

Role of Small Scale Industry In Rural Development: Case Study of Jewelry Die Making Industry In Chinchani Tarapur



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Introduction

All developing countries always strive hard for the development of the Nation and dream to be developed. In the process of development economic development plays very important role. No one country can imagine the economic development without industrialization. And hence after independence our India adopted industrialization as a main tool under the leadership of Pandit Jawaharlal Nehru to achieve development of Nation. Accordingly with the object of creating employment opportunities, exploring new natural resources within India, utilizing them for eradication of poverty and achieving all round development of India first industrial policy was declared in 1948 and later to meet need of the days some amendments were made in Indian Industrial Policy in 1956,1973,1977,1980 and 1991.

However these efforts resulted in the industrial development of urban area where infrastructure was quiet sufficient to support the industrial promotion. The rural region remain neglected because of which India could not achieve the balanced development. As our 65 % population lives in rural area, real development of Nation cannot be achieved without development of rural areas. Rural development again has many facets but agriculture and industries play vital role in rural development . Knowing the importance of this various schemes and policies were framed through the ministry of Rural Development like MGNREGA, KVIC,SGSY,for accelerating agricultural and industrial development in rural areas. However inspite of these efforts we are not yet succeed in achieving the desired rate of development. The statistics of economic survey of India shows that the growth rate in industries is greater than in agriculture and hence special attention should be given to the small, tiny and cottage industries in rural areas to foster the rural develop-

ment. In this context it is necessary to find contribution of different industries in the rural development and to explore new opportunities in it. With this object only researcher has undertaken this study of jewelry Die making industry in chinchani Tarapur area.

Literature Review

1)Every country has set its own parameters in defining small-scale sector. Cottage and small scale industries are defined in terms of investment in plant and machinery under section II B of Industries (Development and Regulation) Act 1951. The limit is revised from time to time to offset the impact of inflation and to meet the technological needs. In 1955 Small Scale Industries Board defined small scale industry as "A unit employing less than 50 persons, if using power and less than 100 persons without the use of power and with capital assets not exceeding rupees five lakhs" Government of India in its budget for 2007-08 has raised the investment limit in plant and machinery of small-scale industries to 1.5 corers and ancillary unit to Rs. 75 lakhs. For small-scale industries, the Planning Commission of India uses terms 'village and small-scale industries'. These include modern small-scale industry and the traditional cottage and household industry.

2) Dr. Thango Mathu In his book i.e. " Approach to Rural Industrialization ," has stated that, an integrated approach of rural industrialization for development of country means development of village industries as well as decentralization of modern industries in rural area, may be thought of viable and desirable strategy.

3) In the research paper titled 'Chinchani & its vicinity from historical angle' presented by Prof. Perna Raut, in conference of Maharashtra state History Association it is clearly mentioned that Due to trade, commerce, agriculture and Die making business chinchani is more developed than

other areas. Die making is one of the main occupation in chinchani and due to this business Chinchani has got its place on National map.

4) Social worker Mr. Surendra Karvir (former sarpanch of chinchani) writes in his unpublished article that Mr. Purushottam sahamate, person of creative mind from Panchal community invented this business approximately 90 years back.. And in a very short period due to quality of work Chinchani Tarapur became the big market of jewelry dies . Goldsmith from all over the country like Delhi, Agra, Jaipur, Kolkata, Chennai, Indore used to personally visit this area and purchase the dies. Slowly the business increased to such great extent that it started operating through post offices. This business has potential to reduce the problem of rural unemployment in india and to reduce the burden of increasing population on urban area.

5)In an a quarterly magazine Sri Akshardhan , Smt. Lalita Kolhe, H.M. of K.D. High school, chinchani has highlighted that this business has turned the lives of chinchani- Tarapur which was full of poverty. Malnutrition, tough work into happy and self contented lives.

Objectives of The Study

- To find the role of small and cottage industries in the rural development
- To find the contribution of jewelry die making industry in the economic development of Chinchani Tarapur area.
- To find the contribution of jewelry die making industry in the educational development of Chinchani Tarapur
- To find contribution of jewelry die making industry in the socio cultural development of Chinchani Tarapur

Hypothesis

- Small scale and cottage industries play important role in the development of rural area.
- Jewelry die making industry has contributed in the economic development of Chinchani Tarapur
- Jewelry die making industry has contributed in the educational development of Chinchani Tarapur
- Jewelry die making industry has contributed in the socio-cultural development of Chinchani Tarapur

Methodology

This study is based on primary and secondary data. The primary data is collected by using survey method through questionnaire, observation, interview of die makers in Chinchani Tarapur, A sample of 160 die makers is drawn on non random convenience basis representing various communities and areas. The secondary data is collected from the records of Vishwakarma Kala Vikas Sahakari Patsanstha , K.D.High school, M.K.Jr.College, Gram panchayat and some social NGOs etc. and from some books and magazines. The data is analysed with the help of classification , Tabulation and percentile method.

Area Profile

The area of Chinchani Tarapur is selected purposely for this study as this business is originated in this area. Chinchani used to be the oldest port in British period. Tarapur is known for Atomic power station and 3rd biggest industrial area in Thane district of Maharashtra ,Maharashtra is India's leading industrial state contributing 15% of national industrial output and over 40% of India's national revenue.

Data Analysis

Contribution in Economic development:

Though this business was originated in Panchal community, now almost all communities in chinchani Tarapur have entered in this business. And so the sample is selected in such a way so as to represent all communities.

Table 1. Profile of Respondants (communitywise)

Community	No. of Die makers	Percentage
Panchal	17	10.62
Farmer	18	11.25
Bhandari	22	13.75
Bari	08	05.00
Fisherman	47	29.37
Aadiwasi	24	15.00
Muslim	17	10.62
Other	07	04.37
Total	160	100

Table 2. Profile of Respondant. (areawise)

Area	No. of Die makers	Percentage
Chinchani	110	68.75
Varor	04	02.50
Vadvan	02	01.36
Vasgaon	07	04.79
Tarapur	27	18.49
Dahanu	10	06.84
Total	160	100

The sample of respondants has been taken from

maximum parts of Chinchani Tarapur to show that this business though started in Chinchani but now has been spread in almost all parts of Chinchani Tarapur and thereby contributed in the economic development of all parts of Chinchani.

Table 3. Occupational Background of Respondants

Occupational background	No. of Diemakers	Percentage
Die makers	72	45.00
Farmers	26	16.25
Fisherman	44	27.50
Shopkeeper(Vani)	04	02.50
Worker	14	08.75
	160	100

Out of the total respondants only 45% are from Die makers background and nearly 55% are from various other occupational background which shows that not only the generation of Die makers (originally carpenter and blacksmith) are engaged in this business but the generation of various others occupational background has also been attracted towards this business.

Table4. Export of jewelry dies

	No. of Die makers	Percentage
Yes	36	22.49
No	124	77.50
Total	160	100

The above table shows that nearly 23% of the respondants are exporting their jewelry dies to outside countries like south Africa, Dubai, Bangladesh, Pakistan etc. indirectly through agents and thus contributing in the national economy of India. It shows that this business has very good export potential.

Table 5. Finance provided by Vishwakarma Kala Vikas Sahakari Patsanstha Ltd.

Year	Loan sanctioned to Die makers	Trend	Percentage
1998-99	488000		100.00
1999-00	622000		127.45
2002-03	493000		101.02
2003-04	674000		138.11
2005-06	732000		150.00
2008-09	457000		93.64
2010-11	433000		88.72
2011-12	581000		119.05

Source: Annual report of Vishwakarma Kala Vikas Patsanstha Ltd. Chinchani.

Vishwakarma Kala Vikas Sahakari Patsanstha Ltd. Is the main financing agency to provide easy loan to die makers of Panchal com-

munity. It is formed in 1979 with the main object of providing financial assistance to die makers. The record of this agency shows increasing trend of providing finance to die makers in last 14 years except in 2008-09 to 2010-11. Thus this business is increasingly contributing in the economy of chinchani.

Contribution in Educational development :

The table clearly shows that in last 45 years wherefrom actually this business took concrete shape No. of primary and secondary schools, Jr. and Sr. college has been increased considerably. Not only that but the strength of these institution has also been increased continuously. It proves that this area got developed from educational point of view. This Jewelry die making business improved the standard of living of the people of this area due to which they started giving education to their children. Thus In this educational development of Chinchani Tarapur jewelry die making industry has definitely played a greater role.

Contribution in socio-cultural development:

Economic development and educational development of Chinchani Tarapur has led indirectly socio-cultural development of this area. Since last 40/50 years No. of social and cultural associations are being working in this area for promoting social welfare. Their activities mainly includes social gathering, awareness about social problems, environment conservation, National integration ,promotion of different arts, health program, help to poor & needy people etc. Following table shows the list of various NGOs working in this area.

Sr. No.	NGOs
1.	Panchal Samaj Yuvak Mandal
2.	Somvanshi Kshatriya yuvak Mandal
3.	Bari Samaj Yuvak Mandal
4.	Machhimar Samaj Yuvak Mandal
5.	Sai Mandir Trust
6.	Chetak Sports Club
7.	Senior Citizen Group
8.	Akshay Vachanalaya

Table 6. Increasing Trend Of Educational Insitution

	No. of primary schools	No. of secondary school	No. of Jr. college (incl. ITI)	No. of Sr. college
Before 45 years	05	02	00	00
Presently	17	07	04	01

Source: Primary data through observation and discussion with senior citizens.

FINDINGS:

1. Almost all communities are found to be engaged in this business .
2. This business is spread in maximum areas of Chinchani & Tarapur.
3. 70% of population of Chinchani is engaged in this business.
4. People from different occupational background has entered in this business.
5. Nearly 23% of respondents (die-makers) are exporting their dies to foreign countries.
6. In last 40 - 50 years no. of education institutions has been increased.
7. In last 40 - 50 years no. of social, cultural and sports associations are formed and are working till date.

Conclusion:

1. From the findings it can be concluded that Jew elry die-making industry has contributed in the economic development of Chinchani , Tarapur.
2. This industry has export potential.
3. This industry has played important role in educational development of this area.
4. It has led socio-cultural development of Chinchani, Tarapur.

Suggestion:

1. .All die-makers from all communities should get associated and organized for the further upliftment of this industry.
2. Government of India should support this industry to extract employment potential to maximum extent.
3. This industry should be encouraged for export marketing.

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