



REVIEW OF RESEARCH

ISSN: 2249-894X

IMPACT FACTOR : 5.7631 (UIF)

VOLUME - 11 | ISSUE - 3 | DECEMBER - 2021



COMPARATIVE STUDY OF ARTISANS IN KATHUA AND ANANTNAG DISTRICTS OF JAMMU & KASHMIR

Dr. Fozia Tabassum

Department Of Economics, Aligarh Muslim University, Aligarh, India.

ABSTRACT:

Income is the prime influence that decides the socio-economic position of a person in a society. High income is a measure of a better socio-economic condition and when the income of a person is low, it is considered that the person has a low Socio-Economic standing. It is evident that the low income and earnings from handicraft sector can raise a basic question as to what is the future of traditional trade. In this paper, it would be our effort to give a brief account of opinions given by handicraft artisans with regard to the future prospects of the handicraft sector. As they are not in a position to leave this profession forever in the near future, they have to think about



the future prospects of the handicraft sector. The paper through lights the concern regarding, social and economic status of the handicraft artisans in Kathua and Anantnag Districts. Data have been collected through primary and secondary methods with 300 sample artisans in both the districts. Data have been analyzed through tables, graphs and chi-square test utilized for the significances.

KEYWORDS: *Artisans, Socio-Economic Condition, Traditional Richness, Raw Material, Income.*

CONCEPTUALIZATION OF THE PROBLEM

The contemporary developments in social sciences revealed that handicraft sector is not only the cultural heritage of the country but it also helped in uplifting of socio-economic condition of handicraft artisans. The handicraft sector is the largest de-centralized and un-organised sector of the Indian economy and it forms the second largest employment sector after agriculture (agriculture sector is ranked first in terms of employment in India). Handicraft sector is rightly described as the craft of the rural and semi-urban people: as the sector performing valid and fruitful socio-economic function of the community. In the recent times, handicraft sector slipped through many cracks as the artisans of handicraft sector face a lot of obstacles in the way of socio-economic uplift. The socio-economic condition of handicraft artisans is not satisfactory as compared to other sectors in our society. However, this sector is confronted with various types of problems such as, low level of production, low level of socio-economic condition of handicraft artisans, inadequate and irregular supply of raw material, lack of market facilities, less interest of younger generations, traditional and new technology, etc. and with these problems, the handicraft sector in the present time faces lots of challenges and it is very difficult that the industry will survive in future, if these problems persist. With low level of income and low level of demand of the product of handicraft sector, gradually, artisans are shifting to other sectors such as agriculture sector, horticulture sector, tourism sector, rickshaw puller, drivers, other type of business,

etc. and the resulting handicraft sector (which shows cultural heritage of our country) is diminishing. The present condition of the sector, if ignored, will create problems in future. The inadequate supply of raw material is one of the important issues in handicraft sector and the availability of raw material is very difficult, especially, in far-flung areas and hilly rural areas. Unavailability of raw material creates delay in production and it affects marketing, income, and employment. The younger generation is also posing a threat to the handicraft sector as it is observed that the younger generation (next generation of Craftsmen) are not fully satisfied with their parent's occupation and they prefer other sectors. This will put handicraft sector in dangerous situation in future.

Another major problem in handicraft sector faces in the present time is modernization. Since India adopted open economy with the end of licence raj system, the competition arose among the industrialists but the Indian handicraft sector faces a lot of problems as the competition increased (mechanical work in handicraft sector) and the result is that most of the Indian rural artisans are poor and they make the handicraft products with simple hands with skill. It is time consuming also and finally the manpower also more than that of mechanical products. So, the price is also an issue as the price is high in handmade artisanary products as compared to mechanical artisanary products.

LITERATURE REVIEW

Study conducted by **Sabina**, (2008), entitled "Industrial and Labour Economics". The study mainly focused on small scale industries in rural areas. She found that rural industries (small scale industries) can contribute a lot toward rural prosperity and the economic well-being of the people who are residing in Indian villages. Development of such industries including handicraft, handloom, cottage industries, etc. can provide part-time occupation to the people who are engaged in agriculture and a whole time job to the village artisans and craftsmen.

William, (2013), entitled "Crafting a Livelihood" stated that in Indian non-form economy, it estimated that 63% of artisans are self-employed while 37% are wage earners in India. Traditional knowledge and craft skills are passed down from one generation to another, so that whole families and communities are engaged in production. An estimated 71% of artisans work as family units and 76% attribute their profession to the fact that they have learnt family skills. It is important to note that most Govt. organisations count only the head of the production unit and wage earners in official figures and leaving out the 5-6 other family members who are also dependent on crafts for sustenance, thus creating an incomplete understanding of the sector's size and importance.

OBJECTIVES

1. Comparatively study of artisans by their Social status
2. Comparatively study of artisans by their Economic Status

RESEARCH METHODOLOGY:

Research has been conducted 10 villages of each Districts of Kathua and Anantnag (i.e. 20 Villages) in Jammu & Kashmir. The present research work is both descriptive and analytical in nature and two types of sampling were used; (i) Purposive sampling and (ii) Multi-stage sampling. In each of two districts, the researcher has randomly chosen three villages in ten (10) blocks (five blocks in each district) and out of each village, a minimum of 10 respondents were selected randomly. The total sample size in both the districts were 300 respondents i.e. 150 respondents from each district. Data was collected both from primary and secondary sources. Moreover, in the study, the analysis is also done through Tables, graphs, and Chi-Square tests with the help of SPSS software, version 21. 1.

I. COMPARATIVE STUDY OF ARTISANS BY THEIR SOCIAL STATUS

1. AGE

Age is one of the important social factor which influences social, economic and demographic situation in any Nation (Rao, 1997).The most important period of life is 15-30 age group, in which youth is in better position to make good use of present, to repair the past and prepare for the future

(Arif, 2016). Age 3-45 years reveals the best age in terms of great skill, maturity, and business setup. In the study area, it is revealed that majority (35 per cent) of the artisans are between the age group of 46-60 year old.

Table:1. Block-wise Distribution of artisan's age in Kathua and Anantnag Districts

Districts	Blocks	Age Group					Total
		>-15	16-30	31-45	46-60	60<	
Kathua	Bani	01	04	09	10	06	30
	Lohai	-	3	03	09	15	30
	Basohli	1	1	04	14	10	30
	Bilawar	-	02	07	11	10	30
	Duggan	01	02	03	08	16	30
Total (%)							
Anantnag	Anantnag	02	04	08	07	09	30
	Larkipura	01	06	07	10	06	30
	Shangus	02	01	11	14	02	30
	Bijbihara	-	02	10	11	07	30
	Kokernag	01	05	10	11	03	30
Total (%)							
Grand TOTAL		09	30	72	105	84	300
Percentage		3.0%	10.0%	24.0%	35.0%	28.0%	100%

Source: Primary Data (Nov. 2015 to April 2016)

Note: Pearson Chi-Square value: 18.479, df: 4, Significance: 0.001

It is interesting that above 60 years of age, the artisan's percentage is more than that of age group of 16-30 and 31-45, and in that group there are 28.0 percent of artisans engaged in handicraft sector in the study area. The block-wise distribution of age group among the artisans reveals Basohli and Bilawar block have less participation from the age group of below 15 years of age and it also shows that there is more participation between the age group of 46-60 and 60 & above. Moreover on the basis of district-wise distribution, there are 38.0 percent of artisans in the age group of 60 and above in Kathua district who are engaged in this sector as compared to Anantnag where there are 28.0 percent.

2. GENDER:

Women empowerment comes only through economic independence, decision making, equality in workplace, and their security. On the occasion of Handloom day on 7th August 2016, Prime Minister of India expressed through twitter, "since there are many women associated with the handloom sector, growth of the handloom sector is an important means of women empowerment".

The following table depicts the comparative study of gender participation in handicraft sector in Kathua and Anantnag districts.

Table: 2. Comparative study of gender participation in Kathua and Anantnag districts

Districts	Block	Gender Participation				Total
		Male		Female		
		Numbers	Percentage	Numbers	Percentage	
Kathua	Bani	17	11.3	13	9.09	30
	Lohai	18	12.0	12	8.0	30
	Basohli	20	13.3	10	6.7	30
	Bilawar	24	16.0	06	4.0	30
	Duggan	18	12.0	12	8.0	30
Total		97	64.7	53	35.3	150
Anantnag	Anantnag	13	8.7	17	11.3	30
	Larkipura	16	10.7	14	9.3	30
	Shangus	16	10.7	14	9.3	30
	Bijbihara	17	11.3	13	9.0	30
	Kokernag	20	13.3	10	6.7	30
Total		82	54.7	68	45.3	150
Grand Total		179		121		300
Percentage		59.7		41.3		100%

Source: Primary Data (Nov. 2015 to April 2016)

Note: Pearson Chi-Square value: 3.556, df: 1, Significance: 0.077

It is pertinent from the above table (2) that 63.0 percent respondents are male artisans in the study area and 37.0 percent are female members. Moreover, on the basis of district wise comparative study, there is optimism in the blocks of Anantnag district in terms of gender equality (45.3 percent) as compared to the blocks of Kathua district with only 28.7 percent female participation .

3. SOCIAL GROUPS

Caste is no doubt a social evil that has to be counteracted and removed. Some have even gone to the extent of telling that caste system needs to be wiped out. But removal of castes is not an easy thing. Caste has very strong roots in our society and hence it cannot be uprooted from our society. In India, in many places, occupation is based on ones caste. In handicraft sector also, a moderate influence of caste system is evident. E.g. in the district of Kathua, S.T. community rears sheeps, also, they are tribal community. It is also noted during the study that majority of the Blanket/chader weavers belong to S.T. category because the raw material is easily available to them hence they take that profession. In the study area, there are different castes who are engaged in handicrafts sector directly or indirectly.

Table:3 Comparative Study of Social Status among Artisans in Kathua and Anantnag Districts

BLOCKS		SOCIAL STATUS					TOTAL
		General	RBA	OBC	ST	SC	
Kathua	Bani	0	08	04	10	08	30
	Basohli	08	05	02	10	05	30
	Bilawar	03	08	01	17	01	30
	Duggan	0	05	04	15	06	30
	Lohai	0	09	03	08	10	30
TOTAL (%)		11	35	14	60	30	150
Anantnag	Anantnag	23	07	0	0	0	30
	Bijbihara	21	07	0	02	0	30
	Larkipur	21	06	0	02	0	30

	a						
	Shangus	18	08	0	04	0	30
	Kokernag	15	12	0	03	0	30
TOTAL (%)		98	40	14	12	-	150
Total		117	79	1	61	30	300
Percentage		39.0	26.3	04.7	20.3	10.0	100%

Source: Primary Data (Nov. 2015 to April 2016)

Note: Pearson Chi-Square value: 117.550, df: 4, Significance: 0.000

The table 1.3 shows that majority of (39 percent) handicraft artisans belong to general category in the study area. Artisans who belong to Reserve of Backward Areas (RBA) category are 26.3 percent in study area, 4.7 percent of Other Backward Classes category, 20.3 percent of them of S.T category and 10.0 percent of the respondents belong to Schedule Caste category in the study area. It is interesting to note that, in Kathua district there are all castes who are involved in handicrafts sector but the scenario in Anantnag district is different as there are very less other castes that follows handicraft sector.

II: COMPARATIVE STUDY OF ARTISANS BY THEIR ECONOMIC STATUS

In this section we examined the economic condition of the handicraft artisans working in the sample area of district Kathua and district Anantnag. The study emphasises the issues covering type of indulgences in handicraft sector, factors due to which artisans adopt handicraft sector, channel of distributing their product, sources of income from all sectors, monthly income, debt from banks and other organizations, expenditure pattern, and possession of Ration Cards. The parameters employed for judging the economic status of the sample artisans include the following:

- Type of Indulgences (Primary or Secondary)
- Factor to enter the handicraft sector
- Marketing of the product
- Source of income from all types of sector
- Monthly income from handicraft sector

1. TYPES OF INDULGENCE (Primary or Secondary)

Handicraft sector plays a crucial role in terms of income and employment of the millions of artisans in India. Most of the artisan earns their livelihood only through the craft sector but now a day this sector has slipped through many cracks and some of the artisans work part time in this sector. In the study area, it is observed that there are two types of handicraft artisans who indulge into handicraft sector as primary or secondary type of artisan. Primary type of artisans are those artisans who are fully dependent upon handicraft sector and secondary type of artisans are those who earn their livelihood through this sector as well as other sector too and they adopt handicraft sector only during off seasons. It is evident from the table 7.21 that majority (74.7 percent) of the respondents have their primary source of handicraft sector.

Table:4. Comparative study of artisans by their indulgences in handicraft sector

Blocks		TYPE OF INDULGENESS		Total
		Primary	Secondary	
Kathua	Bani	22	08	30
	Basohli	22	08	30
	Bilawar	22	08	30
	Duggan	23	07	30
	Lohai	20	10	30
Total		109(72.7)	41(27.3)	150

Anantnag	Anantnag	21	09	30
	Bijbihara	24	06	30
	Larkipura	26	4	30
	Shangus	19	11	30
	Kokernag	25	05	30
Total		115(76.7)	35(23.3)	150
Grand Total		224	76	300
Percentage		74.7	25.3	100

Source: Primary Data (Nov. 2015 to April 2016)

There are 74.7 percent of the respondents who are lonely depend upon handicraft sector and handicraft sector is their income and employment source and remaining 25.3 respondent choose that sector as a secondary sector. These (25.3 percent of respondents) are the artisans who are also depend on other sectors such as, horticulture sector, agriculture, labour work, government/private jobs etc. and they adopt handicraft sector in off seasons i.e. winter season or when they are free from other works.

2. FACTOR TO ENTER THE HANDICRAFT SECTOR

There are some factors which affect the artisans to enter the handicraft sector such as hereditary factor, less capital investment and high gain, indoor sector, etc. In the study area, information is gathered from the samples artisans on the basis of which factors made the respondents enter into handicraft sector and the following factors are witnessed which are explained with the help of table below.

Table:5. Factor to enter in handicraft sector in the study area

Blocks		Why you enter into Handicraft sector					Total
		Hereditary	Less capital	Only known	Owened	Other	
Kathua	Bani	10	05	05	10	0	30
	Basohli	14	02	09	05	0	30
	Bilawar	13	02	08	07	0	30
	Duggan	20	03	03	04	0	30
	Lohai	09	06	07	08	0	30
Total		66(44)	18(12)	32(21.3)	34(22.7)	-	150
Anantnag	Anantnag	17	03	03	05	02	30
	Bijbihara	16	03	10	01	0	30
	Larkipura	14	03	05	05	03	30
	Shangus	09	04	07	08	02	30
	Kokernag	12	03	09	06	0	30
Total		68 (45.3)	16(10.7)	34(22.7)	25 (16.7)	7(4.7)	150
Grand total		134	34	66	59	7	300
Percentage		44.7	11.3	22.0	19.7	2.3	100%

Source: Primary Data (Nov. 2015 to April 2016)

It is evident from the table (2.2) that majority (44.7 percent) of the respondents have the hereditary factor to pull them into handicraft sector, 11.3 percent think it requires less capital

investment and income earning is high, 22.0 percent are of the view that they know only craftwork hence the affinity for handicraft sector, 19.7 percent viewed that they have newly started in this sector and it is a profit earner, 2.3 percent respondents were pulled into this sector owing to some other factors such as physical disability, indoor sector, easy availability of raw material, owning raw material, etc.

3. MARKETING OF THE PRODUCT:

Marketing is one of the important aspects of any business. Demand plays an important role for any business unit to flourish or any product to excel or to slump. Another aspect that plays important role in any business is medium through which products are marketed. Medium or source of marketing itself determines who actually gets the profit and how much/who gains and losses. Exchange of products by and large in the pre-British period and even most part of the British period was done through patron client networks (Jena, 2010). In handicraft and handloom sector, most of the marketing is done through middlemen, co-operative societies, government stores, direct marketing etc. but the role of the agents is central in this sector. As most of the artists are illiterate and are incapable of dealing with the modern market forces, the real profit in this sector is going to middlemen.

Table 6. Distribution of market channels of the artisans in the study area

Blocks		CHANNEL				Total
		Direct	Agent	Govt. Store	Other	
Kathua	Bani	21	04	01	04	30
	Basohli	21	08	0	01	30
	Bilawar	22	07	0	01	30
	Duggan	23	03	02	02	30
	Lohai	21	05	03	01	30
Total		108 (72)	27 (18.0)	06 (4.0)	9 (6.0)	150
Anantnag	Anantnag	21	05	01	03	30
	Bijbihara	16	07	03	04	30
	Larkipura	14	04	04	08	30
	Shangus	12	15	0	03	30
	Kokernag	13	09	04	04	30
Total		76(50.7)	40(26.7)	12(8)	22(14.7)	150
Grand total		184	67	18	31	300
Percentage		61.3	22.3	6.0	10.3	100%

Source: Primary Data (Nov. 2015 to April 2016)

Note: Pearson Chi-Square value: 15.539, df: 3, Significance: 0.001

Table reveals that majority (61.3 percent) of the artisans from both the districts sell their finished products directly in the market. There are 22.3 percent of the artisans who sell their finished products through middlemen/agents, 6.0 percent respondents are of the view that they dump their finished products in government stores and get wages and 10.3 percent respondents are of the view that they sell their products through other channels such as co-operative societies or someone else's shop. These shopkeepers sell their products and get their share of commission from the artisans. In the comparative study, there are 72 percent respondents in Kathua district who sell their products directly, 18 percent depend on agents, 8 percent dump in government stores, and 6 percent respondents sell through other channels as compared to Anantnag district where there are 50.7 percent respondents who sell directly, 26.7 percent sell with the help of agents, 8 percent dump in government stores and

14.7 percent sell through other modes. The Pearson Chi-Square value is very highly significant at 0.001 levels.

4. MONTHLY INCOME FROM HANDICRAFT SECTOR:

The income of the artisans' families determines the standard of living and financial status. The low level of income of the artisans in the study area is definitely reflected in their living standards. But it is also a fact that most of the artisan communities are poor, leading to their low standard of living. With high level of illiteracy in the study area, and engaging in traditional art and craft using ordinary tools to carry out their jobs, it is not expected to have higher income among the artisan communities.

Below the table reveals that majority (43.0 percent) of the artisans in the study area earn Rs. 3000 to 5,000 monthly through handicraft sector. There are 29.7 percent of the artisans who earn Rs. 5,001 to 10,000 monthly which indicates how handicraft sector plays a vital role in the economy of Jammu and Kashmir. It is to be noted that the given income in the table is counted annually and codes such as (i), (ii), (iii), (iv), (v) and (vi) are indicating income groups which are indicated below the table (7.25).

Note:- (i), (ii), (iii), (iv), (v) and (vi) indicates the income group of below-3,000, 3001-5,000, 5001-10,000, 10,001-20,000, 20,001-30,000 and 30,001 and Above respectively.

Table: 7, Distribution of monthly income on the basis of different income groups of handicraft sector in the study area.

Districts	Blocks	INCOME SOURCE						Total
		(i)	(ii)	(iii)	(iv)	(v)	(vi)	
Kathua	Bani	05	16	09	0	0	0	30
	Basohli	08	14	07	01	0	0	30
	Bilawar	03	14	10	03	0	0	30
	Duggan	05	15	07	03	0	0	30
	Lohai	04	18	06	02	0	0	30
Total		25	77	39	09	0	0	150
Anantnag	Anantnag	01	09	14	04	02	0	30
	Bijbihara	03	11	12	03	01	0	30
	Larkipura	05	12	11	01	01	0	30
	Shangus	03	09	11	05	01	01	30
	Kokernag	02	09	13	06	0	0	30
Total		14	50	61	19	05	01	150
Grand Total		39	127	100	28	05	01	300
Percentage		13	42.3	33.3	9.3	1.7	0.3	100

Note: Fisher's exact test value: 27.125, df: 5, Significance: 0.000

Level of income depends upon investment and the technology used. In the study area, there are 35.7 percent of the sample artisans who are totally illiterate and majority of the artisans use traditional tools. Thus, it is not expected to have higher income among the artisan community in the study area. There are 33.3 percent of sample artisans in the study area who earned between Rs. 5,000- 10,000. Also 31.3 percent earn between Rs. 3,000 to 5,000 in a month. The comparative study reveals that the average income from handicraft sector in Kathua district is less as compared to Anantnag district which is also shown with the help of fig. 7.2. The Fisher's exact test value is very highly significant at 0.000 level.

SUGGESTIONS:

It is certainly true that the artisans all over the country are economically backward and socially deprived. There are very few government programmes exclusively meant for the socio-economic benefit and uplift of the artisans. The industry requires a multi-pronged approach to infuse life and sustain its development. There is only the handicraft sector which provides one of the most basic needs of people and holds importance, maintaining sustained growth for improving living standards of the artisan's community. Having studied the socio-economic condition of the artisans in the study area, an attempt has been made in this section to offer few suggestions for improving the plight of handicraft artisans. For protecting the craft and craftsman, the Government of India and Government of Jammu & Kashmir State shall thrust through training and capacity building by integrating new technologies with craft which will lead to value addition. Marketing is another important area which plays a crucial role. Majority of the artisans in the study area are illiterate or low level of educated and are living in rural areas. The facilities of marketing in these areas are very rare. So many of the artisans depend on middlemen/agents and other market linkages for the sale of their products. And the shares of the value of their products go to these brokers also. It is, therefore, felt necessary to involve the State Handicraft Corporation, other market agencies and organizations receiving aid from the Office of the Development Commissioner (Handicrafts) to open permanent market outlets (Stores) and organize their marketing programmes so as to ensure a sustained market for these crafts. After conducting the study of socio-economic condition of artisans in the study area, it is appropriate to suggest establishing an art and craft centre in each Panchayat villages in which provision of training-cum production should be available. The centre should design the pattern of training centers in the villages with competent trained instructors and these training center should be fully equipped with the latest tools, techniques and machines. Under various Insurance schemes to the artisans such as Bima Yojana for Handicrafts, Janshree Bima Yojana should be strictly implemented in all over the country. In the study area, hardly any artisan is aware about these types of schemes. Moreover these schemes are limited only in restricted areas and not for everyone who are engaged in handicraft sector for many years. It is to be noted that large number of artisans are in un-organised sector so they can't benefit from the central schemes. There should be a framework for those artisans so that they are eligible for the scheme of these LIC's. For the role of handicraft sector in terms of generating income and employment, the State Government as well as Central Government can play a significant role to encourage entrepreneur in rural, semi-rural and urban areas for generating income and employing more employees. The Government can promote arts and crafts in the thrust area in rural and urban areas on Panchayat wise through co-operative societies and self-help groups (SHG). SHG, all over the country, play a crucial role in providing micro-credit for capital formation. The Rural Regional Banks and NGO's are providing microcredit to the artisans through SHG to modernize tools and techniques. The State Government should establish clusters of the handicrafts, in different regions and in remote areas for the promotion and sustainable development of handicrafts. These clusters should be developed for the purpose of design development, market assistance and production processes. Brand promotion and product marketing can be increased by way of holding exhibitions in local, national and international markets regularly and also through the quality control checks. Modern show-rooms of Kashmiri handicrafts should be established across country for the promotion of handicraft products.

REFERENCES

- Arif, M. (2016).** Innovation and Sustainable Development, Craft Revival through Government Programmes and Sustainable Livelihood in Jammu & Kashmir, Bloomsbury Publication, Delhi, Pp.194.
- Biswas, M.P and Rao, M.R., (2016).** "Socio-Economic Status of Gaddi Tribe in Himachal Pradesh: A Study", Int. J. Adv. Res. 4(8), p. 159-167.
- Jadhav, S. (2016).** "Indian Handicrafts: Growing or Depleting", Journal of Business and Management. Pp. 7-13

- Das, S and Hossain, A.** (2015). "Socio-Economic Status of Schedule Caste In Tripura- A Case Study Of Cobbler Community" EPRA (Journal) International Journal of Multidisciplinary Research, 1(1): Pp. 22-23.
- Bissal, W.** (2013). "Crafting a livelihood (Building sustainability of Indian Artisans)", Dasra catalyst for social change and Edmond De Rothshild Foundations. Pp 7.
- J&K Economic survey** (2012-13). An Overview, chapter 26
- Meena M.L.** (2012). Occupational Risk Factor of Workers in the Handicraft Industry: A Short Review, International Journal of Research in Engineering and Technology (IJRET) Vol. 1, (3), Pp. 194-196.
- Fayaz, A. and Effat Y.** (2012). "Impact of turmoil on the handicraft sector of Jammu and Kashmir: An economic analysis" International NGO Journal Vol. 7(5). Pp. 78-83
- Fazl, A.** (2011). Ain-i-Akbari, Vol. II, English translation H.S.Jarret, Low Price Publication, London, Pp 351.
- Ishtiyag, M.** (2011). "Artisans in India, A Socio-Economic Profile", Genuine Publication, Delhi. Pp.214.
- Kumar, R., Rangrajan, K. and Ranganathan, N.** (2011) "Health Insurance in India- A study of Provider's Perception in Delhi and NCR", Journal of Health Management, Vol. 13 (3), Pp. 249-277
- Jena, P.K.** (2010). Impact of Globalisation on Handicrafts and Rural Artisans: A Case Study of Chandua Artists in Pipili, Orissa, thesis Ph.D, JawaharLal Nehru University, Pp 119-137, 235
- Planning Commission**, Government of India, Vol. 1. Pp. 280 Tiwari, R.R., Pathak, M.C and Zodpey, S.P. (2003). Low back pain among textile workers, Indian journal of occupational and environmental medicine, 7(1), 27-29
- <http://www.census2011.co.in/census/jammu&kashmir/'districtwise> Evaluation of Progress of Handicrafts, (1998), State Planning Board, Trivandrum, P.41.
- Rao, R.M.K.** (1997). Impact of Handloom Co-operatives on Socio-Economic conditions of weavers in Vishakhapatnam District, Indian Co-operative Review, Vol. XXXV, (2), Pp. 127
- Vijayagopalan, S.** (1993). "Economic Status of Handicraft Artisans" NCAER, New Delhi, Pp. 164
- Jalal, S.** (1991). Industrial Entrepreneurship in Small Scale Industries, Anmol Publications, Agra. Pp.281.
- Kareem, K.P.** (1988). Education and Socio-Economic Development, Ashish Publishing House, Punjabi Bagh, New Delhi, P. 41-42
- Brahmananda, Narayanan and Kallappa,** (1987). "Dimensions of Rural Development in India", Himalaya Publishing House, Bombay, Pp. 241.
- Desai, V.** (1983). "A Study of Rural Economics", Himalaya Publishing House, New Delhi. Pp. 532.
- Bhadur, K.P.** (1980). "A History of Indian Civilisation", Vol II (Medival India) Part-II (Culture & Civilisation) Ess. Publication, New Delhi, Pp-285
- Fifth Five Year Plan**, Planning Commission, (1974-1979). Government of India, New Delhi, Pp.263



Dr. Fozia Tabassum

Department Of Economics, Aligarh Muslim University, Aligarh, India.