

MARKETING DIFFICULTIES OF JUTE HANDICRAFT PRODUCTS – A STUDY OF SHG ENTREPRENEURS IN COOCH BEHAR

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Abstract

To bring the untapped rural women into the mainstream economy, the Government of India under the Ministry of Rural Development launched the National Rural Livelihoods Mission in 2011 across the country by revamping the earlier Swarnjayanti Gram Swarojgar Yojana, and in West Bengal, it is the West Bengal State Rural Livelihoods Mission and this has been implemented and popularised as Anandadhara in 2012- formed under the Panchayats and Rural Development Department. The mission has initiated a federal structure to make the poor and vulnerable rural women economically and socially stronger. As a result of this, the formation of SHGs, Sub-Cluster, Cluster and Federation has taken place. SHGs of Cooch Behar are involved in different income-generating activities, including the handicraft products. This paper will specifically deal with the different avenues of marketing jute handicraft products and the difficulties in marketing the products produced by the SHG women entrepreneurs, which are running under the clusters of Anandadhara (WBSRLM) of the NRLM. The study shows that the major marketing avenues for Jute handicrafts are their workhouses, fairs or exhibitions, local markets, city stalls, own shops and e-marketing platforms. The women

SHG entrepreneurs sell their products at wholesale as well as at retail prices. The study has found that the women SHG entrepreneurs face several problems and difficulties in marketing the products. The major difficulties are the determination of prices of the products, high competition, the absence of a regular marketplace, etc. To overcome the difficulties the clusters and other Government agencies should provide hands-on training to the beneficiaries on pricing, packaging, branding, e-marketing and e-payment mechanisms with holistic promotion and publicity of the SHG-made Jute handicraft products.

Key Words: SHG, Cluster, Handicrafts, Jute and Marketing.

I. Introduction

Every nation wants to provide better living standards to its citizens for which it is necessary to generate employment opportunities for its citizens. To reduce unemployment, entrepreneurship is one of the most essential parts of an economy by creating self-employment opportunities (Chimthanawala et al., 2015) and employment for others too. India has a population of 121.06 Crore comprising women of 48.5% of the total population (Census of India, 2011). It is very crucial to engage women in entrepreneurial activities.

To bring the untapped rural women into the mainstream economy, the Government of India (GoI) under the Ministry of Rural Development (MoRD) has launched the National Rural Livelihoods Mission (NRLM) in 2011 across the country in a mission mode by revamping the earlier Swarnjayanti Gram Swarajgar Yojana (SGSY) in 2011, which was further renamed nationwide as Deendayal Antyodaya Yojana – National Rural Livelihood Mission

(DAY-NRLM) in 2015 (DAY-NRLM Aajeevika Website, Ministry of Rural Development). In West Bengal, it is the West Bengal State Rural Livelihoods Mission (WBSRLM) and this has been implemented and popularised as ANANDADHARA- formed under the Panchayats and Rural Development Department, Government of West Bengal in 2012 (WBSRLM, 2016). The goal of NRLM, a program that is intended to be extremely intensive, is to mobilise the impoverished into community-owned businesses that are operationally efficient. This will boost their livelihoods and encourage their financial inclusion. The mission has initiated a federal structure to make the poor and vulnerable rural women economically and socially stronger. As a result of this, the formation of Self-Help-Groups (SHGs), Sub-Cluster (Upa-Sangha), Cluster (Sangha), and Federation (Maha-Sangha) has taken place. The principal objective for organizing SHGs into a federal structure is to provide the utmost facilities to the SHGs and their members. A large number of women in SHGs are engaged in economic activities either in groups or individually. Women are engaged in making different handicraft products (viz. shitalpati, jute, jewellery, embroidery, etc.), food processing activities (viz. *sattu*, *pickles*, etc.), livestock management activities (viz. goat rearing, poultry farming, and fishery, etc.), catering services, retail shops, beauty parlours, and tailoring, etc. “The handicrafts sector plays a significant and important role in the country’s economy, substantially contributing to large-scale employment generation and exports. It also constitutes the cultural lifeline of the country and represents its rich heritage.” (AIACA, 2017).

Along with the other handicrafts, the Jute handicraft of Cooch Behar is one of the prestigious handicrafts of the district. India is the world's largest pro-

ducer of jute followed by Bangladesh. West Bengal, Odisha, Assam, Meghalaya, Tripura, and Andhra Pradesh are the main regions where jute is grown (Ray and Blaga, 2018). North Bengal—the Northern part of West Bengal is also known for its major cash crop, jute and jute is cultivated in all the districts including Cooch Behar (Sengupta, 1994). The cultivated area in Cooch Behar is around 38,800 hectares, and the average yearly production of jute is about 1,71,300 MT. White jute and Tossa jute are the two designations of jute that are typically used in trade. Tossa Jute is the name given to *Corchorusolitorius*, and White Jute to *Corchoruscapsularis* (Kumari et al., 2020). The fibre of tossa jute is stronger, smoother, and softer than that of white jute. The two countries that produce the most tossa jute varieties worldwide right now are India and Bangladesh (Ministry of Textiles, National Jute Board Website). Jute is the most affordable commercially accessible natural fibre with a high modulus that is renewed annually and popularly known as the "Golden Fibre" (Ray and Blaga, 2018).

Jute products made in Cooch Behar have gained recognition and a market throughout the state as well as India, including the different jute handicrafts and due to this fact this paper will specifically deal with the jute handicrafts in the district of Cooch Behar, a part in North Bengal in the state West Bengal, which are running under the clusters of Anandadhara (WBSRLM) of the NRLM. Lankabar village of Guriahati-I of Cooch Behar I block is the epicentre of jute handicrafts. Baishguri, Chakchaka, Harinchowra, Balarampur, Madhupur, etc. are some of the areas where women SHG members are largely involved in jute handicrafts. No specific data were found regarding the engagement of women SHG entrepreneurs in jute handicrafts. But, information received from the clusters and DRDC and thorough observation in the field

areas revealed that about three hundred and forty groups are there in the Cooch Behar district.

A variety of handicraft products are made from jute by women SHG entrepreneurs. Door mats and table mats of different sizes, flower baskets (jhuri bags), handbags for kids and ladies, dhol bags, ladies bags, laptop bags, water bottle carry bags, wall hangings, dolls, and key rings, etc. are made by the SHG women entrepreneurs of the district.

II. Review of Literature

A large number of studies have been carried out regarding jute plantations, jute and other handicrafts. The following are some of the relevant literatures which have been reviewed for the study:

Rahman (2021) has conducted a study to quantify the influence of employment and earnings in the handicraft industry on the economic empowerment of women. The findings indicate that the respondents' socioeconomic backgrounds are not favourable in the research field. According to the findings employment, monthly income level, and working hours may have a substantial impact on women's economic empowerment in the research area. The study suggested that enhancing export prospects, financial accessibility, and market relations can all help to magnify the effect and promote equitable and inclusive growth in the area.

Ray and Blaga (2018) have highlighted Jute as a key textile fibre appropriate for packaging as well as an input for the production of technical textiles since recent scientific investigations have shown that it can replace several costly fibres. For many years, conventional jute products—such as soil savers, web-bings, carpet backing cloths, ropes and cordage, etc.—were exclusively used

in the technical textile industry. Authors concluded that Jute has created a new market for the production of cutting-edge technical textiles since it is now regarded as a raw material for goods that preserve ecological balance and safeguard the environment.

Bhuiyan (2016) has attempted to study the value chain analysis of different jute diversified products in Bangladesh and highlighted that even though they make up a small portion of JDP's sales earnings, a few diverse jute products, like- plantation or nursery pots made of jute geotextile and reinforced jute fibre sheets have recently emerged and could soon prove to be highly sought-after commodities. The study pointed out the main obstacles facing this industry are lower quality JDP that is incompetent for the global market; higher input costs; ignorance of product development methodologies; and lack of specialised training services, etc.

Debnath (2016) has attempted to study the present scenario of jute-based industries in India including production capacity, installed capacity, and export trends of jute products. The study pointed out some problems of jute industries including the production of traditional jute products like sacks and hessian for packaging, labour issues, etc. The study suggested instead of using regular sacks and hessian fabrics, the jute industry may be sustained by JDPs and geotextile created from these environmentally friendly jute batching oil substitutes.

Rahman, et al. (2016) have made a study on the role of preparing a variety of jute products and marketing them properly to empower women. The study emphasises how crucial jute diversification is becoming in light of environmental issues raised by synthetic items. The study has recognized the use of

cutting-edge technologies in both product development and cultivation of jute. The article notably highlights successful initiatives such as the creation of self-help groups following training, establishing connections with banks, taking part in various fairs, exhibitions, and markets and supporting the rural communities by diversifying their jute product line and earning additional income through marketing. The authors concluded that jute is a viable option for both environmental preservation and economic prosperity.

Din (2014) has conducted a study to analyse the importance of jute handicrafts and their role in employment generations in India along the other handicrafts like bamboo, cane, bell metal, bone and horn, brass, clay, etc. The study concluded that apart from its substantial job potential, the handicraft sector holds economic significance due to its low capital investment, high-value addition ratio, and significant potential for foreign exchange gains and it enables women to engage in leisure activities with instruments they can easily handle, resulting in more revenue generation.

Dhiman and Rani (2014) have attempted to study the challenges and constraints of marketing strategies of self-help groups with the main objective of accessing the marketing practices of the SHGs to promote the sale of their products or services. Authors have found that the sale of SHGs is only influenced by the price policy and the profitability of their concerned enterprises is only influenced by the type of activity and promotional techniques adopted by SHGs. They have also found that the type of business activity, location, promotion techniques and number of members of SHGs do not have a significant influence on sales.

Sinha, et al. (2009) have identified the need for diversified jute products as despite doubling the jute production in the country, the situation of the cultivators is not increasing. The study highlighted that high-value crops must be added to jute-based cropping systems in addition to being cultivated in non-traditional places to increase the income of jute and related fibre farming. It suggested that a portion of the extra earnings must go to the farmers to inspire them, and it is necessary to diversify and add value to the final products due to the vast potential of the global market.

III. Research Gaps

The literature presented here is merely indicative and does not claim to be exhaustive. There is a gap in the marketing avenues of the jute handicraft products. A large gap also exists in the different problems and difficulties faced by SHG women entrepreneurs while marketing their jute-made handicraft products.

IV. Objectives and Methodology of the Study

Keeping the existing research gaps in mind, this study aims to explore the different avenues of marketing jute handicraft products and the difficulties they face while marketing their products.

The specific objectives of the study are-

- i. To find out the different avenues of marketing the jute handicraft products made by the women SHG entrepreneurs of Cooch Behar.
- ii. To find out the major difficulties in marketing the jute handicraft products made by the women SHG entrepreneurs.
- iii. To recommend some remedial measures to overcome the problems in marketing the jute handicraft products.

Methodology: The study is based on both the primary and secondary data. Primary data have been collected through field surveys, direct interviews and interaction with the jute handicraft artisans with the help of a structured questionnaire. Visits have been made to the local fair (RasMela and other district fairs) and fairs organized by the government like Sabala, handicraft fairs, etc. and interaction with the middlemen and wholesalers who buy the handicraft products of SHG-based women micro-entrepreneurs to gather marketing information. Secondary data have been gathered from the DRDC office, cluster offices of different blocks, and information preserved with the micro-entrepreneurs engaged in jute handicrafts.

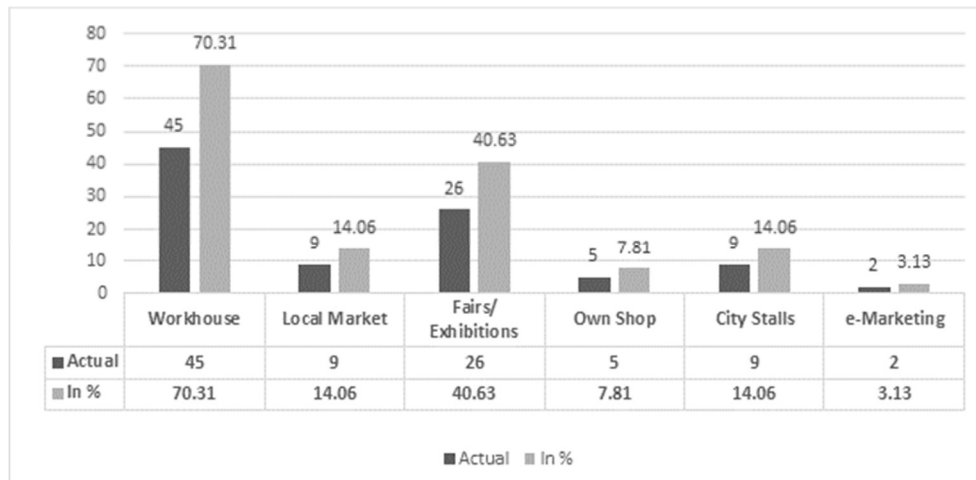
In the Cooch Behar district, 48,667 SHGs were operating under the NRLM up to March 2021 (Ministry of Rural Government, NRLM Website). Jute handicraft is one of the most popular handicrafts of the district, which is very famous not only in West Bengal but also across the country. Approximately three hundred and forty women SHGs are involved in jute handicrafts. Lanka-bar village of Guriahati-I of Cooch Behar I block is the epicentre of jute handicrafts. Baishguri, Chakchaka, Harinchowra, Balarampur, Madhupur, etc. are some of the areas where women SHG members are largely involved in jute handicrafts. Seventy-five SHGs were randomly selected for the study but only sixty-four were able to respond properly and hence selected for the study.

V. Analysis and Findings of the Study

Avenues for Marketing of Jute Handicrafts:

SHGs of Cooch Behar have multiple marketing avenues. On the basis of the survey carried out through the structured questionnaire, it was found that the avenues for Jute handicrafts are their workhouse or places of production, local markets, fairs or exhibitions, own shops, city stalls and also e-marketing. The distribution is shown in the following figure.

Figure 1: Avenues for Marketing the Jute Handicraft Products



(Source: Self-calculated based on data gathered from field survey)

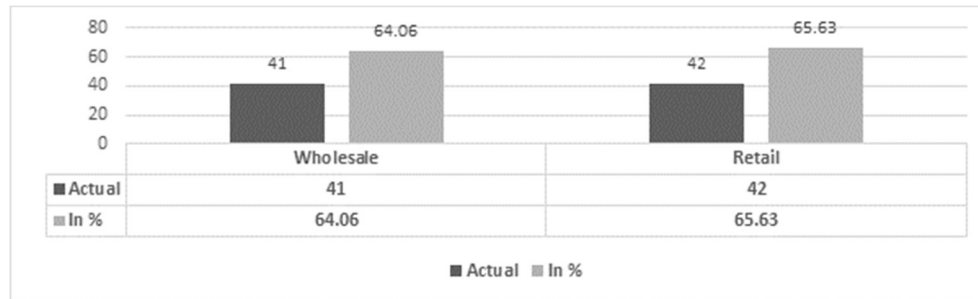
The above figure shows that 45 respondents i.e., 70.31% of the Jute entrepreneurs sell their products at their workhouse and 26 respondents (40.63%) sell at different fairs or exhibitions. 14.06% of the respondents sell the products at each of the marketing channels like local markets and city stalls. A small portion of the respondents (7.81%) sell their products at their shops and a

negligible portion which is 3.13% of the entrepreneurs sell through e-marketing platforms.

Methods of Selling Used by the SHGs to Sell the Jute Products:

As per the responses of the SHG entrepreneurs they have the options of wholesale and retail selling of their products. The distribution is shown in the following table.

Figure 2: Methods of Selling the Jute Products



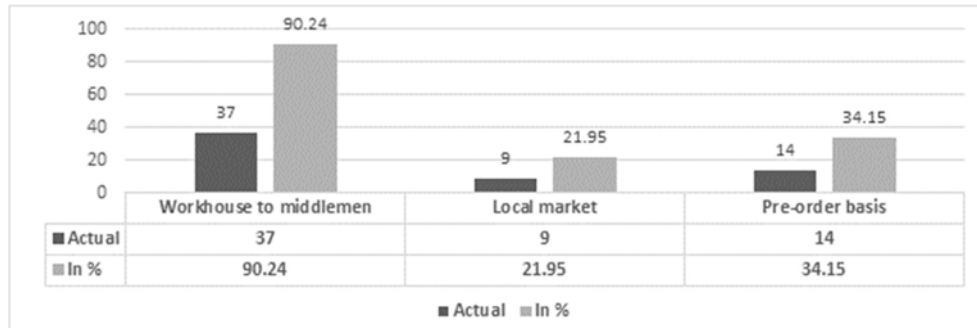
(Source: Self-calculated based on data gathered from field survey)

Respondents making jute handicraft products sell their products at wholesale prices as well as retail prices. In the case of Jute handicrafts, respondents prefer to sell their products at retail price, followed by wholesale price. 65.63% of the respondents sell their products at retail prices and 64.06% of the respondents at wholesale prices.

The Avenues of Selling at Wholesale Prices:

The SHG entrepreneurs have multiple options to sell their products at wholesale prices. They sell their products to the middlemen, at local markets and sometimes on a pre-order basis. The details are shown in the following table.

Figure 3: The Marketing Avenues at Wholesale Prices



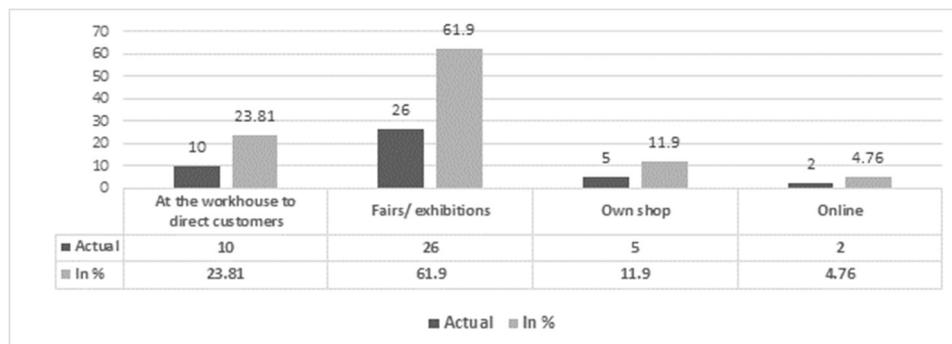
(Source: Self-calculated based on data gathered from field survey)

Most of the Jute-making entrepreneurs sell their products to the middlemen at their doorsteps. 90.24% of the respondents sell their products to middlemen at their workhouse, followed by 34.15% on a pre-order basis and 21.95% of the respondents sell their product to the local market too.

The Avenues of Selling at Retail Prices:

The SHG entrepreneurs have multiple options to sell their products at retail prices. They sell their products to the customers from their workhouses, at fairs or exhibitions, their retail shops or online. The details are shown in the following figure.

Figure 4: The Marketing Avenues at Retail Prices



(Source: Self-calculated based on data gathered from field survey)

61.90% of the total 42 respondents who sell at retail prices, sell their Jute products at different fairs or exhibitions, followed by 23.81% who sell at workhouses directly to the customers. Only 11.90% and 4.76% of the respondents sell their products at retail prices at their shop and online respectively.

Difficulties in Marketing the Jute Handicraft Products by SHGs:

Women SHGs face several problems and difficulties while marketing their products. The different problems they face while marketing have been shown following table.

Table 1: Difficulties in Marketing the Jute Handicraft Products by SHGs

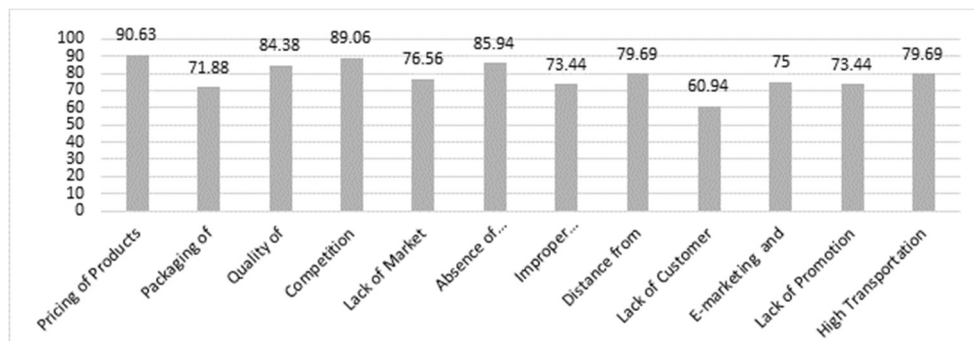
Problems	Pricing of Products	Packaging of Products	Quality of Products	Competition	Lack of Market Information	Absence of Regular Marketplace	Improper Communication with Buyers	Distance from Market	Lack of Customer Awareness	E-marketing and e-payment Mechanism	Lack of Promotion and Publicity	High Transportation Costs
Actual	58	46	54	57	49	55	47	51	39	48	47	51
In %	90.63	71.88	84.38	89.06	76.56	85.94	73.44	79.69	60.94	75.00	73.44	79.69

(Source: Self-calculated based on data gathered from field survey)

90.63% of the respondents found price determination of the products as the most difficult issue while marketing their products, followed by high competition with 89.06%, absence of regular marketplace with 85.94%, quality of products (84.38%), distance from market (79.69%), high transportation costs

(79.69%), lack of market information (76.56%), difficulties in using e-marketing and e-payment systems (75%), improper communication with buyers (73.44%), lack of promotion and publicity (73.44), packaging of products (71.88%) respectively, and the least difficult issue was lack of customer awareness with 60.94%. It is pertinent to mention here that there is no regular marketplace for the Jute handicrafts and SHGs mostly sell their products at different fairs or exhibitions and to the middlemen at their workhouse.

Figure 5: Difficulties in Marketing the Products by SHGs



(Source: Self-calculated based on data gathered from field survey)

As it is seen the SHGs involved in Jute handicrafts have been facing multiple problems and difficulties in marketing, so it is pertinent to investigate the level of the difficulties. To ascertain the above problems Z-tests were made for each of the statements, following the Mean and Standard Error (SE). Keeping in view the above-mentioned problems, the following hypotheses were made:

H_0 : Women SHGs face no problems and difficulties in marketing the products they make, i.e., $\mu=0$;

H₁: Women SHGs face problems and difficulties in marketing the products they make i.e., $\mu < 0$

To measure the level of difficulties Five-point Likert Scale were used containing - very high, high, cannot say, low and very low and scores were assigned as -2, -1, 0, 1 and 2 respectively. The respondent (n) for each statement is the resulted value which is taken from Table 1 for every statement. The critical value for a left-tailed Z test at a 5% significance level ($\alpha = 0.05$) is -1.645. If the Z score is found less than -1.645, then only the null hypotheses will be rejected or the alternative hypotheses will be accepted. Problems and difficulties in marketing faced by the SHGs of Jute handicrafts will be shown in the following table.

Table 2: Problems and Difficulties in Marketing Jute Products

No.	Statements/ Questions	Total (n)	Mean (\bar{x})	SE	Z	Results*
1	Problems in fixing the prices of your products	58	-0.655	0.165	-3.981	H ₀ Rejected
2	Problems in the packaging of your products	46	-0.370	0.195	-1.892	H ₀ Rejected
3	Marketing issues regarding the quality of products	54	-0.704	0.165	-4.268	H ₀ Rejected
4	Problems in marketing due to competition in the market	57	-0.877	0.149	-5.887	H ₀ Rejected
5	Problems in marketing due to lack of market information	49	-0.633	0.191	-3.316	H ₀ Rejected
6	Problems in marketing due to the absence of a regular marketplace	55	-0.818	0.175	-4.687	H ₀ Rejected

7	Problems in marketing due to lack of proper communication with buyers	47	-0.766	0.160	-4.793	H ₀ Rejected
8	Problems in marketing due to distance from the market	51	-0.725	0.180	-4.033	H ₀ Rejected
9	Problems in marketing due to lack of customer awareness	39	-0.615	0.216	-2.844	H ₀ Rejected
10	Marketing problems due to e-marketing platforms and e-payment mechanism	48	-0.458	0.186	-2.461	H ₀ Rejected
11	Problems in marketing due to lack of promotion and publicity	47	-0.638	0.189	-3.378	H ₀ Rejected
12	Marketing difficulty due to high transportation costs	51	-0.804	0.175	-4.583	H ₀ Rejected

(Source: Self-calculated based on data gathered from field survey)

***Critical Value at 5% Significance Level for left-tailed test: -1.645**

The above table clearly depicts that for all the statements the null hypotheses or the alternative hypotheses (H₁) are accepted because the calculated “Z” value for these statements is less than -1.645 ($Z < -1.645$), which indicates that the SHGs which are involved in Jute handicrafts have been facing issues in marketing.

Women SHGs which are involved in Jute handicrafts have been facing problems and difficulties in fixing the price and packaging of the products, issues of quality and high competition in the market. They have issues due to lack of market information, absence of regular marketplace, communication problems of the SHG entrepreneurs, issues due to distance of marketplace and lack of customer awareness regarding the usefulness of the Jute products. They have been facing issues in marketing due to e-marketing platforms and

less use of e-payment mechanisms, lack of promotion and publicity from the Government and other agencies and high transportation costs.

VI. Conclusions and Policy Recommendations

The study has found that the women SHG entrepreneurs engaged in Jute handicrafts face a number of problems and difficulties. 90.63% of the respondents found price determination of the products as the most difficult issue while marketing their products, followed by high competition with 89.06%, absence of regular marketplace with 85.94%, etc. There is no regular marketplace dedicated to Jute handicraft products. They have to sell their products to the Mahajan or middlemen at their doorsteps at a cheaper rate or wait for a fair/ exhibition to sell their products. Again, to reduce the pressure of funds, they often purchase raw jute fibres from the local Mahajan rather than purchasing them in bulk during the harvesting periods.

Policy Recommendations:

Based on the findings of the study the following remedial measures are suggested for the development of the women SHG entrepreneurs engaged in Jute handicrafts.

1. The SHGs have issues with the pricing, packaging and branding of their products. The clusters and other agencies should take active initiative to aware the SHGs regarding the different strategies of pricing and the importance of standard packaging and proper branding of the products. Arrangement of workshops and hands-on training with experts in the sectors of marketing and branding can help them resolve these issues.

2. There is high competition in the market due to the availability of the same type of products of other SHG and non-SHG entrepreneurs and the presence of other low-cost non-ecofriendly products. SHG entrepreneurs are lacking with proper communication with the buyers and are not always up to date regarding the market and for that, they often miss the charm in the market. The clusters and other agencies should provide specific training on these issues so that the SHGs can develop the quality of the products with variety and enhance the skills of the SHGs to mitigate these issues.
3. There is a need for holistic promotion and publicity policies for SHG-made products by the clusters and other government agencies so that the common people become aware of the products, their usefulness and their impact on the society and environment.
4. In the era of globalization, it is very important to use e-marketing platforms with digital payment facilities which provide 24x7 marketing access. Clusters and other Government agencies should take immediate initiatives to increase awareness among the SHGs regarding e-marketing and e-payments and also provide hands-on training and assistance to the SHGs in this regard.
5. There is no regular marketplace for Jute handicraft products in the district for which the SHGs have to wait for the fairs and exhibitions or they sell the products to the middlemen. The clusters and other Government agencies should take active initiatives in establishing regular marketplaces dedicated to the Jute handicraft products in all the blocks where such handicraft activities are concentrated.
6. The state and national level fairs, like SABALA and SARAS, are held every year. Most of the time these are held in Kolkata or Delhi and other

states. It is very difficult for the SHGs of Cooch Behar to participate in those fairs due to the distance and family issues. The clusters and other Government agencies should take the initiatives to organise such large-scale fairs in Cooch Behar also so that more SHGs can participate and increase their avenues and revenues.

7. SHG entrepreneurs are using some age-old tools for crafting purposes rather than using any automatic machine for cutting and crafting and auto-CAD technology for designing. The clusters should insist the SHGs use new technologies for better quality and faster crafting by providing training on cost-effective technology. To reduce the cost burdens, a few SHGs unitedly can form a common platform and purchase advanced machines.
8. The transportation system of rural Cooch Behar is very poor and also costly. The central as well as the state government should take active actions to improve the rural road conditions and arrange sufficient public transport facilities, especially operating more NBSTC buses and local train services in the handicraft areas to connect with the main cities.

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