

Involvement Of Women Entrepreneurs From Tribal Areas In Jammu And Kashmir's Traditional Crafts

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Abstract

The study examines the significance of rural tribal women entrepreneurs in Jammu and Kashmir's crafts sector handloom industry. It emphasises their contributions to employment generation and economic development, with government policies as a mediating influence. The study used a quantitative analytic methodology, and 384 respondents made up the sample size, which was selected using stratified sampling. Structured questionnaires were used to gather data, which was then processed using SPSS and AMOS for structural equation modelling (SEM) to look at direct and indirect relationships and correlations among variables. The findings show that tribal women entrepreneurs in rural areas are crucial to job generation and economic advancement by preserving traditional crafts, promoting local enterprises, and increasing financial autonomy. Government policies, including financial aid, skill enhancement initiatives, and marketing help, are essential in supporting women entrepreneurs. Nonetheless, obstacles include restricted access to institutional financing, sociocultural limitations, and market competitiveness. The research establishes robust beneficial links among female entrepreneurship, employment, and economic growth, with governmental initiatives augmenting their efficacy. The study highlights the need for specific legislative measures, enhanced financial accessibility, and capacity-building programs to fortify the handicraft and handloom industry as a sustainable economic engine in Jammu and Kashmir.

Keywords: Rural Women Entrepreneurs, Traditional Crafts, Employment Generation, Economic Development, Government Policies

1 INTRODUCTION

India is the centre of handicrafts and a nation rich in ethnic customs and cultural heritage. India's cultural variety yields a vast array of outstanding handicrafts. Handicrafts are a distinctive culture because they use regional resources and handicraft abilities. The craftsmanship sector requires a lot of work. India's unorganized and decentralized industry. The handicraft industry contributes significantly to the export economy, is the second-largest employer after agriculture, and is essential to economic growth(Majeed, 2018). Items created only by hand or using hand tools are termed handicrafts. Their distinctive attributes may be functional, decorative, artistic, innovative, culturally linked, practical, conventional, and spiritually significant. Socially meaningful and essential are what give handcrafted items their unique character. Basketry Wood, leather, metal, ceramics, and textiles are the primary categories into which artisan items fall. Handicraft objects are produced only by hand, without intricate technology or machinery.

According to the Government of India's Ministry of Textiles, 6.886 million individuals are engaged in the handicraft industry, as stated in its 2017-18 Annual Report. For example, 30.2538.61 lakhs of artisans are women, and lakhs are men(Chalam, 2011). India manufactured handicrafts from 2016 to 2017. valued at 46,930 crores and exported goods worth 34,394.30 crores. Because this industry has not yet been thoroughly investigated, India contributes less than 2% of the world's handicraft exports. The handicraft industry is important because of its high potential for export and international trade, minimal capital investment, and substantial value addition—currency earnings in the economy. Being a component of our culture, the handicraft sector is crucial in educating people about the richness of our cultural artefacts. The handicraft industry in India is well-positioned due to an abundance of labour and a scarcity of capital. The handicraft industry may be formed anywhere in the country, contributing to reducing regional disparities. Inequalities.

India recognizes the need to safeguard traditional crafts from piracy and unauthorized copying, forcing the government to conduct widespread preservation efforts under the Geographical Indications Act(Mishra et al., 2022). With its distinctive styles and elegance, India's textile industry has a long economic history. However, the worldwide market for these crafts is hampered by a lack of uniformity in quality, product

inventiveness, and adaptation to shifting fashion trends and client preferences (Verma, 2014). To sustain and enhance its global market share, Indian crafts must adjust to meet global demand. Intellectual property protections, like Geographical Indications Marks, have fostered confidence among Indian craftspeople, enabling them to achieve higher earnings in the international marketplace. The handloom industry in India is a vital component of the national economy, characterized by a profound legacy of artisanal expertise and a dynamic cultural heritage (Mukhopadhyay, 2022). It provides adaptability, excellence, ingenuity, and export readiness. Indian artists have transmitted their methods since Egyptian Babylonian civilization, and their goods are manufactured in every state. The handloom business consistently experiences demand because of its artisanal skill and intricate patterns. The handlooms of India exemplify cultural variety and the creative process of weavers globally. The industry has transitioned from an artistic pursuit to a marginally sustainable enterprise due to the industrial revolution.

1.1 Background of the Study

The Handicraft Industry is essential to the Indian economy, providing jobs and enhancing the nation's cultural heritage (Majeed et al., 2023). Handicrafts, which include the creation of ornamental or practical things with traditional methods and abilities, are crafted by proficient craftsmen who have acquired their trade via decades of familial tradition or apprenticeships. Their historical and cultural importance and manufacture and sale may enhance local economies and tourist sectors (Saad, 2020). India has a long history of handicrafts, with skilled craftspeople producing various goods. A survey conducted by the National Council of Applied Economic Research (NCAER) revealed that the handicraft sector employs around 7 million individuals, primarily women and members of underprivileged groups (Bhat & Yadav, 2016). The industry positively influences the income and quality of life in these towns. The handicraft industry has significant potential, engaging millions of artisans while augmenting national revenue and serving as a key export resource (Grobar, 2019) (Singh & Kumar, 2018). Governments may enact laws and initiatives to safeguard and enhance the cultural legacy represented in handicraft production, especially in emerging nations such as Peru.

The Handicrafts and Handloom industry has a distinctive position within the socioeconomic framework of Jammu and Kashmir. It is essential for generating jobs, producing textiles, and enhancing value while safeguarding our rich cultural heritage. The state's artisans, weavers, and auxiliary workers—mainly from SC/ST, underdeveloped, and economically disadvantaged communities—can find direct and indirect employment in this industry. Impoverished communities are located in rural and remote areas. It possesses significant potential to mitigate urbanization and generate jobs for women. Due to the uniqueness as well as the exclusivity of designs, the capacity to manufacture small batch sizes, and their eco-friendly nature, handicrafts and handloom items are in great demand in both international and local markets (*Directorate Of Handicrafts & Handloom, Jammu Government Of Jammu & Kashmir, N.D.*). The sector exhibits low energy use and little negative environmental effect.

Nevertheless, the industry is encountering the issue of a lack of regular manufacturing lines to match supply and demand. The Jammu Department of Handicrafts and Handlooms is engaged in sustainable efforts to address disparities via infrastructure enhancement, skill advancement, design, and product innovation. This ensures that artisans and weavers get improved compensation and enhanced marketing opportunities for their goods. The Handicrafts & Handloom Department has implemented a policy to promote and support this sector through ongoing assistance via welfare and promotional initiatives, including publicity and exhibitions, a 10% rebate reimbursement, training programs for skill development, Artisan/Weaver credit card programs, and weavers' associations into clusters.

The handloom industry, the most ancient traditional cottage business in J&K, has considerable socioeconomic importance due to its employment and income production capacity. The sector has a profound cultural past and exhibits distinctive craftsmanship and complexity. Jammu and Kashmir is famous for its production of specialist textiles, including Pashmina shawls, Raffal shawls, Kani shawls, silk sarees, Kishtwari blankets, Loos, Chashme Bul Bul blankets, cotton check bed sheets, long cloth from Jammu and Kathua districts, block-printed bed sheets, and Masnads from Samba (Ahmad & Nengroo, 2013). The handloom industry has significant potential to provide self-employment possibilities and enhance the quality of life within the government. It involves a lot of work, minimal financial outlay, and has no negative environmental effect owing to its pollution-free activities. The industry has a competitive

advantage over a mill and loom with power industries because of its capacity for commercial production in small quantities, receptiveness to innovation, flexibility to supplier demands, and the ability to create intricate designs. With 15,109 more than 22,000 unorganized weavers and those in the regulated industry, there are 478 certified Handloom Industrial Cooperative Societies. There are around 37,000 handlooms in the state, with the Kashmir valley accounting for 70% of this total.

In Kashmir, the handicraft industry has emerged as the leading employer of the valley's population, with several women engaged in this industry. Traditional woodwork, Pashmina shawls, carpets, metalwork, and papier-mâché have attained global acclaim. This industry saw increased speed during the reign of Zain-ul Abidin, who employed expert artisans from Central Asia to educate the local populace. Mirza Haider Dughlat's *Tarikh-i-Rashidi* confirms the profusion of arts and crafts in Kashmir, including stone polishing, stone cutting, bottle fabrication, window crafting, and gold beating (Mohiuddin, 2015) (Din, 2015). Despite Jammu and Kashmir's recognition of the handicraft industry around fifty years ago, few efforts have been made to promote and develop it.

1.1.1 Role of the Handicraft Industry in the economic system of Jammu and Kashmir

The handicrafts of Kashmir are famous for their exceptional craftsmanship, appealing patterns, practical application, and high quality. This explains its appeal in markets both domestically and abroad. In Kashmir, it is a preferred industry after agriculture. Consequently, the National Income and State Gross Domestic Product (SGDP) increase. It also helps to create jobs overall and increase the state's revenue per capita. Jammu & Kashmir's handicraft industry facilitates the movement of technological expertise between the state's trained workforce and worldwide market participants via foreign currency.

In Jammu and Kashmir, the handicraft industry is a significant source of income for over 2.50 lakh craftspeople. Increased job prospects in this industry might arise from expanding markets and rising demand. In Kashmir, 60% of families are involved in one of sixteen distinct crafts. The handicraft business is the second most significant industry in the area after tourism, with over a thousand crore rupees in earnings. India's handloom and handicraft industries are the oldest, employing 6.9 million artisans and 4.3 million weavers. About 3.5 lakh craftspeople and artisans work on Kashmiri carpets and shawls, including Cropping kani and pashmina, crewel work, walnut and wood sculptures, paper machines, chain stitching, and other crafts. Research that looked at the connection between employment and handicraft production in Jammu and Kashmir discovered that, after tourism, handicrafts are the second-largest sector (Duttagupta, 2019). The area is home to several generations of people engaged in arts and crafts, as well as a wide range of cultural and ethnic variety. Many ancient crafts, including papier mache, woodcarving, hand-knotted carpets, Kashmir silk saris, Pashmina shawls, and woollen fabrics, are now well-known in Kashmir.

1.1.2 Women entrepreneurs in the Handlooms and Handicraft sector

Women's business ownership is essential for economic development and socioeconomic progress in Jammu and Kashmir, specifically the Kashmir region. With natural resources, skills, and art, women in Kashmir are exploring various fields such as tourism, floriculture, horticulture, dairy farming, and handicrafts (A. Khan, 2018). This has helped solve unemployment issues and break stereotypes that treat women as less competent than men. The government of J&K is supplying funding from Rs 50,000 to Rs 10,000,000. Financial institutions and commercial banks also offer financial assistance to budding women entrepreneurs. The J&K Entrepreneurship Development and J&K Women's Development Corporation Institute are organizing programs and workshops to create awareness among women about starting their ventures, generating employment, and contributing to the state's economy. The government also imparts necessary training to women entrepreneurs before establishing their business units.

Handicrafts have particular socioeconomic importance in Jammu and Kashmir (Kashmir Times-2002). Recognizing the significant potential of handicrafts for economic activities such as job creation and income production, the state government has implemented several initiatives to support the development of the handicraft sector. From a meagre Rs. 19.50 crores in 1974-75 to Rs. 24 crores in 1998-99, the budgetary allocation for this sector grew. In 1998-99, handcraft output exceeded 400 crores of rupees. Significant expansion in the state's exports has increased wealth and employment in recent years. The handloom industry employs about 22,109 individuals yearly, with an average of 500 individuals being taught at handloom training institutes yearly (Kaloo et al., 2014). To enhance handloom activities The state government has upgraded looms and implemented several social programs for weavers. In addition to 1,892

artisans/weavers joining the program, 1,292 looms have been upgraded. For the construction of work sheds, the Indian government and state governments have contributed Rs. 7,000 in rural areas and Rs. 10,000 in urban areas. The lowest possible interest rates are provided to weavers for loans to upgrade their current looms and buy new ones. Other welfare initiatives include medical compensation via the health package plan, scholarships for weavers' daughters under the education program, and a thrift fund. The goal was to create around 100 new self-help groups (SHGs) and handloom cooperative organizations. Conclusion of the 2001-2002 fiscal year. The handicraft industry is supposed to have originated from Asia's central region. It is the largest source of employment, and most of its employees are women. Field.

Serving the clothing requirements of India and other nations, the handloom industry in India has been a well-known industrial sector for centuries. It continues alongside modern textile machinery due to the traditional weaving principles established by the customary handloom weaver. Women weavers have played a crucial role in the sector, as they face little gender-specific barriers in their business dealings and are not influenced by their civil status. The handloom sector is ideal for studying women's economic activities in India, as it offers resilience, prosperity, demographic growth, and social stability (Upadhyay, 2014). Women are involved in production, marketing, workers, commercialized local textile manufacturing, master weavers and investors. However, they are often overlooked or underrepresented in government schemes, projects, and programs. Nearly 70% of women's items are produced by women, making them a significant workforce in the handloom industry. They need different forms of empowerment and improvements to their living, working, and pay situations. This considerable workforce is often left out of government initiatives, programs, and plans; many lack identification cards. Women weavers have faced domestic violence, discrimination, and increased social, psychological, and bodily strains during emergencies. Their involvement in production relations and the future of girls is a significant worry, as is their state of health. They play a weak role in decision-making even though they carry out essential manufacturing tasks.

1.2 Objectives:

- To evaluate rural women's contributions to entrepreneurs creating jobs in Jammu & Kashmir's handicraft and handloom industries.
- To assess how rural women entrepreneurs contribute to the economic growth of Jammu and Kashmir.
- To investigate how government policies might act as a mediator to increase the contribution of rural women entrepreneurs to employment generation.

1.2 Hypothesis

- H1: Rural women entrepreneurs working in the handloom and handicraft industries significantly contribute to employment generation in Jammu and Kashmir.
- H2: Rural female business owners in the handicraft and handloom industries contribute substantially to Jammu and Kashmir's economic growth.
- H3: Rural Women entrepreneurs working in the handloom and handicraft industries significantly contribute to employment generation in Jammu and Kashmir, mediated by government policies.

1.3 Organization of the study

This is how the rest of the document is organized: A thorough study analysis is provided in Section 2, which also includes earlier studies on the contributions made by rural women entrepreneurs to Jammu and Kashmir's handicraft and handloom industries. The research methodology is defined in Section 3, which also covers the study's design, data collection techniques, and analytical approaches, including Structural Equation Modelling (SEM). Section 4 examines the findings, highlighting the influence of rural women entrepreneurs on job creation and economic advancement and the intermediary function of governmental programs. Section 5 summarizes the research by emphasizing significant results, policy implications, and suggestions for advancing women's entrepreneurship in the handicraft and handloom industry.

2 LITERATURE REVIEW

(Majeed, 2019) analyzed the impact of globalization on handicrafts and artisans, focusing on women in Kashmir. Handicraft serves as the principal source of employment for rural and semi-urban populations, particularly women. Female artisans participate in crafts such as embroidery, shawl-making, crewelwork, namda, papier-mâché, and carpet weaving. Implementing the New Economic Policy (NEP) has resulted in

their marginalization and hardship. Counterfeit and machine-manufactured goods have adversely affected the handcraft business, putting diligent artisans in a precarious position. The research seeks to elucidate the impact of governmental policies on the preservation and promotion of the handicraft sector.

(Vinodini, 2022) evaluated the issue of living conditions for handloom workers in India. The data was obtained via secondary sources, and the fourth handloom census was conducted in 2019-20. Women have been identified as ignorant but industrious in their capacities as housewives and handloom weavers, fostering a congenial and unified atmosphere. The Employment prospects have enhanced their familial standing and economic prestige throughout society. The document illustrates the main issues within society. The primary physiological concern for handloom women workers is menstruation. During that time, people are prohibited from working because of tradition and culture. Engaging in weaving for over 12 hours daily, they had gynaecological issues as well. Handloom items are garments created by weaving fabric on a manually operated loom, devoid of electrical power. Weavers produce handloom across. Handloom goods include ornamental pieces, handloom fabric, sarees, textiles, cotton garments, and several other things. The "India Handloom" brand will develop high-quality, defect-free, ethically and ecologically compatible goods, targeting discerning buyers seeking speciality handcrafted items.

(SHELEMO, 2023) examined the handicraft industry in Kashmir, which is essential for the local economy and the preservation of indigenous arts. Nonetheless, the involvement of women in entrepreneurial positions remains limited. Research conducted by The Directorate of Handicrafts & Handloom of the Government of Jammu and Kashmir disclosed that women constitute 60% of the workforce; however, they account for fewer than 10% of entrepreneurial positions. Socio-cultural obstacles, like patriarchal norms and limited mobility, further impede women's business potential.

Economically, about 18% of women artisans have access to institutional credit, while over 70% depend on informal finance. Conventional beliefs and prejudices around women in business impede their entrepreneurial potential. Overcoming these obstacles requires enhanced financial accessibility, improved governmental policies, community awareness initiatives, and focused educational efforts.

H1: Rural women entrepreneurs in the handicraft and handloom sector significantly contribute to employment generation in Jammu and Kashmir.

(Kumar Singh & Fatima, 2015) examined the growth and development potential of the Handicraft industry in Jammu and Kashmir, emphasizing its distinctive design, cost, and quality, which provide a competitive edge to both national and international entities. The sector includes shawls, wood carving, gabba production, carpets, spinning, and weaving, serving as a vital source of revenue for rural areas, supporting more than six million artisans, the majority of whom are women and those from lower socioeconomic strata. The developmental potential of Jammu and Kashmir requires substantial governmental assistance to enhance and cultivate the industry adequately. As a cottage enterprise, it needs little investment in machinery and equipment. The handicraft industry generates various employment possibilities and enhances living standards, contributing favourably to the state's economic growth. The quality of work life in artisanal enterprises also affects productivity.

(Majeed, 2020) examines the handicraft endeavours of Kashmiri women artisans, especially in rural regions, who participate in crafts such as embroidery, shawl-making, crewel work, papier-mâché, and carpet weaving. The marginalization and misery of these women artisans started with the application of the New Economic Policy (NEP). The NEP destroyed more jobs for women artisans than it created, reducing their numbers and forcing them to leave their traditional crafts. The study analyzed the effect of globalization on the marginalization of women artisans, the challenges they face, and the role of government policies in the preservation and promotion of the handicraft industry.

(H. N. Khan, 2024) analyzed the complex relationship between handcraft production and economic development, focusing on the border districts of Kashmir. Handicrafts have always been a part of the socioeconomic fabric of Kashmir, serving as both a cultural expression and a means of livelihood for its artisans. The border areas of Kashmir have a unique context characterized by geopolitical tensions and economic challenges. This case study examined how these elements affect the handicraft sector and spoke about the means employed by the local population for economic development through artisanal occupations. Qualitative research methods, including interviews, surveys, and observation, were utilized by

this study to explain the importance of handicrafts in supporting livelihoods, preserving cultural heritage, and generating resilience in post-conflict communities. The conclusions enrich the debate on economic development policy in border areas and offer practical suggestions for policy-making and intervention programs aimed at tapping the potential of the handicraft industry to foster sustainable development in Kashmir and similar settings elsewhere in the world.

(Punjabi, 2000) studied Jammu and Kashmir's traditional crafts and cultural practices, emphasizing their socioeconomic significance and employment and income generation potential. Jammu and Kashmir's handicrafts are ecologically benign, labour-intensive, and require less capital investment, and thus they are suitable for the state. Jammu and Kashmir's handcrafted products are recognized worldwide for their pleasing designs, functional use, and higher craftsmanship, and they are a significant source of employment and income. (Shazia Hamid, 2014) studied a distinctive segment of the handicraft sector of the Jammu and Kashmir economy, highlighting its international repute and importance.

Notwithstanding rivalry, the sector remains a vital economic endeavour, substantially contributing to the state's comprehensive economic development. The administration underscores the significance of cottage and small businesses in the state's economy. The research evaluates the performance and importance of the handicraft industry by investigating variations in factors such as output, employment, and exports. This industry has effectively generated employment for many individuals across the state.

H2: Rural women entrepreneurs in the handicraft and handloom sector significantly contribute to economic development in Jammu and Kashmir.

(Kaloo et al., 2014) explored Handicrafts has become an essential contributor to the state's economy. Jammu & Kashmir has a diverse array of handicrafts. Recognized not just both domestically and internationally but also at the local level. In the past, the state's leading economic activity has been handicrafts. To guarantee the artistry industry is correctly aligned for increased output and employment, the government must prioritize its support for this sector.

H3: Rural women entrepreneurs in the handicraft and handloom sector significantly contribute to employment generation in Jammu and Kashmir, mediated by government policies.

(Journal, 2024) examined the textile handicraft sector's potential for entrepreneurship despite its challenges in the globalization era. The industry generates jobs but faces priorities, such as government interest, employment, income, production, and raw materials. This has led to a decline in migration to urban areas. A SWOT analysis was conducted to understand the gap between available government programs and their recipients. The findings suggest fostering better relationships between government officers and beneficiaries, organizing more information through camps and awareness campaigns, and implementing higher education outreach programs and research to fill the gap in implementation and regulation. This study is an innovative strategy to overcome weaknesses and threats in government programs and develop entrepreneurship skills.

(Majeed et al., 2023) Proposed to assist policymakers in enhancing the Indian handcraft sector and assist craftspeople, the second most significant rural employment sector behind agriculture. Nonetheless, the industry has obstacles like inadequate pay, employment instability, insufficient technological proficiency, and a dearth of innovative ideas. Numerous governmental and non-governmental initiatives have been established; nevertheless, they frequently prove unsuccessful or fail to benefit artisans substantially. The paper examines the contemporary trends of handicraft initiatives by the 12th Five-Year Plan and looks into the actual conditions of existing government programs in Jammu and Kashmir.

2.1 Research Gap

Although the importance of rural women entrepreneurs in Jammu and Kashmir's handicraft and handloom sector is recognized, the literature study identifies several barriers, including restricted financial access, insufficient government assistance, and sociocultural obstacles. Nonetheless, a research vacuum persists in the insufficient empirical examination of the effectiveness of government programs in effectively addressing these issues for women entrepreneurs. Although a previous study recognizes the economic impact of women in the handicraft industry, it does not provide a comprehensive analysis of how governmental interventions, such as financial assistance, skill enhancement initiatives, and policy structures, directly affect entrepreneurial success and job creation. Moreover, there exists a paucity of studies about the convergence of globalization, digital platforms, and market access in facilitating the long-term sustainability of their

enterprises and the empowerment of female entrepreneurs in rural communities. Future studies should focus on evaluating these factors' long-term impacts—policies and discovering innovative techniques to augment women's involvement in the handicraft industry for sustained economic development.

3 METHODOLOGY

3.1 Research design

This study used a quantitative research technique to investigate the impacts of rural women entrepreneurs inside the handicraft and handloom industry on employment creation and economic growth in Jammu and Kashmir, mediated by governmental policies. A sample of 384 respondents was extracted from 600 individuals using questionnaires and structured interviews. The questionnaire contained Likert-scale items measuring entrepreneurship, governmental support, job impacts, and economic growth. Data analysis was conducted using SPSS and AMOS software, using regression analysis to investigate associations between variables and correlation analysis to assess the influence of government initiatives. Structural Equation Modelling (SEM) offered profound insights into how entrepreneurship affects jobs and economic advancement. This research emphasizes the vital importance of governmental actions in encouraging sustainable economic growth and empowering rural women entrepreneurs' growth.

3.2 Conceptual framework

The conceptual framework explores the contribution of rural women entrepreneurs to economic growth and job creation, with government policies serving as a crucial mediating element. Rural women entrepreneurs working in the handicraft and handloom sector create significant employment opportunities for artisans, weavers, and artisans, supporting the local economy. Their success and scalability are significantly contingent upon favourable government policies that provide financial assistance, skill development initiatives, market access, and infrastructural support. These policies address insufficient finance, restricted market access, and technology deficiencies, promoting sustainable employment and economic development. The interplay between rural women entrepreneurs and government policy is essential for changing the handicraft and handloom industry into a way to boost Jammu and Kashmir's economy.

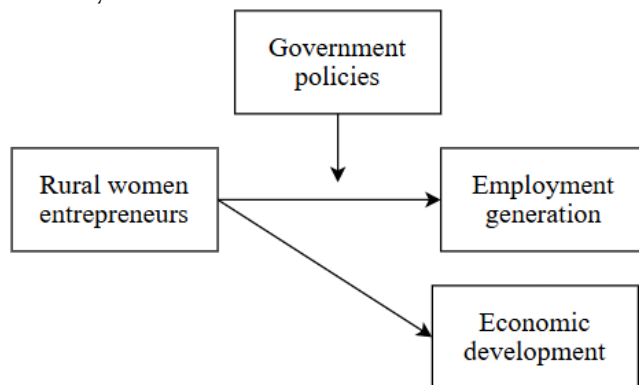


Figure 1 Conceptual framework

3.3 Sample selection

The research gathered data from 600 rural women entrepreneurs in Jammu and Kashmir's handicraft and handloom sector, finally choosing a final sample of 384 respondents for analysis to ensure a representative dataset. A stratified sample method included women from various origins, skill levels, and geographies, assuring varied representation. The selection criterion included women entrepreneurs actively operating or overseeing handicraft and handloom firms, with a minimum of three years of business experience.

Data collection

The study employs a quantitative approach, applying tried-and-tested data-collection protocols to ensure accuracy and reliability. A systematic questionnaire was designed to provide insight into rural women entrepreneurs' role in generating jobs and promoting economic development, focusing on the role of government policy. The questionnaire tested four key variables—Rural Women Entrepreneurs, Employment Generation, Economic Development, and Government Policies—and assessed the influence

of these variables on entrepreneurship success and economic viability through carefully crafted statements. Respondents applied a Likert scale to score their opinions about aspects such as business success, employment opportunities, access to funds, and effectiveness of government action. The survey was made available online and offline to ensure mass participation, utilizing email for online distribution in addition to personal surveys for those with limited access to online platforms.

3.4 Measures

Data has been gathered with the help of a methodical survey. The survey was prepared using a Likert-type scale, and Respondents were requested to express their thoughts regarding various research questions under study. The questionnaire has a set of Open-ended and closed-ended inquiries. Queries have been carefully crafted to gather meaningful information concerning identified research variables. The survey has five categories of respondents, and a separate questionnaire was designed for each category. The bellow mentions table shows variables and no-items considered for the study.

Variable	Number of items	Source of Adoption
Rural Women Entrepreneurs	5	(Suri, 2013)
Employment Generation	5	(EMPLOYMENT AND PRODUCTION OF HANDICRAFTS IN JAMMU AND ISSN 2053-5821 (Print), ISSN 2053-583X (Online) ISSN 2053-5821 (Print), ISSN 2053-583X (Online), 2016)
Economic Development	5	(EMPLOYMENT AND PRODUCTION OF HANDICRAFTS IN JAMMU AND ISSN 2053-5821 (Print), ISSN 2053-583X (Online) ISSN 2053-5821 (Print), ISSN 2053-583X (Online), 2016)

3.4 Data analysis

AMOS software was used for Structural Equation Modelling (SEM) in order to gather and evaluate data to examine the direct and indirect correlations among the research variables. SEM facilitates the concurrent evaluation of government policy mediation about the influence of rural women entrepreneurs on job generation and economic growth. Furthermore, the measurement model was validated using CFA, or confirmatory factor analysis, to assess the dependability of the scales and evaluate the four main variables. Standard measures such as Chi-square, the model's fit was evaluated using the Root Mean Square Error of Approximation (RMSEA) and the Comparative Fit Index (CFI). Validate the reliability of the findings.

4 RESULT

4.1 Structural Equation Modelling

The study utilizes modelling using structural equations to create a theory regarding the financial literacy moderating effect on overconfidence bias relations with anomalies. The model has enabled the estimation of direct and indirect relationships between these key variables of interest, thereby considering financial literacy as a moderator. The research employs AMOS software to analyse the direct overconfidence bias against market anomalies and the financial literacy moderating role.

4.2 Results Introduction

The handicraft and handloom industry has been a significant revenue generator in Jammu & Kashmir. It has been a substantial source of revenue for quite some time, particularly for rural women entrepreneurs who create jobs and help in patriarchal capital flight. This study aims to assess their role in retaining traditional crafts and examining the impact of government policies on maintaining their business. With a heterogenous demographic mix, these entrepreneurs are of different ages, education, experience, and type of craftwork, as is appropriate with the rich cultural diversity of the region. Structural equation modelling, or SEM, is employed to analyze the relationships between entrepreneurship, employment, economic growth, and the mediating role of government policies. The findings shed useful light on rural women entrepreneurs' challenges and what policies would lead to more integration in the economy at local levels.

4.2 Demographic variables

Demographic Information

Demographic variables		Frequency	Percentage
Gender	Male	230	59.9
	Female	154	40.1
	Total	384	100.0
Age	24-34 Years	70	18.2
	35-45 Years	99	25.8
	45-55 Years	74	34.9
	Above 45 years	81	21.1
	Total	384	100.0
Educational level	No formal or Primary Education	60	15.6
	Secondary Education	167	43.5
	Higher Secondary	103	26.8
	Graduate and above	54	14.1
	Total	384	100.0
Years of Experience in Handicraft/Handloom Sector	1 – 5 years	143	37.2
	6 – 10 years	130	33.9
	10 & above	111	28.9
	Total	384	100.0
Type of Handicraft/Handloom Work Engaged In	Pashmina Weaving	72	18.8
	Carpet Weaving	96	25
	Papier-Mâché	78	20.3
	Wood Carving	64	16.7
	Other	74	19.3
	Total	384	100.0

The rural woman entrepreneurs' population of Jammu and Kashmir Handicraft and Handloom division is rich with data regarding their background and involvement. The analysis comprises 384 respondents, of whom 59.9% were male and 40.1% female, showing a notable influx of women in the sector.

Age-wise, the highest number belongs to the 35-45 years group (25.8%), followed by 45-55 years (34.9%). An impressive 21.1% are over 45 years old, while 18.2% fall in the 24-34 years group, indicating that most female business owners in this sector are middle-aged or older.

Regarding **educational attainment**, 43.5% possess secondary education, while 26.8% have higher secondary education. However, 15.6% have no or only primary education, and 14.1% are graduates or higher, showing the heterogeneity of educational background among participants.

Levels of experience in the Handicraft and Handloom industry are mixed, with 37.2% 33.9% of the respondents have one to five years of experience. Having been involved for 6-10 years, and 28.9% having more than 10 years of experience. This combines new entrants and experienced artisans contributing to the sector.

Work type distribution reveals that 25% of the respondents are engaged in Carpet Weaving, 20.3% in Papier-Mâché, 18.8% in Pashmina Weaving, 16.7% in Wood Carving, and 19.3% in other traditional crafts. This reveals rural women entrepreneurs' varied skills and artistic endeavours in Jammu and Kashmir's Handicraft and Handloom industry.

4.3 Validity and Reliability

Reliability and Validity

Variables	Cronbach's Alpha	CR	AVE
Employment Generation	0.897	0.61709	0.53238
Government policies	0.910	0.62732	0.54056
Economic Development	0.870	0.64456	0.55399
Rural Women Entrepreneurs	0.883	0.59080	0.51066

For every variable, **Cronbach's Alpha** is higher than the widely used cut-off points of 0.7, showing high internal consistency between the measured items. Employment Generation, Government Policies, Economic Development, and Rural Women Entrepreneurs have reliability values of 0.897, 0.910, 0.870, and 0.883 respectively.

Additionally, demonstrating the internal consistency of the **Composite Reliability (CR)** values constructs, as all values are above the 0.6 threshold, proves the sufficiency of the latent variables. The CR values range between 0.59080 and 0.64456, indicating that measurement items reliably measure their respective constructs.

The **average variance extracted (AVE)** values, which are all more than 0.5 and show that the constructs capture more than 50% of the data, are a measure of convergent validity—the difference between each indicator. The range of the AVE values is 0.51066 to 0.55399, suggesting that the items have captured the underlying concepts adequately.

Generally, the findings affirm that the constructs employed in the research exhibit adequate reliability and validity to be applied for additional statistical analysis and hypothesis testing.

Variable Mean Values

Variables	Mean
Government policies	3.6984
Employment Generation	3.6427
Economic Development	3.8984
Rural Women Entrepreneurs	3.6510

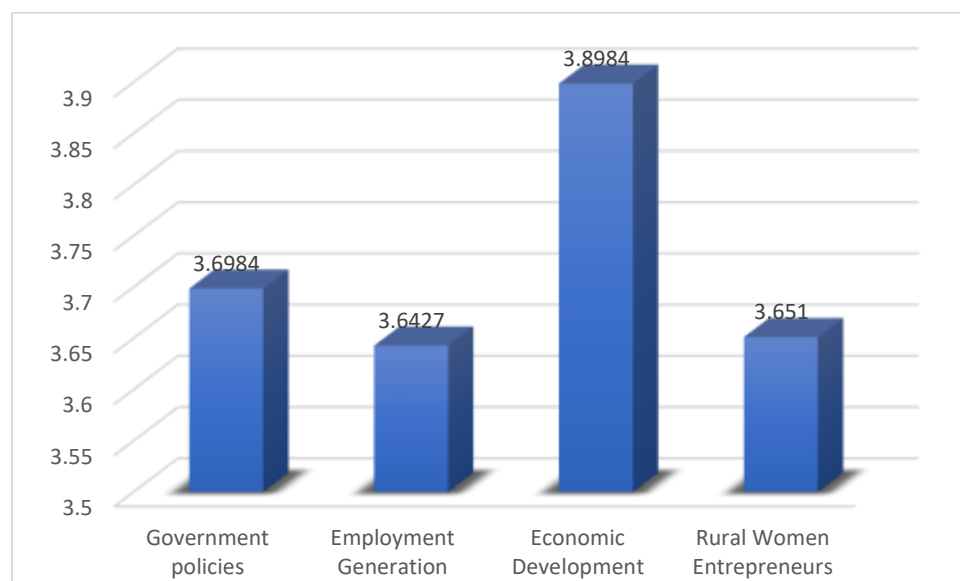


Figure 2 Mean values

The study explores the impact of various factors on rural women entrepreneurs, with special reference to government policies, generation of employment, and economic growth. The respondents perceive

government policies as moderately efficient in fostering rural entrepreneurship with a mean score of 3.6984. Employment generation ranks second with a mean score of 3.6427, suggesting that entrepreneurship contributes significantly to creating job opportunities but has not reached its full capacity. Economic growth has the largest mean value (3.8984), indicating the significant effect of entrepreneurial actions on economic development. Lastly, rural women entrepreneurs (3.6510) reflect the overall opinion of Rural women entrepreneurs' possibilities and problems in communities. These results highlight the requirement for better policy interventions, training programs, and funding to drive the growth of rural women entrepreneurs and their role in economic development.

4.4 Hypothesis Implementation:

Hypothesis Outcomes

Hypothesis	Relationship	Estimate	Sig. P-Value	Remark
H1	Rural women entrepreneurs \rightsquigarrow Employment generation	0.760	0.000	Accepted
H2	Rural women entrepreneurs \rightsquigarrow Economic development	0.438	0.000	Accepted
	Mediation			
H3	Government policies \rightsquigarrow Rural women entrepreneurs	0.800	0.000	Accepted
	Employment generation \rightsquigarrow Rural women entrepreneurs	0.222	0.000	
	Employment generation \rightsquigarrow Government policies	0.567	0.000	

The table shows the results of implementing hypotheses, explaining the relationship between rural women entrepreneurs and employment generation, economic development, and government policies. It provides estimated values, significance (P-values), and hypothesis acceptance.

Hypothesis:

H1: Rural women entrepreneurs in the handicraft and handloom sector significantly contribute to employment generation in Jammu and Kashmir.

One of the primary sources of income in Jammu and Kashmir is the handicraft and handloom industry. For rural individuals, especially women entrepreneurs who are involved in traditional crafts. The results show a high positive correlation (estimate = 0.760, p-value = 0.000), supporting the idea that rural women entrepreneurs contribute significantly to employment generation. The women-owned businesses create direct employment opportunities for themselves and artisans, weavers, and support staff involved in production, marketing, and distribution. By conserving traditional crafts and adopting modern business practices, rural women entrepreneurs facilitate job creation, leading to the socioeconomic development of their communities. Their contribution does not stop at self-employment but also creates employment opportunities for others, strengthening the local economy and reducing dependency on external job markets.

H2: Rural women entrepreneurs in the handicraft and handloom sector significantly contribute to economic development in Jammu and Kashmir.

The financial worth of female entrepreneurs in rural handicraft and handloom industry areas is realized by their contribution to local and regional economies. The results of the statistics (estimate = 0.438, p-value = 0.000) reflect a positive association between women's entrepreneurship and economic development. Entrepreneurs contribute to economic growth through revenue generation by selling handcrafted items at local and international levels. Their enterprises spur allied industries like raw material supply chains, transport, and retail, thus encouraging a sustainable economic environment. Their entrepreneurship also results in higher household incomes, enhanced living standards, and higher financial autonomy for women.

Through accessing native capabilities and adopting new business paradigms, Rural women entrepreneurs enhance the economic resilience of their communities, evidencing the relevance of women-led businesses in nation-building.

H3: Rural women entrepreneurs in the handicraft and handloom sector significantly contribute to employment generation in Jammu and Kashmir, mediated by government policies.

Government policies are crucial in determining the viability and prosperity of rural women business owners in the handicraft and handloom sector. Government policies have a strong influence on rural women entrepreneurs (estimate = 0.800, p-value = 0.000), as revealed by the mediation analysis, thus influencing employment generation. The findings further indicate that rural women entrepreneurs (estimate = 0.222, p-value = 0.000) and government policies (estimate = 0.567, p-value = 0.000) influence employment generation. The findings indicate the importance of policy interventions such as financial support, skill development schemes, market access initiatives, and subsidies, which enable rural women entrepreneurs to expand their businesses and create jobs. Government schemes, like training programs, microfinance schemes, and infrastructure, facilitate women to establish and grow their businesses, leading to even more enormous employment dividends. Encouraging an entrepreneurial environment with favourable policies, the government enhances the rural women entrepreneurs' capability to generate employment and improve the economy in Jammu & Kashmir's handicraft and handloom sector.

DISCUSSION:

The argument focuses on the importance of rural women entrepreneurs in the handicraft and handloom sector in Jammu and Kashmir, particularly in terms of job generation and economic progress supported by government initiatives (Mohd Rafiq Shah, 2016). The handicraft sector is also very labour-intensive but low in capital intensity, such that it becomes a perfect source of livelihood for literate and illiterate persons, particularly rural women. Despite challenges, such as poor infrastructure, low financial literacy, and exploitation by intermediaries, the sector has experienced considerable growth in production and exports. The government has launched numerous schemes, including the Design & Technology Upgrade Scheme, the Scheme for Research and Development (R&D), and the Artisan Credit Card (ACC), to enhance financial support, training, and market access for artisans. However, structural barriers such as political instability, outdated technology, and limited global visibility continue to hinder its potential. Improved policy implementation, skills acquisition facilitation, and online marketing will further strengthen rural women's enterprises, ensuring the continued generation of jobs and regional economic expansion.

The research brings out the role played by government policies in the promotion of the handicraft and handloom sector in Jammu and Kashmir, particularly in support of rural women entrepreneurs (Majeed et al., 2023). The industry continues to be a key source of job creation and economic development, notably in rural areas, due to its low capital requirement for investment and labour intensity. The study points out that government interventions, including financial support, training initiatives, and marketing assistance, have played a significant role in sustaining and expanding the business. However, challenges like inadequate knowledge among artisans, accessing government incentives, and reliance on intermediaries continue to hinder expansion. The findings suggest that better policy implementation, greater financial inclusion, and more robust market linkages can enhance the effectiveness of these programs, empowering rural women business owners and promoting long-term economic growth in the region.

The argument focuses on the vital role played by rural women entrepreneurs in the handloom and handicraft industry, especially in supporting economic development and employment generation in Jammu and Kashmir. The business is greatly supported by women, with many employees engaged in weaving, embroidery, and related activities (Upadhyay, 2014). However, barriers like poor remuneration, lack of financial independence, limited access to government programs, and exclusion from decision-making hinder their progress. Despite such hurdles, the government has taken numerous steps like financial support, capacity development programs, and marketing assistance to empower women entrepreneurs and enhance their business viability. The findings highlight the need for improved policy implementation, direct financial access, and market expansion to enable rural women to use entrepreneurship for economic progress. Additionally, modern technologies, online platforms, and formal financial support could

substantially increase Women's involvement in the corporate world, ensuring long-term sustainability and social progress in the region.

The research on the role of rural women entrepreneurs in Jammu and Kashmir's handicraft and handloom sector sheds light on the demographic profile, economic performance, and policy impacts propelling women's participation in this traditional industry. The demographic analysis indicates that 40.1% of the respondents are females, a high percentage of women entrepreneurs, and the highest rate is in the age group of 35-55 (60.7%), indicating an experienced and mature workforce. The level of education is diverse, with 43.5% having secondary education and 15.6% without formal or primary education, indicating the need for skill development programs. Experience levels indicate an evenly distributed participation, with 37.2% possessing 1-5 years of experience and 28.9% Having more than 10 years of experience, suggesting a combination of new entrants and experienced artisans. Participation in various crafts is varied, with Carpet Weaving (25%), Papier-Mâché (20.3%), and Pashmina Weaving (18.8%) being the most prevalent activities, indicating a wide variety of traditional skills being practised. The structural model results validate an essential and favourable impact of rural women entrepreneurs on employment creation (estimate = 0.760, $p = 0.000$) and economic growth (estimate = 0.438, $p = 0.000$), supporting their contribution to job creation and regional economic viability. In addition, policy initiatives of the government act as a significant mediator, having a vital impact on entrepreneurial success (estimate = 0.800, $p = 0.000$) and the outcome of employment (estimate = 0.567, $p = 0.000$), highlighting the significance of financial assistance, training programs, and market access schemes. The research indicates that reinforcing policy interventions and offering skill development programs would further augment the participation and influence of rural women entrepreneurs, promoting long-term socioeconomic development in Jammu & Kashmir's handicraft and handloom sector.

CONCLUSION

Rural Women Entrepreneurs' role in the Handicraft and Jammu & Kashmir's Handloom Sector highlights their essential role in employment and economic growth. The demography analysis reveals a large proportion of women in the industry, mostly from middle age, with a wide range of educational backgrounds and a wealth of traditional artisan knowledge. The results affirm rural women entrepreneurs because they are a vital means of employment generation for themselves and artisans, weavers, and allied workers, adding strength to regional economies. Secondly, their enterprises contribute towards furthering economic progress through generation of revenues, enhancement of indigenous craftsmanship, and complementing allied industries. The study also discusses the mediating role of government policies that define how economic support, training programs, and market outreach activities significantly increase their impacts. The Structural Equation Modelling shows robust positive relationships between women's entrepreneurship, job creation, and economic growth and reiterates the need for focused policy interventions. The study emphasizes the necessity of facilitative government policies, training programs, and fiscal benefits to enable rural women entrepreneurs and ensure the viability of Jammu & Kashmir's handicraft and handloom industry.

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