TRANSFORMING TRADITIONAL INDUSTRIES THROUGH THE SCHEME OF FUND FOR REGENERATION OF TRADITIONAL INDUSTRIES (SFURTI)

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ABSTRACT

India faces a major challenge of unemployment, particularly disguised unemployment in rural areas where agriculture dominates livelihoods. To address this and promote non-agricultural employment through skill development and digitized training, the Government of India launched the "Scheme of Fund for Regeneration of Traditional Industries" (SFURTI) under the Ministry of MSME in 2005. The scheme aims to revitalize traditional industries by organizing artisans into clusters, enhancing their competitiveness, and ensuring long-term sustainability. Industrial clusters are seen as effective tools for regional economic growth and poverty reduction. The cluster approach focuses on networks of enterprises rather than isolated units, enabling knowledge transfer, skill development, innovation, and empowerment of local communities, including marginalized caste groups. India's traditional industries, rich in diversity and heritage, are passed down through generations and hold significant cultural and economic value. This research studies the role of SFURTI in transforming traditional enterprises, evaluates its performance, examines the benefits offered, and highlights key challenges in its implementation.

Keywords: Disguised unemployment, Traditional Industries, SFURTI, Clusters, Economic growth.

1. INTRODUCTION

India is an emerging economy where there are greater opportunities for industrialization. In India, the majority of the population lives in rural areas where their livelihood depends upon agricultural activities. In the agriculture sector, the problem of disguised unemployment exists. To tackle the problem of disguised unemployment, the government of India takes an initiative to motivate the rural people to start their ventures in which they are specialized and helps in shifting from agriculture to non-agriculture activities through various schemes, and generate employment opportunities for others.

India is always known for their culture, traditions, and heritage in the world. The Government of India recognised this and takes various initiatives to transform its tradition, culture, and heritage into businesses. To create value for their businesses, the government of India launched various schemes. The Scheme for Fund for Regeneration of Traditional Industries (SFURTI) is one of them. The scheme has been launched by the government in the year 2005-2006 to increase the competitiveness of traditional industries such as Khadi, Honey, Bamboo, Coir, Agro, Textile, Handicraft across India. Under this scheme, a cluster of artisans has been formed and efforts are made to transform their traditional business into a modern one by providing technological and infrastructural support as well as providing them finance facility. For the growth of our economy, this scheme plays a significant role by increasing the income and assets of rural people, and also helps in increasing the GDP of our country.

2. REVIEW OF LITERATURE

Katoch (2018) examined the role of the Khadi and Village Industries Commission (KVIC) for the promotion and development of Khadi and Village Industries. The study was based on secondary data gathered from the published reports of KVIC. The findings of the study revealed that SC beneficiaries has comparatively high percentage share in margin money in various states such as Himachal Pradesh, Andhra Pradesh, Haryana, Tamil Nadu, Odissa, Maharashtra, Bihar and Jammu and Kashmir but percentage share of ST beneficiaries in margin money rised in all the states except Kerala, Uttrakhand, Maharashtra and Goa. The percentage share of OBC beneficiaries in margin money increased in all the states except Gujarat, Goa, and Delhi.

Das (2015) examined the role of clusters in removing poverty. The case study revealed that initiatives taken by the government regarding the development of clusters for the growth of rural artisans help empower them by skill upgradation, in increasing their assets and income, social capital, and product development.

Dutta (2014) examined the role of Barpeta Cane and Bamboo Craft Cluster in the growth of the economy and also study the initiatives taken by the government for the growth of clusters. The study was based on both secondary and primary data. The study revealed that the cluster played a significant role in removing rural poverty, balanced regional growth and generation of their income as rural artisans based cluster provide employment to 13 million people.

Patel and Prajapati (2023) examined the challenges faced by cottage industries as well as prospects of cottage industries and their study revealed that there are various hardships in the growth of cottage industries such as no proper credit facility, availability of limited quantity of raw material, no proper management, no technological support, no proper marketing of products, no proper infrastructure, have to face high competition from big industries.

Anoop et al. (2021) analyzed the geographic concentration, growth rate, stability of direction of trade, instability of coir products that India exports. The data of export has been collected country wise from the year 2003-04 to 2018-19 from Coir Board and India stat websites. The findings of the study revealed that as per Markov Chain analysis, the stability of export of coir products of India was high in China and low in South Korea. The value of export and growth rate in terms of quantity was also highest in China. South Korea out of all the countries considered under study was ranker in growth in unit value of export from India. The study also revealed that the country China showed highest instability in quantity of export, unit value and value of export.

Kumar (2020) analyzed the contribution of MSMEs in employment generation for India. For this purpose, the data has been collected for the time period from the year 1992-93 to 2011-12. The study revealed that MSMEs gave a huge contribution in generation of employment, export earnings, upgradation of entrepreneurial skills and sustained growth. The results also indicated that CAGR of production, employment, export and market value of fixed assets are 14.96 per cent, 9.58 per cent, 18.62 per cent and 14.56 per cent respectively are high in comparison to GDP of India during 1995-96 to 2013-14.

Vincent (2020) examined the role of MSMEs in growth of economy of India. For this purpose, the data has been collected for the time period from the year 2012-13 to 2017-18. The results indicated that MSME sector played a significant role in production, generation of employment and export.

3. OBJECTIVES OF THE RESEARCH:

1. To study the role of SFURTI in transformation of Traditional Industries

2. To review the implementation of schemes across in India in different sectors.

4. RESEARCH METHODOLOGY

The main aim of the paper is to study the role of SFURTI in transformation of Traditional Industries and to review its implementation across India in different sectors. For this purpose, the data has been collected from the official website of SFURTI. The research is descriptive in nature and uses secondary source of data.

5. SFURTI

The Scheme of Fund for Regeneration of Traditional Industries (SFURTI) was established in 2005–2006 to increase the productivity and competitiveness of traditional industries, by integrating artisans and traditional industries into clusters. The goal of this programme is to increase artisanal income by concentrating on the development of physical infrastructure, technological advancement, training, product innovation, design interventions, marketability, enhanced packaging, and marketing infrastructure.

Each cluster will conduct the project over a three-year period, and the funding pattern under the scheme includes cash for soft interventions such as design creation, skill development, and capacity building. In addition to cross-cutting thematic interventions like brand-building and promotion, news media marketing, e-commerce, innovation, R&D initiatives, and establishing connections amongst clusters, there are hard interventions like Common Facility Centres, Raw Material Banks (RMB), training centres, etc.

The programme also calls for hiring reputable national and regional organisations with experience in artisanal and small business cluster development as Technical Agencies to assist the SFURTI clusters with implementation.

The amount of financing that will be assigned for any given project will not exceed Rs. 5 (Five) crores:

Type of Cluster	Per Cluster Budget limit
Regular Clusters (upto 500 artisans)	Rs. 2.50 crores
Major Clusters (more than 500 artisans)	Rs. 5.00 crores

Source: SFURTI guidelines 2022

Following are some of the major objectives of the scheme:

1. To group traditional businesses and craftspeople into collectives in order to increase their competitiveness, assist their long-term sustainability, and achieve economies of scale.

2. The strengthening of marketing infrastructure, support for new product development, design intervention, and better packaging are all ways to increase the marketability of the items produced by these clusters and collectives.

3. To provide sustained employment for traditional industry artisans and producers.

4. To develop the skills and capabilities of connected clusters' traditional producers and craftspeople through training and exposure trips.

5. To support cooperative businesses run by traditional producers and craftspeople.

6. To assist traditional artisans giving more focus on unprivileged group such as women, SC, ST etc.

7. To promote E-commerce for marketing and encouragement of Green and Sustainable products etc.

6. IMPLEMENTATION OF SFURTI ACROSS INDIA

Table1: Implementation of SFURTI in state of Haryana

State	Sector	Number of Clusters	No. of Artisans	Total Projects cost (in Lacs) Rs.	Government Assistance (in Lacs) Rs.
Haryana	Textile	2	1608	935.28	856.74
	Handicraft	2	838	543.27	481.58

Source: Official website of SFURTI

Two major cluster were opened in the state of Haryana providing an overall employment to 2446 artisans. The overall Project cost of Textile Cluster was 935.28 Lacs , out of which 856.47 i.e. 91.60 per cent of overall cost was beard by the government and, Handicraft cluster included a cost of 543.27 lac out of which 88.64 per cent of cost, i.e., 481.58 was initiated under the scheme.

Table2: Implementation of SFURTI in state of Andhra Pradesh

State	Sector	Number of Clusters	No. of Artisans	Total Projects Cost (Rs. In lacs)	Government Assistance (Rs. In lacs)
Andhra Pradesh	Agro	3	2283	922.08	844.94
	Coir	2	1400	745.55	643.88
	Textile	1	300	121.49	121.49
	Handicraft	3	2226	1107.01	998.68

Source: Official website of SFURTI

Three major cluster and One Regular cluster was opened in the state of Andhra Pradesh providing an overall employment to 6209 artisans. The overall Project cost under Agro Cluster was 922.08 lacs out of which 91.63 per cent was assisted under the scheme, coir Cluster included the grant of 86.36 per cent of total cost of Projects. Textile Cluster was of 121.49 Lacs, of which 100 per cent cost was beard by the government and, Handicraft cluster included a cost of 1107.01 lac out of which 90.02 per cent of cost, i.e., 998.68 was initiated under the scheme.

Table3: Implementation of SFURTI in state of Arunachal Pradesh

State	Sector	Number of Clusters	No. of Artisans	Total Projects Cost (Rs. In lacs)	Government Assistance (Rs. In lacs)
Arunachal Pradesh	Agro	1	575	429.40	396.70
	Khadi	1	224	96.41	92.58
	Textile	1	225	86.79	83.31

Source: Official website of SFURTI

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One major cluster and two regular clusters are initiated in Arunachal Pradesh. A total of 1024 artisans were benefitted under the scheme. The overall Project cost under Agro Cluster was 429.40 lacs out of which per cent was assisted under the scheme, Khadi Cluster included the grant of whooping 96 per cent of total cost of Projects. Textile Cluster was of 86.79 Lacs, of which 95.99 per cent cost was beard under the scheme.

Table 4: Implementation of SFURTI in state of Assam

State	Sector	Number of Clusters	No. of Artisans	Total Projects Cost (Rs. In lacs)	Government Assistance (Rs. In lacs)
Assam	Textile	13	5572	2735.86	2588.7
	Handicraft	5	2154	734	696.02
	Agro	4	3822	1043.13	1001.11
	Khadi	2	661	372.7	357.77

Source: Official website of SFURTI

Four major cluster was opened in the state of Assam providing an overall employment to 12,164 artisans. The overall Project cost under Agro Cluster was 1043.13 lacs out of which 1001.11 was assisted under the scheme, Khadi Cluster included the grant of 95.99 per cent of total cost of Projects. Textile Cluster was of 23735.86 Lacs , of which 94 per cent cost was beard by the government and, Handicraft cluster included a cost of 734 lac out of which 93.67 per cent of cost, i.e., 696.02 was initiated under the scheme.

Table 5: Implementation of SFURTI in state of Bihar

State	Sector	Number of Clusters	No. of Artisans	Total Projects Cost (Rs. In lacs)	Government Assistance (Rs. In lacs)
Bihar	Textile	1	725	359.50	330.38
	Handicraft	4	2579	1157.94	1079.39
	Agro	1	799	398.50	364.65

Source: Official website of SFURTI

The state of Bihar includes three major clusters, providing benefits to 4103 artisans. The total Projects cost of Textile cluster amounts to 359.50 Lacs out of which government assistance was amounted to 330.38, Handicraft cluster availed the grant of 93.21 per cent of total cost, whereas Agro cluster received the grant of 91.50 per cent of total cost.

Table 6: Implementation of SFURTI in state of Chhattisgarh

State	Sector	Number of Clusters	No. of Artisans	Total Projects Cost (Rs. In lacs)	Government Assistance (Rs. In lacs)
Chhattisgarh	Handicraft	4	2819	976.62	876.16

Source: Official website of SFURTI

The Handicraft clusters of Chhattisgarh have benefited 2819 artisans with total Projects costs of 976.62 lacs out of which 876.16 were assisted under the scheme.

Table 7: Implementation of SFURTI in state of Gujrat

State	Sector	Number of Clusters	No. of Artisans	Total Projects Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)

Gujarat	Textile	5	2847	1574.6	1446.2
	Coir	2	1000	458.46	397.47
	Handicraft	1	498	142.32	118.57
	Bamboo	2	927	457.31	421.04

Source: Official website of SFURTI

The Gujrat clusters have benefited 5272 artisans working under different sectors. The textile clusters include overall Project coct of 1574.6 lacs, Coir Cluster 458.46 lacs, Handicraft Clusters 142.32 lacs and Bamboo cluster of 457.31 lacs out of which government assistance was associated to 91.8 per cent, 86.69 per cent, 83.31 per cent and 92.06 per cent of total cost.

Table 8: Implementation of SFURTI in state of Himachal Pradesh

State	Sector	Number of Clusters	No. of Artisans	Total Projects Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Himachal Pradesh	Handicraft	1	126	156.45	150.24
	Agro	1	200	205.08	196.89

Source: Official website of SFURTI

There are two regular clusters only in the state of Himachal Pradesh providing benefits to 326 artisans. The Handicraft cluster with a cost of 156.45 lacs and Agro cluster costing 205.08 lacs, availed the government assistance of 96 per cent each of the cost.

Table 9: Implementation of SFURTI in state of Jammu and Kashmir

State	Sector	Number of Clusters	No. of Artisans	Total Projects Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Jammu and Kashmir	Textile	2	1151	985	895

Source: Official website of SFURTI

The textile clusters of Jammu and Kashmir have benefitted 1151 artisans in the state. Government has provided 90 per cent of the Projects cost as assistance to the Projects.

Table 10: Implementation of SFURTI in state of Jharkhand

State	Sector	Number of Clusters	No. of Artisans	Total Projects Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Jharkhand	Bamboo	1	698	429.35	393.76
	Agro	1	800	254.24	254.24
	Honey	1	250	187.75	146.45
	Handicraft	1	500	162.19	149.32
	Textile	2	888	386.25	367.50

Source: Official website of SFURTI

The Jharkhand clusters have benefited 3136 artisans working under different sectors. The textile clusters include overall Project cost of 386.25 lacs, Honey Cluster 187.75 lacs, Handicraft Clusters 162.19 lacs, agro cluster of 254.24 lacs and Bamboo cluster of 429.35 lacs out of which government assistance was associated to 95.14 per cent, 78 per cent, 92 per cent, 100 per cent and 91.70 per cent of total cost.

Table 11: Implementation of SFURTI in state of Karnataka

State	Sector	Number of Clusters	No. of Artisans	Total Projects Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Karnataka	Agro	1	210	88.25	81.25
	Textile	6	2988	1221.01	1080.9
	Coir	4	4000	1793.68	1185.97
	Handicraft	5	1846	1035.73	963.86
	Honey	2	791	445.04	409.27

Source: Official website of SFURTI

The clusters in Karnataka have benefited 9835 artisans working under different sectors. The textile clusters include overall Project cost of 1221.01 lacs, Honey Cluster 445.04 lacs, Handicraft Clusters 1035.73 lacs, agro cluster of 88.25 lacs and Coir clusters of 1793.68 lacs out of which government assistance was associated to 88.5 per cent, 91.96 per cent, 93 per cent, 92.06 per cent and 66.11 per cent of total cost.

Table 12: Implementation of SFURTI in state of Kerela

State	Sector	Number of Clusters	No. of Artisans	Total Projects Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Kerala	Coir	4	5868	835.57	696.61
	Handicraft	1	500	82	75.49
	Agro	3	1729	755.46	652.86

Source: Official website of SFURTI

The state of Kerela includes three major divisions of clusters, providing benefits to 8097 artisans. The total Projects cost of Coir cluster amounts to 835.57 Lacs out of which government assistance was amounted to 83.36 per cent, Handicraft cluster availed the grant of 92.06 per cent of total cost, whereas Agro cluster received the grant of 86.41 per cent of total cost.

Table 13: Implementation of SFURTI in state of Madhya Pradesh

State	Sector	Number of Clusters	No. of Artisans	Total Projects Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Madhya Pradesh	Handicraft	11	5162	2918.04	2667.84
	Bamboo	5	2961	1310	1187.97
	Textile	14	6627	3632.4	3338.2
	Agro	3	1656	1068.1	907.14

Source: Official website of SFURTI

The clusters in Madhya Pradesh have benefited 16406 artisans working under different sectors. The textile clusters include overall Project cost of 3632.4 lacs, Bamboo Cluster 1310 lacs, Handicraft Clusters 2918.04 lacs, and Agro cluster of 1068.1 lacs out of which government assistance was associated to 91.90 per cent, 90.6 per cent, 91.42 per cent, and 84.93 per cent of total cost.

Table 14: Implementation of SFURTI in state of Maharashtra

State	Sector	Number of Clusters	No. of Artisans	Total Projects Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)

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Maharashtra	Bamboo	3	1621	749.06	700.53
	Textile	6	4168	1769.21	1626.71
	Agro	4	2268	776.7	714.21
	Handicraft	2	1271	285.27	262.32
	Coir	1	550	180.93	149.34

Source: Official website of SFURTI

The clusters in Maharashtra have benefited 9878 artisans working under different sectors. The textile clusters include overall Project cost of 1769.21 lacs, Bamboo Clusters 749.06 lacs, Handicraft Cluster 285.27 lacs, agro cluster of 776.7 lacs and Coir clusters of 180.93 lacs out of which government assistance was associated to 91.94 per cent, 93.52 per cent, 91.95 per cent, 91.95 per cent and 82.54 per cent of total cost.

Table 15: Implementation of SFURTI in state of Manipur

State	Sector	Number of Clusters	No. of Artisans	Total Project Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Manipur	Honey	2	750	687.26	649.43
	Bamboo	3	1122	731.99	667.78
	Agro	7	4590	2298.75	2198.89
	Textile	3	1295	839.86	805.37
	Handicraft	4	1266	800.26	762.23

Source: Official website of SFURTI

The clusters in Manipur have benefited 9023 artisans working under different sectors. The textile clusters include overall Project cost of 839.86 lacs, Bamboo Clusters 73.99 lacs, Handicraft Cluster 800.26 lacs, agro cluster of 2298.75 lacs and Honey clusters of 687.26 lacs out of which government assistance was associated to 95.89 per cent, 91.22 per cent, 95.24 per cent, 95.65 per cent and 94.49 per cent of total cost.

Table 16: Implementation of SFURTI in state of Meghalaya

State	Sector	Number of Clusters	No. of Artisans	Total Project Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Meghalaya	Bamboo	1	241	108.03	103.76
	Agro	1	601	494.65	473.64

Source: Official website of SFURTI

The clusters of Meghalaya have benefitted 842 artisans in the state. Government has provided 96.04 per cent of the Projects cost as assistance to the Bamboo cluster and 95.75 per cent of the Projects cost as assistance to the Agro cluster.

Table 17: Implementation of SFURTI in state of Nagaland

State	Sector	Number of Clusters	No. of Artisans	Total Project Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Nagaland	Agro	3	1350	893.56	842.89
	Bamboo	3	830	602.1	577.85

Source: Official website of SFURTI

The clusters of Nagaland have benefitted 2180 artisans in the state. Government has provided 95.97 per cent of the Projects cost as assistance to the Bamboo cluster and 94.32 per cent of the Projects cost as assistance to the Agro cluster.

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Table 18: Implementation of SFURTI in state of Mizoram

State	Sector	Number of Clusters	No. of Artisans	Total Project Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Mizoram	Agro	1	304	94.45	90.70

Source: Official website of SFURTI

The Agro clusters Mizoram of have benefitted 304 artisans in the state. Government has provided 96 per cent of the Projects cost as assistance to the Projects.

Table 19: Implementation of SFURTI in state of Odisha

State	Sector	Number of Clusters	No. of Artisans	Total Project Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Odisha	Agro	11	8570	4485.63	4119.24
	Textile	8	4427	1917.81	1768.46
	Honey	1	550	280.98	258.68
	Handicraft	11	4402	2174.29	2012.36
	Bamboo	1	500	217.07	199.60
	Coir	3	2731	656.7	602.86

Source: Official website of SFURTI

The clusters in Odisha have benefited 21180 artisans working under different sectors. The textile clusters include overall Project cost of 1917.81 lacs, Bamboo Clusters 217.07 lacs, Handicraft Cluster 2174.29 lacs, agro cluster of 4485.63 lacs, Coir cluster of 656.7 lacs and Honey clusters of 280.98 lacs out of which government assistance was associated to 92.21 per cent, 91.95 per cent, 92.55 per cent, 91.83 per cent, 91.80 per cent and 92 per cent of total cost.

Table 20: Implementation of SFURTI in state of Punjab

State	Sector	Number of Clusters	No. of Artisans	Total Project Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Punjab	Handicraft	1	618	293.24	250.75
	Honey	1	1090	325.25	267.32

Source: Official website of SFURTI

The clusters of Punjab have benefitted 1708 artisans in the state. Government has provided 85.55 per cent of the Projects cost as assistance to the Handicraft cluster and 82.18 per cent of the Projects cost as assistance to the Honey cluster.

Table 21: Implementation of SFURTI in state of Rajasthan

State	Sector	Number of Clusters	No. of Artisans	Total Project Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Rajasthan	Handicraft	9	4581	2465.76	2252.95
	Honey	1	670	475.24	435.12
	Agro	4	2553	1278.85	1165.82
	Textile	3	2313	996.15	826.28

Source: Official website of SFURTI

The Rajasthan clusters have benefited 10117 artisans working under different sectors. The textile clusters include overall Project cost of 996.15 lacs, Honey Cluster 475.24 lacs, Handicraft Clusters 2465.76 lacs andagro cluster of 1278.85 lacs out of which government

assistance was associated to 82.94 per cent, 91.55 per cent, 91.36 per cent, and 91.16 per cent of total cost.

Table 22: Implementation of SFURTI in state of Sikkim

State	Sector	Number of Clusters	No. of Artisans	Total Project Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Sikkim	Agro	3	700	694.88	666.31

Source: Official website of SFURTI

The Agro clusters of Sikkim have benefitted 700 artisans in the state. Government has provided 95.88 per cent of the Projects cost as assistance to the Projects.

Table 23: Implementation of SFURTI in state of Tamil Nadu

State	Sector	Number of Clusters	No. of Artisans	Total Project Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Tamil Nadu	Coir	11	15696	4648.14	3481.04
	Textile	2	1143	675.84	538.59
	Handicraft	2	615	413.2	362.93
	Agro	1	300	183.25	149.84

Source: Official website of SFURTI

The Tamil Nadu clusters have benefited 17754 artisans working under different sectors. The textile clusters include overall Project cost of 675.84 lacs, Coir Cluster 4648.14 lacs, Handicraft Clusters 413.2 lacs and agro cluster of 183.25 lacs out of which government assistance was associated to 79.96 per cent, 74.89 per cent, 87.83 per cent, and 81.76 per cent of total cost.

Table 24: Implementation of SFURTI in state of Telangana

State	Sector	Number of Clusters	No. of Artisans	Total Project Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Telangana	Textile	5	2909	1049.73	921.09
	Agro	1	565	260.74	239.34
	Handicraft	5	1769	853.04	766.44

Source: Official website of SFURTI

The Telangana clusters have benefited 5243 artisans working under different sectors. The textile clusters include overall Project cost of 1049.73 lacs, Handicraft Clusters 853.04 lacs and agro cluster of 260.74 lacs out of which government assistance was associated to 87.75 per cent, 89.84 per cent, and 91.79 per cent of total cost.

Table 25: Implementation of SFURTI in state of Tripura

State	Sector	Number of Clusters	No. of Artisans	Total Project Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Tripura	Bamboo	2	750	435.27	404.78

Source: Official website of SFURTI

The Bamboo clusters of Tripura have benefitted 750 artisans in the state. Government has provided 92.99 per cent of the Projects cost as assistance to the Projects.

Table 26: Implementation of SFURTI in state of Uttar Pradesh

State	Sector	Number of Clusters	No. of Artisans	Total Project Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Uttar Pradesh	Agro	4	2037	1104.44	965.4
	Honey	1	740	477.06	436.85
	Textile	17	9183	4375.6	4079.02
	Handicraft	13	6467	3619.4	3321.92

Source: Official website of SFURTI

The Uttar Pradesh clusters have benefited 18427 artisans working under different sectors. The textile clusters include overall Project cost of 4375.6 lacs, Honey Cluster 477.06 lacs, Handicraft Clusters 3619.4 lacs and agro cluster of 1104.44 lacs out of which government assistance was associated to 93.22 per cent, 91.57 per cent, 91.7 per cent, and 87.41 per cent of total cost.

Table 27: Implementation of SFURTI in state of Uttrakhand

State	No. Of Clusters	Sector	No. of Artisans	Total Project Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
Uttrakhand	2	Agro	1103	678.5	630.13
	2	Handicraft	1000	485.31	456.65

Source: Official website of SFURTI

The clusters of Uttrakhand have benefitted 2103 artisans in the state. Government has provided 94.09 per cent of the Projects cost as assistance to the Handicraft clusters and 92.87 per cent of the Projects cost as assistance to the Agroclusters.

Table 28: Implementation of SFURTI in state of West Bengal

State	Sector	Number of Clusters	No. of Artisans	Total Project Cost (Rs. In Lacs)	Government Assistance (Rs. In lacs)
West Bengal	Textile	8	4248	2098.38	1946.25
	Handicraft	5	2303	1104.61	1016.55
	Coir	1	600	322.56	296.86

Source: Official website of SFURTI

The West Bengal clusters have benefited 7151 artisans working under different sectors. The textile clusters include overall Project cost of 2098.38 lacs, Handicraft Clusters 1104.61 lacs and Coir cluster of 322.56 lacs out of which government assistance was associated to 92.75 per cent, 92.02 per cent, and 92.86 per cent of total cost.

CONCLUSION

SFURTI has been launched since 2005, but despite of so many years in operation various states lacks in the implementation of scheme such as Punjab, Haryana, Tripura, Mizoram, Nagaland etc. In these states, industrial clusters that are restricted to one or two sectors are extremely rare. In addition, there are no cluster developments in India's Union Territories. This may due to various reasons such as lack of awareness among individuals, no financial help for artisans, cumbersome procedure, red-tapism etc. Another drawback could be that government do not cover full cost of the project , some of the projects get less than 85 per cent of grant and a few worse cases got less than 75 per cent of it. Except all these, some of the terms in the scheme were too technical for people to understand to avail its benefits. Since

the nation's industries form its backbone and many traditional craftspeople rely on these small businesses, it is imperative that these programs be developed and made widely known in India.

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