

## **Handicrafts Industries**

Handicraft stands for an object produced by hand with great skill. Handicraft represents our rich cultural and tradition. They reveal the creative urge of community. One of the important benefits of handicraft is that it can provide full time as well as part time employment opportunity to the rural people by use of local resources.

Handicrafts of West Bengal with a glorious tradition over the centuries and having rich heritage are the creations of master craftsmen working in villages, towns and semi urban areas. It has wide varieties ranging from household utility items, to gift items and interior decoration. It infuses an element of grace, beauty and elegance to an otherwise drab and harsh human life.

The major crafts of this district are Chikon, Jute based handicraft ,Embroidery, Teracotta etc.

The different assistance programmes that were implemented in the district of Hooghly are:

### **I. District Level Awards to Handicraft Artisans & Celebration of Handicraft Week:**

In order to encourage the handicraft artisans for creation of better and innovative products, the Directorate of Micro & Small Scale Enterprises has been organizing District Level Handicrafts Competition in each district and State Level Handicrafts Competition in Kolkata in every year. Cash prize and a certificate are given to each of 12 selected artisans at the district level and 75 selected artisans at the state level.

### **II. Reimbursement of T.A. /D.A./Carrying cost of their products to the Handicrafts Artisans for attending Fairs /Exhibitions:**

In order to promote sale of handicrafts products made by the artisans of this State there is a scheme implemented by this Directorate for providing financial assistance in the form of grants for reimbursement of DA @ Rs. 75/- per day as well as DA to the handicraft artisans for participation in different fairs/expos and exhibition organised by the Directorate of M&SSE and other agencies in and out side of West Bengal.

Important fairs /expo are Urban Hat, Durgapur, Sate Handicraft Expo at Kolkata, Siliguri, Jaipaguri, Burdwan and IITF , Delhi etc.

### **III. Payment of Old Age Pension to Handicrafts and Village Industries Artisans:**

The Directorate of Micro & Small Scale enterprises has been implementing the scheme for providing Old Age Pension to Handicrafts and Village Industries Artisans in recognition to their contribution in the craft those who fulfil the following conditions:

1. He has attained 60 years of age and is a permanent resident of West Bengal
2. He has worked for at least 10 years in manufacture of handicrafts and village industries products and has been earning his livelihood as a handicrafts or a village industry

artisan either independently or in a registered society, co-operative, voluntary organization.

3. He has no source of income and he is not in a position to earn his livelihood.
4. He has no relation who can maintain him
5. He has been a resident of West Bengal for not less than 10 years on the date of making application
6. He is not receiving any pension from the State Government or Government of India

Rate of pension : Rs. 750/- per month

Target of the district: 125

#### **IV. Preparation of Identity Card for the Artisans by the DC (Handicrafts), Govt. of India**

Development Commissioner (Handicraft), Govt. of India has sanctioned fund for preparation and issuance of Photo ID Cards to the Handicraft artisans of West Bengal. The Identity Card holders are eligible to get the benefit of a couple of schemes like JanashreeBimaYojana, Artisan Credit Card etc.

#### **V. Artisan Credit Card**

The objective of the ACC scheme is to provide adequate and timely assistance from the banking institutions to the artisans to meet their credit requirements of both investment needs as well as working capital, in a flexible and cost effective manner. The scheme would be implemented both in rural and urban area.

#### **Eligibility**

- All artisans involved in production/manufacturing process (and otherwise eligible for credit facilities, for carrying out the proposed activities under any of the existing bank scheme) would be eligible.
- Preference would be given to artisans registered with Development Commissioner (Handicrafts).
- Thrust in financing would be on Clusters of artisans and artisans who would join to form Self Help Groups (SHGs).
- Beneficiaries of other Government sponsored loan schemes will not be eligible for coverage under ACC scheme.

#### **Issue of cards**

- Beneficiaries will be issued a photo card indicating sanctioned limit and validity period of credit facility.
- Will also be issued a passbook or credit passbook incorporating name, address, borrowing limit, validity period etc.

#### **Fixation of Credit Limit**

- Credit limit would be fixed based on assessment of working capital requirements as well as cost of tools and equipment required for carrying out manufacturing process.
- The maximum credit limit to be sanctioned under the scheme would ,however, be Rs.2 lakhs.

### **Margin**

As per guidelines of RBI from time to time or the bank's policy in this regard.

### **Validity /renewal of limits**

The ACC limit could normally be valid for a period of three years subject to annual review by the bank. For the purpose of annual review the borrower may not be required to submit any financial statement. Based on the assessment of performance during inspection by field staff and operations in the account, a decision on continuation or otherwise of the limit sanctioned may be taken. Need for enhancement in the limit sanctioned may also be considered as part of the review. No fee will be charged for review/renewal.

### **Security**

- As per guidelines of RBI from time to time or the bank's policy in this regard.
- The current guidelines of RBI instructions do not permit banks to take collateral security for the quantum of finance envisaged under this scheme.
- However, the assets financed would be hypothecated and towards this necessary security documents would be obtained as per norms.

### **Rate of Interest**

- As per RBI norms/bank policy.

### **Insurance cover**

- Beneficiaries who are registered with Development Commissioner(Handicrafts) would be eligible for coverage under group insurance scheme and the premium paid by the Government and the beneficiaries in the ratio 60:40 respectively or as mutually agreed between office of the Development Commissioner(Handicrafts) and Insurance Company.
- Insurance cover may be arranged for the assets financed as per existing practices in the banks.
- Bank who is member of Credit Guarantee Trust Fund of Small Industries would be eligible for credit guarantees cover under the scheme.

## **VI. RAJIV GANDHI SHILPI SWASTHYA BIMA YOJANA**

Rajiv Gandhi Shilpi Swasthya Bima Yojana provides health care facilities and covers death and disability due to accident to the artisans. The medical benefits are available to the insured artisan and his/her family comprising any three out of spouse, dependent parents and children. All Craft persons whether male or female, between the age group of one day to 80 years will be eligible to

be covered under RGSSBY.

The artisans seeking enrollment under the scheme has to register with the Office of the Development Commissioner (Handicrafts) for issuance of Identity Card.

If not registered as yet, then the artisan can file an application for issuance of I. Card to the nearest Handicrafts Marketing & Service Extension Centre and can mention "Applied For" in the application for enrollment under the Scheme.

## **VII. PROMOTIONAL TRAINING PROGRAMME FOR HANDICRAFTS:**

For development of skill among handicraft artisans ,District Industries Centre, Hooghly organises a number of promotional training programmes for handicraft at block level as well as district level.

## **VIII. GRANT-IN AID TO TECHNICAL AND INDUSTRIAL SCHOOLS**

Grant-in Aid assistances given to Technical and Industrial Schools under Grant-in Aid Rules 1939. Applications for such grants are to be submitted to the General Manager of respective DICs and to the Director, M& SSE in the prescribed form. The GM recommended the grants. There are three types of grants

- i) Grant for Salary assistance : Rs. 150/-p.m. and Rs. 75/-per technical and non-technical staff respectively.
- ii) Maintenance Grant : One third of the total recurring expenses of the Institution subject to maximum of Rs.10,000/-
- iii) Capital Grant : For purchasing of furniture, equipment etc. to the extent of 50% of the total cost of the Capital goods subject to maximum of Rs.10,000/-

## **IX. PROGRAMME FOR PROMOTION OF BEE-KEEPING:**

Agriculture plays vital role in Indian economy and 70 % of population West Bengal depends directly or indirectly on agriculture income. The Agriculture needs to be increased so as to generate more income. Honey and Bees are known to the mankind since times immemorial. Honey is a nutritious fluid collected by Honey Bees which is good for human health. Honey is used by mankind since very ancient period as food , medicine etc. Bee-Keeping industry plays important role for addition in Agriculture income through pollinisation. This industry also plays important role to create employment opportunities among the rural mass.

With the help of financial assistance of Food Processing Industries & Horticulture Department, Govt. of West Bengal, Directorate of Micro & Small Scale Enterprises has been implementing training programmes on Bee-keeping in the different districts having development of Bee-Keeping programmes. These Programmes are organised through the DICs in the district. After completion

of Training Toolkits for Bee-Keeping and honey processing has also been supplied to the trainees so that they can able to start their venture.

#### **X. SKILL UP GRADATION TRAINING PROGRAMMES UNDER COIR PRODUCTS:**

West Bengal holds 5th position in the country in respect of production coconut. There is potential for development of Coir Industries in the State. The annual production of coconut in West Bengal is about 324.3 million nuts with an area of 24,200 hectares for coconut cultivation. Howrah, South 24 Parganas, North 24 Parganas, Medinipur (Purba), Murshidabad are the five districts of West Bengal producing 79% of the total coconut production of the State. Though the State has good potential for development of coir industries in terms of production and availability of coconut but this industry has not yet been developed to the desired level. According to the study conducted by the WEBCON, there are 40 registered and 370 unregistered M&SSE units in coir industries in the State providing employment to 3184 people.

In order to develop coir industry particularly in the non-traditional coir producing States like West Bengal where there is substantial potential for development of coir industry and generation of rural employment on account of raw material availability, the training programme for the development of skills of artisans have to be continued vigorously with greater participation of co-operatives, NGOs and other recognised training institutions.

A well-structured Entrepreneurship Development Programme with the involvement of professional agencies has to be continued to attract new entrepreneur to coir based industries. Organising exposure tour to successful units/ cluster in coir producing regions will not only provide exposure to the production and processing techniques, but also provide the much needed motivation. Women coir workers are under privileged and exploited lot. They typify women workers in under developed rural areas where primitive and unorganised sector of the industry dominate. The introduction of motorised rath and motorized traditional rath for spinning coir yarn improved the productivity and income earning capacity of rural women coir spinners. This would, in turn, improve their working condition, working environment and lift them above poverty line.

#### **XII. SETTING UP OF URBAN HAAT**

The scheme of 'Urban Haat' provides direct marketing facilities to artisans and weavers.

The scheme envisages setting up of Haats at prime urban locations of the country where tourism, transition, culture and craft creation flourish together.

The prime objective of the scheme is to provide direct marketing avenues to craft persons/weavers by eliminating middle agencies. This is a Centrally sponsored scheme. Initial capital cost upto Rs. 300.00 lakhs for each Urban Haat, out of which 70% is provided by the Government of India and the balance 30% by the respective State Government.

The responsibility of providing developed land measuring not less than 18,000 sq.m. rest with the concerned State Government. The scheme is being implemented through State Handicrafts/Handloom Development Corporations/Tourism Development Corporations in consultation with the respective State Government.

It has been decided to establish four Urban Haats for providing marketing support to handicraft artisans throughout the year. Programme of setting up of Urban Haat at Durgapur has already been sanctioned by the Govt. of India.