

# A Comparative Analysis of Artisans under the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) vis-à-vis Non-SFURTI Artisans

Swayam Prava Mishra

## ABSTRACT

*The handicraft industry has great potential for employment and income generation in developing nations. India has a rich tradition of stonework. The stone works have evolved from temples and sculptures to decorative items. The stone craft is a major item in the handicrafts sector of Odisha. According to the United Nations, over the past 30 years, the number of Indian artisans has decreased by 30 percent, indicating the need to re-invest in artisans to safeguard history, culture and an important source of livelihood (Dasra, 2013.)*

*With an aim to sustain the stone carving cluster the government has taken many initiatives. Scheme of Fund for Regeneration of Traditional Industries (SFURTI) is one such CSS by the Ministry of MSME, GoI. As per the Odisha state profile 2019-20, Stone Carving Clusters, Balasore is functional and two other clusters at Khordha and Puri have received funds under the scheme.*

*The study focuses on assessing the SFURTI scheme with a sample of 87 artisans and tries to find the major differences among SFURTI and Non-SFURTI artisans in the study sample. The findings of the study reveal that SFURTI artisans have higher average income, higher average wages, higher average number of earning member and higher average years of training than their non - SFURTI counterparts.*

**Keywords:** Stone Carving, SFURTI, MSME

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## I. INTRODUCTION

According to UNESCO-UNCTAD/WTO "Handicrafts products are those produced by artisans, either completely by hand, or with the help of hand tools or even mechanical means, as long as the direct manual contribution of the artisan



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remains the most substantial component of the finished product. The special nature of artisanal products derived from their distinctive features, which can be utilitarian, aesthetic, creative, culturally attached, decorative, functional, traditional, religiously and socially symbolic and significant”.

The handicraft industry has great potential for employment and income generation in developing nations. However, with time, it has been a challenge now to conserve and promote the traditional arts and crafts, which are languishing. Handicrafts by local craftsmanship and materials are special manifestations of a specific culture or society. However, growing globalization leads to more commoditization of goods, and artisans find their products competitive worldwide. It is also necessary to secure a sustainable livelihood for the artisans who work in this traditional craft (Guha et al., 2022). Stone carving is yet an important form of handicraft in the world. India is known for its rich monuments which are the epitome of our finest stonework. Some of the ancient rock-cut wonders are Khajuraho Temple, Elephanta Caves, Konark Temple, Puri Jagannath temple, etc.

Stone carving is one of the major handicrafts of Orissa. Stone carving in Orissa had reached the heights of excellence, which is demonstrated through the age-old innumerable archaeological monuments, rock-cut sculptures, caves, and temples, and last but not least, the current export of stone-carved products to foreign countries (Panda, 2009). From generation to generation the artistry is carried and it is assumed that the present artisans are the progeny of the master craftsman who was engaged in the construction of the historical monuments.

## II. REVIEW OF LITERATURE

Stone carving is a traditional handicraft industry in India. These are some earlier works:

Governments, intergovernmental organizations, and NGOs have recognized the potential of the handicrafts sector for job creation, poverty reduction, and community revitalization. The approach of these groups has largely conformed to the tradition of livelihood support in the informal sector. This tradition, emerging primarily from the ILO (1972, 1982; Haan 2001), sees informal sectors like handicrafts as opportunities for employment creation in contexts where formal jobs are scarce.

Grober (2019) presented data on employment in the handicraft sector in a number of countries in the developing world. It was found that this sector employed over 10% of the labour force in many countries and that further documentation of this employment is needed to design policies to maximize opportunities in this sector.

Sirika(2008) in her research focuses on the socio-economic status of artisan women in West Wallaga. In the paper, it was identified that apart from finance and marketing the other issue hampering the growth of the artisan women was lack of training and skill development.

Guha et al. (2022) in their paper explored the traditional art form of stone carving, in the Susunia region of Bankura district of West Bengal, India. They looked at the limitations associated with stone-carving operations and investigated the numerous livelihood results obtained from stone-carving activities by stoneworkers through entrepreneurial activities.

Das et al. (2018) did a systematic review of work-related musculoskeletal disorders among handicraft workers and found that risk factors including working posture, daily working hours, repetitive and forceful movements, and working under stressful conditions have a high association with the occurrence of WMSDs. Silicosis is yet another disease found in stone carving workers (Sishodiya, 2022; Antao et. al. 2004).

Mishra (2016) did a diagnostic study of the stone carving cluster of Bhubaneswar. Starting from the evolution to the marketing setup, he did the SWOT analysis of the stone carving clusters.

Jha (2016) covered the dynamics of the Soapstone Craft in Dhakotha area in the Kendujhar District of Odisha, India. The researcher explored different market-specific and end-user-focused product design possibilities.

Mohapatra and Dash (2011) discussed the problems faced by four categories (namely stone carving, filigree, Patachitra, and Applique) under the handicrafts sector of Orissa. The major problems were irregular supply of raw materials, irregular orders, irregular payments, rejection of orders, raising loans and advances, and marketing.

### **III. OBJECTIVE OF THE PAPER**

To compare the performance of stone carving artisans under the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) vis-a vis Non – SFURTI artisans in the study sample.

### **IV. DATA ANALYSIS**

#### ***Profile of the Artisans***

A total of 87 stone carving artisans were interviewed in February 2024 comprising of 47 SFURTI artisans (Trial group) and 40 Non SFURTI artisans (Control Group).

Out of the 40 Non-SFURTI artisans, 5 percent of the artisans were Master artisans and 95 percent of the artisans were workers. Out of the 47 SFURTI artisans, 13 percent of artisans were Master artisans and 87 percent of artisans were workers.

Out of the 87 artisans interviewed for the study 54 percent of the artisans were aware of SFURTI scheme and availed its benefits and the remaining 46 percent of the artisans were neither aware of the scheme nor availed its benefits.

From among the 40 Non- SFURTI artisans, 8 percent of the artisans were female and 92 percent of artisans were male. From among the 47 SFURTI artisans, all artisans were male.

From among the 40 Non-SFURTI artisans, 54 percent artisans belonged to general category, 22 percent artisans belonged to OBC category, 18 percent artisans belonged to SEBC category and 3 percent artisans belonged ST and SC category each. From among the 47 SFURTI artisans, 72 percent artisans belonged to general category, 13 percent artisans belonged to OBC category, 9 percent artisans belonged to SC category ,4 percent artisans belonged SEBC and 2 percent artisans belonged to SC category respectively



From among the 40 Non-SFURTI artisans, 45 percent of the artisans belonged to 36-45 years of age. From among the 47 Non-SFURTI artisans, 40.4 percent of the artisans belonged to 36-45 years of age.

From among the 40 Non-SFURTI artisans, 50 percent of the artisans had studied till 10<sup>th</sup> standard, 42.5 percent of the artisans had studied till 7<sup>th</sup> standard, 5 percent of the artisans had studied till 8<sup>th</sup> standard and 2.5 percent of the artisans had studied till graduation. From among the 47 Non-SFURTI artisans, 44.7 percent of the artisans had studied till 10<sup>th</sup> standard, 21.3 percent of the artisans had studied till 12<sup>th</sup> standard, 17 percent of the artisans had studied till 7<sup>th</sup> standard, 8.5 percent of the artisans had studied till 8<sup>th</sup> standard and 8.5 percent of the artisans had studied till graduation.

From among the both the groups, majority artisans had accounts in SBI Bank.

From among the 40 Non-SFURTI artisans, 47.5 percent artisans had less than 5 family members, 47.5 percent of the artisans had less than 10 family members and 5 percent artisans had less than 15 family members. From among the 47 SFURTI artisans, 53.2 percent artisans had less than 5 family members, 44.7 percent of the artisans had less than 10 family members and 2.1 percent artisans had less than 15 family members.

From among the 40 Non-SFURTI artisans, 67.5 percent artisans had 1 earning member, 32.5 percent of the artisans had 2 earning members. From among the 47 SFURTI artisans, 68.1 percent artisans had 1 earning member, 21.3 percent of the artisans had 2 earning members, 8.5 percent artisans had 3 earning members and 2.1 percent artisans had 4 earning members.

From among the 40 Non-SFURTI artisans, 27.5 percent artisans had 1 artisan family member, 2.5 percent of the artisans had 2 artisan family members. From among the 47 SFURTI artisans, 14.9 percent artisans had 1 artisan member, 8.5 percent of the artisans had 3 artisan family members.

**Table-1: Monthly Income of the Artisans**

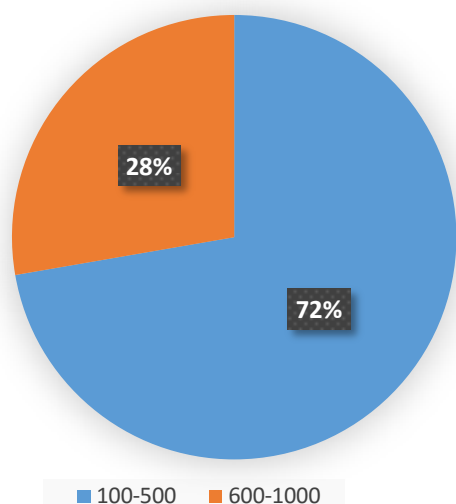
Income (in Rs)	Non-SFURTI	Percentage	SFURTI	Percentage
6000-10000	13	32.5	3	6.4
11000-15000	15	37.5	28	59.6
16000-20000	07	17.5	7	14.9
21000-25000	02	5	9	19.1
26000-30000	03	7.5	0	0
Total	40	100	47	100

Source: Primary Data

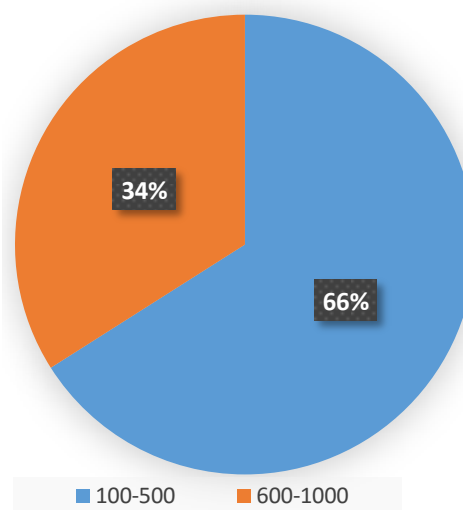
From among the 40 Non-SFURTI artisans, 32.5 percent of the artisans earned Rs 6000-10000 monthly, 37.5 percent of the artisans earned Rs 11000-15000 monthly, 17.5 percent of the artisans earned Rs 16000-20000 monthly, 5 percent of the artisans earned Rs 21000-25000 monthly, 7.5 percent of the artisans earned Rs 21000-25000 monthly. From among the 47 SFURTI artisans, 6.4 percent of the artisans earned Rs 6000-10000 monthly, 59.6 percent of the artisans earned Rs 11000-15000 monthly, 14.9 percent of the artisans earned Rs 16000-20000 monthly, 19.1 percent of the artisans earned Rs 21000-25000 monthly (Table-1)

28 percent non-SFURTI artisans earned daily wages of Rs 100-500 and 72 percent of the artisans earned daily wages of Rs 600-1000. From among the 47 SFURTI artisans, 34 percent artisans earned daily wages of Rs 100-500 and 66 percent of the artisans earned daily wages of Rs 600-1000.

**Figure -1: Daily Wages of Non-SFURTI Artisans (in Rupees )**



**Figure 2: Daily Wages of SFURTI Artisans (in Rupees)**



Source: Primary Data

**Table-2: Land Ownership (in Acres)**

Assets (Land in Acres)	Non-SFURTI	Percentage	SFURTI	Percentage
0	18	45	18	38.3
1	20	50	24	51.1
2	2	5	5	10.6
Total	40	100	47	100

Source: Primary Data

**Table-3: Years of Experience as Artisans**

Years of Experience as Artisans	Non-SFURTI	Percentage	SFURTI	Percentage
01-10 years	8	20	13	27.7
11-20 years	21	52.5	26	55.3
21-30 years	8	20	8	17
31-40 years	2	5	0	0
41- 50 years	0	0	0	0
51-60 years	1	2.5	0	0
Total	40	100	47	100

Source: Primary Data



From among the 40 Non-SFURTI artisans, 45 percent artisans had no land, 50 percent artisans had 1 acre land and 5 percent artisans had 2 acres land. From among the 47 SFURTI artisans, 38.3 percent artisans had no land, 51.1 percent artisans had 1 acre land and 10.6 percent artisans had two acres land (Table-2). Table-3 shows the years of experience of artisans.

**Table-4: Years of Training as Artisans**

Years of Training as Artisan	Non-SFURTI	Percentage	SFURTI	Percentage
0	10	25	1	2.1
1	6	15	8	17
2	19	47.5	29	61.7
3	3	7.5	8	17
4	2	5	0	0
5	0	0	1	2.1
Total	40	100	47	100

Source: Primary Data

From among the 40 Non-SFURTI artisans, 25 percent artisans had no training, 15 percent artisans had 1 year training, 47.5 percent artisans had 2 years of training, 7.5 percent artisans had 3 years of training, 5 percent artisans had 4 years of training. From among the 47 SFURTI artisans, 2.1 percent artisans had no training, 17 percent artisans had 1 year training, 61.7 percent artisans had 2 years of training, 17 percent artisans had 3 years of training, 2.1 percent artisans had 5 years of training.

**Table-5: Basic Amenities at the Cluster**

Basic Amenities in the Cluster	Non-SFURTI	Percentage	SFURTI	Percentage
No	4	10	0	0
Yes	36	90	47	100
Total	40	100	47	100

Source: Primary Data

From among the 40 Non-SFURTI artisans, 10 percent artisans said that they had basic amenities at the cluster and 90 percent of the artisans said that they did not have basic amenities at the cluster. From among the 47 SFURTI artisans, all artisans said that they had basic amenities at the cluster.

**Table-6: Hours worked in a Day**

Hours per Day	Non-SFURTI	Percentage	SFURTI	Percentage
6	2	5	0	0
7	4	10	0	0
8	17	42.5	33	70.2
9	2	5	7	14.9
10	15	37.5	7	14.9
Total	40	100	47	100

Source: Primary Data

From among the 40 Non-SFURTI artisans, 42.5 percent of the artisans worked for 8 hours a day, 5 percent of the artisans worked for 9 hours a day and 37.5 percent of the artisans worked for 10 hours a day. From among the 47 SFURTI artisans, 70.2 percent of the artisans worked for 8 hours a day, 14.9 percent of the artisans worked for 9 hours a day and 14.9 percent of the artisans worked for 10 hours a day.

**Table-7: Machine Hours in a Day**

Machine Hours in Day	Non-SFURTI	Percentage	SFURTI	Percentage
2	4	10	0	0
3	1	2.5	0	0
5	2	5	1	2.1
6	11	27.5	25	53.2
7	6	15	9	19.1
8	7	17.5	10	21.3
9	5	12.5	2	4.3
10	4	10	0	0
Total	40	100	47	100

Source: Primary Data

From among the 40 Non-SFURTI artisans, 27.5 percent of the artisans used machines for 6 hours a day, 15 percent of the artisans used machines for 7 hours a day, 17.5 percent of the artisans used machines for 8 hours a day, 12.5 percent of the artisans used machines for 9 hours a day, 10 percent of the artisans used machines for 10 hours in a day. From among the 47 SFURTI artisans 53.2 percent of the artisans used machines for 6 hours a day, 19.1 percent of the artisans used machines for 7 hours a day, 2.3 percent of the artisans used machines for 8 hours a day, 4.3 percent of the artisans used machines for 9 hours a day.

**Table-8: Type of Work Done by Artisans**

Type of Work	Non-SFURTI	Percentage	SFURTI	Percentage
Polishing or Finishing	1	2.5	0	0
Shaping and Designing	1	2.5	0	0
Shaping and Polishing	3	7.5	0	0
Designing and Polishing	1	2.5	0	0
Polishing and Stone Block Cutting	0	0	1	2.1
Shaping, Designing and Polishing	29	72.5	37	78.7
Shaping/Designing Polishing and Cutting	5	12.5	4	8.5
Shaping/Designing Polishing/Cutting and Machine Operation	0	0	5	10.6
Total	40	100	47	100

Source: Primary Data





From among the 40 Non-SFURTI artisans, 72.5 percent artisans were into shaping, designing and polishing work, 12.5 percent artisans were into shaping, designing, polishing and stone cutting work, etc. From among the 47 SFURTI artisans, 78.7 percent of the artisans were into shaping, designing and polishing, 8.5 percent artisans are into Shaping, designing, polishing and stone cutting.

**Table-9: Products with Most Demand in the Market**

Products with Most Demand in Market	Non-SFURTI	Percentage	SFURTI	Percentage
Deities	18	45	27	57.4
Ganesha	14	35	20	42.6
Ganesha, Hanuman	7	17.5	0	0
Hanuman	1	2.5	0	0
Total	40	100	47	100

Source: Primary Data

All the artisans opined that idols of deities had the most demand as products in the market especially those of Lords Hanuman and Ganesha.

**Table-10: Products Made by the Artisans**

Products Artisan Deals in	Non-SFURTI	Percentage	SFURTI	Percentage
Idols and Animals	7	17.5	12	25.5
Idols and Utensils	0	0	2	4.3
Idol, Animal and Home Décor	2	5	12	25.5
Idol, Animal and Furniture	2	5	3	6.4
Idol, Animal and Utensils	14	35	8	17
Idol, Furniture and Utensils	0	0	1	2.1
Idol, Animal, Home Décor and Furniture	0	0	3	6.4
Idol, Animal, Furniture And Utensil	3	7.5	2	4.3
Idol, Animal, Home Decor, Furniture and Utensil	12	30	4	8.5
Total	40	100	47	100

Source: Primary Data

From among the 40 Non-SFURTI artisans, 35 percent artisans dealt in idol, animal, utensils, and 30 percent artisans dealt in idol, animal, home décor, furniture and utensils. From among the 47 SFURTI artisans, 25.5 percent of artisans dealt in idols and animals, 4.3 percent of artisans dealt in idol, utensils, 25.5 percent of the artisans dealt in idol, animal, and home décor, etc.



### **Social Security Benefits Received by the Artisans**

From among the 47 SFURTI artisans 31.9 percent artisans got financial security, food security and livelihood security, 38.3 percent artisans got old age pension, financial security, food security and livelihood security, 17 percent artisans got financial security, food security, livelihood security and health security and 12.8 percent artisans got pension, financial security, food security, livelihood security and health security.

From among the 40 Non-SFURTI artisans (40 percent), majority artisans availed security through sources like LIC, Bajaj Finance and from among the SFURTI artisans(23.4 percent) , majority artisans security through PMSBY and APY.

**Table-11: Descriptive Statistics (Comparison of Means)**

Statistics	Non-SFURTI (N=40)		SFURTI (N=47)		Total (N=87)	
	Mean	SD	Mean	SD	Mean	SD
Age	40.2	10.3	37.02	7.9	38.49	9.2
Income (in Rs. Thousands)	14.5	6.0	16.1	3.6	15.4	4.9
Per Day Wage	481.3	203.7	534.04	120.3	509.8	165.1
Assets (Land in acres)	0.6	0.6	0.72	0.6	0.67	0.6
No. of Family Member	4.9	1.6	4.83	1.5	4.86	1.6
No. of Earning Member	1.3	0.5	1.45	0.7	1.39	0.6
Experience as Artisans (Years)	17.8	9.8	14.77	6.7	16.14	8.4
Training (in years)	1.5	1.1	2.02	0.8	1.79	1.0
Hours of work per day	8.6	1.2	8.45	0.7	8.52	1.0
Machines per day (in hours)	6.8	2.2	6.72	1.0	6.74	1.7
Meals per day	4.6	0.5	4.81	0.4	4.69	0.5
Work completion time (days)	30.0	0.0	30	0.0	30	0.0
Without machines (days)	120.0	27.2	120	26.5	120	26.7

Source: Primary Data

From the comparison of means across variables between Non-SFURTI and SFURTI artisans, we can see that SFURTI artisans have higher average income, higher average wages, higher average number of earning member and higher average years of training than their Non-SFURTI counterparts.

The Mann-Whitney U test results provide insights into the variables where there are significant differences between the groups (Income ,per day wage, training ). All other variables were found insignificant. These results also show the SFURTI artisans doing better than Non-SFURTI in terms of the Income, per day wage and Training parameters.



**Table-12: Mann Whitney U Test Statistics**

Variables	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
Income	680.5	1500.5	-2.278	0.023
Per day wage	689	1509	-2.22	0.026
Assets (Land in acres)	339	639	-0.804	0.422
No. of Earning Member	913	1733	-0.281	0.779
Training (in years)	699.5	1519.5	-2.257	0.024
Hours per day	874	2002	-0.631	0.528
Machines used per day (in hours)	849.5	1977.5	-0.805	0.421

a. Grouping Variable: SFURTI/NON-SFURTI

### Cluster Profile

Soro Stone was supervised by the SFURTI scheme and the remaining clusters ( Namely Annapurna Marble Arts Stone Carving, Baulagadia Stone Industrial Co-operative Society, LTD, Divine Stone Carving, Boulagadia and Sai Sanatan Arts) were operating independently.

The oldest stone cluster in existence was the Baulagadia Stone Industrial Co-operative Society, LTD which was established in the year 1955 followed by Divine Stone Carving established in the year 2014, Soro Sone Carving Cluster established in the year 2017, Sai Sanatan Arts established in the year 2021 and Annapurna Marble Arts Stone Carving established in the year 2022. Soro Cluster was registered under SFURTI in the year 2017.

Soro Cluster had the highest number of artisans working under them (550 artisans) followed by Baulagadia Stone Industrial Co-operative Society, LTD (60 artisans ), Sai Sanatan Arts (15 artisans), Divine Stone Carving ( 8 artisans ) and Annapurna Marble Arts Stone Carving ( 4 artisans ).

**Table-13: Marketing Channels of the Cluster**

Name of the Marketing Channel	Non-SFURTI	Percentage	SFURTI	Percentage
Konarka Kala- Stone Art Gallery, BBSR	1	25	0	0
New Marble Museum & Co., Burrabazar, Kolkata; Baulagadia Stone Art & Culture	1	25	0	0
Sudarshan Art and Craft Village, BBSR; Maa Taradevi Stone, BBSR	0	0	1	100
Sudarshan Art and Craft Village, BBSR; Soro Stone Carving Cluster, Soro	2	50	0	0
Total	4	100	1	100

Source: Primary Data

The SFURTI cluster had market linkages with Sudarshan Art and Craft Village, BBSR; Maa Taradevi Stone, BBSR.

From among the Non- SFURTI artisans, majority (32.5 percent) of artisans used marble, granite, black stone, black color and from the SFURTI artisans majority (19.1 percent ) of the artisans used limestone, marble, granite, red stone, red soil, black color.

From among the Non- SFURTI artisans, majority of artisans used angle grinder, diamond wire, dust remover, die machine, power drilling machine and from the SFURTI artisans majority of the artisans used angle grinder, diamond wire, dust remover, die machine (Table-14).

**Table-14: Machines used by Artisans**

Machines	Non-SFURTI	Percentage	SFURTI	Percentage
Die Machine	1	2.5	0	0.0
Diamond Wire, Dust Remover	1	2.5	0	0.0
Dust Remover, Die Machine	1	2.5	0	0.0
Stone Lifting Machine, Stone Handling Machine, Block Cutter	0	0.0	1	2.1
Angle Grinder, Dust Remover, Die Machine	1	2.5	0	0.0
Angle Grinder, Diamond Wire, Dust Remover, Die Machine	12	30.0	22	46.8
Angle Grinder, Diamond Wire, Dust Remover, Power Drilling Machine	1	2.5	1	2.1
Angle Grinder, Diamond Wire, Dust Remover, Die Machine, Power Drilling Machine	22	55.0	19	40.4
Stone Lifting Machine, Stone Handling Machine, Block Cutter, Angle Grinder, Diamond Wire, Dust Remover	0	0.0	1	2.1
Block Cutter, Angle Grinder, Diamond Wire, Dust Remover, Die Machine, Power Drilling Machine	1	2.5	1	2.1
Stone Lifting Machine, Stone Handling Machine, Block Cutter, Angle Grinder, Diamond Wire, Dust Remover, Die Machine	0	0.0	1	2.1
Cnc Automatic Stone Designing Machine, Stone Lifting Machine, Stone Handling Machine, Block Cutter, Angle Grinder, Diamond Wire, Dust Remover, Die Machine	0	0.0	1	2.1
Total	40	100	47	100

Source: Primary Data



**Table-15: Tools used by Artisans**

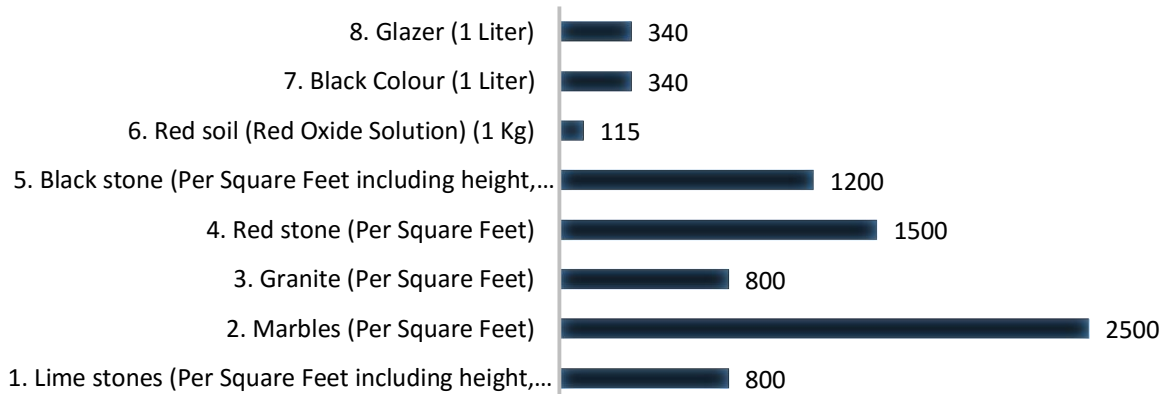
Tools	Non-SFURTI	Percentage	SFURTI	Percentage
Chisel, Hammer, Scale	1	2.5	0	0.0
Polisher, Sand Paper, Filer, Sharpening Tools	3	7.5	1	2.1
Chisel, Hammer, Compass, Scale, Polisher	1	2.5	0	0.0
Chisel, Hammer, Scale, Polisher, Sand Paper,	0	0.0	1	2.1
Chisel, Hammer, Scale, Polisher, Filer	0	0.0	1	2.1
Chisel, Hammer, Scale, Sand Paper, Filer	1	2.5	4	8.5
Polisher, Sand Paper, Filer, Sharpening Tools	1	2.5	0	0.0
Chisel, Hammer, Compass, Scale, Sand Paper, Filer	1	2.5	1	2.1
Chisel, Hammer, Compass, Scale, Sand Paper, Sharpening Tools	1	2.5	0	0.0
Chisel, Hammer, Scale, Polisher, Sand Paper, Filer	13	32.5	13	27.7
Chisel, Hammer, Scale, Polisher, Sand Paper, Sharpening Tools	0	0.0	2	4.3
Chisel, Hammer, Scale, Sand Paper, Filer, Sharpening Tools	2	5.0	7	14.9
Chisel, Hammer, Compass, Scale, Polisher, Sand Paper, Filer	7	17.5	7	14.9
Chisel, Hammer, Compass, Scale, Sand Paper, Filer, Sharpening Tools	0	0.0	1	2.1
Chisel, Hammer, Scale, Polisher, Sand Paper, Filer, Sharpening Tools	6	15.0	6	12.8
Chisel, Hammer, Compass, Scale, Polisher, Sand Paper, Filer, Sharpening Tools	3	7.5	3	6.4
Total	40	100	47	100

Source: Primary Data

Majority of artisans across groups, used chisel, hammer, scale, polisher, sand paper and filer.

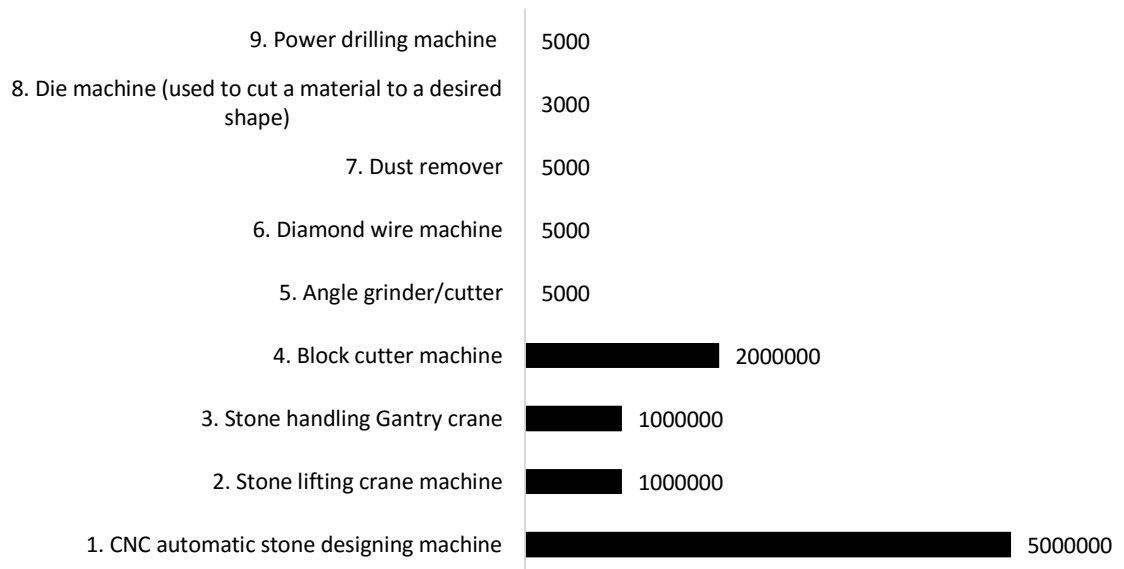
The costliest raw material is marble (Rs 2500 per square feet), machine is CNC Automatic Designing (Rs 50,000) and tool is compass (Rs 12,000).

**Figure-3: Cost of Raw Materials (in Rupees)**



Source: Primary Data

**Figure-4: Cost of Machines (in Rupees)**



Source: Primary Data

## V. MAJOR FINDINGS

From the five clusters taken for the study, one cluster was being supervised by SFURTI. It had 550 artisans and was functioning since 2017. The major marketing channel for both SFURTI and Non-SFURTI clusters is Sudarshan Arts and Crafts. All the expensive machines used in the SORO cluster were exclusively purchased under the SFURTI Scheme.

### ***Awareness , Availability And Accessibility of the SFURTI Scheme***

Out of the 87 artisans interviewed for the study 54 percent of the artisans were aware of SFURTI scheme and availed its benefits and the remaining 46 percent of the artisans were neither aware of the scheme nor availed its benefits.



Majority of the SFURTI artisans (61.7 percent ) needed more awareness and training programs to be conducted through the scheme.

SFURTI artisans have higher average income, average number of earning members, higher average wages, higher average years of training than their Non-SFURTI counterparts.

### ***Impact of SFURTI Scheme on the Stone Carving Clusters***

Majority of the SFURTI artisans received income, employment, demand for product, access to credit, quality of life benefits after enrolling in SFURTI.

Idols of Ganesha and Hanuman were most demanded in the market.

SFURTI artisans mostly dealt with idols and animals where as Non-SFURTI artisans dealt mostly with idol, animal, home decor, furniture and utensil.

From among the Non- SFURTI artisans, majority of artisans used marble, granite, black stone, black color and from the SFURTI artisans majority of the artisans used limestone, marble, granite, red stone, red soil, black color.

From among the Non- SFURTI artisans, majority of artisans used angle grinder, diamond wire, dust remover, die machine, power drilling machine and from the SFURTI artisans majority of the artisans used angle grinder, diamond wire, dust remover, die machine. Majority of artisans across groups, used Chisel, Hammer, Scale, Polisher, Sand Paper, Filer.

From comparison of mean test, we can see that SFURTI artisans have higher average income, higher average wages, higher average number of earning member and higher average years of training than their Non-SFURTI counterparts. The Mann-Whitney U test results provide insights into the variables where there are significant differences between the groups (Income , Per day wage, Training ). It goes with the mean test.

### ***Changes brought by SFURTI Scheme on wellness and quality of life of Stone Clusters***

SFURTI artisans received social security benefits like Old Age Pension, Financial Security, Food Security, Livelihood Security where as Non-SFURTI artisans did not have any such benefits.

The artisans also got social security from other sources like PMSBY, Atal Pension Yojana ,Life Insurance Corporation , Bajaj Finance etc. The artisans would like to have more awareness and training programs and health protection in case of any health issue relating to carving activity.

## **VI. CONCLUSION**

SFURTI Scheme has benefited the artisans in almost all socio- economic aspects of well -being. SFURTI artisans have higher income, wages, employment protection, more training and workshops They have better social security in terms of old age pension, financial security, food security and health security compared their Non-SFURTI counterparts. They have significantly higher wages, income and years of training than their counterparts in stone carving clusters.

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