Here's the solved crossword:

In the Down clues, we have:

16  What to do after solving the crossword
20  ... to find the final ANSWER.
Which solves to “TURN ROWS” in the crossword. This, along with the visual cue of the crossword looking vaguely like a combination lock, should indicate that we should individually rotate each of the rows.

If you cut out the concentric rows and turn them individually, it is possible to uniquely spell “ANSWER” as follows:

Doing so gives the message: C BELOW (“see below”)
On the opposite side of the rotated puzzle, the word SICKLE is spelled out.

Answer: SICKLE