- The analysis shows that in spite of their strategic importance in terms of employment creation, chikan craft and cluster activities in Lucknow are deteriorating with time and chikan craft is facing severe problem from many point of view such as marketing problem, financial problem, health problem, low earning, problem at work place etc which need serious policy intervention to improve the prospectus of craft activities and quality of life of artisans.
- The ground level realities in the study have highlighted the financial behavior of the artisans engaged in the chikan craft of Lucknow which indicates that they are mostly relying on informal sources and practices for their savings, borrowing and other financial requirements. It is also found that non access of formal financial institutions is one of the major reason behind relying on informal sources and practices.
- The analysis of the study shows that access of financial services to the artisans is very much helpful to improve their socio economic condition and their standard of living.

6.2: Recommendations:

- As the presence of middlemen has been found as one major problem behind poor socio economic condition of artisans, therefore it is recommended to develop an efficient supply chain system which should be directly related to artisans of chikan craft.
- As majority of the women artisans were earning very low wage rate under this craft due to manual nature of work, hence it is recommended to introduce advance technology based machine for embroidery work to increase the productivity and through that to the income of women artisans. In this regard, microfinance may play very important role for women artisans to purchase these machines.
- Lengthy process of documentation and non cooperative behaviour of bank employees are the major reasons behind non access of financial services to the artisans. Therefore, it is recommended to standardize these aspects to ensure easily access of financial services.
- In order to recognize the craft at national and international forum, various exhibitions, trade shows should be organized which will help the artisans not only to improve their craft but also increase their knowledge about current market trends.

- Majority of the artisans are not aware about the schemes related to them. Hence, various state and central government and other agencies should time to time organize awareness programmes related to these schemes at the places where artisans are residing.
- Like Kisan Credit Card, Artisans Credit Card should also be promoted to ensure easy access of credit facility for artisans.
- Majority of the artisans don't have bank account. Keeping this view, the agencies working for the welfare of artisans and banks should jointly organize sensitization camp in artisan's concentrated areas to open bank account and may promote its linkage with PMJDY.

6.3: Limitations:

- The sample size of the study is too small to generalize the overall results.
- Analysis of the study is mostly based on sample observation and descriptive statistics, due to the time constraint we could not make use of advanced tools of statistics and econometrics, which may be done in further research for making the results of the study more reliable and acceptable.
- Due to lack of time and resources, we could not review the detailed status of other craft and cluster activity of Uttar Pradesh.

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