CHAPTER V

SUMMARY

&

CONCLUSION
SUMMARY AND CONCLUSION

The present investigation on "Entrepreneurial behaviour of Handloom Weavers" was undertaken with the following objectives:

1. To study the profile characteristics of the entrepreneur weavers and their enterprises.
2. To assess the entrepreneurial behaviour of the entrepreneurs engaged in weaving.
3. To determine the relationship between selected independent variables and entrepreneurial behaviour of the entrepreneur weavers.
4. To measure the entrepreneur weaver’s knowledge with respect to weaving and allied activities.
5. To identify the constraints encountered by the entrepreneur weavers.

Thiruvananthapuram (TVPM) and Kannur (KNR) districts were purposively selected for conducting the study since the prominent handloom weaving clusters come under these districts. A sample of 150 entrepreneur weavers each were selected from both the districts, using stratified random sampling technique. Priority was given to the entrepreneur weavers who had minimum three looms and at least one hired labourer in their enterprise.

The dependent variable selected for the study was entrepreneurial behaviour of entrepreneur weaver. Entrepreneurial behaviour was operationalised as a set of dimensions assumed to have an influence on a person’s success as an entrepreneur. The dimensions of entrepreneurial behaviour selected were risk taking ability,
achievement motivation, entrepreneurial motivation, management orientation, credit orientation, level of aspiration, innovativeness and self confidence.

Independent variables selected for the study were:

a) Socio-economic status variables such as income, cosmopoliteness, physical amenities, mass media contact, social participation and indebtedness.

b) General variables such as age, sex, religion, caste, place of residence, educational status, marital status, type of family, type of house, loom status, land holding, health status and health problems.

c) (1) Profile variables such as training, experience and traditional occupational status

(2) Other profile variables such as distance of residence from the work place, infrastructure facilities at the work place, type of loom, decision making, role performance, purchasing of raw materials, employment details, criteria for selection of hired labourers, incentives, working time, products made, sales avenues, frequency of sales, mode of payment and profit.

d) Knowledge of the entrepreneur weavers

e) Constraints on the entrepreneur weavers.

The major source of data collection was through personal interview, using an interview schedule, specially prepared for the study. Details about socio-economic status variables, general variables, profile variables and other profile variables were included in the interview schedule. To assess the knowledge of the respondents, a knowledge test was developed for this study.
Through review of literature, discussions with officials concerned and society weavers, an item pool of statements was prepared. This was scrutinized by the selected subject matter specialists and finalized. The initially finalized knowledge test consisted of 36 statements. These selected 36 items were administered to fifty randomly selected non-sample respondents. Their responses were subjected to item analysis which yielded two kinds of information, viz. item difficulty and item discrimination. The items with ‘P’ value ranging from 0.03 to 0.08 were considered for final selection of the tool. The items having discrimination index of above 0.015 were selected. In order to find the internal consistency of the scale, split half method was employed and the scale was found to be highly reliable, the reliability value being 0.7258. The test was found to have content validity.

The standardized knowledge test with 9 items was administered to the selected 300 respondents. Each respondent was given a score of “2” for the correct answer and “1” for incorrect answer of each item. The total score of each respondent was calculated by adding the number of items answered correctly by the respondent. The possible score range was from 9 to 18. Based on mean and standard deviation, the respondents were classified as having low, medium and high knowledge level.

Constraints were measured using Delphi technique and overall constraint index and group-wise constraint index were found out. A list of possible constraints was prepared after consultation with the officials of the Handloom Directorate and the subject experts in this field. More number of constraints were added from review.
of literature and information available from different sources. In this phase, 50 members of non-sample respondents were asked to list those major constraints which they felt important with regard to handloom weaving. The respondents were asked to rate the constraints on a five point continuum, and they were asked to add additional constraints if any, along with their rating of these constraints. All the constraints thus obtained during the first phase were pooled and again presented to all the categories of the above respondents for modifications. In third stage, all the collected constraints were again pooled together and grouped. Constraints felt by the respondents were categorized, scored and grouped as general constraints (15), input-oriented constraints (5), infrastructure constraints(5), technological constraints(10), credit-oriented constraints (8), economic constraints (7) and marketing constraints (9). The final list consisted of 59 constraints. The respondents were to rate the constraints on a five point continuum- (‘always’, ‘frequently’, ‘occasionally’, ‘rarely’ and ‘never’ having a score 5, 4, 3, 2,and 1 respectively).

For assessing the dimensions of entrepreneurial behaviour like - risk taking ability, achievement motivation, entrepreneurial motivation, management orientation (planning, production, and marketing) and credit orientation, level of aspiration, innovativeness and self confidence, already developed scales were adopted and adapted. For constructing the entrepreneurial behaviour index, the sum total of the dimensions of entrepreneurial behaviour was taken. The Entrepreneurial Behaviour Index for each respondent was calculated using the formula as follows:-
Suppose $X_{ij}$ be the score for the $j^{th}$ Component, $(i = 1, 2, ... n)$ for the $j^{th}$ Component, $(j = 1, 2, ... k)$ of the Entrepreneurial Behaviour for the individual, where 'n' is the no: of respondent and k is the no: of components, then the index (EBI) of the individual is determined as

$$EBI = W_1 X_1 + W_2 X_2 + W_k X_k$$

where

$$W_j = \frac{1}{s_{j2}}$$

being the variance for the $j^{th}$ component and $W_i$, the corresponding weight attached to this component character.

A pilot study was conducted among the selected entrepreneur weavers for testing the reliability of the tools developed for the study.

For the final study, the data was collected from 300 respondents (150 from TVPM district and 150 from KNR district). These data were tabulated and analyzed using appropriate statistical techniques. 'T'- test was used to find out the significant difference if any in the entrepreneurial behaviour between the respondents from TVPM and KNR districts. Pearson’s Correlation Analysis was done to find out the relationship between entrepreneurial behaviour and selected independent variables and to find out the interdependence of variables. Multiple Linear regression analysis (Step wise) was attempted to determine the nature and extent of relationship of the dependent variable (entrepreneurial behaviour) with the selected independent variables.
Suppose $X_{ij}$ be the score 

$(i = 1, 2, \ldots \ldots, n)$ for the $j^{th}$ Component, $(j = 1, 2, \ldots, k)$ of the Entrepreneurial Behaviour for the individual, where 'n' is the no: of respondent and k is the no: of components, then the index (EBI) of the individual is determined as

$$EBI = W_1 X_1 + W_2 X_2 + \ldots + W_k X_k$$

where

$$W_j = \frac{1}{s_j^2}, \text{ } s_j^2 \text{ being the variance for the } j^{th} \text{ component and } W_i, \text{ the corresponding weight attached to this component character.}$$

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The salient findings of the study are as follows:

5.1 Independent Variables with respect to the respondents

5.1.1 Socio-economic status variables of the respondents

The results revealed that the monthly income of 49.3 per cent respondents from TVPM district and 60.7 per cent from KNR district was between the range of Rs.1001-2000. Around thirty three percent of respondents from TVPM district and 19 per cent of respondents from KNR district had a monthly income between the range of Rs.2001-3000. With regard to cosmopoliteness, it was seen that majority of the respondents had medium score of cosmopoliteness, (65.3 per cent in TVPM district and 84.6 per cent in KNR district).

Physical amenities score of the respondents was also medium in both the districts (81.3 per cent in TVPM and 82.6 per cent in KNR district). Majority of their houses were electrified (94.7 per cent in TVPM district and 91.3 per cent in KNR district). Seventy six per cent of the respondents in TVPM district had drainage facility, whereas 84 per cent of the respondents had no such facilities in KNR district. Only 20.7 per cent of the respondents from TVPM district and 55.3 per cent respondents of KNR district had toilet facilities inside the house.
There was no pipe water facility for 78.7 per cent of the respondents in TVPM district and 83.3 per cent of the respondents in KNR district. It was found that, in both the districts, (78 per cent in TVPM district and 78.7 per cent in KNR district) well water was the source of drinking water and the distance from source of water to the kitchen was also below fifty metres for 70.6 per cent of respondents in TVPM district and 76 percent in KNR district. Firewood was the main fuel used by the respondents (56.6 per cent in TVPM district and 82 per cent in KNR district) for their cooking purposes. But in TVPM district cooking gas was used by 40.7 per cent of the respondents.

The results revealed that majority (67.3 per cent) of the respondents in TVPM district had medium mass media contact; whereas 48 per cent of respondents in KNR district had medium mass media contact followed by 46.7 per cent in high category. With regard to the social participation 34 per cent of respondents in TVPM district and 1.3 per cent of respondents in KNR district had no membership in any association. 31.3 per cent of respondents in TVPM district had low social participation, and 40.7 per cent of respondents in KNR district had medium social participation score.

Regarding indebtedness, 49.3 per cent of the respondents in KNR district and 18 per cent of the respondents in TVPM district had no debt. 26 per cent of the respondents from TVPM district and four per cent from KNR district had debt above one lakh.
5.1.2 General variables

With respect to age, majority of the respondents from both the districts (56 per cent in TVPM district and 59.3 per cent in KNR district) belonged to 31 – 50 years. Forty four per cent of the respondents from TVPM district and 40.7 per cent from KNR district were above 50 years. None of the respondents were below 30 years. Majority of the respondents were male entrepreneurs (77.3 per cent in TVPM district and 94.7 per cent in KNR district). Majority of the respondents in both the districts belonged to Hindu religion (96 per cent in TVPM district and 100 per cent in KNR district). Cent percent of the respondents from KNR district were from Shaliya community and only 14.7 percent of the respondents from TVPM district were from the same community; but 54.7 percent of the respondents from TVPM district were from Ehzava community. In both the districts the respondents resided in rural areas.

Regarding educational status, 36 per cent respondents in TVPM district and 34.7 per cent in KNR district had high school education and 27.3 per cent of respondents in TVPM district and 24 per cent of respondents in KNR district had completed secondary education.

Ninety eight per cent of the respondents from TVPM district and 69 per cent of the respondents from KNR district were from nuclear families. Majority of the respondents (87.4 per cent in TVPM district and 94.6 per cent in KNR district) were married. In both the districts, majority (47.3 per cent in TVPM district and 60.7 per
cent in KNR district) of the respondents had tiled roof; 74 per cent of respondents in TVPM district and 87.3 per cent in KNR district had cement flooring; 93.3 per cent of respondents in TVPM district and 84 per cent in KNR district had cement walls. Around 37 per cent of respondents in TVPM district and 28.7 per cent in KNR district had two rooms and 30 per cent of respondents in TVPM district and 57.3 per cent of respondents in KNR district had three rooms. All the respondents possessed houses of their own.

With respect to loom status, 48 percent of the respondents in TVPM district and 64 percent of the respondents in KNR district had looms between 1-5 in number. Fifty nine percent and 70.7 percent of respondents respectively from TVPM and KNR districts were using these looms which were in good working condition. Regarding the possession of land it was found that majority (66 per cent in TVPM district and 72.7 per cent in KNR district) had land below ten cents.

When the health status of respondents was studied, majority were found to have average health in both the districts (51.3 per cent in TVPM district and 52 per cent in KNR district). It was found that while 46 per cent of the respondents from TVPM district had poor health status only 22.7 per cent in KNR district had poor health. 60.9 per cent of the respondents from TVPM district and 82.4 per cent from KNR district had severe respiratory problems. The respondents from TVPM district were found to suffer from problems of allergy (49.3 per cent) followed by eye problems (46.4 per cent) and back pain (46.4 per cent). In KNR district, 73.5 percent
of respondents were found to have allergic problems followed by back pain (70.6 per cent) and eye problems (53 per cent).

5.1.3 Profile variables

Only 13.3 per cent of the respondents from the TVPM district received training on weaving and allied aspects; whereas only 2.7 per cent respondents received training on weaving and allied aspects in KNR district. Majority of the respondents (65.3 per cent from TVPM district and 66.7 per cent from KNR district) had experience between 10-30 years. All the respondents from KNR district had traditional background and they were hailing from third and fourth generations of weavers. In TVPM district, it was scattered from first to fourth generations.

5.1.4 Other profile variables

Majority of the respondents were found to have their work places in the compounds of their residences (74.7 per cent in TVPM district and 60.7 per cent in KNR district). Sixty six per cent of the respondents from TVPM district had low infrastructure facilities whereas 59.4 per cent of the respondents in KNR district had medium infrastructure facilities. 78 per cent of respondents from TVPM district had pit looms with fly shuttle. 92 per cent of the respondents of KNR district possessed stand looms with fly shuttle, but only 0.7 per cent of the respondents from TVPM district possessed stand looms with fly shuttle.
Cent percent of the respondents from both the districts took decisions regarding weaving in all the fourteen items viz. selection of workers, purchase of yarn, reeling, dyeing of yarns, warp winding, selection of design, selection of colour, preparation of new designs, weaving process, sizing, fixing of price, maintenance of accounts, packaging and finishing and marketing, by themselves.

Around 92.7 per cent of respondents in TVPM district and 97.3 per cent in KNR district selected the workers themselves. 89.3 per cent of the respondents in TVPM district and 90.7 per cent in KNR district were involved in purchase of yarn. Sixty two per cent of the respondents in TVPM district and 30.7 per cent of respondents in KNR district sought the help of others in thali making/reeling; whereas for 27.3 per cent of the respondents in TVPM district and 29.3 per cent in KNR district, family members were involved in the above work. Regarding dyeing of yarns, 64.7 per cent of the respondents in TVPM district and 57.3 per cent in KNR district, depended on readymade dyed yarns. Only for 27.3 per cent of the respondents in TVPM district and 30.7 percent of the respondents in KNR district, family members were involved in dyeing of yarns. Seventy two percent of the respondents in TVPM district bought ready made wended warp yarn: whereas in KNR district only 39.3 per cent bought warp yarn as ready made and 30 per cent wound the yarns through collective labour. Around 91 per cent of the respondents in TVPM district selected their own designs; whereas 79.3 per cent of the respondents in KNR district ordered readymade designs Eighty four percent of respondents in TVPM district had role in selection of colours. Ninety two per cent of the respondents in KNR district, colour combinations were given to them. Sixty one per
of the respondents in TVPM district were involved in preparation of designs whereas only 36 per cent in KNR district were involved in this process. Preparation of new designs was a collective labour among 29.3 per cent of the respondents in TVPM district and 38.7 per cent in KNR district. For 24 per cent of the respondents in KNR district, designs were given to them. Eighty percent of the respondents in TVPM district and 89.3 per cent in KNR district were involved in actual weaving process. Eighty one per cent of the respondents bought the sized yarn while 53.3 per cent of the respondents in KNR district did sizing by themselves and 39.3 per cent of they got sized yarns readymade. Eighty eight per cent of the respondents in TVPM district and 90.7 per cent of the respondents in KNR district had role in fixing prices. Around 87 per cent of the respondents in TVPM district and 98.7 per cent in KNR district maintained accounts themselves. 95.3 per cent of the respondents in TVPM district and 96 per cent in KNR district were involved in packaging and finishing.

The role of marketing i.e. (taking the products to the outlets in the case of TVPM district respondents and delivering it to the export dealers in the case of KNR district respondents) was done by 88.7 per cent of respondents in TVPM district and 96 per cent in KNR district.

Procurement of raw materials of the respondents from TVPM district was from the nearby local handloom markets, whereas the respondents from KNR district were provided raw materials by the export dealers. Yarn and \textit{zari} were purchased mostly on weekly or daily basis, whereas wound warp yarn was purchased on monthly basis. Since the warp yarn lasted for one and a half months, it was being
purchased usually once in 45 days. The shop keepers did not allow credit facility to these respondents. The cash had to be paid immediately after purchase.

Family labour was found to be prominent feature of these entrepreneurs. Around 15.5 percent labour in TVPM district and 30.3 percent labour in KNR district were drawn from their own families.

It was found that 72.5 per cent hired permanent labourers in TVPM district and 67.3 per cent in KNR district were working. Criteria for selection of these workers in the two districts were based on their experience. No incentives were provided to the employees in KNR district by the respondents, but 18 per cent to 32 per cent of wages was provided as bonus to the employees in TVPM district.

Regarding working time, 71.3 per cent of the respondents in TVPM district worked for more than 270 days and 72 per cent in KNR district worked between 181-270 days in a year. Majority of the respondents in both the districts worked for six days in a week (87.4 per cent in TVPM district and 93.4 per cent in KNR district). Forty one percent of the respondents from TVPM district and 32.7 per cent respondents from KNR district worked for 6 hours/day and 32.7 per cent respondents from TVPM district and 25.3 per cent from KNR district worked for 7 hours/day. 8 hours of work was put in by 18.7 per cent and 25.3 per cent of respondents from TVPM and KNR districts respectively.
Common products made by the respondents of TVPM district were *sari*, *settumundu* (dhothi and half sari), *kavani* (half sari), *veshti* (dhothi), *thorth* (towel), etc whereas the respondents of KNR district mainly produced table mats and rugs.

Forty nine percent of respondents of TVPM district sold products in the local market and 35 percent of the respondents of TVPM district sold products based on the order from showrooms and export units. With regard to the respondents of KNR district almost 97 percent of the produce were sold according to orders.

The products were sold weekly by 72 percent of the respondents from TVPM district and 85.3 percent of the respondents from KNR district. Mode of payment was mainly on cash basis for 97.3 per cent both in TVPM and KNR districts. It was found that 80 percent of the respondents of TVPM district and 64 percent of KNR district gained no profit from their enterprises. Majority of the respondents had either no profit or negligible profit. If at all they had any profit, they utilized it for their daily needs, welfare of the family, education of their children, marriage of their children and maintaining the enterprise.

5.1.5. Knowledge

Results of the knowledge test showed that there was no significant difference in the level of knowledge between the respondents from TVPM district and KNR district. It was found that 55.3 per cent and 57.3 per cent respondents respectively from TVPM district and KNR district had medium level of knowledge, while 24.7
per cent of the respondents from TVPM district and 23.3 per cent from KNR district had low level of knowledge.

5.1.6 Constraints

5.1.6.1 Overall Constraint

The main constraints felt by the respondents in TVPM district were as shifting of handloom to power loom/competition with power loom, delayed payment of money from the buyers, debt, globalization and non recognition by the government among the respondents in TVPM district. Non recognition by the government, debt, lack of encouragement from the government, shifting of handloom to power loom/competition with power looms were the main constraints among the respondents in KNR district. The least felt constraint of the respondents of TVPM district was inadequate supply of raw materials and marketing was the least felt overall constraint among the respondents in KNR district.

5.1.6.2 Group-wise Constraint

5.1.6.2.1 General constraints

Non recognition by the government was ranked the first and foremost constraint among the general constraints and lack of encouragement from the government was the second constraint both among the respondents from TVPM and KNR districts. Exploitation of weavers by fellow entrepreneurs was the least constraint among the respondents of both TVPM and KNR districts.
5.1.6.2. Input oriented constraints

It was found that variation in price of raw materials at different regions was the major constraint among the respondents of TVPM district. While inadequate supply of raw materials was the one among the respondents of KNR district, inadequate supply of raw materials was the least felt constraint among the respondents in TVPM district. Variation in price of raw materials at different regions was the least constraint faced by the respondents in KNR district.

5.1.6.2.3. Infrastructure constraints

Non availability of suitable man power was ranked first as to infrastructure constraints both among the respondents of TVPM and KNR districts. High initial investment on infrastructure ranked second among the respondents of TVPM district and third among the respondents of KNR district. Lack of infrastructure facility was ranked as the third constraint among the respondents in TVPM district and second among the respondents in KNR district. The least constraint among the respondents in TVPM district and KNR district was lack of furniture.

5.1.6.2.4. Technological constraints

Shifting of handloom to power loom /competition with power looms was ranked as the first of technological constraints among the respondents of TVPM and KNR districts. Lack of skilled workers was ranked second among the respondents in TVPM district and third among the respondents in KNR district. Age-old technologies was the second constraint among the respondents in KNR district.

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Monotonous colour combination was ranked as the least constraint among respondents from TVPM district and complexity of new technology and modernization were the least felt constraint among the respondents of KNR district.

5.1.6.2.5 Credit oriented constraints

Inadequate financial assistance from government was ranked as the first credit oriented constraint among the respondents of TVPM and KNR districts. Non availability of co-operative credit facilities was ranked second among the respondents of TVPM district and complicated office procedures for getting loans was the second constraint among the respondents of KNR district. Non availability of loans/credit was the least felt constraint among the respondents of both TVPM and KNR districts.

5.1.6.2.6. Economic constraints

Debt was ranked as the first economic constraint both among the respondents of TVPM and KNR districts. Lack of sufficient funds was ranked as second among the respondents of TVPM district whereas low profit was ranked second among the respondents of KNR district. High labour cost was ranked as the least felt constraint among the respondents from both the districts of TVPM and KNR.

5.1.6.2.7. Marketing constraints

Delayed payment of money from the buyers was ranked first and globalization was ranked as second of marketing constraints among the respondents
of TVPM district. Respondents from KNR district had reported that they had faced no constraints in marketing.

5.1.7 Dimensions of entrepreneurial behaviour

Dimensions of entrepreneurial behaviour studied were risk taking ability, achievement motivation, entrepreneurial motivation, management orientation (planning, production, and marketing), credit orientation, level of aspiration, innovativeness and self confidence. From the study it was found that 72.7 per cent of the respondents from TVPM district and 73.3 per cent of KNR district had medium risk taking ability, 70.7 per cent of respondents from TVPM district and 53.4 per cent from KNR district had medium achievement motivation score and 29.3 per cent of respondents from KNR district had low score. 65.3 per cent of the respondents from TVPM district and 75.4 per cent of respondents from KNR district had medium entrepreneurial motivation score.

Regarding management orientation, 70.7 per cent of the respondents of TVPM district and 75.4 per cent of KNR district had medium score. Management orientation includes planning, production, and marketing orientation. 74.7 per cent of the respondents from TVPM district and 67.3 per cent from KNR district had medium planning orientation score, 73.4 per cent of the respondents of TVPM district and 68 per cent of KNR district had medium production orientation score. 62.7 per cent and 70 per cent of the respondents from TVPM and KNR district respectively had medium marketing orientation score.
With respect to credit orientation 77.4 per cent of the respondents from TVPM district and 64 percent of respondents from KNR district had medium score.

Among 68.7 per cent respondents from TVPM district and 72 per cent from KNR district had medium level of aspiration score. Medium Innovativeness score was observed among 47.3 per cent and 32.7 per cent respondents from TVPM and KNR districts respectively followed by almost equal distribution among low and high in both the districts. It was found that 77.3 per cent and 61.3 per cent of the respondents from TVPM district and KNR district respectively had medium self-confidence score.

Regarding entrepreneurial behaviour index 62.7 percent of the respondents from TVPM district and 74 percent from KNR district had medium entrepreneurial behaviour index.

5.2 Comparison of the Dimensions of Entrepreneurial Behavior of the respondents

The study revealed that there was no significant difference in the dimensions of entrepreneurial behaviour between the respondents from TVPM district and KNR district. The respondents in both the districts had medium score in all the eight dimensions dealt with in the study like risk taking ability, achievement motivation, entrepreneurial motivation, management orientation like planning, production, marketing, credit orientation, innovativeness, level of aspiration and self confidence.
5.3 Relationship of selected independent variables with dimensions of entrepreneurial behaviour of the respondents

Ten variables considered for correlation analysis were age, education, income, mass media contact, social participation, cosmopolitaness, landholding, experience, knowledge and debt. The study reveals the relationship of the selected independent variables with dimensions of entrepreneurial behaviour of the respondents. This was done to specify both nature and degree of relationship between each of the independent variables and the dependent variable-entrepreneurial behaviour.

1. Risk taking ability

It was found that age had positive significant correlation with risk taking ability at 5% level of significance among the respondents in TVPM district. Experience and debt had a positive significant correlation with risk taking ability at 1% level of significance among the respondents in TVPM district. Education and income had negative significant correlation with risk taking ability at 5% level of significance and social participation had positive significant correlation with risk taking ability at 1% level of significance among the respondents in KNR district. It was evident that mass media contact, cosmopolitaness, landholding and knowledge had no significant relationship with risk taking ability of the respondents in TVPM and KNR districts.
2. Achievement motivation

The study revealed that income and land holding had positive significant correlation with achievement motivation at 1% level of significance and experience had positive significant correlation with achievement motivation at 5% level of significance among the respondents in TVPM district. Income had positive significant correlation at 1% level of significance and land holding had positive significant correlation at 5% level of significance with achievement motivation among the respondents in KNR district. Experience had significant positive correlation at 5% level of significance with achievement motivation among the respondents of TVPM district. There was no significant relationship between age, education, mass media contact, social participation, cosmopolitaness, knowledge, debt and achievement motivation of the respondents from both TVPM and KNR districts.

3. Entrepreneurial motivation

It was seen that there was no significant relationship between any of the selected independent variables with entrepreneurial motivation among the respondents in TVPM district. Debt had negative significant correlation with entrepreneurial motivation at 1% level of significance and mass media had negative significant correlation with entrepreneurial motivation at 5% level of significance among the respondents in KNR district. There was no significant relationship between selected independent variables and entrepreneurial motivation among the respondents of TVPM district. No significant relationship was observed between
age, education, income, social participation, cosmopoliteness, land holding, experience, knowledge and entrepreneurial motivation, among the respondents of KNR district.

4. Management orientation (planning, production, marketing)

Planning orientation

It was found that cosmopoliteness had positive significant correlation with planning orientation at 5% level of significance among the respondents in TVPM district. No significant relationship was seen between age, education, income, mass media contact, social participation, land holding, experience, knowledge and debt with planning orientation among the respondents from TVPM district. It was seen that there was no significant relationship between any of the selected independent variables with planning orientation among the respondents in KNR district.

Production orientation

Social participation had positive significant correlation with production orientation at 5% level of significance among the respondents in TVPM district. Income had negative significant correlation with production orientation at 1% level of significance among the respondents in TVPM district. No relationship was observed between other independent variables like age, education, mass media contact, cosmopoliteness, land holding, experience, knowledge and debt with production orientation among the respondents of TVPM district. It was seen that there was no significant relationship between any of the selected independent variables with production orientation among the respondents in KNR district.
Marketing orientation

Cosmopoliteness had positive significant correlation with marketing orientation at 1% level of significance among the respondents in TVPM district. There was no significant correlation between the independent variables like age, education, income, mass media contact, social participation, land holding, experience, knowledge and debt with marketing orientation among the respondents of TVPM district. There was no significant relationship between any of the selected independent variables with marketing orientation among the respondents in KNR district.

5. Credit orientation

There was no significant correlation between any of the selected independent variables like age, education, income, mass media contact, social participation, cosmopoliteness, land holding, experience, knowledge and debt with credit orientation of the respondents from TVPM and KNR districts.

6. Level of aspiration

The study revealed that income and social participation had positive significant correlation with level of aspiration at 1% level of significance among the respondents in TVPM district. Knowledge had negative significant correlation with level of aspiration at 5% level of significance among the respondents in TVPM district. Land holding had positive significant correlation with level of aspiration among the respondents in KNR district at 5% level of significance. Other independent variables like age, education, mass media contact, cosmopoliteness,
experience and debt had no significant correlation with level of aspiration among the respondents from both the districts of TVPM and KNR.

7. Innovativeness

Findings of the study show that income had positive significant correlation with innovativeness at 1% level of significance and cosmopolitanism had positive significant correlation with innovativeness at 5% level of significance among the respondents in TVPM district. Education had negative significant correlation with innovativeness among the respondents in KNR district at 1% level of significance. No significant correlation was observed between age, mass media contact, social participation, land holding, experience, knowledge and debt with innovativeness among the respondents from TVPM and KNR districts.

8. Self confidence

It was found that land holding had positive significant correlation with self confidence at 5% level of significance among the respondents in TVPM district. Mass media contact had negative significant correlation with self confidence at 1% level of significance among the respondents in TVPM district. No significant relationship was seen between age, education, income, social participation, cosmopolitanism, experience, knowledge and debt with self confidence among the respondents from TVPM district. There was no significant relationship between any of the selected independent variables and self confidence among the respondents in KNR district.
9. Entrepreneurial behaviour index

The study revealed that income and cosmopolitaness had positive significant correlation with entrepreneurial behaviour index among the respondents in TVPM district at 1% level of significance. Land holding and experience had positive significant correlation with entrepreneurial behaviour index among the respondents in TVPM district at 5% level of significance. There was no significant correlation between selected independent variables and entrepreneurial behaviour index among the respondents in KNR district. There was no significant relationship between age, education, mass media contact, social participation, knowledge and debt with entrepreneurial behaviour index of the respondents from TVPM district.

5.4 Inter-relationship between the dimensions of entrepreneurial behaviour

1. Risk taking ability

It was found that production orientation had positive significant correlation with risk taking ability at 1% level of significance; entrepreneurial motivation and level of aspiration had positive significant correlation with risk taking ability among the respondents in TVPM district at 5% level of significance. Planning orientation had a negative significant correlation with risk taking ability among the respondents in TVPM district at 1% level of significance. Entrepreneurial motivation and production orientation had positive significant correlation with risk taking ability among the respondents in KNR district 1% level of significance. Self confidence had
a negative significant correlation with risk taking ability among the respondents in KNR district at 5% level of significance.

2. Achievement motivation

Self confidence had a positive significant correlation with achievement motivation at 1% level of significance and entrepreneurial motivation had a positive significant correlation with achievement motivation among the respondents in TVPM district at 5% level of significance. Planning orientation had a positive significant correlation with achievement motivation among the respondents in KNR district at 5% level of significance. Level of aspiration and innovativeness had negative significant correlation with achievement motivation among the respondents in KNR district at 5% level of significance.

3. Entrepreneurial motivation

Credit orientation had a positive significant correlation with entrepreneurial motivation among the respondents in TVPM district at 1% level of significance. Self confidence had negative significant correlation with entrepreneurial motivation among the respondents in TVPM district at 1% level of significance. Production orientation had a positive significant correlation with entrepreneurial motivation among the respondents in KNR district at 1% level of significance. Credit orientation had a negative significant correlation with entrepreneurial motivation among the respondents in KNR district at 1% level of significance. Level of aspiration, innovativeness and self confidence had a negative significant correlation with
entrepreneurial motivation among the respondents in KNR district at 5% level of significance.

4. Management orientation (planning, production, marketing)

Planning orientation

It was found that, marketing orientation had a positive significant correlation with planning orientation among the respondents in TVPM district at 5% level of significance. Production orientation had a negative significant correlation with planning orientation among the respondents in TVPM district at 1% level of significance. Innovativeness had a negative significant correlation with planning orientation among the respondents in TVPM district at 5% level of significance. Self confidence had a positive significant correlation with planning orientation among the respondents in KNR district at 5% level of significance. Innovativeness had a negative significant correlation with planning orientation among the respondents in KNR district at 1% level of significance.

Production orientation

Self confidence had a positive significant correlation with production orientation among the respondents in TVPM district at 5% level of significance. Credit orientation had a negative significant correlation with production orientation among the respondents in KNR district at 1% level of significance. Marketing orientation had a negative significant correlation with production orientation among the respondents in KNR district at 5% level of significance.
Marketing orientation

Self confidence had a positive significant correlation with marketing orientation among the respondents in TVPM district at 1% level of significance.

5. Credit orientation

The study revealed that innovativeness had a positive significant correlation with credit orientation among the respondents in TVPM district at 1% level of significance. Self confidence had a positive significant correlation with credit orientation among the respondents in KNR district at 1% level of significance. Innovativeness had a negative significant correlation with credit orientation among the respondents in KNR district at 1% level of significance.

5.5 Predictive power and relative contribution of selected independent variables of the respondents to their entrepreneurial behaviour

It could be observed that only two variables were substantially influencing the entrepreneurial behaviour of the respondents of TVPM district, and this indicates that the remaining eight variables were just eliminated during the process of step-wise regression. Since income and experience were positively significant at 1% level of significance, they were significantly influencing the entrepreneurial behaviour of the respondents of TVPM district. It could be observed that only one variable was
substantially influencing the entrepreneurial behaviour of the respondents in KNR district.

Physical amenities of the respondents of KNR district influenced their entrepreneurial behaviour and their enterprise. There was positive significant influence at 5% level of significance for physical amenities on the entrepreneurial behaviour of the respondents in KNR district. Two variables were substantially influencing the entrepreneurial behaviour of the total respondents.

Physical amenities had positive significant influence with entrepreneurial behaviour at 1% level of significance. Debt was negatively significant at 1% level of significance with entrepreneurial behaviour of respondents in both TVPM and KNR district.

**IMPLICATIONS OF THE STUDY**

The tools consisting of knowledge test for assessing the knowledge of the entrepreneur weavers, entrepreneurial behaviour index and constraint index which have been developed for the study can be utilized for measuring the above variables in related studies in the future.

The socio economic status profile of the respondents does not give a rosy picture. Findings of the study reveal that monthly income of the respondents of TVPM and KNR districts was low. Majority had low income in the range of
Rs.1001-2000. Only 9.45 per cent from TVPM district and 1.3 per cent from KNR district had monthly income above Rs. 4000. Social participation was found to be low and land holding were less.

Physical amenities, mass media contact, cosmopoliteness and health status were found to be medium only among the respondents in both the districts.

One of the highlights of the study is that the respondents in TVPM district seemed to have more debts than the respondents in KNR district. The income being low, the respondents' indebtedness was high. This may be because they run the enterprise by themselves as individual entities, and not as members of any society run enterprise. Two third of the respondents (in the two district together) had debts leaving only 33.7 per cent free from its clutches. Fifteen per cent had heavy debts amounting to more than one lakh rupees. Debt is thus a nagging problem in the handloom sector, which needs urgent attention and remedy. Often debt attracts more debt, creating a vicious circle and endangers the very existence of the debtor. In order to redeem from indebtedness and debt trap, the income of the respondents has to be increased by adopting improved technologies in their enterprises. The findings of the study regarding indebtedness also imply that if credit facilities are provided, the entrepreneurs can escape from debt traps.

The physical amenities also were found to be medium only. The physical amenities of the enterprises will improve only if the income increases, since physical amenities are directly proportional to the income of the respondents. With income being low; the respondents of this study are not in a position to think of investing money for the improvement of their physical amenities.
With regard to cosmopoliteness, it was seen that majority of the respondents belonged to medium category in both the districts. Majority of the respondents in KNR district had medium (84.6 per cent) cosmopoliteness with high (12.7 per cent) cosmopoliteness score. Majority of the respondents in TVPM district had medium score (65.3 per cent) followed by high (30.7 per cent) score. TVPM being the capital city provides more opportunities for social participation and this may be the reason for this variance in the cosmopoliteness of the two groups. These independent entrepreneur respondents have to be identified and included in groups and made use of more effectively. As state earlier, majority of the respondents being individual entrepreneurs are not members of any society, their cosmopoliteness and social participation are bound to suffer. Unless they come out of the cocoon there cannot be any elevation in their status.

The social participation of the respondents in TVPM district was found to be poorer than the respondents in KNR district. This picture is commensurate with the better mass media contact in KNR district.

Mass media contact and social participation of the respondents have to be improved by motivating them and ensuring their active participation in handloom associations. The entrepreneurs should be identified and discussions with them should be held for adopting new techniques and for involvement in social groups. Success stories of entrepreneurs should be broadcasted in mass media like television, radio etc. to encourage and motivate the entrepreneurs.
With respect to age, the average age group of majority of the respondents from both the districts was 31–50 years followed by above 50 years. Those who were below the age of 30 years were not found to be involved as entrepreneurs in handloom industry. Youth participation is zero. This shows that the younger generation is not interested in entering the handloom industry. Several factors drive young entrepreneurs away from the sector. Adverse working conditions, low income and profit, resultant debt traps and health hazards are some among them. Unless serious thoughts are given to this, the industry will die a natural death. It is high time that the Government and related agencies took urgent steps to save this graying field from total extinction by attracting sufficient number of young entrepreneurs. Youngsters should be exhorted to participate in the enterprise by offering attractive prospects for the same. Their participation should be encouraged by government by giving training and incentives, which will also help to popularize the enterprise.

The sector is male-dominated as the study reveals, 77.3 percent in TVPM district and 94.7 per cent in KNR district were males. This is natural in a patriarchal society like ours as the vocation of weavers is mainly hereditary. Females who participate as entrepreneurs in this industry are few in number. It is easier for a woman to become an entrepreneur because it is a household industry and she can be at home and manage the enterprise. A majority of the weavers were found to belong to nuclear families, even though they resided in rural areas. This is very disheartening, because, for such an industry, more members in the family may be of much use, since more hands will amount to more production.
With regard to land holding, all the respondents were found to possess land, but less than five cents. In our state possession of land is a symbol of prestige. Land is an appreciating asset. Although they all possessed houses, majority had three or less than three rooms in their houses. Definitely, with low income, one cannot expect them to have larger house, with more facilities.

It was observed that majority possessed 1-5 looms in operation and had poor infra-structure facilities. This may be because their economic status was low. This is all the more aggravated because they are not members of any society or association which could help them to possess more looms. The efficiency of the looms could be improved by adopting comfortable modern looms instead of old ones.

When the health status was studied, it was found that though, majority of the respondents in both the districts had average level of health; several had severe respiratory problems. Health problems like lung diseases, back pain, eye problems, rheumatic complaints and allergy were higher among weavers. Allergic and respiratory problems can be reduced by providing and using masks while working. Proper ventilation and lighting should be provided in the work places. Spectacles should be provided wherever needed and the workers should be encouraged to use them in order to reduce eye strain. Safety measures should be ensured in every handloom industry. Measures like protective clothing, long leather gloves, aprons, caps, ear plugs and face masks should be provided to protect them from occupational hazards. The protective clothing should be frequently washed and kept in good hygienic condition. Moreover, the workers should be made aware of these occupational hazards and should be encouraged to use the protective devices.
The results of the profile variables like training, experience and traditional occupational status revealed the need for training in their enterprises. The traditional weaver community is not active in the field. At present, all castes and communities are seen to be involved in weaving activities. This diversity in castes practising weaving can perhaps be attributed to the fact that weaving is promoted as an income-generating activity. Even if they are experienced, training in new technologies should be imparted to them. Despite traditional background, the talented entrepreneurs should be given periodical training and they should be actively involved in the enterprise. Technology up gradation is the need of the hour. New techniques should be introduced to reduce physical strain of the workers. Weavers should be trained actively in natural dyeing methods, which will not only revive traditional skills, but will also be a more eco-friendly alternative to chemical dyes. Incentives should be given to specially talented weavers in each society, which may motivate the weavers for better performance.

Findings of the study regarding other profile variables of the respondents reveal that distance of their residence from the work place was comfortable for most of the respondents but infrastructure facilities at the work place were not adequate. Working conditions were observed to be rather pathetic. The sheds accommodate 8 – 10 looms, placed extremely close to one another. Most of the sheds are open, with unfinished floors, roofs, thatches which are low with tin sheets, crammed with pit looms and without proper lighting. Loom can be modernized if credit is available and provided by the government. Raw materials, incentives, marketing avenues also can be provided by the government. Encouraging family labour utilization in all
activities relating to weaving also will help in forging better family ties. Infrastructure facilities at the work place and working condition, if improved, may have better effect on the performance in their enterprises. Better performance definitely improves quality and fetches more income. This will automatically enhance profit and success. Enterprises need to equip themselves to meet the challenges posed by technology and process upgradations.

Common products now made by the respondents of TVPM district were sari, settumundu (dhothi and half sari), kavani (half sari), veshti (dhothi), thorth (towel), etc whereas the respondents of KNR district produce table mats and rugs. Entrepreneurs should be encouraged to produce novel items with an eye to export market which will fetch them an appreciable income.

From the results of the knowledge test, the respondents in both the districts were found to have only medium level of knowledge. Hence, steps should be taken to impart proper knowledge to these entrepreneurs through appropriate training, seminars etc. on value addition (eg. conversion of fabrics into ready to use items like 'lungi', 'furnishing cloth', 'bed-sheets', 'towels' etc.) for higher productivity through technology up gradation (installation of high performance looms) and effective people management and market responsiveness of the weaving industry.

Shifting of handloom to power loom /Competition with power loom was ranked as the first constraint among the respondents of TVPM district and fourth among the respondents of KNR district. The power loom products are cheap when
compared with handloom products and the buyers would go naturally for the cheaper power loom products. Some shop keepers cheat the consumers by selling mill products as handloom products. This has to be checked by strict implementation of relevant laws by the government and the offenders should be punished. The sale of handloom products should be boosted by encouraging and popularising wearing of handloom clothes, in schools, colleges and offices at least once in a week. Handloom products should be popularized among the visiting foreign tourists also as eco-friendly and comfortable wearing apparel. Handloom products should also be included in foreign trade fairs to attract export market to create awareness. Advertising in the Net should be encouraged.

Non recognition by the Government was ranked as the first overall constraint and the lack of encouragement from the Government was the third overall constraint felt by the respondents in KNR district. The problems should be sympathetically considered by the government for appropriate redressal. Drop-out independent entrepreneurs should be encouraged to work in Self Help Groups (S.H.G's) implemented exclusively for their upliftment, since these respondents are not covered by any scheme of the government. Delayed payment of money from the buyers was ranked second among the respondents of TVPM district. This problem is mainly felt because of their low income levels. Government should interfere in the running of the enterprise, by helping to increase production and have more profit. Debt was also found to be an important the constraint among the respondents. Debt is a hindrance to the successful running of any enterprise and the entrepreneur weavers can be helped by the Government. by giving them training in
entrepreneurship, offering financial assistance and also by monitoring their functioning.

The study has brought to light that income and experience were significantly contributing to entrepreneur behaviour of the respondents in TVPM district. High income definitely would help to run the enterprise better. Having more money in hand could help an entrepreneur to invest more in the enterprise and to run his enterprise smoothly. An experienced person would be able to do well as an entrepreneur. Experience would help an entrepreneur to know about this enterprise, better, and know the in and out of the enterprise. Physical amenities were found to be significantly contributing to entrepreneurial behaviour of the respondents. Definitely having better amenities would help one concentrate more on the enterprise and have lesser problems at home. Better comforts at home will help one to do better in the enterprise. Debt was seen to be negatively contributing to the entrepreneurial behaviour of the respondents. Debts drain the energy of the entrepreneurs. An entrepreneur having debts cannot be a successful one.

The study reveals that the scores for dimensions of entrepreneurial behaviour were medium for majority of the respondents and so was entrepreneurial behaviour index. The study has brought to light that having a higher income and being experienced contribute to successful entrepreneurship. A higher income would enable the enterprise to be run well; when an enterprise is run well, a good profit can merge and this in turn will help the entrepreneur to turn away from debts, and this contributes to successful entrepreneurship. This condition would definitely

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contribute to better dimensions of entrepreneurial behaviour like risk taking, achievement motivation, entrepreneurial motivation, management orientation, credit orientation, innovativeness, level of aspiration and self confidence.

These individual entrepreneurs should be made members of handloom societies so that loans are made available for them; timely advice could be given, the societies could also help them in planning, production and marketing. In this process, the entrepreneur may feel he is wanted by the Government. This may help in preventing in future a dying industry and may be able to attract younger generation to this industry. The government should find out the entrepreneurs, involve them in government programmes and give trainings for improving entrepreneurial behaviour of the entrepreneurs in order to ameliorate the miserable conditions of these handloom entrepreneurs. Thus when an entrepreneur has better facilities, he will be able to concentrate on his enterprise and he may strive to become a successful entrepreneur.

A ‘SWOT’ analysis in the light of the results of this study would show that the Strengths of the handloom sector in Kerala are availability of human resource, skilled labour, succession from the traditional weaving communities, freedom in decision making and operation, self employment nature of the entrepreneurs, scope for utilization of family labour and traditional liking of the local people for handloom clothes. Weaknesses are low income / profit and resultant debt traps, lack of financial viability, disinterestedness of the younger generation in the handloom sector, inadequacy of infra-structure and change of lifestyle patterns. Opportunities
of the sector are the growing market both local and international, for eco-friendly cotton clothes especially cost-effective handloom stuff in preference to synthetic polyester cloth which in the long-run are harmful to environment, expanding avenues in the international market and prospects for the existing export oriented units through major festival seasons like *Onam* peculiar to our state. **Threats** of the sector are invasion of the power looms especially from the neighbouring state and exodus of younger generation and skilled weavers from the sector.

The crying need of the hour is to take all possible steps at government level to save the handloom entrepreneurs of Kerala like bringing all the individual entrepreneurs under **one umbrella** as a united group, give them solid support by way of grant/subsidies available to certain other sectors like the co-operative sector, open avenues for systematic channelling or purchase of inputs and sales of their products without the intervention of the middlemen and lead them out of the tunnel of penury and uncertainty into day light. It is imperative that the financial status of the entrepreneur is enhanced, so as to save them from debt traps, and younger generations are attracted to this sector for fortifying them against the inherent debilities.

Based on the findings, it is suggested that viable techniques may be evolved which will motivate these entrepreneurs to improve their entrepreneurial behaviour and to become successful entrepreneurs. It is hoped that the findings of this study have provided empirical information about the entrepreneurial behaviour of the
handloom entrepreneurs and will be of help in future planning and implementation of novel programmes for these entrepreneur weavers.

Suggestions for future research

1. The present study was about the entrepreneurial behaviour of entrepreneur handloom weavers confined to only two districts. It is suggested that similar studies may be replicated in other districts of the state.

2. Job performance of all types of workers employed in handloom industry could be attempted.

3. Training modules may be prepared and implemented for training entrepreneur weavers.

4. Case studies of successful handloom entrepreneurs need to be taken up to have an in depth analysis.

5. A comparison of entrepreneurial behaviour between entrepreneur weaver and weavers in the co-operative sector could be attempted.