



## RESEARCH ARTICLE

### CONSTRAINTS OF THE HANDLOOM ENTREPRENEUR WEAVERS OF THIRUVANA THAPURAM AND KANNUR DISTRICT

**\*Rari John, K. and Kamini, S.**

Department of Home Science, College of Agriculture, Vellayani

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#### ABSTRACT

The study entitled "Constraints of the handloom entrepreneur weavers of Thiruvananthapuram and Kannur district" was undertaken with the objective to identify the constraints of the entrepreneur handloom weavers. Thiruvananthapuram (TVPM) and Kannur (KNR) districts of Kerala were purposively selected for conducting the study. 150 respondents each from Thiruvananthapuram and Kannur districts were selected by stratified random sampling technique. Delphi technique with some modifications was used to identify the constraints. The main constraint felt by the weavers in Thiruvananthapuram district were 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. 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 entrepreneur weavers in Kannur district. The least felt constraint of the weavers of Thiruvananthapuram district was inadequate supply of raw materials. But marketing was the least felt overall constraint among the weavers in Kannur district.

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## INTRODUCTION

The handloom textile constitutes a timeless facet of the rich cultural heritage of India, the oldest and biggest cottage industry, constituting a vital sector of village economy, next only to agriculture. India is the highest handloom producing country in the world (Fourth Report of the Fourteenth Lok Sabha, Ministry of Textiles 2006), the handloom sector is one of the ancient textile enterprises in India that engages 65 lakh weavers, working in weaving and other allied activities. Kerala is known for its traditional off white hand woven clothing, with gold borders ([www.indiatripplanner.com/textile-mills/index.html](http://www.indiatripplanner.com/textile-mills/index.html)). The Handloom industry in Kerala has a vital role to play in the state economy as well as in the rural employment generation. This sector provides employment for about 1.75 lakh people directly or indirectly. In Kerala, this sector is concentrated in Thiruvananthapuram and Kannur districts and in some parts of Kozhikode, Palakkad, Thrissur, Ernakulam, Kollam and Kasaragod districts (Economic Review, 2007). Traditional handloom industry once dominated by the Shaliya community, now attracts other communities as a means to ameliorate poverty. Handloom production is largely facilitated by private investment from master weavers/

entrepreneurs and money lenders ([www.solution/exchange-un.net.in/emp/cr/res](http://www.solution/exchange-un.net.in/emp/cr/res)). Entrepreneurs operate their manufacturing activities right from the sourcing of raw materials to the marketing of their products (Textile Committee Report, Government of Kerala, 2004).

### Relevance and Scope

At present, the handloom sector is beset with manifold problems such as obsolete technologies, unorganized production system, low productivity, inadequate working capital, conventional production range, weak marketing link, overall stagnation of production and sales and above all competition from power loom and mill sector. Handloom weavers today are not a happy lot and are facing a series of problems ranging from unorganized nature of their business to threat from cheap imports. Entrepreneurs push back factors are indebtedness, inaccessibility of raw materials and lack of patronage on behalf of government organization. Entrepreneurs, particularly the less educated ones, also find it more difficult to get financing from banks because they lack information on how to go about securing a loan. Realizing this, the investigator undertook this study to examine the constraints of entrepreneur handloom weavers. The main objectives of the study is to identify the constraints encountered by the entrepreneur weavers.

**\*Corresponding author: Rari John, K.,**  
Department of Home Science, College of Agriculture, Vellayani

## MATERIALS AND METHODS

Thiruvananthapuram (TVPM) and Kannur (KNR) districts of Kerala were purposively selected for conducting the study since the prominent handloom weaving clusters come under these districts. A sample of 150 entrepreneur weavers each from Thiruvananthapuram (TVPM) and Kannur (KNR) districts were selected as respondents. Constraints experienced by the respondents were operationalized as the difficulties or problems felt by the respondents.

### Delphi technique was used to identify the constraints

The *Delphi method* is a systematic, interactive forecasting method which relies on a panel of independent experts. The carefully selected experts answer questionnaires in two or more rounds. After each round, a facilitator provides an anonymous summary of the experts' forecasts from the previous round as well as the reasons they provided for their judgments. Thus, participants are encouraged to revise their earlier answers in light of the replies of other members of the group ([http://en.wikipedia.org/wiki/Delphi\\_method](http://en.wikipedia.org/wiki/Delphi_method)", 2008)

### Application of Delphi method

In this study, the Policy Delphi procedure was followed with slight modification. It had three steps consisting of two steps for the identification of the constraints and third step for rating them according to priority of importance.

**Step I:** A list of possible constraints was prepared after consultation with the officials of the Handloom Directorate and the subject experts in this field. 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. Personal interview was conducted.

**Step II:** All the constraints obtained during the first phase were pooled and again presented to all the categories of the same respondents.

**Step III:** In this stage, all the collected constraints were again pooled together and grouped differently. The constraints were categorized into 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. These constraints were presented in the interview schedule as simple and clear statements and were administered. The constraint with higher score value was considered as the most serious one followed by the others in the decreasing order. Then for each constraint, an average was found out, thus arriving at a Constraint Index using the formula given below:-

$$\text{Ci} = \frac{\sum_{j=1}^m X_{ij}}{m} \text{ where,}$$

$X_{ij}$  = the constraint score given by the  $i^{\text{th}}$  respondent corresponding to the  $j^{\text{th}}$  variable

$m$  = number of individuals

In the present study the Overall constraint index was arrived at and Group wise constraint index was also arrived.

## RESULTS AND DISCUSSION

### Constraints of the respondents

The constraints of the respondents are discussed under two headings.

- Overall constraint index of the respondents
- Group-wise constraint index of the respondents

### Overall Constraint Index of the respondents

The mean constraint index was found out, ranked and depicted in Table 1. Shifting of handloom to power loom /Competition with power loom was ranked first among the respondents of TVPM district and fourth among the respondents of KNR district. The Hindu(2014) reported that mushrooming of power loom industry plays a negative role to the entrepreneurs of handloom industry . The power loom products are cheap when compared with handloom products and the buyers would go behind the cheaper power loom products. This may reduce the demand for handloom products. Non recognition by the Government was ranked as the first overall constraint among the respondents of KNR district. Lack of encouragement from the Government was the third overall constraint felt by the respondents in KNR district. Respondents in KNR district depended on orders from the export dealers and KNR district is far away from the capital city of TVPM which also is the seat of the secretariat. Delayed payment of money from the buyers was ranked second among the respondents of TVPM district. When the buyers did not pay the money to the entrepreneur on time and income being low, these respondents may not be able to proceed in this enterprise. Debt was ranked as the second overall constraint among the respondents of KNR district and ranked third among the respondents of TVPM district. Delayed payment of money from the buyers would have restricted the production of produce, and led the respondents in TVPM district to debt. The respondents from TVPM district had less income and with delayed payment of cash on the part of buyers, they may find themselves lost. In order to proceed further they have to borrow again, thus leading to further debt. Globalization was ranked fourth among the respondents of TVPM district; whereas shifting of handloom to power loom / competition with power looms was the fourth overall constraint felt by the respondents of KNR district. Globalization may cause introduction of cheaper power made materials in the market and may reduce the demand for goods in handloom sector. The same opinion was stated by Chandran (2007). Inadequate supply of raw materials was the least felt overall constraint among the respondents of TVPM district. They got the raw materials from local market and made the products of their own interest. They would not feel the inadequacy of raw materials. Marketing constraints was the least overall constraint of the respondents of KNR district. It may be because they were producing the products against demand from the export dealers. There may be no worries about marketing.

Table 1. Overall Constraint Index of the respondents

Constraints	TVPM district		KNR district	
	Mean score	Rank	Mean score	Rank
<b>I. General constraints</b>				
Fragments of holdings	2.75	44	1.66	42
Exploitation of weavers by fellow entrepreneurs	1.55	56	1.19	50
Lack of encouragement from the Government	4.34	6	4.45	3
Lack of co-operation from the other weavers	1.97	55	1.85	38
Lack of awareness about Government programmes	3.29	32	3.95	10
Non recognition by the Government	4.35	5	4.59	1
Lack of target oriented production	3.16	35	1.75	40
Lack of insurance coverage	4.19	10	4.23	6
Lack of consultancy service	4.34	7	4.08	7
In efficient monitoring mechanism	3.39	28	2.43	31
Lack of leisure time	4.12	11	3.33	21
Health problem	3.51	24	2.93	24
Excessive burden of work	3.63	20	2.52	29
Rapid change in trends	2.86	41	2.11	34
Frequent absenteeism by employees	3.68	16	1.82	39
<b>II Input oriented constraints</b>				
Inadequate supply of raw materials	1.33	59	3.78	14
Untimely supply of raw materials	1.40	58	3.38	20
Scarcity of good quality raw material	2.19	51	2.61	27
Variation in price of raw materials at different regions	4.11	12	2.21	32
Difficulty in the procurement of raw materials	3.57	22	2.76	25
<b>III Infrastructure constraints</b>				
Lack of infrastructure facilities	2.06	52	1.93	37
High initial investment on infrastructure	3.22	34	1.69	41
Non availability of suitable man power	3.65	18	2.01	35
Lack of proper storage	2.00	53	1.61	47
Lack of furniture	1.55	57	1.40	49
<b>IV Technological constraints</b>				
Shifting of handloom to power loom / Competition with power looms	4.76	1	4.43	4
Absence of practical training	3.04	38	2.47	30
Lack of technical expertise	3.46	27	2.58	28
Lack of skilled weavers	4.28	8	3.16	22
No specific standard practices to follow	2.59	47	1.63	44
High risk in new technology	3.48	26	2.20	33
Complexity of new technology and modernization	3.05	37	1.48	48
Lack of innovative fashionable design	2.68	46	1.62	46
Age old technologies	2.41	49	3.97	9
Monotonous colour combinations	2.23	50	1.66	43
<b>V Credit oriented constraints</b>				
Inadequacy of loans / credit	2.89	40	3.64	16
Non availability of loans/ credit	2.80	42	3.43	19
Complicated office procedures for getting loans	3.64	19	3.95	11
Non availability of timely credit	3.37	31	3.58	17
High scrutiny by banks	3.63	21	3.83	12
Delay in sanctioning	3.56	23	3.77	15
In adequate financial assistance from government	3.95	14	4.06	8
Non availability of co-operative credit facilities	3.84	15	3.45	18
<b>VI Economic constraints</b>				
Lack of sufficient funds	4.23	9	3.83	13
High cost of production	3.39	29	2.00	36
Low profit	3.99	13	4.43	5
Inadequate wage to employees	2.97	39	3.03	23
Price fluctuation	3.26	33	2.76	26
High labour cost	2.71	45	1.63	45
Debt	4.51	3	4.55	2
<b>VII Marketing constraints</b>				
Lack of marketing facilities	3.49	25	1.00	55*
Over dependence on intermediaries	1.98	54	1.00	55*
Unhealthy competition	2.77	43	1.00	55*
Demand for commission by agents	2.43	48	1.00	55*
Globalization	4.47	4	1.00	55*
Existence of institutional buyers only	3.11	36	1.00	55*
Unorganized marketing channel	3.39	30	1.00	55*
Delayed disposal of produce	3.67	17	1.00	55*
Delayed payment of money from the buyers	4.52	2	1.00	55*

Note \* Those who obtained same constraint score had been assigned the same rank, by taking the median of ranks.

### Group wise Constraint index of the respondents

The group wise constraint index of the respondents is presented in the following Tables.

### General constraint

General constraint index of the respondents is given in Table 2. Table 2 revealed that, non-recognition by the government was ranked first and was the foremost constraint among the

general constraints and lack of encouragement from the Government as the second constraint both among the respondents from TVPM district and KNR district. This may be because the respondents had no membership in Handloom Co-operative Societies and were not registered entrepreneurs. The respondents may be least interested in taking membership in these agencies due to their low income, long hours of work and poor social participation. Further they may have no political affiliation enabling them to get benefits from the government and government aided agencies. This might have resulted in the Government, not identifying the real problems of these unregistered entrepreneurs. All these factors might be the reasons for ranking non recognition of the government as the first and foremost constraint.

of raw materials at different regions was ranked as the first and foremost constraint among the respondents of TVPM district. Variation in price of raw materials at different regions might be due to hike in the transportation charges. This may affect the respondents indirectly through price hike. The respondents in TVPM district had to buy raw materials on their own and make the products. Variation in price of raw materials may stand in the way of running a successful enterprise. Inadequate supply of raw materials was ranked first among the respondents of KNR district. Respondents from KNR district made the products against order by the export dealers. Inadequate supply of raw materials might be due to the low priority, such supply gets owing to low international market demand for the products.

**Table 2. General constraint index of the respondents**

General constraints	TVPM district		KNR district		TOTAL	
	Mean	Rank	Mean	Rank	Mean	Rank
Fragments of holdings	2.75	13	1.66	14	2.21	13
Exploitation of weavers by fellow entrepreneurs	1.55	15	1.19	15	1.37	15
Lack of encouragement from the Government	4.34	2	4.45	2	4.39	2
Lack of co-operation from the other weavers	1.97	14	1.85	11	1.91	14
Lack of awareness about Government programmes	3.29	10	3.95	5	3.62	6
Non recognition by the Government	4.35	1	4.59	1	4.47	1
Lack of target oriented production	3.16	11	1.75	13	2.46	12
Lack of insurance coverage	4.19	4	4.23	3	4.21	3
Lack of consultancy service	4.34	3	4.08	4	4.21	4
In efficient monitoring mechanism	3.39	9	2.43	9	2.91	9
Lack of leisure time	4.12	5	3.33	6	3.73	5
Health problem	3.51	8	2.93	7	3.22	7
Excessive burden of work	3.63	7	2.52	8	3.07	8
Rapid change in trends	2.86	12	2.11	10	2.48	11
Frequent absenteeism by employees	3.68	6	1.82	12	2.75	10

**Table 3. Input oriented constraint index of the respondents**

Input oriented constraints	TVPM district		KNR district		TOTAL	
	Mean	Rank	Mean	Rank	Mean	Rank
Inadequate supply of raw materials	1.33	5	3.78	1	2.55	3
Untimely supply of raw materials	1.4	4	3.38	2	2.39	5
Scarcity of good quality raw material	2.19	3	2.61	4	2.4	4
Variation in price of raw materials at different regions	4.11	1	2.21	5	3.16	1
Difficulty in the procurement of raw materials	3.57	2	2.76	3	3.16	2

Lack of consultancy service ranked third among the respondents of TVPM district and ranked fourth among the respondents of KNR district. The respondents in this study are not members of any society. The study also reveals that the respondents have only medium cosmopolitaness score and less social participation. The study also reveals that the respondents lacked training. Hence the respondents may not be aware of the availability of consultancy services. Lack of insurance coverage ranked third among the respondents of KNR district and it ranked fourth among the respondents of TVPM district. Respondents in the present study are entrepreneurs working as independent units. They are not part of any society. Hence they do not have any insurance coverage. Insurance coverage may give an entrepreneur more confidence to go forward. Exploitation of weavers by fellow entrepreneurs was the least constraint among the respondents of TVPM district and KNR district. This might be due to heavy work load of the respondents and hence lack of time for looking into other's matters. They work as individual units.

### Input oriented constraints

Input oriented constraint index of the respondents is given in the Table 3. From Table 3, it is observed that variation in price

Difficulty in the procurement of raw materials was ranked second among the respondents of TVPM district and ranked third among the respondents of KNR district. Low income and lack of credit facilities for purchase might be the cause of difficulty in the procurement of raw materials for the respondents in TVPM district. For respondents in KNR district, unless they are supplied raw materials, they cannot indulge in production against orders. Untimely supply of raw materials was ranked as the second constraint among the respondents of KNR district. Untimely supply of raw materials may also be due to the lack of consistent demand in the export market. Respondents in KNR district depended on the export dealers' orders. They depend so much on them. If the raw materials are not obtained on time it might pose problems to these respondents because they are answerable to the export dealers. Scarcity of good quality raw material was ranked as third constraint among the respondents of TVPM district; Quality raw materials are costly and respondents may want to buy the raw materials at cheaper rates. Profit motive of the suppliers of raw materials may prompt them to sell cheaper products at higher rates. Inadequate supply of raw materials was the least constraint among the respondents from TVPM district. Respondents in TVPM district buy the raw materials themselves by payment of cash. So there is no question of

inadequate supply of raw materials for the respondents. Variation in price of raw materials at different regions was the least constraint faced by the respondents from KNR district. The respondents in KNR district make products based on order placed by the export dealers. In most cases the export dealers arrange the raw materials.

### Infrastructure constraints

Infrastructure constraint index of the respondents is depicted in Table 4. Non availability of suitable man power was ranked first among the respondents of TVPM and KNR districts. The study reveals that the majority of the respondents are middle aged. There are no young people. The younger generation may not take up this enterprise; instead they may engage in more materially promising vocations. The difficulties in this job and low income may hinder the availability of suitable man power. High initial investment on infrastructure ranked second among the respondents of TVPM district and third among the respondents of KNR district. 'Hand to mouth existence' of the respondents may not allow them to invest more money in their infrastructure.

**Table 4. Infrastructure constraint index of the respondents**

Infrastructure facilities	TVPM district		KNR district		Total	
	Rank	Mean	Rank	Mean	Rank	Mean
Lack of infrastructure facilities	2.06	3	1.93	2	2	3
High initial investment on infrastructure	3.22	2	1.69	3	2.45	2
Non availability of suitable man power	3.65	1	2.01	1	2.83	1
Lack of proper storage	2	4	1.61	4	1.8	4
Lack of furniture	1.55	5	1.4	5	1.48	5

**Table 5. Technological constraint index of the respondents**

Technological constraints	TVPM district		KNR district		TOTAL	
	Mean	Rank	Mean	Rank	Mean	Rank
Shifting of handloom to power loom /Competition with power looms	4.76	1	4.43	1	4.6	1
Absence of practical training	3.04	6	2.47	5	2.75	6
Lack of technical expertise	3.46	4	2.58	4	3.02	4
Lack of skilled weavers	4.28	2	3.16	3	3.72	2
No specific standard practices to follow	2.59	8	1.63	8	2.11	9
High risk in new technology	3.48	3	2.2	6	2.84	5
Complexity of new technology and modernization	3.05	5	1.48	10	2.27	7
Lack of innovative fashionable design	2.68	7	1.62	9	2.15	8
Age old technologies	2.41	9	3.97	2	3.19	3
Monotonous colour combinations	2.23	10	1.66	7	1.94	10

Lack of infrastructure facility was ranked as the third constraint among the respondents of TVPM district and second among the respondents of KNR district. It may be due to low income of the respondents. Respondents in the present study have low to medium infrastructure facility score. Because of low income they may not be able to invest more on infrastructure facilities. The respondents in the study put in long hours of work and they may not have time for anything else and they may think of nothing but finishing their products. The least constraint among the respondents from TVPM district and KNR district was lack of furniture. It is already seen in the study that 36.7 percent of the respondents in TVPM district had only two rooms, 30 percent had three rooms. 28.7 percent respondents in KNR district had two rooms and 57.3 percent respondents had three rooms. Having few rooms these respondents would definitely not aspire for furniture.

### Technological constraint

Technological constraint index of the respondents is presented in Table 5. Table 5 reveals that shifting of handloom to power

loom /competition with power looms was ranked first among the respondents of TVPM and KNR districts. The invasion of power loom products at cheaper rates in the market may have influenced the reduction in demand for handloom products. This might have affected the market of the products of the respondents in both the districts. Second constraint was lack of skilled weavers among the respondents of TVPM district, but the same constraint was ranked as third among the respondents of KNR district. The average age group seen in this enterprise in this study was between 31-50 years followed by 50 years and above. Youngsters with flair of acquiring new and better skills coming forward to this enterprise are few. This would have limited the availability of the skilled weavers in this sector. The second constraint among respondents of KNR district was age old technologies. The respondents in KNR district depended on export dealer's demand. So definitely they should keep up the international standard. The respondents in the present study have medium cosmopolitaness. Lack of resources and lack of training might have led them to follow the age old technologies. Insufficient knowledge about new technologies also may keep them away from the modern trends and technological advances.

High risk in new technology was ranked as the third constraint among the respondents of TVPM district. Again it is highlighted that mass media contact, knowledge and cosmopolitaness were medium for these respondents and social participation was nil, low or medium. Since they have not received any training on new technology they may not be familiar with that. The fear of adoption of the unknown new technology may be inbuilt in them, as the fear of the unknown is an inherent trait in human character.

Monotonous colour combination was ranked as the least constraint among respondents from TVPM district. The present study also shows that the respondents themselves chose colours. Hence there would be no scope for monotony. Complexity of new technology and modernization was the least felt constraint among the respondents of KNR district. The respondents make products according to orders. They manufacture rugs and mats. These respondents used stand looms for their production. These stand looms are quite sufficient to produce rugs and mats. This may be the reason for

the complexity of new technology and modernization as the least felt constraint in KNR district.

### Credit oriented constraints

Credit oriented constraint index of the respondents is depicted in Table 6. Table 6 reveals that inadequate financial assistance from government was ranked first among the respondents of TVPM and KNR districts. The respondents in this present study are independent entrepreneurs and not members of any societies. The respondents may have to depend on unscrupulous moneylenders for borrowing money who charge high interest. Non availability of co-operative credit facilities was ranked second among the respondents of TVPM district. This may be because they are not members of any society. Complicated office procedures for getting loans were ranked second among the respondents of KNR district; whereas the same constraint was ranked third among the respondents of TVPM district. When the office procedures for getting loans are complicated, the respondents may hesitate to avail that facility. They may be fed up with the stiff procedures. High scrutiny by banks was ranked third among the respondents of KNR district and fourth among respondents from TVPM district. Before banks give loans, they scrutinize the applicants at length. They are very strict with the procedures. All these take a lot of time.

such facility was often detrimental or suicidal. It was not the question of non availability of loans, but may be the respondents may feel, they cannot pay back the loans and this would result in piling up of debts.

### Economic constraints

Economic constraint index of the respondents is presented in Table 7. From the above table it is observed that debt was ranked first both among the respondents of TVPM and KNR districts. Most of the respondents did not get sufficient income for their living. The respondents from TVPM district had low income and if there was delayed payment of cash on the part of buyers, they may find themselves lost. The study further reveals that majority of the respondents in both the districts had a monthly income below Rs.2000. Having only low income, even if the respondents resort to borrowing may not be able to pay back the debt. This is the most important pressing problem among the respondents. Lack of sufficient funds was ranked second among the respondents of TVPM district and third among the respondents of KNR district. The study reveals that majority of them had debts. With income being low, this may be a problem. Profit was either low or negligible. Hence definitely these respondents may not have sufficient funds. Respondents in KNR district had low income too.

**Table 6. Credit oriented constraint index of the respondents**

Credit oriented constraints	TVPM district		KNR district		TOTAL	
	Mean	Rank	Mean	Rank	Mean	Rank
Inadequacy of loans / credit	2.89	7	3.64	5	3.27	7
Non availability of loans/ credit	2.8	8	3.43	8	3.12	8
Complicated office procedures for getting loans	3.64	3	3.95	2	3.8	2
Non availability of timely credit	3.37	6	3.58	6	3.47	6
High scrutiny by banks	3.63	4	3.83	3	3.73	3
Delay in sanctioning	3.56	5	3.77	4	3.67	4
Inadequate financial assistance from government	3.95	1	4.06	1	4	1
Non availability of co-operative credit facilities	3.84	2	3.45	7	3.65	5

**Table 7. Economic constraint index of the respondents**

Economic constraints	TVPM district		KNR district		TOTAL	
	Mean	Rank	Mean	Rank	Mean	Rank
Lack of sufficient funds	4.23	2	3.83	3	4.03	3
High cost of production	3.39	4	2	6	2.7	6
Low profit	3.99	3	4.43	2	4.21	2
Inadequate wage to employees	2.97	6	3.03	4	3	5
Price fluctuation	3.26	5	2.76	5	3.01	4
High labour cost	2.71	7	1.63	7	2.17	7
Debt	4.51	1	4.55	1	4.53	1

**Table 8. Marketing constraint index of the respondents in TVPM district**

Marketing constraints	TVPM district	
	Mean	Rank
Lack of marketing facilities	3.49	4
Over dependence on intermediaries	1.98	9
Unhealthy competition	2.77	7
Demand for commission by agents	2.43	8
Globalization	4.47	2
Existence of institutional buyers only	3.11	6
Unorganized marketing channel	3.39	5
Delayed disposal of produce	3.67	3
Delayed payment of money from the buyers	4.52	1

Non availability of loans/credit was the least felt constraint among the respondents of both TVPM and KNR districts. The respondents must have felt that though loans/ credit were available through banks and money lenders, the availing of

Low profit was ranked as the third constraint among the respondents of TVPM district and was ranked second among the respondents of KNR district. Their income was found to be low, and 80 percent of the respondents in TVPM district and

64 percent respondents in KNR district had no profit. 10.7 percent of the respondents in TVPM district and 27.3 percent respondents in KNR district had profit below Rs.1000. All the above results show that financial problem is the main constraint of the respondents both in TVPM and KNR districts. High labour cost was ranked as the least felt constraint among the respondents from both the districts of TVPM and KNR. One of the characteristic features of this enterprise is that the family members also participate in their venture.

### Marketing constraints

Marketing constraint index of the respondents is depicted in Table 8. Table 8 revealed that delayed payment of money from the buyers was ranked first among the respondents of TVPM district. Delayed payment of money would have hindered the timely purchase of raw materials and production and it may lead to debt. Globalization was ranked as second constraint among the respondents in TVPM district. Cheaper products are launched into the market as a result of globalization and this may adversely affect the respondents in TVPM district. Delayed disposal of produce was ranked as the third constraint in TVPM district. There is a lot of demand for machine made goods. In this situation there may be less demand for the handloom goods. When it happens to these respondents, they may be forced to stack the produce; hence the delay in the disposal of the produce. Over dependence on intermediaries was the least felt constraint among the respondents of TVPM district. The respondents in TVPM district are independent entrepreneurs. Respondents from KNR district had reported that they faced no constraints in marketing. In KNR district, the respondents marketed their produce through 'export dealers'. They produced according to the orders. Hence marketing was not a constraint among the respondents of KNR district.

### Conclusion

The present investigation on "Handloom Weavers" was undertaken with the following

**Objectives:** To identify the constraints encountered by the entrepreneur weavers. 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. Shifting of handloom to power loom /Competition with power loom was ranked as the first constraint among the respondents of TVPM district 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 channeling 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.

### Recommendation

- The sale of handloom products should be boosted by encouraging and popularizing 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.
- 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.

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