

Financial Empowerment for Artisans: Leveraging Financial Markets for Handicraft Industry Growth

Discipline: Commerce

Simi S.

Research Scholar, PG and Research Department of Commerce, Government Arts College,
Thiruvananthapuram, University of Kerala, India, Email: simichothi14@gmail.com

Dr. Manjula K.G.

Associate Professor, Department of Commerce, VTMNSS College, Dhanuvachapuram,
Thiruvananthapuram, Email: manjulakg79@vtmnsscollege.ac.in

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Abstract

Traditional handicraft in India is now a way to support sustainable development, create jobs, and boost economic growth in rural areas. Indian handicrafts are gaining popularity each day due to their beauty, creativity and skillful craftsmanship. The roots of the Indian handicraft industry lie in the cultural heritage of the country and has huge economic prospects. This study aims to examine three critical aspects of the handicraft sector, the awareness of artisans regarding marketing strategies, the available marketing opportunities for empowering artisans, and the financial challenges faced by them. By enhancing financial literacy and facilitating access to resources, this approach fosters entrepreneurial growth, reduces income disparities, and preserves cultural traditions. The research directions contribute to the financial empowerment and market opportunities leveraging the growth of handicraft industry.

Keywords: Handicraft industry, Social Empowerment, Financial Literacy, Marketing strategy

Introduction

Indian handicraft industry is one of the prominent sectors in the economic, social and cultural context of the nation. The industry offers substantial contributions to the financial wellbeing of the rural population and acts as crucial source of foreign exchange earnings. It is a major component of the creative economy and showcase the traditional artistry, heritage, and local civilization. The Development Commissioner of Handicrafts describes handicrafts as hand-produced goods or goods evolved from basic tools that are more artistic and indicative of traditional values. Such products

typically have utilitarian looks based on traditions, creativity, and functionality as well as socially or religiously symbolic qualities (Majeed, 2018)

The handicraft industry is a significant contributor to the global economy, providing livelihoods for millions of artisans worldwide. In recent years financial markets have emerged as a critical enabler of economic growth and development. Access to financial markets can provide artisans with the necessary capital, financial services and economic opportunities to improve their livelihoods and expand their businesses. The handicraft sector is a dynamic and culturally rich industry, usually based on centuries-old traditions and craftsmen's skills. It plays an important role in maintaining cultural heritage and local economic development, particularly in developing regions. Despite its importance, artisans frequently encounter significant challenges in scaling their businesses due to limited access to financial resources, market linkages, and modern tools. These obstacles hinder their potential to compete in global markets and achieve sustainable growth.

Traditional craft practices, which have endured through generations, are now facing the challenges posed by rapidly changing market dynamics driven by digital technologies. These once self-sustaining crafts, which fulfilled the essential needs of village life, are undergoing significant shifts in their role and relevance in the modern world. Financial empowerment emerges as a transformative solution for addressing these challenges. By leveraging financial markets and innovative financial instruments, artisans can unlock capital for expanding their operations, modernizing production processes, and accessing wider markets. Integration into formal financial systems, coupled with strategic policy interventions, can enable artisans to transition from subsistence-level operations to robust entrepreneurial ventures.

India occupies a leading position in the supply of handicraft items to the global market. The handicraft industry of the country is extremely labor-intensive. It is largely cottage-based industry and dispersed across the country in rural as well as urban areas. Large number of handicrafts workers are involved in crafts work on part-time basis. The industry offers employment to over six million artificers (including those engaged in carpet making), which include a large number of women and people belonging to the impoverished sections of the society. In spite of the high potential for employment, the sector is economically significant in the angle of low capital investment, high rate of value addition, and high prospects for export and foreign exchange earnings. In the midst of countries having highest handicraft ratings, India occupies the largest number of handicrafts.

Bamboo Crafts in India

Bamboo is an extremely versatile resource, commonly used in building, paper making, scaffolding, agriculture implements, weaving, plywood and particle board production, furniture or stewed shoots, and even in medicine. With good resource management and technology, this fast-growing grass can be changed into a durable and sustainable material well-suited to building and many semi-industrial products. Across India, natural fibres have been used by various communities for generations. Historically, people have utilized different types of natural fibres based on what was locally available. With an abundance of such materials throughout the country, the potential for natural fibre-based crafts is vast. Bamboo, as one of these natural resources, stands out as a key material in this tradition.

Implementation of this is on the basis of the progress in research and development in technology, management and marketing domains. There is a large prospect for bamboo in accelerating the productivity, use of the state-of-the art techniques and technologies generates value addition and augment the product identifications. According to the Planning Commission of India (2003), the potential exists for economic activities worth INR 26000 crore, based of value-based products in manufacturing, construction, utility and craft products and more. Few instances of the wood alternatives and compound supplies are bamboo mat board, bamboo mat corrugated sheets, flattened bamboo boards and bamboo flooring. Bamboo is a raw material for the production of incense stick and the major benefit of this industry is that start-up capital is low with low requirement of machineries. Bamboo dust and residuals of adequate size with the aid of a requisite agent reinforced into acrylic mat which results in value addition to the waste and facilitates a connection between industry units and mat weaving centres. The report of the Export Promotion Council for Handicrafts (EPCH) states that the trade of Indian handicrafts industry during 2015-16 was US\$ 1.9 billion. United States, United Kingdom, Germany, France, Latin America, Italy, Netherlands, Canada and Australia are the major importers of handicrafts from India. Handicrafts worth Rs. 21,457.91 Crores were exported by India in 2015-16 as per the report of the Export Promotion Council for Handicrafts.

Statement of the Problem

The handicraft industry, despite its cultural and economic significance, faces persistent challenges in achieving sustainable growth due to limited integration with formal financial markets. Artisans often struggle to access adequate capital, affordable credit, and financial resources, which are essential for scaling their businesses and improving their livelihoods. The lack of financial literacy, digital payment adoption, and handmade

financial solutions further exacerbate these challenges. Historically, bamboo was used to meet simple day-to-day requirements like storage, religious ceremonies, building and various household items. But with the development of advanced technology, the utilization of bamboo has undergone changes overtime (Yunus, 2017).

Kerala's handicraft industry is characterized by strong cultural and ethnic traditions. It is a significant industry for creating employment opportunities in the rural economy of the state. The state is famous for its beautiful cane and bamboo crafts, handloom textiles and coconut shell craft which have great potential to generate employment, entrepreneurship and conserve traditional wisdom. Bamboo is one of the most widespread and widely used natural fibres found in Kerala. It is found abundantly in home and forest lands, with Wayanad being one of the major districts in the production of Bamboo.

Artisans in this industry often lack the necessary financial resources, literacy, and access to digital payment platforms, leaving them reliant on informal and often exploitative credit systems, limited market linkages, competition, demand decline and lack of financial support. These barriers hinder their ability to scale operations, innovate, and compete in broader markets. Despite the potential of microfinance, inclusive financial initiatives, and financial literacy training to address these issues, there remains a gap in integrating bamboo craft artisans with formal financial markets.

Review of Literature

- (Arindam, 2010) also is in opinion that the sector of handicraft has potential of economic improvement without any effect on sustainability. He further identified that handicraft will play a pivot role in strengthening the cultural identity, heritage preservation which contributes to the overall development of the national economy with that author states that handicraft sector provides opportunities for entrepreneurs, creates jobs for workers, brings foreign currency to the domestic country through promoting exports and creates demand for the artisans.
- (Sanjay Mahapatra, 2011) states that there is a need of improvement in the marketing process of the craft of famous craftsmen work. In an organized market, craftsmen receive fair remuneration in an organised market whereas low wages and poor working conditions are the situations in an unorganised market. Government should facilitate and promote the craftsmen to take participation in different mela, craft bazaar, involvement of NGO and Exhibition of Handicraft Products.
- (Blerim, 2012) laid main emphasis on web marketing as it has a tremendous impact on the selling of the handicrafts. The web marketing is one of the new

methods to provide update information about the products, which help the customers. It would be a great help for the development of the successful web marketing programmes to promote their handicrafts through this medium if government helps this industry.

- (Kumar and Rajeev, 2013) said that this the era of e-commerce. Internet plays a crucial role in order to deliver a common platform for all business. It is a cheap and strong medium through which a consumers easily know about any products features, price, availability, accessibility, order the products, paying the prices etc. handicraft industry needs this medium to markets their products which has an effective way through which the small retailers take these benefits after small investment and it covers large proportion of the customers including local, national and international as compared to the other medium of the of advertisement like banner, poster, pump lets, exhibition etc.
- (Yunus, 2017) The handicraft industry plays a crucial role in preserving cultural heritage and providing livelihoods to millions, particularly in rural areas. However, financial constraints remain a significant challenge. Studies indicate that the lack of integration with formal financial systems hampers artisans' ability to scale their businesses. Microfinance has been identified as a critical tool for addressing these challenges, providing artisans with access to affordable credit and enabling them to invest in production and marketing.
- Chaudhury (2019) The socio-economic conditions of the craftswoman and craftsmen have been assessed and their problems have been brought to the fore through primary survey. Handicrafts as a source of revenue for the people of Bolpur has been examined by applying few quantitative techniques of analysis. The author mentioned that the major problems associated with handicrafts in Shantiniketan are huge. The craftswomen don't want their children to come into this industry as they fear they will also get exploited like them, and they want their children to do higher education and become involved in the service sector The craftswomen believe that the business has experienced a boom over the years and they have been able to increase their business and opened up new chains.
- (Oza, 2019) study marketing importance and concepts in handicraft industry. Also consists a SWOT analysis of handicraft industry. The handicraft industry involves high employment of women artisans. Some of marketing problems faced by artisans are like, under developed infrastructure, small scale production. The paper suggests to create awareness amongst the customers by adopting proper marketing mix, It also recommends to organise marketing networks through supply chain management.

Significance of the Study

Bamboo craft has long been an essential part of Kerala's cultural and everyday life. The state has emerged as a hub for hand-crafted bamboo souvenirs and artifacts, opening up new avenues for creativity and innovation. Kerala's bamboo craftsmanship blends traditional techniques with contemporary design trends, making it popular not only across India but also internationally. For the artisans of this region, bamboo is more than a medium for artistic expression, it is also a sustainable source of livelihood. While Wayanad is particularly known for this craft, many other rural areas and towns in Kerala are equally active in its practice.

Financial empowerment for artisans in the Handicraft Industry is significant as it explores ways to enhance economic independence for artisans, particularly women in rural areas, by providing access to financial resources. This empowerment can drive the growth of the handicraft industry, enabling artisans to scale their businesses, improve production, and expand market reach. By integrating artisans into formal financial markets through tailored products like microloans, the study addresses the challenges of financial inclusion and contributes to sustainable development, poverty alleviation, limited access to funds, lack of infrastructure, and market barriers and gender equality. Financial support helps preserve cultural heritage by ensuring the long-term viability of traditional crafts while empowering marginalized groups. By focusing on the role of financial resources such as loans, investments, and microfinancing, the title suggests a pathway for artisans to access the capital needed for innovation, expansion, and improved production. The title "Financial Empowerment for artisans: Leveraging Financial markets for handicraft industry growth" emphasizes the importance of integrating the artisans into formal financial systems, they can gain better control over production, improve product quality, expand market reach, and increase income stability.

Objectives

1. To examine the awareness of handicraft artisans on marketing strategies financial empowerment of handicraft industry
2. To study marketing opportunities for the empowerment of artisans in handicraft Industry
3. To identify marketing challenges faced by handicraft artisans.

Research Gap

The existing literature discusses the current scenario, growth prospects, and challenges of the Bamboo handicraft industry especially India. Various surveys have been conducted in this region which focus on the rural livelihoods, livelihood

diversification of the inhabitants as well as the problems faced by handicraft sellers and craftsmen. The integration of artisans into formal financial systems such as access to institutional credit, microfinance, insurance, digital payment platforms and investment opportunities remains underexplored in the context of Kerala. The research highlights the gap between traditional skills and modern financial opportunities, ultimately contributing to the inclusive and sustainable growth of the handicraft industry. However, there is a lack of comprehensive studies specifically focusing on financial Empowerment and leveraging financial market for handicraft industry growth in Kerala.

Methodology

The study is both analytical and descriptive in nature. Both primary and secondary data are used in the study. For the purpose of the study, Primary data was collected from a sample of 100 respondents from bamboo Craft industry in Kerala with the help of a structured questionnaire. Snowball sampling technique was employed for selecting the sample respondents. Information from various magazines, journals, reports and newspaper articles constitutes the secondary data. The data collected was examined using basic statistical methods, including percentage analysis and ranking techniques.

Analysis and Interpretation

Drawing from the findings of surveys distributed through Structured Questionnaire, 100 responses were collected. The collected data is analysed with the help simple statistical tools.

Gender Wise Classification

Table 1
Gender

Gender	Number of Respondent	Percentage
Male	62	62%
Female	38	38%
Total	100	100

Source: Primary Data

Interpretation

The above Table 1, it can be interpreted that regarding gender wise classification, 62 (62%) of the respondents are from Male artisans, followed by 38 (38%) from Female handicraft artisans.

Experience of Bamboo artisans in handicraft Industry

Table 2
Experience of Artisans

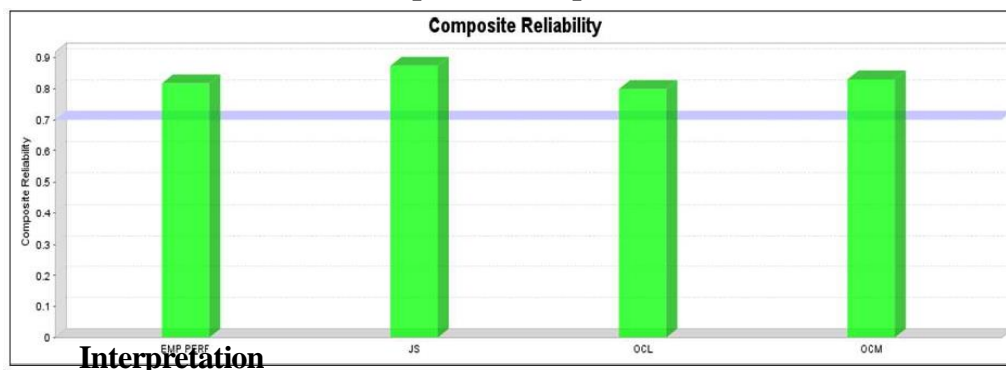
Experience	Number of Respondent	Percentage
0-2 Years	25	25%
2-5 Years	41	15%
5-10 Years	15	41%
Above 10 years	19	19%
Total	100	100

Source: Primary Data

The Table 2 indicates that the majority of respondents (41%) have 5-10 years of experience. This is followed by 25% with 0-2 years of experience, 19% over 10 years of experience and 15% with 2-5 years of experience

Primary occupation of respondents

Table 2
Occupation of respondent



Analysis of the Table 2, shows that, Handicraft artisans was the traditional occupation of the majority of the respondent's household. Of the 100 total respondents, 44 (44%) belongs to the artisans in handicraft business, 26 (26%) belongs to business, 20 (20%) related to agriculture and followed by others 10 (10%). From this, it can be observed that Handicraft Industry business is still an inherited one and new entrance to the sector is very few. The handicraft sector continues to thrive on human creativity and

craftsmanship, emphasizing its critical role in generating employment and preserving cultural heritage

Awareness of Schemes

Table 3
Awareness of schemes

Awareness of schemes	Number of Respondent	Percentage
YES	70	70%
NO	30	30%
Total	100	100

Source: Primary Data

Interpretation

From Table 3, it was found that majority of the handicraft artisans were having full awareness regarding the various government schemes for the growth of artisans engaged in handicraft industry (70%), and 30% artisans opined that no awareness regarding government schemes for the promotion and growth of handicraft industry.

Table 4
Awareness of Marketing strategies

Marketing Strategies	Fully Aware	%	Partially Aware	%	Fully unaware	%
Digital platforms	45	45	29	29	26	26
campaigns	38	38	40	40	22	22
Exhibitions	62	62	31	31	7	7
Craft tutorials	40	40	33	33	27	27
Fairs	24	38	20	40	56	22

The overall data revealed from the Table 4, that the awareness of digital platforms among handicraft artisans 45% are Fully aware on digital platforms and 29% are partially aware about digital platforms. 26% are fully unaware. It also disclosed that the awareness on Marketing campaigns (80%), Craft tutorials (24%), followed by partially aware

(40) on Marketing campaigns and the least partially aware (20%) on Fairs and local markets. Most of them had no awareness (7%) on Exhibitions. Initiatives focused on digital literacy, training, and platform accessibility are essential to equip artisans with the skills needed to navigate the digital space, ultimately enhancing their reach, income, and the preservation of traditional crafts.

Adequate Financial support for Handicraft Industry

Table 5
Financial support

Marketing Strategies	Fully Aware	%	Partially Aware	%	Fully unaware	%
Digital platforms	45	45	29	29	26	26
Marketing campaigns	38	38	40	40	22	22
Exhibitions	62	62	31	31	7	7
Craft tutorials	40	40	33	33	27	27
Fairs and local markets	24	38	20	40	56	22

Source: Primary Data

Interpretation

Grants and subsidies provided to bamboo craft artisans have significantly improved their capacity to produce marketable products. A large majority of respondents (80%) either agreed or strongly agreed that these financial supports have enhanced their ability to create products suited for the market. This indicates a positive perception of the effectiveness of the products. The support on Flexible repayment options given to handicraft workers in marketing bamboo products has effectively expanded the reach of these products in existing markets. Responses are more evenly distributed across the scale. However, the highest percentage of respondents (25%) selected “Neutral.” This suggests a mixed perception regarding the effectiveness of the Flexible repayment options initiatives in expanding the reach of bamboo products in existing markets. The Financial literacy programs (27%) focus on developing both bamboo products and the skills of product makers is essential for expanding market reach and creating new market opportunities in rural areas. This indicates a relatively positive perception of the importance of a strategic focus on both product development and skills enhancement for expanding market reach and creating new opportunities in rural areas. The Market linkages programs offered to handicraft artisans effectively equip them with the necessary market linkages to produce

high-quality traditional products: The highest percentage of respondents (28%) strongly agree that the Market linkage programs effectively equip handicraft workers with the necessary financial independence and stability. Overall, a majority (53%) either agree or strongly agree with this statement, indicating a positive perception of the effectiveness of these programs. The initiatives aimed at supporting handicraft in marketing their products have contributed significantly to their business growth. A significant portion of respondents (50%) either agreed or strongly agreed that the initiatives aimed at supporting in Government Schemes on marketing have contributed significantly to their business. This suggests a positive perception of the impact of support initiatives on business growth and market reach. makers are essential for expanding market reach and creating new market opportunities in rural areas.

Marketing challenges

To identify the marketing challenges faced by handicraft products, six key factors were presented to the respondents, who were asked to rank them in order of priority from 1 to 6. Each rank was then assigned a corresponding weight for data analysis.

Rank	1	2	3	4	5	6
Weight	6	5	4	3	2	1

Table 6 Marketing Challenges

Challenges	Rk. 1 (6)	Rk. 2 (5)	Rk. 3 (4)	Rk. 4 (3)	Rk. 5 (2)	Rk.6 (1)	Total	Wtd. Score	Rk.
loans or credit	50	14	15	10	6	5	100	477	1
Interest Rates	44	16	13	10	12	5	100	455	2
Difficulty in saving	40	20	15	12	10	3	100	379	6
income from sales	28	22	16	13	10	11	100	412	4
costs of raw materials	38	19	17	11	9	6	100	448	3
market demand	30	25	15	12	9	9	100	437	5

Rk = Rank, Wtd. = Weighted

Interpretation

The Table indicates that 'Lack of access to loans or credit' is ranked as the most significant challenge (Rank 1), followed by 'High-interest rates on loans' (Rank2, and 'Rising costs of raw materials' (Rank-3). Other challenges include 'Insufficient income from sales' (Rank 4), 'Lack of market access' (Rank-5) and 'Difficulty in saving (Rank 6). This ranking suggests that financial constraints, particularly limited access to credit, are perceived as the most critical marketing challenges faced by artisans in the handicraft industry.

Findings

The study revealed several key findings regarding the awareness of artisans on marketing strategies, marketing opportunities, and financial challenges in the handicraft industry. It was observed that many artisans lack awareness of modern marketing strategies such as Digital platforms, Marketing campaigns, Craft tutorials, Fairs and local markets and Exhibitions. Most rely on traditional methods like word-of-mouth or middlemen, which significantly reduce their profitability. In addition, limited access to technology and inadequate training programs further hinders their ability to leverage current marketing opportunities. Artisans are generally unfamiliar with the potential of online platforms. There is a clear need for awareness and capacity building on how to effectively use e-commerce for expanding market reach. The artisans show minimal familiarity with social media and user-friendly digital platforms, restricting their ability to engage with modern buyers or promote their products online. The existing infrastructure for production, packaging, and marketing are outdated and insufficient.

The study also highlighted various marketing challenges faced by artisans Lack of access to loans or credit, emerges as the most critical barrier, indicating that artisans struggle to secure necessary funding for production and business growth. High-interest rates on loans, which discourages artisans from borrowing when credit is available. Difficulty in saving or budgeting, Insufficient income from sales, Rising costs of raw materials, Lack of market access or demand. To address these issues, the study recommends implementing skill development programs focused on digital marketing, branding, and financial literacy. Providing subsidized credit schemes and improving infrastructure would enable artisans to enhance their production and marketing capabilities. Establishing direct market linkages and offering policy support through subsidies and tax incentives can empower artisans and promote sustainable growth in the handicraft industry.

Recommendations

In light of the results from research carried out, the following recommendations can be adopted for the growth of Handicraft Industry

1. Conduct workshops and training sessions on branding, pricing, and digital marketing handmade specifically for artisans.
2. Partner with NGOs or local government bodies to educate artisans about e-commerce platforms and how to use them effectively.
3. Organizing marketing network of Handicraft products.
4. Encourage artisans to form local artisan groups or associations that can collectively market their products, reduce individual marketing costs and increase visibility.
5. Development and modernization of existing infrastructure.
6. Introduce artisans to user-friendly digital platforms like social media and e-commerce websites.
7. Ensure easier access to microcredit or small loans with minimal interest rates to support artisans.
8. Development of Museums and Development Centres to expand local crafts with an eye on preserving and promoting them.
9. Government should initiate steps for promoting Foreign Direct Investment in Handicraft Sector.
10. Encourage the formation of artisan cooperatives to pool resources, share costs, and collectively market their products for better profitability. Introduce supportive schemes and financial assistance for handicraft sector and artisan development.
11. The government should establish adequate projects for the supply raw materials to artisans.
12. Sufficient warehouse facilities need to be established for artisans.
13. Reduce dependency on middlemen by connecting artisans directly with buyers through local fairs, exhibitions, and online marketplaces.
14. Design training programs tailored to the needs of different artisan groups based on their craft and region.
15. Improve local infrastructure, such as transportation, warehousing, and internet connectivity to support artisans in producing and marketing their products.

Conclusion

Handicraft is considered as the signature of creativity and the unique domain of a country in the era of globalization. The handicraft sector involves the production of handcrafted products employing traditional knowledge, basic equipment, and locally available raw materials. This research places a focus on efficient marketing strategies in economically empowering the sector as well as its artisans. Though most artisans showcase exceptional craftsmanship, a lack of basic knowledge in contemporary marketing techniques discourages them from tapping major markets. The research identifies a number of potential marketing channels significantly raise artisan's sales. Some great challenges for artisans in the face of limited digital skills, inadequate financial means and competition from mass produced items. By overcoming these challenges through specific skill development initiatives, increased market access through specific development initiatives, increased market access, and financial support the handicraft industry can be made stronger, ensuring sustainable and improved livelihoods.

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