<u>CHAPTER-V</u>

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PROBLEMS AND REMEDIAL MEASURES

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5.1 INTRODUCTION :

In this chapter we briefly present the main problems faced by the silver smithy of Hupari and we also suggest some remedial measures. The identification of these problems was done on the basis of discussions with the respondents who were contacted for the purpose of sample survey.

5.2 THE FROBLEMS OF RAW MA-TERIAL :

It is estimated that the raw material alone account for nearly 70 per cent of the ex factory price of the products in the silver smithy. Although it is true that silver bullion is given by traders to local manufacturers, it is very important ensure that this raw material is supplied on a continuous basis. This will ensure cell spread and continuous employment to the labour and make the business more regarding for the large scale industries being more organised take waway most of the raw material. Manufacturers. For this purpose, we suggest that the Chandi Karkhandar Association creates a fund for acquiring a store of silver bullion to be supplied to the manufacturers in the lean season.

Alternatively, the silver smiths can organise a cooperative Raw material supply agency dealing not only supply of silver but also other chemicals required by the silver smiths.

5.3 TECHNIQUE OF MANUFACTURE (Production) :

In the silver smithy the technique of manufacturer is poor $o^{\backslash d}$ and primitive, methods and outdated implements are used. The existing techniques in a number of cases have descended from the heary past and still retain the form, shape and size which they first had centuries ago.

The village artisans lack in technical education. Even if they want to introduce improved tools and implements, due to lack of finance, they use primitive and outmoded tools and machines. It is also pointed out that more than the availability of credit, lack of technical consultancy services at all levels has been pointed out as the biggest obstacle in the development of silver smithy. Recognising the need, the Government set up the small industries services Institutes. But technical assistance provided through these small industries service institutes is neither adequate for effective. Facilities like testing labouratories have to be set up in large numbers. In plant surveys of small units by the small industries service institutes and other bodies should be conducted so as to suggest significant improvem-ent in productivity of these units. More research in optimum technology to suit the stage of development of the industry need to be under taken.

5,4 FINANCE :

A major problems for silver smithy is that of obtaining necessary finance. The artisan req uires finance for purchasing raw materials, for stocking the same and for holding his finished articles. It is difficult for him to obtain the money that he required from banks or even from cooperative credit societies, for his assets are negligible, and so he cannot furnish sufficient security.

Cooperative credit societies can be of great service in advancing short term loans to silver smiths. They know the artisans better and the procedures for getting loans are also simple.

5.5 HEAVY TAXATION :

Silver smithy of Hupari is subject to a heavy burden of taxation. Their raw material is subject to octroi duries and their finished products to sales. Tax, when in all fairness, they should be exempt from sales tax and also from octroi on raw material.

5.6 FILLING OF CUMBERSOME STATISTICAL RETURNS :

Apart from the normal work that production in the unit involves, the silver smiths have to comply with a spate of dictates from municipal, state and Central Government Departments to submit a number of returns. Employment of additional staff

becomes a burden on the small units resulting in higher costs. Simplification in this regard is urgently required.

5.7 DESIGN DEVELOPM-ENT :

With a view to procuring an extensive market for crafts, designs should be improved according to the tastes of the consumers, foreign as well as the Which may widen the domestic markets. The regional design develop-ment centres in the states may be helpful in this regard. Further, the design which are often over elaborate may also be simplified so as to economise the cost of production. This requires minute study, and perhaps experimentation in this regard may be carried out at the design centres. As an immediate measure some of the artisans practising different crafts may be

deputed to the design centres for undergoing refreshers training course, in this direction.

5.8 MEDICAL ASSISTANCE TO THE CRAFTSMEN :

It has been observed that most of the craftsmen are never able to spare any funds out of their poor earnings for medical care. whenever, illness attacks a craftsmen, it aggravates his misery and privation by snatching work days on the one hand by necessitating unprovided expenditure on the other. For health of the craftsmen and relief from illness the state government should open free dispensaries with adequate qualified medical staff for them in areas of their concentration.