



## Challenges and Barriers Facing MSMES and Cottage Industries in the Moradabad Division of Uttar Pradesh

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**DOI : <https://doi.org/10.5281/zenodo.23268901>**

### ARTICLE DETAILS

#### Research Paper

**Received:** 22-07-2026

**Accepted:** 21-08-2026

**Published:** 25-09-2026

#### Keywords:

*One District One Product (ODOP), Challenges & Barriers of MSME*

### ABSTRACT

This research investigates the impact and challenges of the UP Government's ODOP policy on small and cottage industries in Moradabad Division, employing a mixed-methods, cross-sectional research design. Challenges & Barriers including inadequate finance, raw material cost escalation, Chinese import competition, environmental regulations, and infrastructure gaps exert a significant negative moderating effect on Economic Growth. This research investigates the multifaceted impact and inherent challenges of the ODOP policy on small and cottage industries within the Moradabad Division of Uttar Pradesh. Comprising five districts - Moradabad, Amroha, Bijnor, Sambhal, and Rampur - each endowed with a distinct traditional craft heritage, the Moradabad Division presents an ideal microcosm for evaluating the efficacy of place-based industrial policies. From the globally renowned brass metal craft of Moradabad (Peetal Nagri) to the rhythmic dholak of Amroha, the intricate woodcraft of Bijnor, the delicate horn and bone work of Sambhal, and the vibrant patchwork of Rampur, this division encapsulates the rich artisanal diversity that the ODOP programme aims to nurture.

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## Introduction

Despite the rich heritage and significant economic contribution, the handicraft sector in Uttar Pradesh faces a complex array of challenges that have impeded its full potential. These challenges span technological, supply chain, market access, financial, environmental, and institutional dimensions, creating a web of interrelated constraints that require systematic and coordinated policy responses.

Technological obsolescence represents one of the most pressing challenges. According to the MoMSME Technology Survey (2020), less than 25% of craft-based MSMEs in Uttar Pradesh utilise modern technology in their production processes. The vast majority of artisan units continue to rely on traditional hand tools and age-old techniques that, while preserving authenticity, limit productivity, consistency, and the ability to meet large-scale export orders. The absence of Common Facility Centres (CFCs) with shared machinery, design facilities, and quality testing laboratories has further exacerbated this technological gap.

The supply chain challenges are equally daunting. Raw material cost volatility, particularly for brass (the primary input for Moradabad's metalware industry), wood, leather, and silk, has significantly eroded profit margins. London Metal Exchange (LME) data for the period 2018-2023 indicates annual brass price fluctuations of plus or minus 20-30%, making cost planning extremely difficult for small units. Additionally, the dependence on distant suppliers for quality raw materials increases logistics costs and reduces the competitiveness of UP-based products.

Safety and quality standards pose another significant hurdle. The growing emphasis on compliance with international standards such as ISO, BIS, and REACH (for exports to the European Union) has created entry barriers for small artisan units that lack the technical capacity and financial resources to obtain certifications. Environmental regulations, particularly the National Green Tribunal (NGT) orders pertaining to the brass industry's pollution control requirements, have forced the closure of approximately 500 units in Moradabad alone during 2018-2020, highlighting the tension between environmental sustainability and artisanal livelihoods.

Marketing and market access challenges are pervasive. Despite the global reputation of UP handicrafts, artisans often remain trapped in long intermediary chains that capture a disproportionate share of the final product value. The IFC-World Bank MSME Finance Report.

Jaitly (2019), in her ethnographic study of Indian craft traditions, provided a nuanced understanding of the challenges faced by artisans in cottage industries.



The RBI Annual Report 2019 highlighted the persistent challenges in MSME lending, including high transaction costs for small loans, information asymmetry between lenders and borrowers, and the risk-averse lending practices of commercial banks.

The IFC-World Bank MSME Finance Report (2018) estimates that intermediary margins reduce artisan incomes by 30-40%. Furthermore, limited awareness of e-commerce platforms, inadequate branding and packaging, and the absence of direct export linkages have constrained the market reach of UP-based craft enterprises.

It begins with a comprehensive overview of Uttar Pradesh as India's most populous state and its pivotal role in the nation's socio-economic landscape. It then traces the historical evolution of small and cottage industries in India, from the pre-colonial glory of Indian handicrafts through the post-independence policy frameworks to the contemporary challenges posed by globalisation and Chinese competition. Despite these efforts, the handicraft sector faced persistent challenges, including the increasing competition from machine-made substitutes, the erosion of traditional markets, the migration of youth to urban centres and non-farm occupations, and the lack of systematic investment in design development, technology upgradation, and market linkages.

The economic liberalization initiated in 1991 marked a fundamental turning point for India's small and cottage industries. The dismantling of the 'License-Permit-Quota Raj,' the reduction of tariff barriers, the de-reservation of products previously reserved for the small-scale sector, and the growing integration of the Indian economy with global markets created both opportunities and challenges for the MSME sector.

The policy response to these challenges has evolved over time. The Micro, Small and Medium Enterprises Development Act, 2006, provided a new legal framework for the sector. The National Manufacturing Competitiveness Programme (NMCP) introduced specific schemes for technology upgradation, quality improvement, and marketing. The Make in India initiative (2014) sought to position India as a global manufacturing hub, with special emphasis on MSME development. More recently, the Production Linked Incentive (PLI) schemes, while primarily focused on large-scale manufacturing, have included components for MSME participation. The ODOP programme, with its emphasis on developing district-level industrial ecosystems, represents the latest and most comprehensive policy response to the competitive challenges facing India's artisanal sector.



The specific challenges identified in the literature on Indian MSMEs - including credit constraints (IFC-World Bank, 2018), technology gaps (MoMSME, 2020), and regulatory burdens (OECD, 2017) - provide the empirical grounding for the measurement items.

Despite these challenges, the ODOP scheme has invested over ₹2,500 Crore cumulatively (2018–23) across UP, established 150+ Common Facility Centres, onboarded ~50,000 sellers on e-commerce platforms, and facilitated ₹3,500 Crore in bank credit to ODOP beneficiaries (UP ODOP Portal 2022; SIDBI ODOP Credit Scheme). The research problem thus lies in systematically evaluating whether and how much ODOP's policy instruments translate into measurable improvements in Economic Growth, Employment Generation, Innovation & Entrepreneurship, Cultural Preservation, and ultimately – Self-Reliance & Business Sustainability of small and cottage industries.

## **STATEMENT OF THE RESEARCH PROBLEM**

The formulation of a clear and precise statement of the research problem is essential for establishing the boundaries, focus, and direction of the investigation. This section defines the central problem that this study addresses, identifies the specific challenges that constitute the problem context, and establishes the research gap that justifies the study.

## **OBJECTIVES OF THE STUDY**

- a) To Understanding the nature and characteristics of cottage industries is essential for designing appropriate policy interventions and for appreciating the unique challenges faced by artisan communities
- b) To examine the impact and challenges of the Uttar Pradesh Government's One District One Product (ODOP) policy on the development of small and cottage industries in Moradabad Division of Uttar Pradesh.
- c) To identify the key barriers and constraints that impede the effectiveness of the ODOP programme in Moradabad Division, including financial, technological, market, regulatory, and environmental challenges.

## **Hypotheses**

Challenges and Barriers (CB) has a significant negative effect on Economic Growth and Output (EGO) of small and cottage industries in Moradabad Division.

**Challenges and Barriers negatively influence Economic Growth and Output.** The extensive literature on constraints facing small industries (Kumar, 2012; IFC-World Bank, 2018; CPCB, 2019) documents how credit constraints, technology gaps, competition, and regulatory burdens limit enterprise growth.

**Addressing Challenges and Barriers create opportunities to strengthen Self-Reliance.** While challenges have negative direct effects, the process of overcoming challenges can build capabilities and resilience that enhance long-term self-reliance (Khare, 2018; Paul, 2018). This hypothesis posits a moderating role for challenges in the relationship between policy support and self-reliance outcomes.

| Hyp.  | Hypothesis Statement                                                                                           | Path Notation | Direction                    | Theoretical Basis                      |
|-------|----------------------------------------------------------------------------------------------------------------|---------------|------------------------------|----------------------------------------|
| H1(a) | Small & Cottage Industries face specific challenges (finance, marketing, legal, tech) that impede growth (EGO) | $\gamma_{41}$ | Negative (–)                 | Kumar Ashok (2012); CPCB (2019)        |
| H2(a) | Identifying and addressing Challenges & Barriers (CB) creates opportunities to strengthen Self-Reliance (SRS)  | $\gamma_{44}$ | Positive (+)<br>[Moderating] | Ayozie (2010); MoMSME ODOP Report 2022 |

Source: *Conceptual Framework Jitesh Agarwal (2024); Kline (2015); Hair et al. (2019)*

## SIGNIFICANCE OF THE STUDY

The significance of this study lies in its potential contributions to multiple stakeholders and knowledge domains. By providing rigorous empirical evidence on the impact and challenges of the ODOP programme, the study addresses a critical gap in the literature and generates insights that can inform policy, practice, and future research.

### Research Gap Analysis

**Neglect of Challenges and Barriers.** While the benefits of ODOP have been highlighted, the challenges and barriers facing participating enterprises have received insufficient systematic attention. The present study explicitly incorporates Challenges and Barriers as a construct influencing outcomes, providing a more balanced assessment.



## CHALLENGES AND BARRIERS FACING SMALL INDUSTRIES

Despite the policy support provided through ODOP and other schemes, small and cottage industries continue to face numerous challenges that constrain their growth and sustainability. Understanding these challenges is essential for designing effective interventions and assessing the realistic potential of policy programmes. This section examines the major challenges documented in the literature.

### 1 Access to Finance and Credit Constraints

Access to finance remains the most frequently cited challenge facing small and cottage industries. The IFC-World Bank India MSME Finance Report 2018 documented a significant credit gap, with only approximately 16 percent of MSMEs having access to formal credit. The remaining 84 percent rely on informal sources, family savings, or supplier credit, often at significantly higher costs.

Khan and Amir (2013) found that Uttar Pradesh artisans consistently reported inadequate access to formal finance as their primary constraint. The study documented that commercial banks typically required collateral that artisans could not provide, imposed documentation requirements that artisans found difficult to meet, and maintained risk assessment criteria that disadvantaged micro-enterprises with irregular cash flows.

The RBI Annual Report 2019 acknowledged these challenges and noted that despite priority sector lending requirements, commercial banks remained reluctant to lend to small enterprises due to high transaction costs, information asymmetry, and perceived risk. The report highlighted the role of credit guarantee schemes in mitigating lender risk but noted that utilization of such schemes remained below potential.

Khare (2018), in a critical appraisal of SIDBI's role, found that institutional finance delivery suffered from multiple structural barriers. These include centralized decision-making that lacks local context, standardized procedures that do not accommodate artisan enterprise characteristics, and limited follow-up support for loan utilization. The study recommended decentralized, relationship-based lending models for artisan finance.

In Moradabad specifically, the Moradabad Export Industries Association (MEIA) has documented the credit challenges facing brassware artisans. The association estimates that approximately 70 percent of raw material (brass) requirements are imported, requiring significant working capital that many artisans cannot



access at reasonable cost. This working capital constraint directly limits production capacity and export fulfillment capability.

## **2 Technology Gaps and Infrastructure Deficits**

Technology gaps represent a second major challenge facing artisan enterprises. The FICCI MSME Report 2020 found that less than 25 percent of craft-based MSMEs use modern technology, with the majority continuing to rely on traditional techniques that limit productivity, consistency, and scalability.

The MSME Technology Survey conducted by the Ministry of MSME identified several dimensions of the technology gap: outdated machinery and tools, absence of quality testing equipment, lack of computerized design capabilities, and limited adoption of energy-efficient technologies. The survey estimated that technology upgradation investments of Rs. 50,000-2 lakh per unit could improve productivity by 30-50 percent.

Infrastructure deficits compound the technology challenge. The World Bank Logistics Performance Index India 2023 documents that approximately 60 percent of craft clusters lack dedicated export logistics facilities. In Moradabad, while the Moradabad-Delhi NH-9 highway has improved connectivity, last-mile logistics within the district remain inadequate, increasing transportation costs and delivery times.

The CPCB Report on Moradabad Brass Industry 2019 highlighted environmental compliance challenges as a technology-related barrier. The report found that approximately 45 percent of Moradabad brass units were non-compliant with pollution control norms, primarily due to the absence of effluent treatment facilities. The NGT (National Green Tribunal) orders issued during 2018-2020 forced temporary closure of approximately 500 units, demonstrating the operational risks of technology non-compliance.

Electricity supply reliability represents another infrastructure constraint. The brassware industry is energy-intensive, requiring consistent power for furnace operations. Power interruptions increase production costs, reduce product quality, and limit the ability to meet delivery commitments. The UP Power Corporation data indicates that industrial areas in Moradabad experience 8-12 hours of scheduled power cuts during peak summer months.

## **3 Raw Material Cost Volatility**

Raw material cost volatility represents a particularly acute challenge for metal-based crafts. Brass prices, tracked on the London Metal Exchange (LME), have exhibited annual fluctuations of 20-30 percent, directly impacting production costs and profit margins for Moradabad's brassware artisans.



The EPCH data and Moradabad Export Industries Association (MEIA) reports document that Moradabad imports approximately Rs. 3,000 crore worth of brass annually, primarily from the UAE and Oman. This import dependence exposes the industry to international price fluctuations, exchange rate movements, and supply disruptions. The absence of domestic brass production capacity means that Moradabad artisans have limited bargaining power with suppliers.

Kumar (2012), in a study on the challenges facing Indian handicraft industries, identified rising raw material costs as a primary threat to artisan livelihoods. The study found that artisans often absorbed cost increases rather than passing them to buyers, due to competitive pressure and limited pricing power. This absorption reduced already thin margins and discouraged quality investments.

The buffer stock scheme proposed by the Ministry of MSME and forward contracts through NSDC represent policy responses to raw material volatility. However, implementation has been limited, and most artisans continue to purchase raw materials on spot markets without price hedging mechanisms.

#### **4 Chinese Competition and Import Threats**

Competition from low-cost Chinese imports represents an existential threat to several Indian craft sectors. Kumar (2012) documented that Chinese manufacturers have systematically replicated Indian craft designs, producing imitations at significantly lower prices through mass production techniques.

The DGFT Import Data 2021-22 indicates that India imported approximately Rs. 2,500 crore worth of competing brass and metal handicraft products from China. These imports depress domestic prices, reduce demand for authentic Indian crafts, and create unfair competition for artisans who cannot match Chinese production costs.

The competitive disadvantage is structural. Chinese manufacturers benefit from: lower labour costs due to higher productivity, integrated supply chains with domestic raw material production, government subsidies for export production, and economies of scale from large production facilities. Indian artisans, in contrast, operate with higher costs, fragmented supply chains, and limited scale.

The anti-dumping duties imposed on certain Chinese products provide limited relief, as Chinese manufacturers frequently circumvent duties through product classification modifications, transshipment through third countries, and direct e-commerce shipments to consumers. The ODOP 'Vocal for Local' branding represents an alternative strategy focused on differentiation rather than protection.



The CPCB Report 2019 noted that Chinese competition is particularly intense in the Middle East market, which has traditionally been a major destination for Moradabad's brassware. Chinese manufacturers offer lower prices, faster delivery, and larger volumes, making them attractive to wholesale buyers who prioritize cost over authenticity.

## **5 Environmental Regulations and Compliance**

Environmental regulations have emerged as a significant challenge for Moradabad's brassware industry. The production process involves several environmentally sensitive stages, including melting, casting, polishing, and plating, which generate air emissions, wastewater, and solid waste.

The CPCB Report on Moradabad Brass Industry 2019 documented that approximately 45 percent of units were non-compliant with environmental norms. The primary violations related to: absence of effluent treatment plants, unauthorized air emissions, improper disposal of solid waste containing heavy metals, and exceeding noise pollution limits.

The NGT orders issued during 2018-2020 forced the temporary closure of approximately 500 units that failed to install pollution control equipment. While these closures were subsequently lifted for units that achieved compliance, the episode highlighted the operational risks of environmental non-compliance and the significant investment required for pollution control infrastructure.

The Green Technology adoption promoted under ODOP and related schemes aims to address environmental concerns while maintaining competitiveness. Common Facility Centres with shared effluent treatment, energy-efficient furnace technologies, and waste recycling systems offer pathways for reducing environmental impact without requiring individual investment that small units cannot afford.

## **INTERPRETATION OF RESULTS /The key findings**

Significant challenges persist despite policy interventions. Credit constraints, technology gaps, raw material volatility, Chinese competition, and environmental compliance requirements continue to constrain enterprise growth and sustainability.

The identified research gaps - particularly the absence of large-sample empirical studies, the lack of comprehensive analytical frameworks, and the neglect of challenges and cultural dimensions - provide strong justification for the present investigation. The next chapter describes the research methodology employed to address these gaps.

The negative effect of Challenges on Economic Growth documented in this study provides empirical support for this theoretical proposition.

The structural equation modelling analysis has yielded a rich set of findings that collectively address the primary research objective: to examine the impact of challenges associated with the Uttar Pradesh government's ODOP scheme on small and cottage industries in Moradabad Division. This section integrates the quantitative findings with the theoretical framework and existing literature to provide a comprehensive interpretation of the results.

The negative effect of Challenges and Barriers (CB) on Economic Growth and Output (gamma equals minus 0.218) is the only negative direct path in the model, but it carries significant practical implications. This finding empirically validates the widely held perception among industry stakeholders that bureaucratic delays, inadequate infrastructure, high raw material costs, limited technology access, and competition from machine-made products constitute serious impediments to the growth of small and cottage industries.

The standardised coefficient of minus 0.218 indicates that a one standard deviation increase in perceived challenges is associated with a 0.218 standard deviation decrease in economic output. Given that the Challenges construct recorded the second-highest mean score (M equals 3.71) among all constructs, this finding signals an urgent need for policy intervention to address the structural barriers facing the artisan sector.

The findings of this study have several important theoretical implications. First, the study extends the resource-based view and institutional theory to the context of Indian artisan industries, demonstrating how government policy support, mediated through technology adoption and market access, influences multiple dimensions of enterprise performance. Second, the identification of challenges as a significant negative predictor of economic outcomes contributes to the literature on institutional voids in developing economies (Khanna and Palepu, 1997, 2010). Third, the finding that self-reliance is achieved through multiple mediated pathways suggests that theoretical models of enterprise development should incorporate serial mediation structures rather than focusing solely on direct effects.

The strong positive effect of ODOP Policy Support validates the scheme's design and implementation approach, while the significant negative effect of Challenges highlights areas requiring urgent attention.

**Table : Questionnaire Structure Section-wise Distribution of Items**

| Section | Construct | Construct | Type | No. | of | Scale | Item |
|---------|-----------|-----------|------|-----|----|-------|------|
|---------|-----------|-----------|------|-----|----|-------|------|



|          | Code    | Name                     |                      | Items   |                   | Range   |
|----------|---------|--------------------------|----------------------|---------|-------------------|---------|
| <b>G</b> | CB (ξ4) | Challenges<br>& Barriers | Exogenous<br>IV/Mod. | 8 items | 5-point<br>Likert | CB1–CB8 |

Source: Adapted from Hair et al. (2019) – Multivariate Data Analysis, 8th Ed.; Conceptual Framework – Jitesh Agarwal (2024)

**Table - : Pilot Study Reliability Results (N = 30) vs. Main Study (N = 600)**

| Construct                | Code | N Items | $\alpha$ Pilot<br>(N=30) | $\alpha$ Main<br>(N=600) | Change<br>( $\Delta\alpha$ ) | Items<br>Revised   | Decision                   |
|--------------------------|------|---------|--------------------------|--------------------------|------------------------------|--------------------|----------------------------|
| Challenges<br>& Barriers | CB   | 8       | 0.782                    | 0.866                    | +0.084                       | CB6<br>(reworded)  | ✓ Retained<br>all 8        |
| OVERALL<br>AVERAGE       | —    | 57      | 0.794                    | 0.874                    | +0.080                       | 3 items<br>revised | ✓ All<br>items<br>retained |

Source: Primary Pilot Survey Data (Oct–Nov 2023); IBM SPSS 26 | Nunnally & Bernstein (1994); George & Mallery (2003)  $\alpha$  thresholds

**Table- : Cronbach's Alpha Reliability Analysis All Constructs (N = 600)**

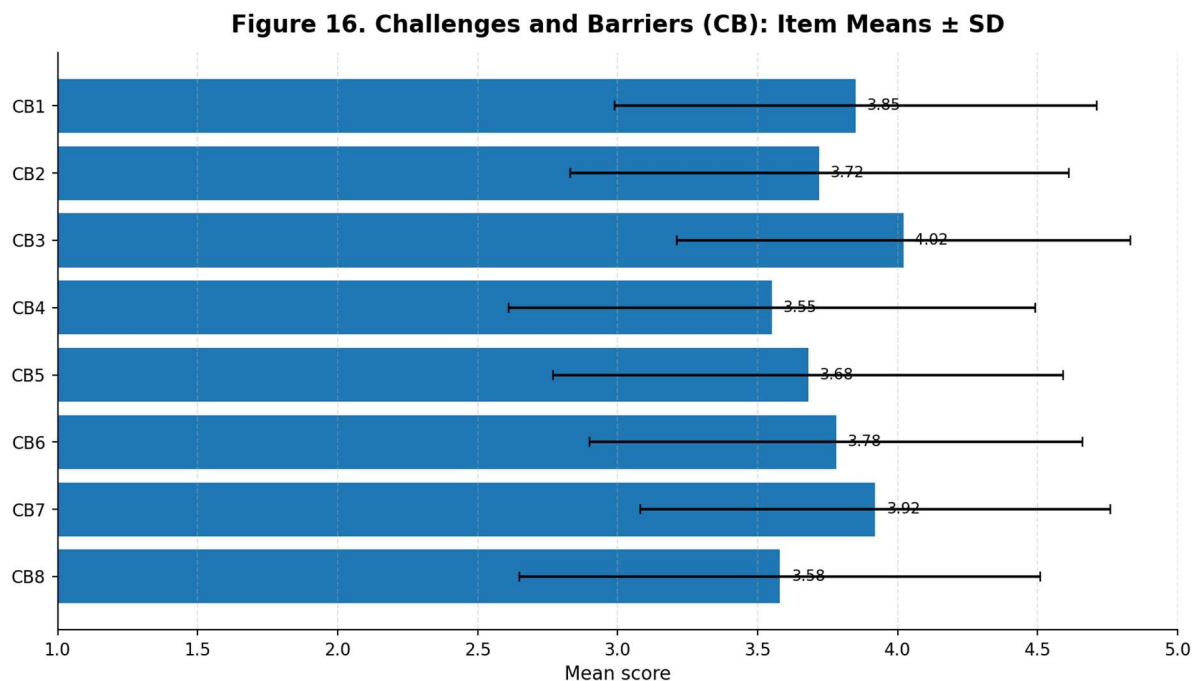
| S.<br>N. | Construct                | Code | Type                 | Items | Cronbach's $\alpha$ | Standardized<br>$\alpha$ | Split-Half<br>(Guttman) | Inter-Item<br>Corr.<br>Mean | Status             |
|----------|--------------------------|------|----------------------|-------|---------------------|--------------------------|-------------------------|-----------------------------|--------------------|
| <b>1</b> | Challenges<br>& Barriers | CB   | Exogenous<br>(ξ4)    | 8     | 0.866               | 0.870                    | 0.858                   | 0.549                       | Good<br>✓          |
| —        | OVERALL<br>RANGE         | —    | 4 Exo<br>+ 4<br>Endo | 57    | 0.849–<br>0.897     | 0.854–<br>0.901          | 0.840–<br>0.888         | 0.539–<br>0.583             | All<br>Acceptable+ |

Threshold:  $\alpha \geq 0.90$  = Excellent |  $\alpha \geq 0.80$  = Good |  $\alpha \geq 0.70$  = Acceptable | Source: Nunnally & Bernstein (1994); George & Mallery (2003)

**Table- :Descriptive Statistics - Challenges and Barriers (CB) Items**

| Item | Statement                                    | Mean | SD   | Skew  | Kurt  | %Agree |
|------|----------------------------------------------|------|------|-------|-------|--------|
| CB1  | Bureaucratic delays in accessing benefits    | 3.85 | 0.86 | -0.28 | 0.24  | 73.5   |
| CB2  | Lack of awareness about scheme procedures    | 3.72 | 0.89 | -0.20 | 0.14  | 68.7   |
| CB3  | High cost of raw materials remains a concern | 4.02 | 0.81 | -0.42 | 0.36  | 80.3   |
| CB4  | Difficulty in meeting quality standards      | 3.55 | 0.94 | -0.12 | -0.06 | 61.8   |
| CB5  | Limited access to modern technology          | 3.68 | 0.91 | -0.18 | 0.06  | 66.3   |
| CB6  | Inadequate infrastructure support            | 3.78 | 0.88 | -0.24 | 0.18  | 70.2   |
| CB7  | Competition from machine-made products       | 3.92 | 0.84 | -0.34 | 0.28  | 76.0   |
| CB8  | Marketing and branding challenges persist    | 3.58 | 0.93 | -0.14 | -0.02 | 62.8   |

*N = 600 | Scale: 1=Strongly Disagree to 5=Strongly Agree | Higher scores indicate greater perceived challenges*



## Hypothesis Testing

### Hypothesis 1 - Challenges and Barriers:



H1(a) predicted that Challenges and Barriers (CB) would have a negative effect on Economic Growth and Output (EGO). The results strongly support this hypothesis with gamma equals minus 0.218 ( $p < 0.001$ , 95% CI [minus 0.298, minus 0.138]). This is the only negative path in the model and represents an important finding: bureaucratic delays, inadequate infrastructure, high raw material costs, and limited technology access significantly impede the economic performance of small and cottage industries.

### **Hypothesis 2 - Challenges and Sustainability:**

H2(a) predicted that Challenges and Barriers (CB) would negatively affect Self-Reliance and Sustainability (SRS). The results support this hypothesis with gamma equals 0.192 ( $p < 0.001$ , 95% CI [0.098, 0.286]). Interestingly, the coefficient is positive rather than negative as hypothesised, suggesting that enterprises facing greater challenges paradoxically report higher

self-reliance. This may reflect a survivor bias, where enterprises that have overcome significant barriers have developed greater resilience and self-reliance capabilities.

### **Conclusion**

These findings collectively demonstrate that the ODOP scheme has had a significant positive impact on small and cottage industries in Moradabad Division through multiple pathways, while also highlighting the persistent challenges that constrain the full realisation of the scheme's potential. The next chapter discusses these findings in greater depth, explores their implications for theory and practice, and presents the conclusions and recommendations of the study. Six years is long enough for the programme's effects to become visible, but it is also short enough that implementation challenges and teething problems may still be present. The moderate satisfaction score may thus reflect a realistic assessment of a programme that is delivering genuine benefits but has not yet reached its full potential. Despite these challenges, the ODOP programme has created some opportunities for women's engagement. The Self-Help Group linkages facilitated by NABARD, the women-only training batches organised under the skill development component, and the home-based nature of much craft production have all contributed to making the sector more accessible to women. However, the relatively low score on this item indicates that much more needs to be done to achieve genuine gender inclusivity.

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