

Potential of Cottage Industry in Azad Kashmir and the Role of Female Entrepreneurship

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Abstract

The study is aimed to explore the potential of cottage industry in Azad Jammu & Kashmir. The cottage industry holds a significant value in Azad Jammu & Kashmir where many families are engaged with it for their income generation. The indicators show that women entrepreneurship plays a significant role to boost the economic, social and cultural standard of the society. However, several problems affect the women through diverse ways due to structural inequalities. The gender relationship in household hinders women from getting their share of the economic benefits but still women continue to contribute and bear the dual workload in maintaining their status in the society. The Cross LoC Trade has opened the new advantageous opportunities for the AJ&K trading community, however; by increasing the size of the local manufacturers in Cross LoC Trade will directly benefit the home-based local industry which ultimately will improve the socio-economic status of the society.

Key Words: Cottage Industry, Women Entrepreneurship, Local Manufacturers, LoC Trade.

Introduction

The term small-scale industry “originally referred to home workers who are engaged in a task such as sewing, lace-making, wood carving or household manufacturing which can be carried at home by family members using their own tools and materials” (Definition of Cottage Industry). Further, the “business dictionary defines the term as home based micro enterprise or small-scale industry that commonly employs between one to ten (1-10) workers” (Business Dictionary). The economic history of European World reveals that before the Industrial Revolution of 18th and 19th century, large numbers of industries were usually centralized and of them most were the cottage industries.

Historians are of the opinion that cottage industry was significant warm up to the Industrial Revolution. With the passage of time, the term Cottage Industry has extended and at present is being used to refer to any event of part time work in which a large number of individuals involve. For instance, “eBay is said to have spawned a cottage industry of people who buy surplus merchandise and sell it in the markets through their auction system.” In fact,

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the business operators used to travel across the states for obtaining raw materials for industrial units and then to sell those products in markets. The existence of these business communities, who had the ability to expand the scale of their operation and business, is of the factor which allowed the Industrial Revolution to take place in Western Europe. Cottage industries were very common in the time when a large proportion of the population was engaged in agriculture because the farmers (and their families) often had the time and the desire to earn additional income during the part of the year, particularly in winter season when there was little farming work available. In this study, the following points will be focused:

- Introduction of Cottage Industry in Azad Jammu & Kashmir (AJ&K)
- Potential of cottage industry in AJ&K
- Role of women entrepreneurship in cottage industry and their problems
- Barriers
- Recommendations

Cottage Industry in Azad Kashmir

In Azad Kashmir (AK), the significance of cottage industries cannot be denied. In day to day life, people take part in the activities that contribute to improve their economic condition. The Kashmiri craftsmen are still very skilful as excellent in paper moulding, miniature paintings, wood carving, weaving and embroidery of Kashmiri Shawls, Chaddar (Veil) Making, Gabba-Sazi, Namda-Sazi, Carpet Weaving, Papier-Mâché, Jewellery Making and Silver Inscription, Tila Work, etc. (Kaumudi, 2005, p. 241). Owing to their distinctive craftsmanship, these products are famed all over the world. The female participation in Cottage Industry will lead to social, cultural and economic uplifts of the women and end of the day; it will have a positive impact on the social, cultural and economic condition of the State and beyond, particularly in the context of emerging trade links between both sides of Line of Control (LoC). This trade can grow in future where the role of cottage industry will become more important.

As we have the evidence of the past trade history of 18th and 19th centuries when the trade activities of Kashmir developed rapidly. The demand of Kashmiri Shawls increased promptly in Europe; therefore, the count of Shawl Looms touched 24000 in 1813 (Zutshi, 2004). Most of these shawls were exported to cities of subcontinent and Europe via the Srinagar, Muzaffarabad, and Rawalpindi route (Bates, 1872). But at present, the cottage industry as whole and the women entrepreneurship in particular have; however, suffered

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due to its unorganized structure, lack of skilled education, low capital and poor exposure to new technologies and poor institutional framework (Bates, 1872).

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Industrialization usually substitutes with economic growth. There is not too much difference is made between the two expressions that is industrialization and economic growth and both are practiced alternatively. According to Sharma, "The essential criteria that are being used to distinguish a develop economy from an underdeveloped one relate to promotion of workforce engaged in industrial activity" (Sharma, 1990). This fact cannot be denied that "industrialization is of utmost importance to the developing economies for solving the economic backwardness and unemployment" (Sharma, 1990). So for as Cottage Industry is concerned, it holds a substantial position in AJ&K as many families reliant on it for income. Besides, Kashmiri arts and crafts cannot be ignored as it is still famous the world-over. According to Sharma, "There is a lot of potential of industrial development given its human and natural resource as well as it contains a variety of small/cottage industries" (Sharma, 1990). These cottage industries are appropriate for advancement because of indigenous raw materials in Azad Kashmir also with the variety of reasons, particularly with the inception of Cross LoC Trade. Thus the local small-scale industries caught new potential and mechanism to increase its size/number and revenue many times more which will be shown in below pages. The small industry is the valuable component of our State and society as (Industries, p. 205):

- "Small-scale Industries plays a pivotal role which provide good rate of rural employment opportunities.
- Small-scale Cottage Industries are labour intensive.
- Small-scale Industries require less capital for employment generation.
- Small-scale Industries provide maximum income generation activities with minimum inputs.
- Industrial growth has multiplier effect."

"Handicrafts of the Azad Kashmir including Carpets Weaving, Embroidery, NamdaGubba, Papier-mâché, Wood Crafts and Kashmiri Shawls, have incorporate Persian designs arranged in Kashmiri style" (Industries, p. 205). The handicrafts were introduced during the rule of King Zain-ul-Abidin (1420-1470 AD). The King Zain-ul-Abidin engaged trained craftsman from Central Asia and then they trained the local craftsman. Since then the handicrafts legacies continued and got encouragement by time to time. "All the Kashmiri crafts were hand-made and imbued with the very soul of the artisans. These

handicrafts possess a magical power which captivates the heart of the beholder” (Department of Industries and Commerce, p. 14).

Steps towards the Promotion of Cottage Industries

“In Azad Kashmir, the Small Industries Corporation (AKSIC), established in 1992, is committed to promote the small-scale industries through industrial and credit support, contributing to employment generation and socio-economic uplift of the State” (Planning & Development Department, 2014, p. 82). It has the “strategy that:

- Credit assistance to new and existing entrepreneurs for growth and promotion of Small and Cottage Industries.
- SME's & Handicrafts development through training & production activities.
- Support Small & Micro sector through a net-work of Kashmir Handicraft Emporiums and Craft Development Centres.
- Introduce & promote products of local Artisans nation-wide and abroad.
- Proper marketing support from government side.
- Facilitate SME's/Handicrafts sector to transform skills into mills.
- Equipped with necessary natural resources and manned with requisite expertise, the AKSIC commits itself to honour buyer's preferences and requirements in export trade and offers most generous cooperation all the time.”

There are investment prospects in the field of AJ&K handicrafts. As these are as given below (Department of Industries & Commerce, 2011):

- “Investment opportunities are available in almost all traditional handicrafts.
- Kashmir Handicrafts Sector offers opportunities for investment to domestic and foreign entrepreneurs.
- A reasonable profit margin is available in both manufacturing and marketing of Kashmiri crafts.
- Technical advisory should be available for project preparation, feasibility studies, loan documentation and marketing.
- Plots may be allotted to investors in the Industrial Estates (subject to availability) at the time of application.
- Tax and some other incentives are available.
- There should be social incentive for small-scale industrial units for attracting fresh investment.

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- Experienced manpower endowed with aesthetic creativity migrated from Indian Held Kashmir is now available in Azad Kashmir” (Department of Industries & Commerce).

Table 1: Cottage Industries in AJ&K

Name of Centres	No. of Centres	Locations
Carpet Weaving Centres	2	Muzaffarabad, Sudhnuti,
Shawl-Bafi Development Centre	1	Muzaffarabad
Wood Working Centres	5	Muzaffarabad, Bagh, Kotli, Poonch, Neelum
Traditional Handicrafts Development Centre	1	Muzaffarabad

Source: *Planning & Development Department, Azad Kashmir, at A Glance, 2012, p. 57.*

Famous Handicrafts of AJ&K

Famous handicrafts of AJ&K and their potential are as given below:

Table 2: Famous Handicrafts of AJ&K and their Potential

Potential Handicrafts/SME's	Investment Areas	Unit Cost Per Project
Walnut Wood Carving	Muzaffarabad, Authmuqam	3.000 million
Carpet Weaving	Muzaffarabad, Darbang, Danna Sudhnuti	3.000 million
Traditional Kashmiri Shawl-Bafi, Shah-Tush, Pashmina Raffle & others	Muzaffarabad, Dhirkot, Bagh, Rawalakot	2.500 million
Papier-mache	Muzaffarabad	15.000
Woolen Products, Plain Namda, Embroidered Namda, Gubba, Chain Stich	Muzaffarabad	2.000 million

Source: http://investinpakistan.pk/portal/images/stories/PDF_Docs/AJK_IO.pdf

Walnut and Wood Carving

“The walnut wood carving employs a process of hand carving done very carefully and delicately in various styles by means of varied tools, fabricated locally depicting forms and motifs that have evolved over a period of centuries” (Walnut Wood Carving). **The Kashmiri architecture and wood carving has a rich tradition.** “Kashmir is among the places in the world where walnut is still available at an altitude of 5500-7500 feet above sea level. The quality of the uses material is well reputed and superior and is among the most important crafts of Kashmir and the world as well” (Walnut Wood Carving). Although the wood of walnut trees is solid and durable but is soft so that craftsmen use it for fine crafting. Because of its natural colour and durability, it is used for wood work and carving. The each part of the walnut tree including roots, trunk and branches has its own distinctive feature to increase the attraction of the things.

The Chinar is also used for wood carving in AJ&K. “For the production of cabinets, chairs, tables, ornamental caskets, ceiling of rooms and ashtray, jewellery boxes, photo-frames, escritoire, sideboards, beds, chests, screens, coffee tables, television trolley, carved panels and various other articles wood is used” (Walnut Wood Carving).

Carpet Weaving

Carpet weaving is another famous craft of Azad Kashmir and due to its knotted quality and craftsmanship Kashmiri carpets are famous all over the world. For carpet weaving, silk, wool or silk and wool thread usually used. “Woollen carpets always have cotton base and silk carpets may have a cotton or silk base. Carpet weaving was not indigenous but is thought to have come from Persia. Designs are mostly Persian with local variations. The colour schemes differentiate Kashmiri carpets from other carpets” (Opie & Gates, 1081). The colours of these carpets are muted and subtle than elsewhere in the world. Kashmiri silk carpets hold a special place in the arena. They are made in the Persian style and are known for their intricate patterns and high knot density reaching up to 400 knots per square inch. Though the craft here has been inherited from Persia, yet the Kashmir carpets have over the time developed original style.

Shawl Bafi

Kashmiri shawl also spelled as Cashmere type of woollen shawl in Kashmir. The historical reference of woollen shawls witnessed from 3rd century BC,

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when woollen shawls were mentioned in writings but it got familiarity during the 15th century, when shawl industry was modernized during the rule of King, Zain-ul-Abidin, who introduced weavers from Central Asia (Encyclopedia Britannica). It is also believed that “of all sub-continent textiles none excel in beauty, colour, texture and design than Kashmiri Shawls” (Department of Industries & Commerce, 2011). Kashmiri Shawl Bafi is being considered among the best famous cottage industries which processed in handlooms.

There are two techniques to produce the Kashmiri Shawls; “one is Kani Shawls or loom woven and the second is the Sozni Shawls or Needle Embroidered. The basic fabric is of three types-Shah-Tush, Pashmina and Raffle” (Department of Industries & Commerce, 2011). These shawls are famous the world-over and are in huge demand for the fact that they are most admired hand-made fabric and are available in plain, Printed and hand embroidered designs, featuring both modern and folkloric shapes.

Papier-mache

According to Saraf, “A French term so commonly adopted in the East as well as in the West and meaning *Mashed Paper*” (Saraf, 1987, p. 125). In Papier-mache, the products delightfully painted over with ornamental shapes. It is also the most famous crafts of Azad Jammu & Kashmir. The products including, picture-frames, pen-cases, screens, tables, tea-pots, writing sets, candle-sticks, handkerchief and tie boxes, vases, stamp boxes and other goods which are currently common and famous. The two distinct techniques are involved in Papier-mache: the first is ‘Sakhtasazi’, making the item/object; the second is ‘Naqashi’, painting the surface (Jaitly, 1990, p. 124). The gold is also being used to paint the Papier-mache products but it is very costly. Papier-mache designs/patterns, mostly use, are sparkling streams running over curvy rocks, green fields leaning towards the snow-capped mountains, Shikaras and lotuses blooming in the lakes.

Namda Sazi

The craft of Namda is also famous in AJ&K. A Namda is a piece of pressed felt made either out of cotton or wool or completely of wool. The weaving and use of Namda is common in all areas of Kashmir. On the rugs chain stitched embroidery is done with the thread of cotton and woollen. “The Namda sizes range from 2x3, 3x4, 4x6, to 6x9 feet and 3x4, 5x6 dia in round shape; popularly made quality is made 32% wool, 50% wool and 100% wool” (Department of Industries & Commerce, p. 27). The mostly designs portray the charming sights, plants, leaves, flowers, and animal figures.

Loi & Pattu

The Kashmiri shawls Loi&Pattu are prepared of wool and cotton fibres. These hand-weaving shawls are although easy in wearing but uncommon to find. The weaving of Pattu is AJ&K's traditional craft, mostly practiced at Leepa Valley, Kel&Halmat (Neelum Valley), and some upper reaches of the AJ&K. "The word *Pattu* is derived from *Patti* that literally means a narrow strip of cloth; these Pattus were traditional woven in two pieces and stitched together laterally" (Ghai, 2008). "The unique feature of this weaving is *Kashida* or the ornamentation on the surface of the fabric" (Rutt¹⁹⁸⁷). During a survey, it was observed that most of the skilled workers of Loi and Pattu in Azad Kashmir belong to Dosut, Sharda, Dawarian, Kel, and Sam Gam (Kel& Neelum Valley) areas where Loi and Pattu are very still popular (Survey conducted by FaizurRehman, June 2013).

Induction of Local Arts and Crafts in Cross LoC Trade

Kashmiri handicrafts are manifested in AJ&K cross LoC trade. There are certain items in the trade list which are being traded in both directions, from Azad Kashmir (AJ&K) to Indian Held Kashmir (IHK) and from IHK to AJ&K. The data on items with dual directions of trade flow is given below:

Sr. No.	Traded in Items from IHK		Traded out Items from AJ&K	
	Name of the Item	Price in Millions	Name of Item	Price in Millions
1.	Carpets and Rugs	5.7	Carpets and Rugs	348.226
2.	Wall Hangings	9.6	Wall Hanging	29.5
3.	Namdass	19.7	Namdass	18.7
4.	Gabbas	2.8	Gabbas	40.2
5.	Embroidered Items	166.725	Embroidered Items	20.079
6.	Shawls and Stoles	4.7	Shawls and Stoles	13.4

Source: *Trade Data from 2008-2012, compiled by Trade & Travel authority, Government of AJ&K Muzaffarabad.*

The table reveals that the list of trade out¹ of AJ&K includes certain items which are considered as a specialty of IHK since many centuries. For example Gabba is among the classic products of Kashmir Valley, yet the trade out of

¹ The term trade is being used for the items traded from AK to IHK.

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Gabba from AJ&K to IHK is three times more than the trade in². The table also shows that among the exports of AJ&K, there is reasonable quantity of items which are either produced or can be produced in AJ&K. For example, the trade of furniture which is amongst the list of trading list has a very good infrastructure of producing furniture in AJ&K as there are about 226 industrial units in AJ&K producing furniture mainly the walnut furniture (Planning & Development Department, 2014). Similarly, Gabbas, Namdas, Carpets and Rugs, Wall Hanging, Embroidered Items Shawls and Stoles are amongst the items producible in AJ&K at larger quantity. The trade out from AJ&K has been winning national competition in producing Papier-mâché, Gabbas and Namdas (Daily Times, 2012). It is also pertinent to mention that there is reasonable number of traders who are manufactures and manufacture the items for the cross LoC trade. A perception survey of the traders engaged in cross LoC trade that held on both sides of LoC reveals that about 13% traders on IHK side and 18% traders on AJ&K side claimed to produce local items including embroidered items and dry and fresh fruits for the purpose of cross LoC trade (Perception Survey, 2012, p. 12).

Role of Cottage Industries in Women's Uplift

Small-scale and cottage industries play a very important role to provide the employment opportunities and country's economy. In Azad Kashmir, there is a growing consciousness for females' participation at social and political levels. For the progress of AJ&K, women empowerment is essential without which, the attainment of the status of a developed State is difficult. The aim of this industry is to improve the welfare of marginalized women. In this regard, "related projects are developed and initiated with a purpose of the welfare of poor women and involving various partners to improve their status and condition of life. Vocational developments centres for women have been established in 21 rural areas of AJ&K" (Sardar Muhammad Raouf, personal communication, January 11, 2014). Subsequently, they have been advanced into women development centre. To improve the economic condition of depressed women, social welfare department provides training facilities to females have been improved into training cum production centres. The department plays a significant role in the economic uplift and empowerment of women.

² The term trade is being used for the items traded from IHK to AK.

Female Entrepreneur Role in Cottage Industries

Theoretically, a “women entrepreneur is any women who organizes and manages any enterprise, especially, a business, usually with considerable initiative and risk” (Ajmeri, 2000, p, 68). The entrance of female’s entrepreneurship aims at providing links to the cottage industries of women entrepreneurs’ representative organizations, and measures that relate to the progress of female entrepreneurship. The rural and urban women have the stimulating skills for growth of cottage industry which can on one hand lead to encourage females’ entrepreneurship and on the other hand generating job prospects for skilful women.

However, there are still some cultural barriers that do not allow the women to work independently, hence they to face some obstacle to flourish their business. For instance: lack of awareness of marketable new trends, incomplete guidance for Cross LoC Trade regarding the standard operating procedures, indirect access to the market, non-availability of banking loans and lack of government patronage. “I am trying my level best to increase the revenue of home-based embroidery industry but the hiking price of raw material is hurting my efforts. Secondly, I have no idea about the new fashion-trends in the market as I stay at home because of cultural hurdles and end of the day I get low profit” (Tahira Abbasi, Personal Communication, March 15, 2014). Mrs. Nazia Aslam who first gave training to the women live in Hattian District and later started embroidery, Kashmiri handicrafts, Namda, Gabba and candle industry at Hattian District of AJ&K has revealed “I have employed twenty women and there is lot of potential in local items and I do expect that very soon my products will become a part Cross LoC Trade and then I will employ more and more women but here, I desperately need government patronage for the value chain and resources for the promotion of the local products” (Nasim Iqbal, Personal Communication, March 18, 2014).

I have interviewed a lady who works along with her family in knitting Loi&Pattu (a type of Kashmiri shawls made of cotton and wool fibre) but very rare to find in market as “Pattuweaving is the traditional craft of the Azad Kashmir that mostly found in Neelum Valley (Kel&Halimat) which is far-flung area from the main cities.”³

³“The word “Pattu” is derived from “Patti” that literally means a narrow strip of cloth. These Pattus were traditional woven in two pieces and stitched together laterally. The unique feature of this weaving is “Kashida” or the ornamentation on the surface of the fabric.”

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In ancient times, because of its rich demand, these goods were easy in access to use and very prominent but due to the flow of Chinese ready-made products like blankets, quilts and sleeping bags in our markets, its demand is fluctuating because “these products are as compare to the Loi and Pattu are warmer, durable and are according to the latest fashion and trends” (Survey conducted by FaizurRehman, June 15, 2013). “I believe that if government start supporting us in marketing our own traditional products which are unique in style and rare in world, we can get our maximum” (Ayesha Bibi, Personal Communication, June 20, 2013). The original Loi which is 12x8 feet has a price value of PKR. 6000-7000 (Survey conducted by FaizurRehman, June 15, 2013).

After analysing the situation of women entrepreneurship in AJ&K, we find that despite women rarely has access to the resources that would make their work more productive, the ratio of labour force is increasing there and women are committed to work on part time basis for the betterment of their families by increasing the income.⁴ To combat the women unemployment, it would be imperative to provide the opportunities and support to the educated, less and uneducated women in profitable small enterprises according to their own skill and proficiency.

If we ignore, it means that we are keeping around half of our work force out of jobs which is not good enough with a developing states and societies like ours. In economic fields, the involvement of women at large scale is linked to the advanced standards of living. Throughout the world, women make a significant involvement to the business and economic advancement. When women are economically and socially empowered, they become a potent force for change.

Barriers

Despite their contribution, there are some challenge and barriers to the women working in cottage industries as:

- Lack of access to the resources
- Lack of education/training
- Cultural barriers

⁴ According to the data that revealed in the new Pakistan National Education Policy 2009, due to the demographic transition there is rise in working-age population which will be around 61.7% by 2015 as compared to 46.9% in 1998

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- Dual role which makes it difficult to keep the balance in working family.
- Lack of training,
- Use of new technology
- Marketing.
- Lack of Government support
- Social attitudes

Recommendations

- The existing training centres should be equipped with new tools of technology on different fields like: new styles and trends in Kashmiri embroidery, Kashmiri handicrafts, Namda, Gabba, growing vegetables, dairy, poultry, better livestock breeds, bee-keeping, aquaculture and managing small businesses. But it is very important that all the trainees should be given attractive stipend during the professional training as most the women do not effort expenses of the training and secondly, it will a pull factor for them to get out of their homes in joining the training.
- Another imperative step is to encourage women's financial independence so they should have an equal opportunity to learn how to formulate viable business plans and express their ideas in public.
- Women continue aspire for its role in all spheres of the life, both in public and private sectors but it is not easy as every society has its own values. The society where we live is Islamic but more traditional where things are taken in a different ways. Forty years back, teaching for female teachers was not considered a good thing in the society, however, with the passage of time, this trend has changed as new educated class emerged and women started its role in society. Though it is still difficult for women to visit markets for value chain, however, Government establishments and Non-Governmental Organizations (NGOs) can demonstrate imperative role to introduce the indigenous products in the local, national and international markets.
- The Government of AJ&K must take some daring steps in promoting the cottage industry with special reference to women entrepreneurship in uplifting of social, cultural and economic conditions of the women. These services may include as follow:
 - "registration of job seekers;
 - maintaining the database;
 - job information; and
 - Capacity building of unemployed manpower in job hunting skills, through workshops/seminars, short training, entrepreneurship training & market information" (Survey conducted by Faizur Rehman, June 15, 2013).

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- To ensure the better condition of employment in the skilled women workers and to sell their products on reasonable prices, training essentials evaluation and systematic market assessments must be carried out.
- To increase transparency, relevance and involvement in the welfare of the industry by stakeholders, a management boards should be established in relevant field. As key stakeholders, employers must be represented in these management boards.
- The government must revisit its policies regarding the development of cottage industries and must provide the ways to exports these items on reasonable grounds so that small manufacturer can earn benefit on the national as well as international level.
- These measurements can lead to encourage the growth of cottage industry for the progress of State that will help to create demand for both nationally and internationally.
- The activities of better industrial resource utilization will help in improving the economic conditions and general living standard of the people of AJ&K.

Conclusion

The analysis reflects that cottage industry is important for the economic prosperity of State and society of AJ&K. The region of AJ&K has a lot of opportunities and potential for small-scale industry which can provide the opportunities to the working class including our women on full time or part time basis. Being eco-friendly, it will helpful in reducing the migration from rural to the urban areas. There are some areas which need to be addressed such as marketing, insufficient inflow of trade information and trends to target entrepreneurs, absence of qualitative data and unskilled workers etc. The core impediments that our working women are facing; are the cultural barrier such as lack of job opportunities, domestic and family responsibilities. However; the social attitudes towards gender role is changing in our society.

Despite all the hurdles and barriers, the role of cottage industry has become important in this region and particularly the inception of Cross LoC Trade has opened the new avenues for the AJ&K trading community. In order to take benefit from this on-going trade, there is a need to link local manufacturers with Cross LoC Trade so that local items will be traded across the LoC which will benefit the local industry. However; the role of the Government will be decisive in this direction. So, the developed cottage industry will play a basic role in the economic revolution of the State while by empowering the civil society and particularly by strengthening the role and the status of women will be imperative in the socio-economic development of the society as the ratio of working women is at its lower level in our State which needs to be increased by providing them the opportunities, protection and working environment.

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