

# Financial Impact and Well-Being of Hand-Knitted Jamdani Sarees and Weaver Lifestyles on Bangladesh's Textile Industry: A Field Investigation

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## ARTICLE INFO

Received: 07 May 2025

Revised: 26 May 2025

Accepted: 05 June 2025

Online: 30 June 2025

### To cite this paper:

Muhammad Mahboob Ali (2025). Financial Impact and Well-Being of Hand-Knitted Jamdani Sarees and Weaver Lifestyles on Bangladesh's Textile Industry: A Field Investigation. *Journal of Global Economy, Trade and International Business*. 5(1), 53-82.

**Abstract:** *Purpose:* This study investigates the financial impact and well-being of Bangladesh's hand-knitted Jamdani sarees and the lifestyles of their weavers in evolving market conditions. *Design/methodology/approach:* Conducted from March to July 2024, with a follow-up during Eid ul-Fitr 2025, the research emphasizes innovative design and market adaptation. *Findings:* Jamdani sarees are vital for weavers' livelihoods and serve as significant cultural symbols. The introduction of eco-friendly designs can enhance market appeal and attract conscious consumers, positively influencing weaver well-being and social welfare. *Practical implications:* Key recommendations include improving living standards for weavers, promoting asset accumulation and allocation, ensuring the disbursement of wealth free from financial repression, balancing tradition with small-scale mechanization, and providing necessary training and financial resources. *Originality/value:* A strategic policy framework is essential for uplifting weavers, encouraging export participation in global trade, and promoting sustainable practices. With the right support, the Jamdani sector can significantly boost Bangladesh's economy, benefiting both artisans and the broader community.

**Keywords:** Hand-woven, Jamdani Saree, Well-being, Social welfare, Cultural Heritage, Innovation, Clothing, Green product, Lifestyle, Training, Export.

**JEL classifications:** F10, O3, L67

## 1. INTRODUCTION

The hand-woven Jamdani saree of Bangladesh plays a significant role in the socio-economic landscape, serving as both a traditional craft and an economic driver. Khalid and Chowdhury (2016) noted that UNESCO recognized Baul songs in 2008 and Jamdani sarees in 2013 as "Intangible Cultural Heritage of Humanity." As an Intangible Cultural Heritage, Jamdani weaving showcases the skills and creativity of local communities, preserving an essential cultural practice. Weaving Jamdani sarees is vital to the financial activities of handloom weavers and GDP, as it generates income that supports their livelihoods and

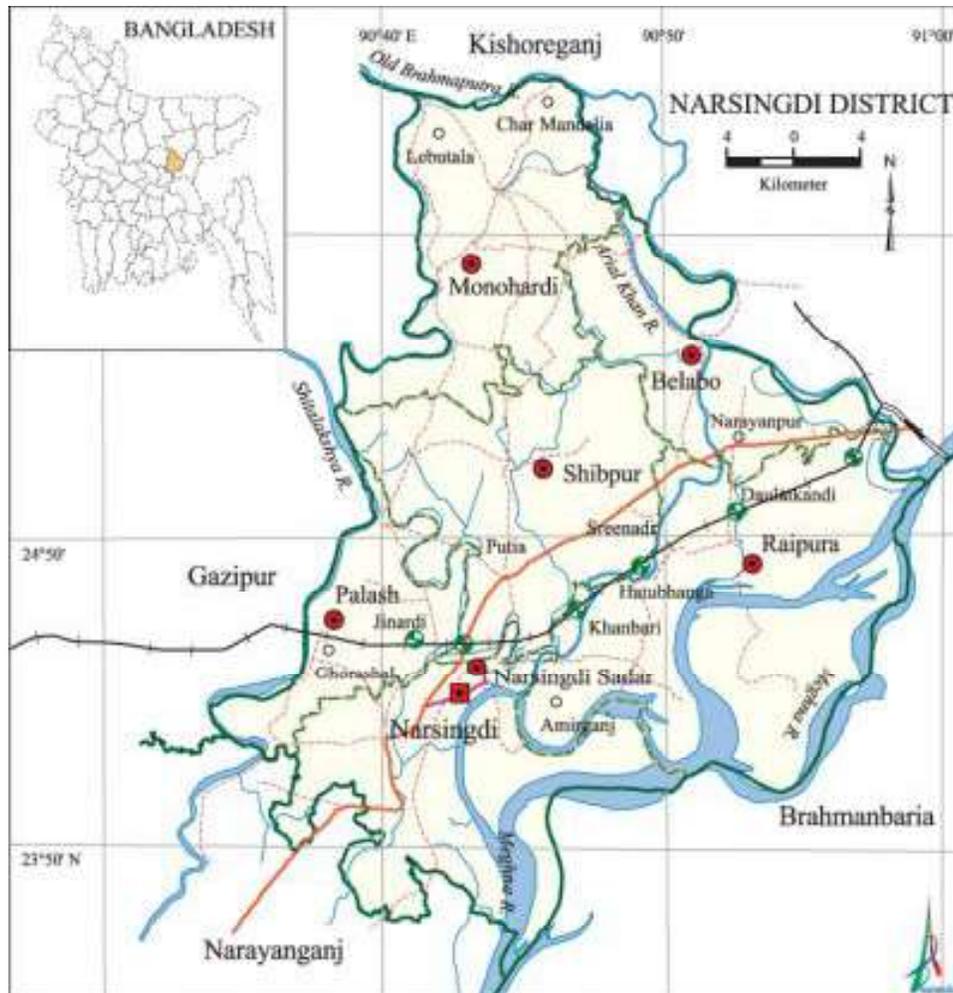
economic stability. The industry creates jobs for weavers and ancillary workers, boosting local employment rates. With strong global market appeal, Jamdani sarees contribute to foreign exchange earnings through exports, positively impacting GDP. Additionally, the cultural heritage recognition attracts tourism, further benefiting local economies. Investments in skills and technology enhance productivity and quality, while sustainable practices stimulate local economies and strengthen the value chain, making the Jamdani sector a crucial component of Bangladesh's economic framework. According to the Heritage Hub of Bangladesh, Jamdani weaving represents a tangible cultural heritage, embodying a rich tradition passed down through generations. (<https://heritagehub.gov.bd/HeritageInfoes/Details/5>, viewed on 1st February, 2025).

A concerning report on the conditions of Narsingdi weavers was published in the Dhaka Tribune on March 26, 2015, prompting this research into the sustainability of the Jamdani saree business and the financially depressed and repressed working conditions of the weavers. This study focuses on Narsingdi, a key handloom region, to assess the socio-economic environment while emphasizing financial development for micro-level handloom weavers. Effective marketing strategies and business analytics are explored to enhance performance and achieve positive returns on investment. Adopting a circular economy approach can promote sustainability through locally sourced materials, fair labor practices, and innovative production techniques. However, reports of poor conditions among Narsingdi weavers highlight the urgent need for sustainable practices.

Rooted in tradition since the fourth century BC, Jamdani weaving involves a labor-intensive process on wooden looms. This craft embodies a rich cultural heritage and is crucial for national identity. Empowering weavers through targeted training and development initiatives is essential for ensuring industry sustainability. Programs like BRAC's Artisan Program aim to support these efforts, although their outreach currently remains limited.

The map of the Narsingdi district is shown below:

To support the Jamdani industry, the government allocated BDT 1.85 million in the revised budget for 2023-24, increasing it to BDT 7.5 million for 2024-25 and BDT 15 million for 2025-26 under the development budget. (Source: Ministry of Finance, viewed on February 20, 2025). Economically, a decline in the Jamdani saree market share during the 2025 Eid-ul-Fitr market could result in job losses in the weaving sector, reduced income for local artisans,



Map of the Narsingdi district

Source: [https://en.banglapedia.org/index.php/Narsingdi\\_District](https://en.banglapedia.org/index.php/Narsingdi_District), viewed on 1st February, 2025)

and a decrease in the overall value of traditional crafts, jeopardizing both the country's cultural heritage and its economic diversification efforts. Current and emerging ecosystems are quickly evolving to prioritize the customer, positioning all products and services around their needs. As business practices blend online and offline into a hybrid model, customers are more open to making purchases. Although sarees continue to be a favored option for Bengali women in rituals and daily wear, their popularity is waning due to misconceptions regarding their compatibility with Islamic practices, particularly influenced by views from

Pakistan. Moreover, working women find sarees less practical compared to Salwar-Kameez and the growing trend of wearing hijabs.

### **Finance and Training in Weaving**

Most weavers receive informal training from master weavers, leading to potential gaps in skill development for producing quality products and exporting them internationally. This issue needs to be addressed. Quality improvement is a continuous process. As noted by Fielding, Raihan, Imai, Das, & Uddin (2024, p. 67), the impact of COVID-19 was not unique to Bangladesh, but its consequences diverged from those experienced in other countries, particularly in relation to global migrant remittances. Over the past five years, significant transformations in occupational processes have occurred due to COVID-19, the Russia–Ukraine war, and political changes in Bangladesh. There is now a greater need for social and emotional intelligence, along with enhanced knowledge and skills compared to previous situations.

### **Weaving Trade and Financial Development**

The weaving trade provides both structured and incidental engagement opportunities for many individuals, playing a crucial role in the social and economic development of the region. In Narsingdi district, there are currently between 12,000 and 14,000 handlooms and 75,000 to 85,000 power looms. Power loom weaving is a modern technique where sarees are produced using mechanically powered looms. The primary textile market is located in Shekerchar (Baburhat), close to the Brahmaputra River, which has been a thriving business center since 1717, earning the title ‘Manchester of the East.’

### **Circular Economy in Jamdani Saree Production**

Implementing a circular economy in Jamdani saree production significantly affects the lifestyles of hand weavers. This relies on supportive government policies and consumer acceptance. Community involvement is essential, particularly through initiatives promoting conscious consumption at the grassroots level. Such efforts are vital for fostering sustainable production practices. At a macro level, these community-driven initiatives can influence broader production processes, underscoring the importance of local engagement in achieving circular economic goals. By promoting consumer awareness and responsibility, communities can drive meaningful change toward sustainability, allowing traditional crafts like Jamdani sarees to thrive while ensuring ethical practices.

## Gender Dynamics in Weaving

Historically, the weaving craft has been male-dominated. However, the inclusion of women in Jamdani weaving reflects broader societal changes, promoting gender equality and empowering women within crafts and traditional industries.

Comparative Analysis: Indian, Pakistani, Sri Lankan, and Nepali Sarees vs. Jamdani Saree

**1. Origin and Cultural Significance:** Indian Sarees: Diverse styles based on regions (e.g., Banarasi, Kanjivaram, Chanderi), each reflecting local traditions and craftsmanship.

Pakistani Sarees: Often influenced by Mughal aesthetics, featuring elaborate embroidery and vibrant colors. Common styles include Sindhi and Punjabi sarees.

Sri Lankan Sarees: Known as “kandyan sarees,” these often reflect traditional Sinhalese culture and are characterized by their rich colors and ornate patterns.

Nepali Sarees: Known as “gunyo cholo,” representing ethnic and cultural identities with unique designs and fabrics.

Jamdani Saree: A traditional Bengali weave recognized for its intricate patterns and artistic designs, symbolizing cultural heritage, particularly in Bangladesh.

**2. Material and Weaving Techniques:** Indian Sarees: Made from silk, cotton, or synthetic fabrics, utilizing various weaving techniques.

Pakistani Sarees: Typically use silk and chiffon, emphasizing embroidery and embellishments.

Sri Lankan Sarees: Often crafted from cotton or silk, featuring handwoven patterns and rich textures.

Nepali Sarees: Generally made from cotton and silk, with distinct handwoven patterns.

Jamdani Saree: Made from fine cotton, known for its handwoven technique using natural dyes. The weaving process is labor-intensive and requires skilled artisans.

**3. Design and Aesthetics:** Indian Sarees: Offer a wide variety of prints, motifs, and embellishments, ranging from heavily embellished to minimalist styles.

Pakistani Sarees: Focus on intricate embroidery and embellishments, often featuring bold colors.

Sri Lankan Sarees: Feature traditional motifs and vibrant colors, often with intricate borders and designs.

Nepali Sarees: Typically simpler, with traditional patterns that reflect cultural motifs.

Jamdani Saree: Renowned for its artistic designs, often incorporating floral and geometric patterns, creating a unique aesthetic appeal.

4. **Market and Global Presence:** Indian Sarees: Widely exported and popular globally, catering to diverse tastes.

Pakistani Sarees: Gaining international recognition, especially in fashion markets.

Sri Lankan Sarees: Less widely known but valued for their cultural significance and craftsmanship.

Nepali Sarees: Less known internationally but cherished for their cultural value.

Jamdani Saree: Increasingly recognized in global markets for its craftsmanship and cultural significance, often highlighted in fashion shows.

5. **Sustainability and Craftsmanship:** Indian and Pakistani Sarees: Varying levels of sustainability depending on production practices; some regions focus on eco-friendly materials.

Sri Lankan Sarees: Handmade practices contribute to sustainability, supporting local artisans.

Nepali Sarees: Often handmade, contributing to sustainable practices within local communities.

Jamdani Saree: Strong emphasis on sustainability, relying on traditional handloom techniques and natural dyes, thus supporting local artisans.

### **Research Focus**

Therefore, this study aims to explore the current situation of the Jamdani saree handloom business, the condition of handloom weavers, and its sustainability. The research will examine aspects such as financial deepening within the sector, financial progress made by weavers, and any potential financial repression affecting their livelihoods. Jamdani sarees are woven in various districts across Bangladesh, and this research will focus on specific regions.

The primary research question is: Given the changing socio-economic factors, can Bangladesh's traditional cultural heritage of hand-woven Jamdani sarees sustain its financial sustainability in the long run?

## **2. LITERATURE REVIEW**

Chowdhury (1989) illustrated that various handloom weavers are transitioning from traditional weaving techniques to industrial rural power loom operations. Shrestha (2010) noted that while handloom elements are increasingly supplanted by large mills and factories, there is potential for these elements to be optimized for export-oriented fabric production through strategic development in loom yarn consumption, methods, and designs. Goswami and Jain (2014) emphasized that a product differentiation strategy, which fosters innovation, is essential for the handloom industry to remain competitive.

DhakaTribune (2015) reported that impoverished weavers failed to receive financial assistance from the handloom board, despite the distribution of significant funds to wealthier weavers in the region. UNESCO (2013) indicated that a few master weavers are recognized as custodians of traditional Jamdani motifs and weaving techniques, passing their knowledge to apprentices. However, Jamdani weaving is primarily transmitted through familial lines in home workshops.

Roy and Chouhan (2017) assessed that the current state of the handloom industry is dire, with conditions deteriorating significantly. Newage (2019) posited that the traditional handloom sector represents an untapped economic opportunity for Bangladesh. Given the export revenues from Jamdani, the government has a responsibility to develop inclusive strategies that enhance financial incentives while preserving the social and environmental integrity necessary for business growth.

Kaur and Agrawal (2019) highlighted the intricate tapestry of Indian culture, noting that every 200 to 300 kilometers, significant variations occur in language, attire, and cuisine, often influenced by local climatic conditions. They focused on the Indian saree culture, identifying key factors such as draping diversity, the versatility of the saree, future trends, global influences, cultural exchange, and market growth.

Tarai (2020) argued that in India, a significant number of skilled and semi-skilled weavers could benefit from entrepreneurial opportunities if their concerns—such as improved credit systems, local trend forecasting research centers, technical advancements, quality management, stakeholder engagement, and incubation programs—are addressed by the government, private sector, and non-governmental organizations.

Ayesha (2021) noted that the societal and community characteristics unique to each nation influence the foundational elements, structures, and styles of

sarees. In the Sri Lankan context, this attire serves as both a timeless garment and a contemporary fashion choice among sophisticated women. Holzhauser (2021) asserted that organizations must address a multitude of concerns, including customer needs, social issues, and environmental challenges, to foster collaborative relationships with profitable partners. This interconnected approach with the global social fabric creates an innovative framework for business transformation grounded in teamwork, adaptability, and mentorship.

Ahmed and Sheereen (2022) highlighted that in Uttar Pradesh, male laborers predominantly dominate the handloom sector, with weaving activities largely conducted within the Islamic community and Other Backward Class social groups. Bloor (2022) argued that postcolonialism focuses on the persistence of colonial influences and the existence of cultural biases and judgments.

Huang et al. (2022) illustrated that business intelligence stakeholders exert a significant impact on financial performance, although their influence on marketing remains less pronounced. Biswas and Rahman (2022) noted that the “Dhakai Jamdani” saree commands modest returns compared to other commodities, largely due to its unique fabrics, distinctive designs, and artisanal craftsmanship, which enhance its market appeal. However, this segment faces challenges as consumers are increasingly drawn to lower-quality, mass-produced alternatives, which diminishes their purchasing power due to the high prices of authentic products and available substitutes.

Dervi et al. (2012) emphasized the crucial role of green finance in promoting socially responsible practices and enabling financial mechanisms that support environmentally sustainable and ethical business models. As demand for eco-friendly solutions rises, evaluating the effectiveness of these green financing mechanisms becomes essential.

Volz and Schoenmaker (2022) urged that developing markets and emerging economies must address substantial investment needs for environmental mitigation and adaptation, alongside broader efforts to improve economic, social, and ecological conditions and achieve the Sustainable Development Goals (SDGs). Despite the skills and dedication of Jamdani weavers, many face significant hurdles that prevent them from receiving fair compensation, as highlighted by Nawmi (2023).

Nawmi (2023) observed that the lives of Jamdani weavers are characterized by hardships, with many not receiving adequate remuneration for their efforts. Pande and Arif (2023) found that Bangladesh’s handloom textile industry is

grappling with rising costs for dyes and fabrics, limited adoption of technical innovations, and barriers to accessing credit, all of which adversely affect production efficiency.

Singh et al. (2023) argued that while Indian handloom manufacturers uphold a rich heritage, the traditional weaving methods do not possess significant energy properties or cause ecological harm. Basu (2024) noted that advocating for women's rights to choose their partners enhances economic conditions, empowers domestic initiatives, and allows women to pursue their personal goals beyond weaving, thus reshaping traditional gender roles within handloom communities.

Chowdhury and Khan (2024) reported that grassroots weavers are not receiving fair prices for their products, often selling sarees at low prices in local markets, while buyers with showrooms and larger brands sell them at higher prices to consumers. Reddy and Greeshma (2024) posited that the Maheshwari saree, renowned in ethical and environmental industries, is a cherished element of Indian handloom heritage, competing with power looms and fast fashion.

Marmor and Lukason (2024) observed that strong financial performance is generally more stable than weak performance, indicating a transfer of financial success between firms. Poor performance is often inconsistent, as some entrepreneurs may repeat past failures, while others manage to improve.

The study by Simu et al. (2024) underscored the importance of loom-Jamdani manufacturing enterprises within marginalized communities. These traditional sectors not only preserve cultural heritage but also significantly bolster the economy by creating employment opportunities and producing valued women's attire. Their findings highlight the need for support to enhance social and economic well-being in these communities.

Moneta, Hodgson, and Fearon (2025) discussed the evolution of arts centers in response to shifting social and cultural dynamics, focusing on adaptation to change, a transition from passive viewing to personalized experiences, and innovative engagement strategies.

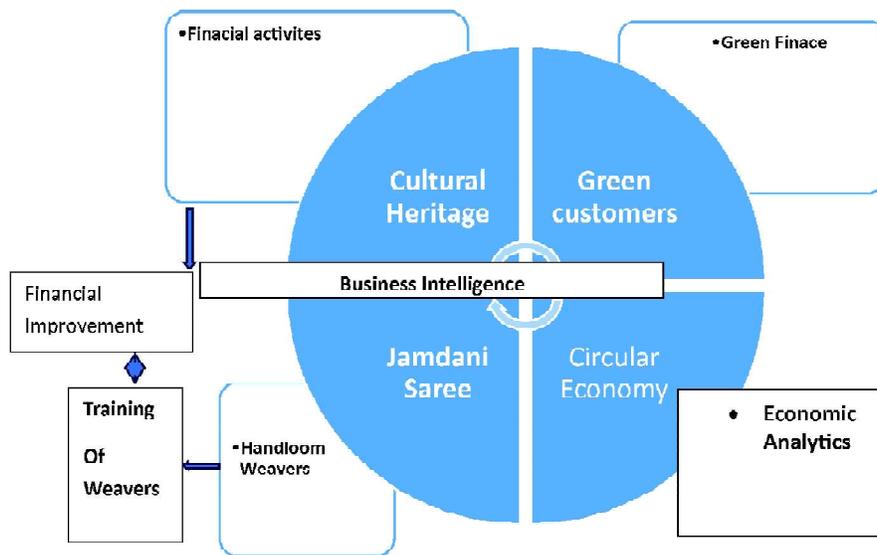
However, the literature review indicates that many studies only partially address the financial activities, performance metrics, and socio-economic landscape, including the eco-centric and financial repression associated with hand-woven Jamdani sarees, as well as the lifestyle and skill development of weavers in Bangladesh. This research aims to analyze these dimensions while identifying the market dynamics essential for the sustainability and profitability

of Jamdani sarees. The investigation focuses on a specific district, although other districts also contribute to the production value chain. This study emphasizes the interconnectedness of the Jamdani craft with principles of a circular economy, highlighting its sustainability and growth potential within the marketplace.

The financial dynamics of handloom weavers involve analyzing how various factors interact and evolve over time to influence financial activities, lifestyles, and the economic circumstances of individuals. This encompasses the forces affecting the prices of Jamdani products, consumer behavior, economic trends, and the overall flow of capital within the economy.

### Conceptual Framework

A conceptual framework is given in Figure:1



Source: Author

### 3. OBJECTIVES

The objectives of the study are outlined below:

- (i) To assess the current financial landscape of hand-woven Jamdani sarees.
- (ii) To identify strategies for sustainable economic growth of the Jamdani saree sector in Bangladesh.

- (iii) To evaluate the standard of living and economic well-being of handloom weavers producing Jamdani sarees.
- (iv) To analyze the impact of funding received from financial institutions, NGOs, and handloom boards on the economic stability of weavers.
- (v) To examine the effects of training programs on the skill development and financial performance of Jamdani saree weavers.
- (vi) To provide actionable recommendations to enhance the current financial scenarios.

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- (v) To examine the effects of training programs on the skill development and financial performance of Jamdani saree weavers.
- (vi) To provide actionable recommendations to enhance the current financial scenarios.

### **4. MATERIALS AND METHODS**

Based on the research questions, the study will outline the materials and methods employed. A field visit, along with secondary data sources, was conducted in the Doulotpur Jamdani Palli area of the Narsingdi district in Bangladesh. The study period spans from March 1, 2024, to July 30, 2024. A mixed-method approach will be utilized.

A closed-end questionnaire will be formulated for hand-woven Jamdani saree master weavers, assistant weavers, common weavers, and apprentices, targeting a sample of 226 individuals using a convenience sampling technique. Nominal data will be classified into groups without any inherent order or ranking. The study will present descriptive statistics to illustrate the demographic and

financial profiles of the respondents. Of the 226 questionnaires distributed, the researcher received 207 responses.

The study will employ a Chi-square test for the first two hypotheses to analyze categorical data. Given that the data is nominal and dichotomous, as well as paired, McNemar tests will be applied for the third and fourth alternative hypotheses. Data collection methods will include interviews, conversations, recordings with producers, workers, vendors, and customers, as well as note-taking and observations, alongside one-to-many correspondences. A comprehensive field report will also be prepared based on the visit to Doulotpur Jamdani Palli.

The Plan-Do-Check-Act (PDCA) cycle will be implemented as an iterative process to ensure continuous improvement in financial strategies and operational efficiency. This cycle facilitates adjustments based on the latest data and market trends, promoting adaptability in strategies to meet evolving market conditions.

Additionally, a rapid survey will be conducted in various Eid shops in Cumilla town and Dhaka metropolitan areas across diversified shopping malls from March 15 to March 30, 2025. This survey aims to assess behavioral changes among customers, particularly women and girls purchasing sarees, to substantiate previous findings and provide insights into consumer financial behavior.

The study will provide a comprehensive discussion, concluding insights, and actionable recommendations based on the findings. The alternative hypotheses will be tested as follows:

Ha1: There is a significant association between earnings and gender, exploring how financial disparities affect income levels among male and female weavers.

Ha2: There is a correlation between financial inclusion and earnings, assessing how access to financial services impacts the income of handloom weavers.

Ha3: Funds received from financial institutions, NGOs, or handloom boards positively influence the lifestyle and economic stability of handloom weavers, enhancing their living conditions and overall well-being.

Ha4: Training positively affects handloom weavers' production quality, financial improvement, and market competitiveness by enhancing their skills, which in turn improves product quality and trading outcomes.

### 5. ESTIMATED RESULTS

Summary Table Example

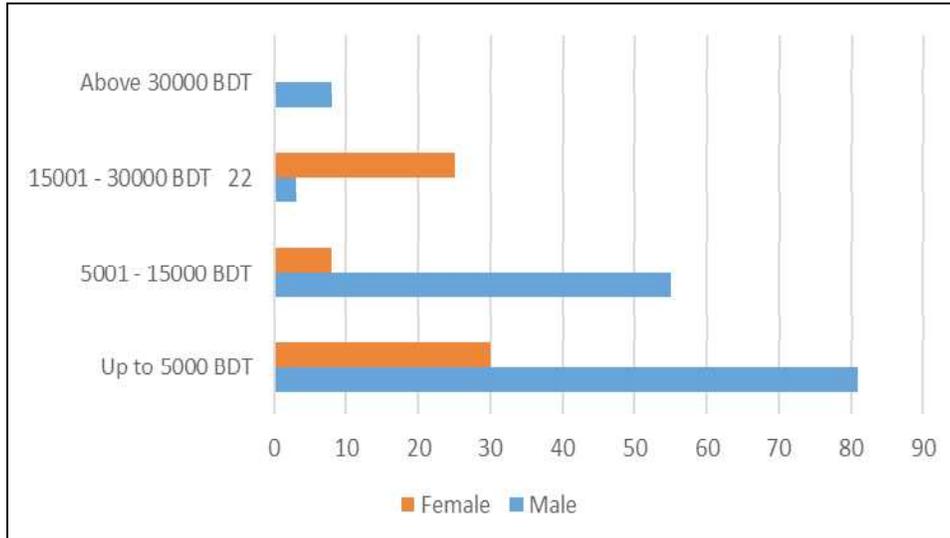


Figure 1: Earning Range (Gender Based)

Occupational Diversity is shown in the Figure 2.

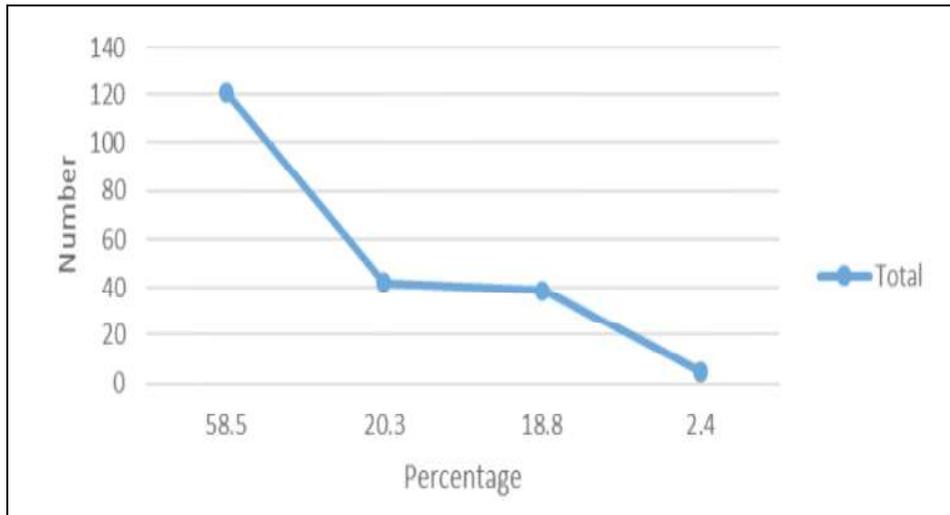


Figure 2: Occupations of the Respondents

Fig. 3: Total Earnings per month of the respondents

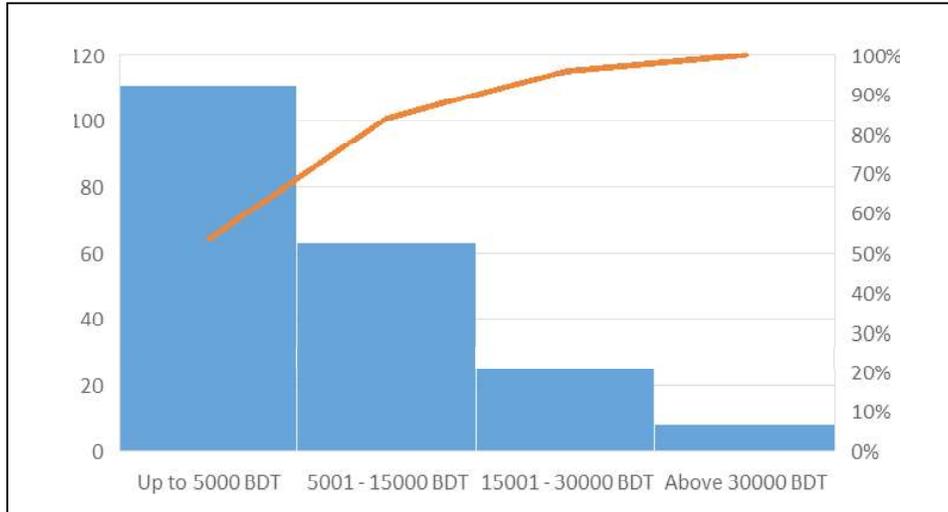


Figure 3: Total Earnings

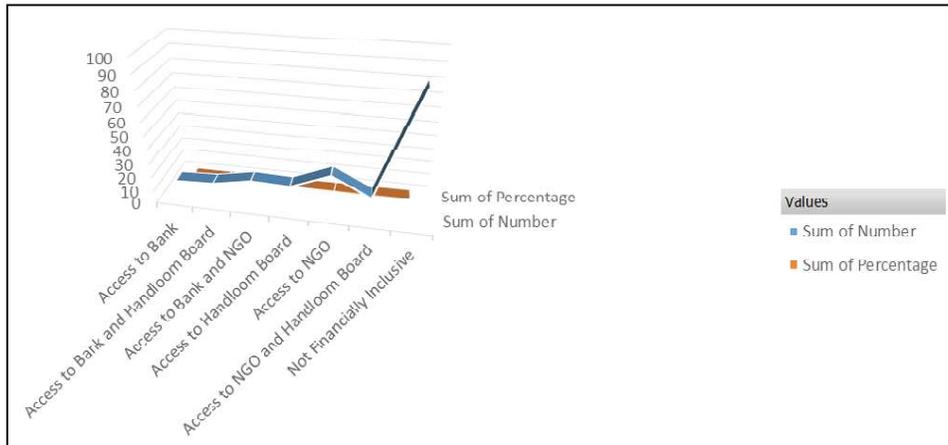


Figure 4: Financial Inclusion

**Hypothesis 1**

Table 1: Contingency Table

Earnings Range	Male	Female	Total
Up to 5000 BDT	81	30	111
5001 - 15000 BDT	55	8	63
15001 - 30000 BDT	3	25	28
Above 30000 BDT	8	0	8
Total	166	41	207

Total Chi-square Value determined:

Computed value:  $\chi^2_H \sim 7.30$

The p-value is approximately 0.064

Using a Chi-square distribution table, the critical value for  $df = 3$  at the 0.05 significance level is approximately 7.815.

Since  $7.30 < 7.815$ , we fail to reject the null hypothesis. There is no significant association between earnings and gender, exploring how financial disparities affect income levels among male and female weavers at the 0.05 level of significance.

## Hypothesis 2

**Table 2: Contingency Table**

<i>Row Labels</i>	<i>BDT 5000</i>	<i>BDT 15000</i>	<i>BDT 30000</i>	<i>BDT 30001</i>	<i>Row Total</i>
Access to Bank	0	1	2	11	14
Access to Bank and Handloom Board	0	2	3	10	15
Access to Bank and NGO	5	7	6	2	20
Access to Handloom Board	4	3	8	4	19
Access to NGO	12	9	5	4	30
Access to NGO and Handloom Board	2	8	6	1	17
Not Financially Inclusive	67	24	1	0	92
Column Total	90	54	31	32	207

Compute vale:  $\chi^2_H \sim 171.39$

At a significance level of 0.05 and  $df = 18$ , the critical value from the Chi-square distribution table is approximately 28.869.

The p-value is significantly less than 0.05

Since the calculated  $\chi^2$  is much greater than the critical value, we reject the null hypothesis. This indicates there is a correlation between financial inclusion and earnings, assessing how access to financial services impacts the income of handloom weavers at the 0.05 level of significance.

## Hypothesis 3

Computation of how funds received from financial institutions, NGOs, or handloom boards positively influences the lifestyle and economic stability of

handloom weavers, enhancing their living conditions and overall well-being. There are 207 handloom wavers, assistant weavers, common weavers, and apprentices and they are investigated (Solvent: financially or Neglectful) before and after receiving the fund, which implies that each sample can be designated by 1 out of 4 combinations. Amounts of individuals are specified in the table:1, with investigated (Solvent: financially or Neglectful) before using funds specified in the rows, and the fund after receiving in the columns. The test uses the comparable focuses to be comprised of the before-and-after measurements.

**Table 3**

	<i>After: Financially solvent</i>	<i>After: Neglectful solvent</i>	<i>Row: Total</i>
Before: Financially solvent	71	67	138
Before: Neglectful solvent	31	38	69
Column: Total	102	105	207

*Source:* The author

In this example, the null hypothesis of “marginal homogeneity” would mean there was no effect of the receiving fund. From the above data, the McNemar test statistic:

$$X^2 = 1296/98 = 13.224$$

The p-value is .000277. The result is significant at  $p < .01$ . Thus, the test provides solid indication to reject the null hypothesis of no fund effect and accept the alternative hypothesis that the funds received from financial institutions, NGOs, or handloom boards positively influence the lifestyle and economic stability of handloom weavers, enhancing their living conditions and overall well-being.

#### **Hypothesis 4**

Calculation of handloom wavers has an effect on training for quality product and trading. There are 207 handloom wavers, assistant weavers, common weavers, and apprentices and they are investigated (Training: positive or Negative) before and after receiving the training which implies that each sample can be designated by 1 out of 4 combinations. Amounts of individuals are specified in the table:4, with investigated (Training: positive or Negative) before using funds specified in the rows, and the fund after receiving in the columns.

The test uses the comparable focuses to be comprised of the before-and-after measurements.

**Table 4**

	<i>Before</i>	<i>After</i>	<i>Row: Total</i>
Positive	16	96	112
Negative	67	28	95
Column: Total	83	124	207

*Source:* The author

In this example, the null hypothesis of “marginal homogeneity” would mean there was no effect of the receiving training. From the above data, the McNemar test statistic:

$$X^2=841/163=5.16$$

The p-value is 0.02311943. The result is significant at  $p < .05$ . Thus, the test provides solid indication to reject the null hypothesis of and accept the alternative hypothesis that the training positively affects handloom weavers’ production quality, financial improvement, and market competitiveness by enhancing their skills, which in turn improves product quality and trading outcomes.

## **6. FIELD REPORT**

The study was done in the following areas:

In the Narsingdi district, Doulotpur Jamdani Palli in Monohardi upazila is renowned for its weaving of Jamdani sarees, particularly during festive periods like Eid when weavers are busy producing these garments. This market serves as a vital hub for the production and sale of Jamdani sarees, which are highly valued for their intricate designs and quality craftsmanship. However, the business process has evolved since 2019, with most producers now utilizing WhatsApp and email for communication. Recently, there has been a growing interest in Jamdani sarees among international customers, increasing demand and providing additional income opportunities for local communities involved in their production. Overall, the production of Jamdani sarees is a significant aspect of the economy and cultural heritage of the Narsingdi district, playing a crucial role in the lives of its residents. While producers continue to sell

offline, there is a stronger focus on online sales, enhancing their market reach and financial viability.

Mr. Abul Khair, a homegrown Jamdani entrepreneur and manufacturer, has established 20 weaving factories to create employment opportunities for low-income individuals. Leading up to Eid, the weavers work around the clock in two shifts to maximize profits. Mr. Khair shared that he has special customers who place orders for sarees for significant occasions at premium prices, ranging from BDT 3.5 lakh to BDT 6 lakh, although he did not disclose their identities. He emphasized the need for banks to provide loans and facilitate exports, highlighting the importance of financial support in scaling production.

Producers of Jamdani sarees are considered microentrepreneurs. To stimulate demand and generate income for themselves and their employees, they require assistance in financial activities such as accessing credit, managing cash flow, and implementing effective marketing strategies. Jamdani holds cultural and historical significance, making it an essential part of the country's heritage. By creating jobs, contributing to economic growth, and preserving local culture, microentrepreneurs are crucial drivers of the local economy. During a recent field trip, the producers expressed enthusiasm for their work, using traditional techniques to create intricate designs unique to their craft. Most of these skills have been passed down through generations.

However, many small, family-run businesses struggle to access larger markets and maintain a steady cash flow. They face challenges in sustaining the quality of their products and sourcing essential raw materials. While raw material prices are rising, the prices of finished products have not increased comparably. Consequently, the financial situation of those involved in Jamdani production is precarious. Their monthly income is insufficient to cover high domestic expenses, leading some weavers to consider changing occupations for better earnings. Additionally, producers are reluctant to share their technical knowledge of the weaving process with outsiders. Handloom production has roots dating back to around 3000 BC, making it essential to understand its historical significance and to appreciate the value of both the weavers and the handloom industry at the micro level.

Jamdani sarees are primarily produced in small, family-owned weaving factories. To preserve this traditional craft in Bangladesh, support is needed in financial inclusion, training for export readiness, and targeted marketing

strategies. While small-scale businesses drive the local economy by generating income and preserving culture, wealthier factories are increasingly adopting capital-intensive technologies, potentially displacing labor-intensive jobs and widening the gap between job seekers and the unemployed.

Recent observations from field visits indicate a revival of Muslin production in Bangladesh, with prices around 8 lakh BDT. Producing high-quality sarees takes at least two years, and typical Jamdani sarees range from 2,000 BDT to 1 lakh BDT. High-quality sarees can cost between 3 lakh and 4 lakh BDT, requiring two artisans to work for over a year. Currently, day laborers work 10 to 12 hours per day in household factories, earning between 1,000 and 5,000 BDT weekly, depending on their efficiency.

Most designs remain traditional, with producers expressing difficulty in adopting modern styles. Some are affiliated with “Arong,” which restricts them from selling those exclusive designs elsewhere. Ms. Sharia Khatun, a frequent visitor to Doulotpur Jamdani Palli, noted that she purchases sarees at much lower prices in the area compared to Dhaka, where Arong’s sarees can cost five times more but are appreciated for their quality.

Workers like Mr. Salim struggle to meet family needs solely from saree production, prompting family members to seek additional work. Vendor Mr. Shamim can buy sarees at lower rates in the region but finds high-quality options unaffordable, with a minimum budget of 1,500 BDT and a maximum of 12,000 BDT for resale. However, demand for Jamdani sarees in Bangladesh is decreasing, as noted by seller Mr. Tahmid at the bazaar, a trend also observed during Ramadan this year.

Customers value Jamdani sarees for their traditional designs and quality, perceiving them as luxury items that reflect Bangladesh’s heritage, although they call for more innovative designs. Producers in Narsingdi face challenges in maintaining consistent quality and sourcing raw materials like cotton and silk yarn. While collaboration with suppliers is possible, many consider importing yarn due to local inadequacies.

Inefficient inventory practices, labor shortages, and reliance on informal transactions hinder production and lead to instability. Producers struggle to innovate and meet market demands, while raw material price volatility affects profitability. Poorly designed production facilities impact productivity and working conditions. Additionally, many producers encounter difficulties securing support from financial institutions, limiting growth opportunities.

Despite these challenges, there is growing interest from younger generations in the production process, presenting both opportunities and hurdles. Financial deepening in the Jamdani saree industry is essential for fostering innovation and sustainability. The industry stands at a crossroads, requiring collaboration among producers, suppliers, and financial institutions to create a sustainable and profitable market.

## 7. DISCUSSION

**Table 3: Summary of the Estimated Results**

<i>Hypothesis Accepted</i>	<i>p-value</i>	<i>Significance</i>
There is a significant association between earnings and gender, exploring how financial disparities affect income levels among male and female weavers.	0.064	Insignificant at $p < .05$
Ha2: There is a correlation between financial inclusion and earnings, assessing how access to financial services impacts the income of handloom weavers.	$<0.05$	significant at $p < .05$ .
Ha3: Funds received from financial institutions, NGOs, or handloom boards positively influence the lifestyle and economic stability of handloom weavers, enhancing their living conditions and overall well-being.	.000277	Significant at $p < .01$
Ha4: Training positively affects handloom weavers' production quality, financial improvement, and market competitiveness by enhancing their skills, which in turn improves product quality and trading outcomes.	.023119.	significant at $p < .05$ .

*Source:* The researcher

The shift from labor-intensive to capital-intensive technology in Bangladesh is transforming industries, including traditional crafts like Jamdani sarees. Moneta, Hodgson, and Fearon (2025) emphasize the necessity for a robust framework to support local and international economies amidst the rise of machine-woven half-silk and silk Jamdani sarees, which are cheaper and produced in larger quantities. This trend threatens the demand for authentic, hand-woven sarees, highlighting the need to preserve the cultural significance of Jamdani and support weavers facing financial hardships.

The historical impacts of colonial rule, which displaced local crafts, must be acknowledged to avoid repeating past mistakes in the textile industry. The Jamdani saree sector is at a crossroads, facing challenges from technological advancements. However, with targeted training, supportive policies, and

increased market awareness, it is possible to sustain this cultural heritage while improving weavers' livelihoods. Collaborative efforts among stakeholders are essential for the industry's long-term viability and financial resilience.

As businesses adopt technology-driven models, a strong financial framework is needed to support traditional industries like hand-woven Jamdani sarees. Simu, Uddin, Khan, and Zaman (2024) stress the importance of strengthening these enterprises to enhance social and economic well-being in local communities.

The Jamdani saree industry is crucial to Bangladesh's cultural heritage and economy, providing employment and supporting livelihoods. Understanding its welfare economy through game theory can offer insights into sustaining this sector within a circular economy framework. Sustainable production practices can improve social welfare by ensuring fair wages and preserving traditional crafts.

The Jamdani industry is interconnected with various markets, necessitating a balanced approach to production. Efficient resource allocation is vital, optimizing labor and materials while minimizing waste. Game theory can model interactions among stakeholders, helping identify cooperative strategies that benefit all parties. Encouraging collaboration through collective marketing can enhance sustainability and financial stability.

By applying game theory, stakeholders can develop strategies that promote practices like eco-friendly technologies and circular economy principles, prioritizing recycling and reuse. Engaging consumers in sustainability initiatives can drive demand for ethically produced Jamdani sarees. Government policies should incentivize sustainable practices and foster collaboration among stakeholders, addressing financial vulnerabilities and promoting economic inclusion.

The Jamdani saree industry faces challenges such as low pricing for weavers and limited market access. Addressing these issues requires collaboration among manufacturers, designers, and policymakers. Chowdhury and Khan (2024) emphasize the need for fair pricing that reflects the labor and skill involved in creating Jamdani sarees. Utilizing e-business strategies can connect weavers and manufacturers with customers in national and international markets, potentially increasing sales and improving pricing structures. Effective supply chain management is essential, requiring an understanding of customer demand to align production and inventory.

Dervi et al. (2012) highlight the importance of green finance in promoting sustainable practices, urging manufacturers to explore eco-friendly financing options. The shift among women and girls in Bangladesh from traditional Jamdani sarees to more modern garments from Pakistan and the Middle East reflects several social and economic factors, including practicality, fashion trends, cultural shifts, and workplace norms.

The opportunity cost of producing a handmade Jamdani saree includes the value of time and resources invested, such as the weaver's labor and raw materials. Understanding this cost is crucial for evaluating the economic viability of hand-woven saree production and its impact on weaver livelihoods. A weaver's skill level affects this opportunity cost by influencing efficiency, quality, market access, and income potential. Therefore, focused training in weaving, business skills, sustainability practices, export readiness, and financial management is essential to mitigate financial vulnerabilities.

Fair labor pricing is necessary, considering international market demand. New markets in the USA, Europe, Australia, and the Middle East should be explored with the assistance of Bangladeshi embassies. Financial institutions and NGOs can provide loans for purchasing high-priced hand-woven sarees, allowing for installment payments, thereby improving access to capital. Innovating Jamdani designs using jute can attract environmentally conscious consumers. An inclusive approach is needed to address the requirements of all stakeholders in the handloom sector. Supporting Jamdani producers will help sustain the industry and contribute to the broader economy.

The findings on the popularity of sarees as gifts during Jakat at Eidul Fitar 2025, particularly among affluent Muslims, offer insights into cultural practices and market dynamics in Bangladesh. While both Khadi and Jamdani sarees celebrate craftsmanship and cultural heritage, Khadi focuses on sustainability and everyday wear, whereas Jamdani is known for its intricate artistry and is often reserved for special occasions. Each saree reflects unique aspects of tradition and identity in South Asian culture.

### **Sales and Cultural Significance of Sarees**

31% of Total Sarees Sold: A significant portion of sarees sold in cities like Cumilla and Dhaka is given as Jakat, underscoring its role in social and religious practices (Field Visit on March 29, 2025, by the researcher).

5% for Domestic Help: Sarees are also used to acknowledge the contributions of domestic helpers, reflecting cultural gifting norms (Field Visit on March 30, 2025, by the researcher).

### **Emerging Trends in Khadi Fabrics During Eidul Fitar 2025**

**Preference for Khadi:** Traditional garments like khadi sarees and panjabis are favored, showcasing a strong consumer inclination towards handwoven fabrics rich in cultural heritage.

**Cultural Significance:** Khadi symbolizes national pride and ethical fashion, attracting consumers interested in sustainability and socially responsible purchasing.

**Market Diversity:** The variety of khadi products—from traditional to modern—indicates a robust market catering to diverse consumer preferences, enhancing market competitiveness.

**International Appeal:** Mr. Pradeep Kumar Raha of Cumilla Khadi Ghar noted that both local and foreign customers are purchasing khadi products, highlighting its growing international market appeal.

Moreover, a notice outside a shop in Cumilla advertised khadi sarees for Jakat at BDT 750 each, observed by the researcher on March 29, 2025. Selina Akther expressed interest in buying 10 sarees at BDT 600 each for Jakat but found the shopkeeper's prices too high, reflecting the price sensitivity in consumer behavior and the need for fair pricing strategies.

Marmor and Lukason (2024) observation that strong financial performance applicable to the lifestyle of handloom weavers in Bangladesh, where financial stability can significantly impact their livelihoods.

Nawmi's (2023) observations stress the need to support Jamdani weavers through fair compensation, targeted training, and supportive policies, which are essential for both their economic well-being and the preservation of Bangladesh's rich weaving heritage. Notably, a significant percentage of Hindu women, as well as some Christian and Badhay ladies, also wear Jamdani sarees, indicating the product's broad cultural appeal.

## **8. CONCLUSION, RECOMMENDATION AND FUTURE RESEARCH WORK**

Jamdani sarees are a green product with a circular effect on the economy. They serve as a source of cultural inspiration and are integral to our Bengali identity,

similar to khadi clothing from Cumilla, which also requires Geographical Indication (GI) declarations. Government support is essential to nurture this rich heritage. Women should be encouraged to break free from social and religious taboos. While global climate change, pollution, and biodiversity loss pose ongoing challenges, the production of Jamdani sarees is environmentally friendly and deserves patronage. Society as a whole needs to ensure Pareto optimality and the social welfare of weavers.

A circular economy can be employed in the production of Jamdani sarees. The study summarizes key findings related to gender, earnings, financial inclusion, funds received, and the impact of training on handloom weavers:

**Gender and Earnings:** There is no significant association between gender and earnings, indicating that gender does not influence income levels in this context.

**Financial Inclusion and Earnings:** There is a positive association between financial inclusion and earnings, suggesting that access to financial services enhances income levels.

**Impact on Lifestyle:** Funds received from financial institutions, NGOs, or handloom boards positively affect the lifestyle of handloom weavers, highlighting the role of financial support in improving their overall well-being.

**Impact on Production Quality and Trading:** Training positively influences both production quality and trading capabilities of handloom weavers, emphasizing the importance of skill development for improving market outcomes.

These findings can guide strategies for enhancing the livelihoods of handloom weavers and inform policy decisions related to financial inclusion and training programs.

Both government and private sectors should collaborate to support the Jamdani industry for long-term sustainability. This includes providing financial support, training, and resources. Training programs should educate manufacturers on production, management, distribution, and marketing, covering both offline and digital sales channels. Financial inclusion initiatives can help weavers access banking services, improving their operational efficiency.

The Jamdani saree industry has significant growth potential through collaboration among manufacturers, designers, and policymakers. By addressing pricing issues, enhancing marketing strategies, and optimizing supply chain

management, the industry can thrive in local and global markets. With support from green finance and comprehensive training, the Jamdani saree industry can preserve its cultural heritage while adapting to modern economic demands. Participation in trade shows and exhibitions can showcase Jamdani sarees to potential buyers, helping establish relationships and expand market reach. Building strong networks among producers, vendors, and customers is essential for a robust supply chain and collaborative opportunities.

A planned approach to maintaining production is crucial for the survival of Jamdani sarees, which embody skilled craftsmanship and elegance. Improving the lifestyle of weavers is equally important. Training programs must be practical, authentic, and supportive, focusing on financial management and sustainability. Weavers also need training for both domestic production and the export of finished products. To enhance quality and differentiation, formal capacity-building training is essential. The government, private sector, NGOs, and handloom boards should utilize business intelligence and analytics to motivate handwoven production. Without proper motivation, Bangladesh's rich cultural heritage may face destruction.

Young women in Bangladesh should recognize that wearing sarees aligns with Islamic values. To compete in international markets, Jamdani exporters must conduct systematic market research, establish consistent manufacturing processes, secure essential export licenses, and comply with customs regulations. They should also pursue government incentives through authorized bank branches. The future generation of handloom weavers should enter the workforce with fair wages and benefits. The importance of international trade in both new and existing markets requires value addition. Without adopting modern business practices, the sustainability of Jamdani sarees and other woven garments is at risk, jeopardizing Bangladesh's artistic traditions. Each saree type reflects unique cultural identities, craftsmanship, and regional influences. Jamdani sarees stand out for their intricate handwoven designs and sustainable practices, making them a treasured part of Bangladesh's cultural heritage.

Achieving sustainability in Jamdani saree production is challenging but feasible. Addressing the socio-economic impact is vital for weavers to escape the cycle of subsistence living. The Bangladesh Handloom Board needs restructuring to improve facilities, provide credit, and offer training for superior quality production. Integrating future generations of weavers into the workforce is essential to ensure they receive adequate salaries to support their families in today's market. Green producers need greater compensation benefits, while

green consumers should be made aware of the value of wearing Jamdani sarees. A circular economy is crucial for the production process. To promote sustainability, women should be encouraged to wear sarees, and Jamdani sarees could be introduced as school uniforms for girls.

To revitalize interest in Jamdani sarees among young women, several strategies can be employed: modern designs, awareness campaigns, sustainability initiatives, versatile styles, and community engagement. Addressing these factors can rekindle interest in Jamdani sarees, promoting cultural heritage and empowering women. The welfare economy of the Jamdani saree industry can be analyzed through general equilibrium production and game theory. By understanding the strategic interactions among stakeholders and promoting sustainable practices, the industry can thrive within a circular economy framework, enhancing the livelihoods of weavers and preserving Bangladesh's cultural heritage.

### **Recommendations**

- (i) A policy framework is needed to develop handloom Jamdani saree production, aiming to rescue repressed weavers and help them escape the cycle of poverty through enhanced financial inclusion.
- (ii) The quality and design of Jamdani sarees must be upgraded, requiring planned management and support for new innovations. Sustainable practices, such as using natural dyes and hand-woven methods, should be promoted to attract green financing.
- (iii) Regular exports of Jamdani sarees from Bangladesh to international markets should be facilitated to improve foreign exchange earnings.
- (iv) As Jamdani sarees represent our vibrant cultural heritage, the government should take action to preserve this tradition from decline through targeted cultural funding.
- (v) Jamdani sarees need to convey a narrative of creativity and attractiveness, which requires government support in marketing and promotion.
- (vi) A special fund of BDT 500 crore in low-interest loans should be arranged for small entrepreneurs in the handloom Jamdani sector, along with 25% cash incentives for export activities.
- (vii) Measures must be taken to eliminate Jamdani trafficking, ensuring that lower-quality handloom sarees are not sold under the Jamdani name in Bangladesh, protecting the brand integrity.

- (viii) More master weavers should be trained through the modernization and expansion of the Bangladesh Handloom Education and Training Institute in Narshingdi, ensuring the production of Jamdani sarees with new designs and guiding apprentices in skill development.
- (ix) Integrated efforts between public, private, and foreign partners are essential for advancing the neo-business performance of Jamdani saree producers.
- x) Continuous research and development in handwoven Jamdani saree production is necessary, along with government subsidies for weavers' food and lodging to enhance their financial stability.
- (xi) Jamdani sarees should be declared the national saree and adopted as uniforms for female personnel in various organizations, including educational institutions, hospitals, police, armed forces, and banks, promoting institutional support.
- (xii) Increased access to financial institutions is needed to support Jamdani production and exports; banks should create special schemes tailored for weavers to enhance credit availability.
- (xiii) Research and development should focus on technologies that enhance the speed and quality of Jamdani saree production, including advancements in cotton yarn and natural dyes, ensuring operational efficiency.
- (xiv) Online sales of Jamdani sarees can gain popularity both domestically and across borders through the use of chatbots and online payment systems, improving market access.
- (xv) The Bangladeshi embassies in India, Nepal, Pakistan, Sri Lanka, and Bhutan should take steps to promote Jamdani sarees for export, leveraging diplomatic channels.
- (xvi) A diverse range of Jamdani products with unique designs and colors—such as shirt pieces, panjabis, pajamas, fatuas, lungis, shawls, kurtas, kameez, palazzos, tops, lehengas, and skirts—should be produced to cater to both men and women for long-term sustainability.
- (xvii) The Government of Bangladesh should initiate special efforts to export Jamdani sarees through G2G (government-to-government) and G2B (government-to-business) agreements, utilizing Bangladeshi expatriates abroad to expand market reach.

### Future Research Directions

Future studies should focus on the living standards of weavers and provide appropriate training to enhance the quality of production and exports from Bangladesh. This research should employ both quantitative and qualitative methods. Utilizing tools such as SWOT analysis (Strengths, Weaknesses, Opportunities, Threats), a confrontation matrix, Porter's Five Forces model, and VRINE analysis (Value, Rarity, Inimitability, Non-substitutability, Exploitability) will be beneficial for understanding the competitive landscape.

Additionally, exploring the value addition in the global supply chain for Jamdani sarees is essential to identify cost efficiencies and market positioning. The impact of exporting Jamdani products should be assessed using a decision support model to identify export opportunities and evaluate potential return on investment (ROI).

Furthermore, a Financial Modeling Career: A Life Balance Sheet Perspective could be applied to handloom weavers to better understand their financial dynamics.

**Endnote:** BDT stands for Bangladesh Taka.

### Acknowledgement

Actually, the field report was developed by the author was not support by any fund internally or externally. The researcher is grateful to Dr. Anita Medhekar, senior lecturer, Central Queensland University, Australia for her comments on the draft of the article.

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