

Environmental Sustainability and Livelihood Resilience in Jammu & Kashmir's Handicraft and Handloom Micro-Enterprises: An Empirical Field Assessment.

1. Abstract

The paper aims to explore environmental sustainability practices, waste-management behaviour and livelihood conditions of the handicraft and handloom micro-enterprises in the region of Jammu and Kashmir (J&K) which are identified as priority and eco-friendly industries for sustainability in the region. The study is based on a stratified random sub-sample of 100 households out of a primary field survey of 1,007 artisan and farm households and examines raw-material sourcing, waste generation and disposal, compliance with the Pollution Control Board, access to credit, insurance and government schemes, workforce structure, wages, women participation, skill training and market channels. Findings indicate that though 99% of the sampled units are getting the raw material to a great extent from within J&K, there is still a significant percentage (28%) of units without any proper waste management system, disposing off the waste mainly through burning or dumping which is unregulated, and just 4% of the units have any treatment plant in-house. Financial exclusion (32% report significant credit difficulty; 58% have no insurance cover), and low wages (61% of skilled artisans earn less than ₹5,000 per month) coexist with high utilisation of government schemes (91%), suggesting that there is not a lot of gaps in access; there is a gap in implementation. The paper ends with policy recommendations focusing on the waste infrastructure at the cluster level, bundling credit with insurance and linking skill training to income.

Keywords: Jammu and Kashmir; handicrafts; handloom; MSME; waste management; sustainability; artisan livelihoods

2. Introduction

Jammu and Kashmir's handicraft and handloom sectors — Pashmina and Kani shawls, carpets, Papier Mâché, wood-carving, wicker-work and traditional weaving — are simultaneously cultural assets and micro-enterprise livelihoods, engaging a large share of rural and semi-urban households across the Union Territory. A wider field investigation, undertaken under an ICSSR-sponsored project on re-establishing the region's economic integrity through eco-friendly and sustainable micro and small-scale industry, surveyed 1,007 respondents across three sub-sectors: Agriculture/Horticulture (n = 653), Handicraft (n = 219) and Handloom (n = 128), with a small overlap category (n = 7).

This paper chooses to focus specifically on the handicraft and handloom sub-population for three reasons. First, these two sectors — unlike agriculture, which is governed primarily by land, crop-cycle and climate variables — share a common production logic (sourcing of natural fibre or pulp, in-house processing such as dyeing, spinning or embroidery, and generation of comparable waste streams), making a combined "craft economy" analysis coherent and non-diluted. Second, the parent project's explicit sustainability mandate is most directly testable in these sectors because they generate distinct, trackable waste categories (textile scraps, chemical dye effluents, paper-pulp residue) whose disposal choices have direct environmental

consequences. Third, the handicraft/handloom cluster is more closely tied to Kashmir's cultural-economic identity and has, as the literature review below shows, been studied mainly through historical, policy or employment lenses — leaving its environmental-sustainability and welfare dimensions comparatively under-examined.

Sample size and justification: Of the 1,007 total field responses, 354 pertain to handicraft, handloom or mixed handicraft-handloom enterprises. A simple random sample of 100 respondents (approximately 28% of this craft-sector sub-population) was drawn for analysis in this paper. This figure was chosen for three reasons: (i) it respects the assignment ceiling of a maximum of 100 primary observations; (ii) at $n = 100$, percentage estimates for the sub-population of 354 carry a margin of error of roughly $\pm 8\text{--}9$ percentage points at the 95% confidence level — adequate for a short, descriptive/exploratory paper of this kind; and (iii) it keeps the dataset small enough for transparent, fully-reproducible manual descriptive analysis within a 10-page format, while still preserving the approximate sectoral composition of the underlying frame (73% handicraft, 25% handloom, 2% mixed in the drawn sample, close to the population's 62%/36%/2% split).

The objectives of this paper are to assess raw-material sourcing and production practices, examine waste generation, disposal and regulatory compliance, evaluate financial inclusion and government-scheme utilisation, analyse workforce structure and gender participation, and assess skilling, technology adoption and market diversification — before drawing out policy-relevant conclusions for the eco-friendly and sustainable development of J&K's craft-based micro-enterprises. The remainder of the paper proceeds as follows: Section 3 reviews the relevant literature and identifies research gaps; Section 4 restates the objectives in detail; Section 5 sets out the data sources, variables and methodology; Section 6 presents the data analysis; Section 7 discusses the findings and concludes; and Section 8 offers policy recommendations.

3. Literature Review

3.1 Handicrafts: Growth, Challenges and Livelihoods

There is a significant literature on the structural situation in the handicraft sector of Kashmir. The sector's growth opportunities and contribution to regional employment and export earnings was discussed by Bhatt (2019). Hassan and Mir (2007) examined the deep-seated structural issues that hinder the revitalization of the industry: scarcity of raw material, lack of strong linkages between the artisan and the market, and the decline in the artisans' income. Latif and Dar (2020) carried out an economic analysis of handicraft production and employment generation in J&K and Majeed (2022) critically assessed the policy interventions of the central and state governments and their implementation gaps with respect to the handicraft sector. Qayoom (2024) listed the ongoing problems of the handloom industry in Kashmir, which include the use of machine-made alternatives and dependency on raw materials imports. Majeed and Muzaffar (2025) highlighted and documented the problems and prospects faced by the Kashmiri handicraft artisans based on the primary field evidence. Peerzadah and Majeed (2025) provided a qualitative description of the conditions that continue artisan entrepreneurial continuity in the face of unfavorable conditions. Hassan, Mir and Andrabi (2025) explicitly referred to the concept of Sustainable Development Goal 8 (decent work and economic growth) as the policy priority for handicrafts and explicitly linked handicraft-revival strategies with sustainability.

3.2 The Handloom Sector

Sharma, Issar and Karim's (1941) colonial-era economic survey of hand-loom weaving of cotton and wool remains an important historical baseline for understanding the sector's technological evolution. Qadri (2022) reviewed the contemporary state of J&K's handloom industry, noting its relative policy neglect compared to handicrafts. Naik, Bhardwaj and Mishra (2025), studying small handloom-weaving businesses more broadly in India, identified and prioritised the key operational challenges confronting weavers in the post-COVID period, including working-capital constraints and disrupted market access.

3.3 MSMEs and the Institutional-Policy Environment

Hamid (2017) examined the growth trajectory, challenges and structural issues affecting Micro, Small and Medium Enterprises in J&K, highlighting credit access and infrastructural deficits. Hajam (2021) evaluated the growth pattern and productivity of J&K's MSMEs, situating the region's performance relative to national trends. Shetty and S. (2022) conducted a broader performance analysis of Indian MSMEs, providing a comparative benchmark. Singh (2025) examined how the receipt of policy benefits mediates beneficiaries' work-related and subjective well-being — a finding directly relevant to interpreting scheme-utilisation outcomes among artisans.

3.4 Craft Heritage, Raw Material and Cultural-Economic Context

Dhar (1999) traced the historical evolution of art and artisanship in Kashmir from ancient to modern times. Irwin (1973) documented the origin, trade and global reputation of the Kashmir shawl. Barker's (1931) colonial report on the cottage textile industries of Kashmir offers an early account of production organisation and raw-material sourcing. Shekhar (2025) analysed the rise and decline of Kashmir's craft economy across two centuries, linking political and economic transitions to shifts in artisan fortunes. Islam and Sheikh Shah (2017) documented traditional wicker-handicraft practices among the Shaakhsaazi communities of rural Kashmir, illustrating the diversity of raw-material bases (willow, grasses) used across the sector.

3.5 Broader Rural and Regional Economic Linkages

Akber and Paltasingh (2020) examined market-arrival dynamics and price risk in J&K's apple (horticulture) sector, illustrating structural vulnerabilities — thin markets, seasonal price risk, and limited value-addition — that parallel those documented for the region's craft-based industries.

3.6 Research Gaps

Three gaps emerge from this review. First, existing literature on Kashmir's handicraft and handloom sectors is predominantly historical, policy-descriptive, or focused on employment and livelihood challenges (Bhatt, 2019; Hassan & Mir, 2007; Latif & Dar, 2020; Majeed & Muzaffar, 2025); very little quantitative, field-based attention has been paid to the environmental-sustainability dimension — waste generation, disposal choices and regulatory compliance — despite this being an explicit policy priority (Hassan et al., 2025). Second, financial-inclusion indicators (credit access, insurance, scheme utilisation) have been studied for MSMEs generally (Hamid, 2017; Hajam, 2021) but are rarely disaggregated with primary data specific to craft micro-units, making it difficult to assess whether scheme access translates into improved welfare, a question raised but not resolved by Singh (2025). Third, gender participation and the link between skill-training programmes and actual income improvement remain under-quantified for J&K's craft economy. This paper addresses these three gaps using disaggregated primary field data on sustainability practices and socio-economic welfare in the handicraft and handloom sub-sectors.

4. Objectives of the Study

Building on the gaps identified above, this paper pursues the following specific objectives:

1. To assess the raw-material sourcing patterns, in-house value-addition activities and capacity utilisation of handicraft and handloom micro-enterprises in J&K.
2. To examine the type and volume of waste generated by these enterprises, the disposal methods adopted, and the extent of compliance with Pollution Control Board protocols.
3. Assess financial inclusion for artisan households, defined as access to credit, insurance coverage and use of government schemes.
4. To study the workforce structure, wages and the penetration of women into craft-based production.
5. To evaluate the level of skill-development activity, technology adoption and diversification of market channels (including online platforms).
6. To collate these facts/findings and make policy recommendations with a thrust of moving towards the eco-friendly and sustainable development of J&K Handicraft & Handloom Industry.

5. Research Methodology

5.1 Data Sources

This paper is based on the primary field survey data that has been gathered by using a structured "Field Investigation Questionnaire: Kashmir Sectoral Analysis" which was administered within the course of an ICSSR sponsored study on "Re-establishing the Integrity of Jammu and Kashmir through eco-friendly and sustainable micro and small-scale industry. Parents' survey collected structured responses from 1,007 parents in Agriculture/Horticulture (n = 653), Handicraft (n = 219), Handloom (n = 128) and mixed/overlapping categories (n = 7) via district-based trained field investigators and a digitised questionnaire instrument.

5.2 Sample for This Paper

For this analysis, the handicraft and handloom sub-population (n = 354) was isolated as the sampling frame. A simple random sample of 100 respondents (seed-based, reproducible sampling) was drawn from this frame, in line with the study's sample-size ceiling. The resulting sample comprises 73 handicraft-only respondents, 25 handloom-only respondents, and 2 respondents reporting mixed/overlapping sectoral activity.

5.3 Variables

Six blocks of variables from the questionnaire were analysed:

- Sourcing and production: primary raw-material source, in-house vs. outsourced value addition, capacity utilisation.
- Sustainability and waste: type of waste generated, disposal method, awareness of and compliance with Pollution Control Board protocols.
- Institutional and financial access: government-scheme utilisation, difficulty in securing credit/loans, insurance coverage.

- Socio-economic structure: full-time, part-time and family workforce size; wage range of skilled artisans; estimated share of women in the workforce; skill shortages and training participation.
- Market behaviour: technology/machinery adoption since 2019, sales channels used, and perceived shifts in consumer demand.
- Qualitative SWOT: the single most important internal strength and weakness, and external threat and opportunity, identified by each respondent.

5.4 Time Period

The parent field survey was conducted during the 2025–26 field season of the ICSSR project. The secondary descriptive analysis of the 100-respondent sub-sample presented in this paper was carried out in 2026.

5.5 Analytical Technique

Descriptive statistics — frequencies, percentages and means — were computed from the raw response matrix using Python. Multi-select questionnaire items (e.g., waste type, disposal method, sales channel) were decomposed into binary mention indicators before aggregation, so that reported percentages reflect the share of respondents mentioning each category rather than mutually exclusive response shares. Given the short-paper scope and the non-probability elements present in parts of the parent survey's field recruitment, no inferential hypothesis testing was attempted; findings are descriptive and indicative rather than causal.

5.6 Limitations

The analysis is subject to standard limitations of cross-sectional, self-reported survey data: possible social-desirability bias in reporting waste-disposal and PCB-compliance behaviour, recall error in wage and workforce figures, and a cross-sectional design that precludes causal inference about the effect of scheme utilisation or training on outcomes. The 100-respondent sub-sample, while adequate for descriptive purposes, limits the precision of sub-group comparisons (e.g., handicraft vs. handloom) and such comparisons are therefore not emphasised in this paper.

6. Data Analysis

6.1 Sample Profile

Of the 100 respondents analysed, 73% were engaged primarily in handicraft production (Pashmina/Kani shawls, carpets, Papier Mâché, wood-carving), 25% in handloom weaving, and 2% reported mixed handicraft/handloom or handicraft/agriculture activity. Respondents were spread across artisan clusters in districts including Jammu, Udhampur, Samba, Kathua and Ramban, indicating that the surveyed craft economy extends across both urban and peri-rural production clusters rather than being confined to a single centre.

6.2 Raw-Material Sourcing and Production

Raw-material sourcing is overwhelmingly local: 99% of units reported sourcing at least part of their raw material from within J&K (79% exclusively local; 20% combining local sourcing with domestic imports from other Indian states), while only 21% depend even partly on material imported from outside the Union Territory. This suggests relatively low exposure to inter-state supply-chain disruption, though it also implies that the sustainability of local raw-material bases (e.g., Pashmina wool, willow, paper pulp) is itself a first-

order concern for the sector's long-term viability. Average capacity utilisation, measured on a 10-point index, stood at 7.4 (median 9), suggesting most units operate close to their installed capacity — with a notable minority (18%) reporting utilisation at or below the midpoint, possibly reflecting seasonal or demand-side constraints.

6.3 Waste Generation, Disposal and Regulatory Compliance

Textile scraps (wool/silk offcuts) were the most commonly reported waste stream, mentioned by 89% of respondents, followed by paper-pulp residue (61%, largely from Papier Mâché units), agricultural husk/residue (19%, reflecting some cross-over into farm-based raw material use), general solid waste such as packaging and plastic (13%), and chemical dye effluents (8%). On disposal, 83% of units use municipal collection (frequently in combination with other methods) and 68% report some form of recycling or reuse — but 28% still resort at least partly to unregulated burning or dumping, and only 4% operate any in-house waste-treatment facility, indicating that formal treatment infrastructure remains almost entirely absent at the enterprise level.

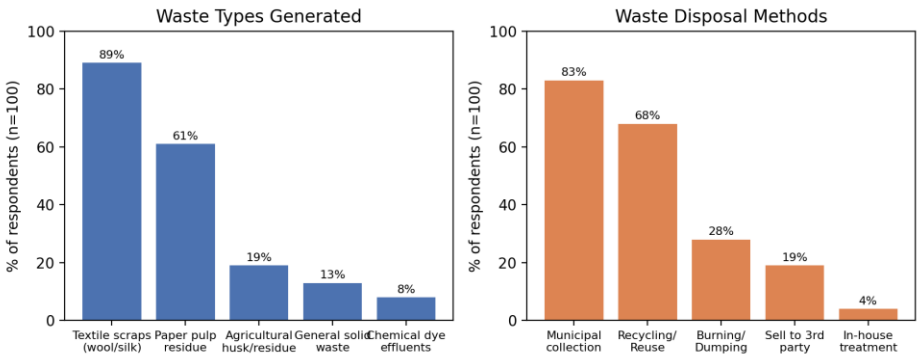


Figure 1. Waste types generated and disposal methods reported by sampled units (n = 100; multi-select, percentages sum to more than 100%).

On regulatory awareness, 78% of respondents reported being fully compliant with Pollution Control Board (PCB) waste-management protocols, 18% were aware but only partially compliant, and 4% were not aware of or not following any such protocol — meaning that roughly one in five sampled units operates outside full regulatory compliance despite the sector's visible environmental footprint (dye effluents, textile and paper waste).

6.4 Financial Inclusion and Institutional Support

Government-scheme utilisation is high: 91% of respondents had availed at least one scheme in the last five years, most commonly the Karkhandar Scheme for skill upgradation (44% mention) and "other J&K-specific" schemes (44%), followed by PMEGP/Mudra loans (38%). Despite this reach, financial vulnerability remains substantial: 32% of respondents reported significant difficulty in securing credit or loans (with a further 53% reporting at least minor difficulty), and 58% carry no insurance cover at all for their stock or produce, with only 11% covered under a government insurance scheme. This combination — high scheme access alongside persistent credit and insurance gaps — points to an implementation-outcome gap rather than an awareness or access gap.

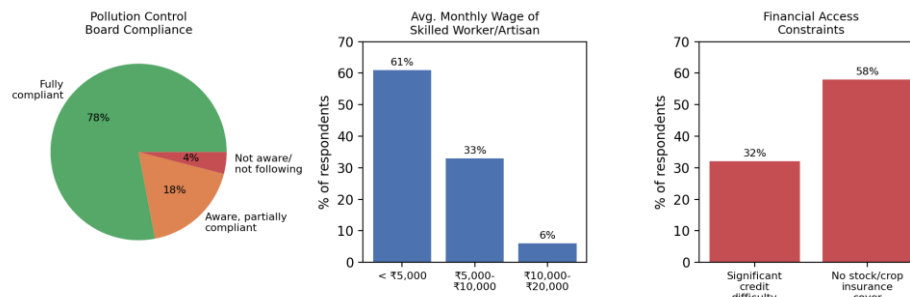


Figure 2. Pollution Control Board compliance, average monthly wage of skilled artisans, and financial-access constraints (n = 100).

6.5 Workforce, Wages and Gender Participation

Most sampled units are small in scale: 85% employ between 6 and 15 full-time workers, while part-time/seasonal labour (81% report 0–5 workers) and family labour (84% report 0–5 members) play a comparatively smaller role, indicating that these are largely small formal or semi-formal production units rather than purely household-based cottage operations. Wages remain low: 61% of units report an average monthly income below ₹5,000 for a skilled worker/artisan, 33% report ₹5,000–₹10,000, and only 6% report ₹10,000–₹20,000 — figures that sit well below prevailing minimum-wage benchmarks for skilled labour in most Indian states. Women's participation, measured on a 10-point workforce-share index, averaged 7.9 (median 9), suggesting a relatively high reported female presence in production activities such as embroidery, spinning and Papier Mâché finishing, consistent with the gender patterns documented in the craft-heritage literature (Islam & Sheikh Shah, 2017).

6.6 Skilling, Technology Adoption and Market Channels

Skill shortages persist: 49% of units report at least a moderate shortage of skilled workers, even though 71% of respondents (or their employees) had attended a skill-development programme (e.g., CDI, SKUAST, Handicrafts Department) in the last two years. Among those trained, the average self-reported impact on productivity or income was 4.0 on a 5-point scale, suggesting the training itself is perceived as effective — implying that the bottleneck lies less in training quality and more in converting skills into sustained employment or income gains. Technology adoption remains modest: 62% report having introduced at least minor machinery or technology upgrades since 2019, but only 4% report significant investment. On market channels, the local J&K market remains dominant (99% mention), followed by middlemen/wholesalers (66%) and national exhibitions/haats (63%); online-platform usage, at 35%, lags well behind traditional channels, and direct export is negligible (6%).

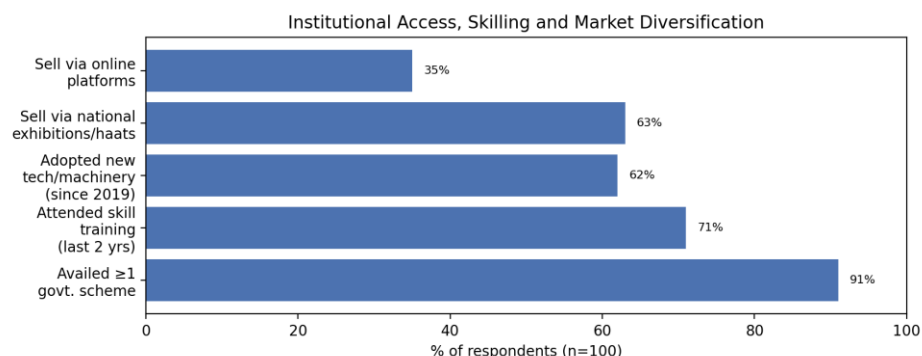


Figure 3. Institutional access, skilling and market diversification indicators (n = 100).

6.7 SWOT Synthesis

Respondents were asked to identify the single most important internal strength and weakness, and external threat and opportunity, facing their enterprise. Table 1 summarises the most frequently cited factor in each category.

SWOT Category	Most frequently cited factor	% of respondents
Strength (internal)	Skilled labour / artisan expertise	63%
Weakness (internal)	Capital / finance constraints	36%
Threat (external)	Machine-made fakes / substitutes	29%
Opportunity (external)	Raw-material quality / distinctiveness	43%

Table 1. Most frequently cited SWOT factor by category (n = 100).

This pattern is notable: artisans view their own skill base and raw-material distinctiveness as core strengths and opportunities, while simultaneously identifying finance and machine-made competition as the binding constraints — a combination that suggests targeted financial and market-protection interventions, rather than skill-building alone, are likely to yield the highest returns.

7. Discussion and Conclusion

The findings paint a picture of a craft economy that is culturally rooted, locally sourced and reasonably well-integrated into government skilling and scheme frameworks, but that has not yet translated these advantages into environmentally sound waste management or improved household welfare. The high reliance on local raw material (99%) and reasonably high capacity utilisation (mean 7.4/10) indicate a functioning, demand-backed production base. Yet the persistence of unregulated burning/dumping among 28% of units, and the near-total absence of in-house treatment infrastructure (4%), shows that the "eco-friendly and sustainable" framing of current MSME policy has not yet been operationalised at the enterprise level — compliance appears to rest more on informal awareness (78% self-reported "fully compliant") than on the availability of formal treatment options.

Similarly, the co-existence of very high scheme-utilisation rates (91%) with substantial credit difficulty (32% significant difficulty) and near-universal absence of insurance cover (58% uninsured) suggests that existing schemes are reaching artisans nominally but are not fully addressing the underlying working-capital and risk-protection needs that would allow enterprises to invest in cleaner production technology or absorb income shocks. This is consistent with Singh's (2025) finding that the receipt of policy benefits does not automatically translate into improved well-being outcomes, and extends that argument to the specific case of J&K's craft micro-enterprises.

The wage data reinforce this concern: with 61% of skilled artisans earning below ₹5,000 per month, the sector's celebrated skill base (identified by 63% of respondents as their leading strength) is not being adequately monetised. At the same time, the relatively high reported women's workforce share and the effectiveness ratings given to skill-training programmes (mean 4.0/5) indicate genuine assets on which more targeted interventions could build. In short, the sector's central challenge is not a lack of raw material, skill or scheme access, but a set of implementation gaps — in waste-treatment infrastructure, credit-linked insurance, wage realisation and market diversification — that prevent existing strengths from being fully converted into sustainable and remunerative livelihoods.

This paper is based on a modest, though randomly drawn, sub-sample of 100 respondents from a larger 354-strong craft-sector frame, and its descriptive findings should be read as indicative of broader patterns rather than as precise population estimates. Nonetheless, the consistency of the findings across waste, finance and wage indicators, together with their alignment with the existing literature on J&K's MSME and handicraft sectors, lends reasonable confidence to the broad conclusions drawn.

8. Policy Recommendations

7. Cluster-level common waste-treatment facilities: Given that only 4% of units have any in-house treatment capacity, district or cluster-level common facility centres for textile-scrap and dye-effluent treatment (modelled on common effluent treatment plants used in other textile clusters) would address the 28% of units still relying on unregulated burning/dumping, without requiring individual artisans to bear treatment costs.
8. Formal buy-back and recycling linkages: Textile scraps and paper-pulp residue together account for the bulk of waste generated (89% and 61% of mentions respectively). Structured buy-back arrangements — linking artisan units to recyclers or downstream users (e.g., composite-material or handmade-paper manufacturers) — could convert a disposal liability into a secondary income stream, building on the recycling/reuse behaviour already reported by 68% of units.
9. Credit-linked mandatory insurance bundling: Since scheme utilisation is already high (91%) but insurance coverage is low (42% covered, of which only 11% under a government scheme), future disbursement of Mudra/PMEGP loans and Karkhandar Scheme benefits could be bundled with low-cost crop/stock insurance by default, converting an access gap into automatic protection rather than requiring a separate application step.
10. Wage transparency and floor-price mechanisms: With 61% of skilled artisans earning below ₹5,000 per month despite being the sector's most-cited strength, a piece-rate transparency mechanism or a sector-specific minimum floor wage — enforced through scheme-linked units — could help translate skill into income.
11. Skill-to-income conversion tracking: Training programmes are already reaching 71% of respondents and are rated as moderately effective (4.0/5); the priority should shift from expanding training coverage to tracking post-training income and employment outcomes, and linking master-artisan mentorship to certified skill upgradation for the 49% of units still reporting a skill shortage.
12. Digital market-access support: Online-platform sales usage (35%) lags well behind local-market (99%) and exhibition-based (63%) channels; targeted digital-onboarding support, including e-commerce training and GI-tag-linked branding, could help diversify market exposure and reduce dependence on middlemen (66% currently sell through wholesalers/middlemen).
13. Targeted PCB compliance outreach: The 22% of units that are either partially compliant or unaware of Pollution Control Board protocols should be prioritised for outreach and simplified compliance guidance, particularly units using chemical dyes (8% of the sample), where environmental risk per unit of waste is highest.

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