

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C)].

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5000 Cities in 187 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	CLOUD BASED TECHNO-ECONOMY MODEL FOR RURAL SECTOR <i>RUCHIR SAXENA & DR. RIPURANJAN SINHA</i>	1
2.	EVALUATION OF FINANCIAL PERFORMANCE OF STEEL INDUSTRY OF INDIA <i>V. KASTHURI & DR. R. VENKATACHAM</i>	8
3.	IMPACT OF I.T. IN HUMAN RESOURCE PRACTICES AND COMPETENCY <i>DEEPAK KUMAR, DR. NIRDOSH KUMAR AGARWAL & DR. SUBODH NALWAYA</i>	14
4.	A STUDY OF CUSTOMER PREFERENCES OF MOBILE BANKING AND BARRIERS IN ADOPTION OF MOBILE BANKING SERVICES IN SELECTED CO-OPERATIVE BANKS IN PUNE CITY <i>SHRI AMOL D LONDHE & P. CHATTOPADHYAY</i>	17
5.	DATA MINING AND IDS (INTRUSION DETECTION SYSTEM) <i>P. RAMACHANDRAN & DR. R. BALASUBRAMANIAN</i>	22
6.	IDENTIFICATION OF HIPOS AMONGST HIGH PERFORMING EMPLOYEES AND THEIR DEVELOPMENT <i>ADITH DEV AKKARA, VIDHAN SHARMA, VAISHALI RAJANI, DR. RAVINDER KAUR</i>	25
7.	DIGITAL MARKETING: THE SUCCESS MANTRA <i>V.SRAVANI CHARI</i>	30
8.	TEXTILE EXPORTERS IN INDIA: A CASE STUDY OF TIRUPUR <i>DR. G. YOGANANDAN</i>	33
9.	A STUDY ON INVESTMENT PATTERN OF GOVERNMENT EMPLOYEES AND PRIVATE EMPLOYEES IN COIMBATORE CITY <i>DR. K. KANNIAMMAL & JANNET.A</i>	37
10.	IMPACT OF TURNOVER RATIOS ON PROFITABILITY: SPECIAL REFERENCE TO TWO AND THREE WHEELERS SECTOR IN INDIA <i>V.SANGEETHA & DR. M. KRISHNAVENI</i>	41
11.	THE CAUSATIVE EFFECT OF ADVERTISEMENT ON SALES <i>JAKKIREDDY SURESH REDDY & MULINTI CHINNA PULLAIAH</i>	48
12.	DIGITAL DIVIDE: CONSEQUENCES AND REMEDIAL MEASURES <i>M MAQBOOL PALA</i>	52
13.	SCHEDULING BASED NOTIFIED TRACKING BY RAILWAY NETWORK USING MOBILE USER APPLICATION <i>S. ARUNKUMAR</i>	54
14.	THE IMPACT OF EMPLOYEE EMPOWERMENT ON JOB SATISFACTION: A COMPARATIVE STUDY BETWEEN PUBLIC AND PRIVATE SECTOR FIRMS IN KERALA <i>BINDU R</i>	56
15.	ANALYSIS AND GROWTH OF SIKKIM HANDLOOM AND HANDICRAFTS INDUSTRY <i>TENZING DORJEE BHUTIA & RISHI THAPA</i>	59
16.	ASSESSMENT OF THE IMPACT OF COMPUTERIZED ACCOUNTING INFORMATION SYSTEMS ON AUDIT RISK: THE CASE OF AUTHORIZED ACCOUNTANTS ENGAGED IN NEKEMTE TOWN <i>KENO TELILA MIJENA</i>	63
17.	BANK SELECTION CRITERIA EMPLOYED BY CORPORATE CUSTOMERS: A CASE STUDY ON TEN SELECTED COMMERCIAL BANKS IN ADDIS ABABA CITY ETHIOPIA <i>MUSE BEYENE</i>	68
18.	PANCHAYATI RAJ IN HIMACHAL PRADESH: AN INTRODUCTION <i>KHEM RAJ</i>	85
19.	A STUDY ON CONSUMERS' BEHAVIOUR IN BUYING GOODS ONLINE WITH REFERENCE TO THOOTHUKUDI DISTRICT <i>R. ANANTHA LAXMI</i>	89
20.	URBAN DEVELOPMENT WITH DIVERSIFICATION OF FUND: A CASE STUDY <i>RUPAK KARMAKAR</i>	93
	REQUEST FOR FEEDBACK & DISCLAIMER	96

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

FORMER CO-ORDINATOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

DR. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

FORMER TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR

Designation/Post* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document. However, you can mention short notes to elucidate some specific point,** which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

TEXTILE EXPORTERS IN INDIA: A CASE STUDY OF TIRUPUR

DR. G. YOGANANDAN
ASSOCIATE PROFESSOR
PERIYAR INSTITUTE OF MANAGEMENT STUDIES
PERIYAR UNIVERSITY
SALEM

ABSTRACT

The apparel industry in India includes woven and knitted garment industry. Tirupur is a dominant player in the knitting garment sector. This industry is also called as hosiery sector, hosiery garment sector, knitted garment apparel sector and knitted garment sector. Tirupur is known for the cluster activity and mostly each activity of garment making is being carried out in the outside units viz., knitting units, dyeing & bleaching units, fabric printing, garmenting, embroidery, compacting and calendaring and other ancillary units. To study the socio-economic profile of the exporters, the researcher used a validated questionnaire and survey method was employed to collect the first hand information from 600 sample respondents (apparel exporters) who are members of Tirupur Exporters Association (TEA). Tirupur Exporters Association, popularly known as TEA, was established in the year 1990. Today, TEA has a membership of 897 life members. The data thus collected were tabulated for easier analysis and interpretation. Statistical tools like Percentage, Average, Standard Deviation, Two-way table and Chi-square test were employed. The research was carried out during 2012 to 2013. The study found that there are 3.3% of apparel exporters with annual turnover of less than Rs.1 crore, 68.8% of apparel exporters with annual turnover of Rs.1-10 crore, 20.2% of apparel exporters with annual turnover of Rs.10-20 crore and 7.7% of apparel exporters with annual turnover of more than Rs.20 crore. The study also found that the exporters lack professionalism the fact that majority of the exporters are not professionally qualified. Of late, the entrepreneurs have started to diversify their export business and also have taken efforts to brand their export products. Yet, the infrastructural bottlenecks create hindrance to the growth of export businesses and the government has to speed up the industry modernization process through enhanced promotional measures so as to increase the textile exports from India.

KEYWORDS

India, entrepreneurs, exporters, textile industry, tirupur.

INTRODUCTION

The apparel industry in India includes woven and knitted garment industry. Tirupur is a dominant player in the knitting garment sector. The apparel exporters in Tirupur mostly produce and export knitted garments and the share of woven garment is insignificant when compared with knitted garment production and exports. In India, the other major knitted garment production centres are Ludhiana, Delhi, Kolkata and Mumbai (Yoganandan, Growth of Apparel Export Industry in Tirupur, India, 2015). This industry is also called as hosiery sector, hosiery garment sector, knitted garment apparel sector and knitted garment sector (Jayabharathi, 2010). Tirupur is spread over 27.20 sq. kms and the seventh largest town in Tamil Nadu and 60 kms. from Coimbatore, the Manchester of Southern India (Yoganandan, An overview of Tirupur: The Textile city in India, 2015). It has grown by encompassing peripheral villages like Avinashi, Nallur, Mangalam, Kangeyam, Palladam, Koduwei, which are situated around 15-20 km. radius from Tirupur (Devaraja TS, 2011). Tirupur is also called as the Knitwear city, Banian city, Kutti (Small) Japan, Dollar city and is surrounded by other regions (cities) famous for their contribution to textile industry (Vetrivel T & Manivannan L, 2011). Apparel industry in Tirupur is predominantly a small scale industry where large numbers of players are small exporters (Yoganandan, External factors influencing textile exports of Tirupur: An application of Factor Analysis, 2015). The exporters in Tirupur focus on low-volume mid-fashion segment particularly the women and children wear segments.

CAPACITY OF UNITS IN VARIOUS OPERATIONS

Tirupur is known for the cluster activity and mostly each activity of garment making is being carried out in the outside units viz., knitting units, dyeing & bleaching units, fabric printing, garmenting, embroidery, compacting and calendaring and other ancillary units. There were 3000 knitwear exporters, 2000 knitwear domestic business oriented business houses, 1000 garment making units 100 embroidery units, 764 fabric printing units, 100 compacting units, and 729 dyeing units in 2009 (Office of Special Officer, 2009). Even though it has so many business organizations and it identified as textile cluster, it is facing certain challenges in the form of non-availability of quality infrastructure in the form of poor road connectivity, power supply problems, sea port and airport connectivity problems etc. (Yoganandan, Jaganathan, Saravanan, & Senthil kumar, 2013).

TIRUPUR EXPORTERS ASSOCIATION (TEA) AND ITS ACHIEVEMENTS

Tirupur Exporters Association, popularly known as TEA, was established in the year 1990. This is an Association exclusively for exporters of cotton knitwear who have production facilities in Tirupur. From the modest beginning TEA has now grown into a strong body of knitwear exporters. Today, TEA has a membership of 897 life members (TEA, 2012).

WHY DO NATIONS EXPORT?

Exports mean selling the home country's goods/services in other countries (Kumar, 2007). Export is a function of international trade whereby goods produced in one country are shipped to another country for future sale or trade (Investopedia, 2013). No country in the world is self sufficient in everything she consumes. The role of entrepreneur is critical in making the country self sufficient (Yoganandan & Vetrivelvan, Entrepreneurship development in India, 2016). The disproportionate endowment of resources throughout the world made economies to go for exports and imports. The countries in the gulf region have abundant petroleum, China, Australia, United states of America and South Africa have abundant gold, Russia has natural gas, Botswana, Russia and South Africa are the leading producers of diamond, China, India, United States of America, Pakistan and Brazil are the leading cotton producing countries and India, China, Indonesia and Thailand are the leading producers of rice. But these economies need many other consumables (good and services) to survive. Hence, they have to engage in international trade by exporting the surplus of goods and services against import of all other goods and services the production of which is inadequate. Thus, the primary reason for exports is to import, that is to earn foreign exchange to pay for her imports. The export and imports of developing countries like India and Pakistan gained momentum after the reforms that took place in 1990 (Yoganandan, Globalization of Pakistan, 2010).

METHODOLOGY

In this article an attempt was made to study the socio, economic profile of textile exporters in Tirupur. This article draws lots of inputs from the doctoral research thesis submitted to Anna University, Chennai. A field survey method was employed to collect the first hand information from 600 sample respondents (apparel exporters). The data thus collected were tabulated for easier analysis and interpretation. Statistical tools like Percentage, Average, Standard Deviation, Two-way table and Chi-square test were employed. The apparel exporters have been chosen from the Tirupur Exporters' Association (TEA), Tirupur. The research was carried out during 2012 to 2013.

ANALYSIS AND DISCUSSIONS

Distribution of apparel exporters based on turnover: An attempt was made to classify the apparel exporters based on their annual turnover. The Tirupur Exporters' Association (TEA), Tirupur has 900 apparel exporters as members out of which 600 apparel exporters are contacted. The researchers used stratified proportionate random sampling method to gather the data from apparel exporters who are members of The Tirupur Exporters' Association (TEA), Tirupur. For this purpose, the four strata have been identified viz., exporters with annual turnover of less than Rs.1 crore, Rs.1-10 crore, Rs.10-20 crore and more than Rs.20 crores.

TABLE 1: DISTRIBUTION OF APPAREL EXPORTERS BASED ON TURNOVER

S. No.	Turnover and Classification	No. of apparel exporters	Percentage
1	Less than Rs.1 crore (Micro exporters)	20	3.3
2	Rs.1-10 crore (Small exporters)	413	68.8
3	Rs.10-20 crore (Medium exporters)	121	20.2
4	More than Rs.20 crore (Large exporters)	46	7.7
	Total	600	100

Source: Primary data

It is clear from the table 1 that in the chosen sample there are 3.3% of apparel exporters with annual turnover of less than Rs.1 crore and they may be called as micro exporters, 68.8% of apparel exporters with annual turnover of Rs.1-10 crore and they may be called as small exporters, 20.2% of apparel exporters with annual turnover of Rs.10-20 crore and they may be called as medium exporters and 7.7% of apparel exporters with annual turnover of more than Rs.20 crore and they may be called as large exporters. It is inferred that majority 68.8% of apparel exporters are small exporters with annual turnover of Rs.1-10 crore. This reflects the nature of apparel export industry in Tirupur which is still predominantly a small scale industry. This also explains why the government of India is taking many promotional activities to rejuvenate the growth of textile export industry in Tirupur (Yoganandan, Textile Export Promotion in India-Salient Features, 2015).

Distribution of apparel exporters based on period of establishment: An attempt was made to find out the period of establishment of apparel exporters' business. This would help one to understand the trend in new apparel export business getting started and also to understand the period in which the new entrants into the industry was at the maximum. For this purpose, the apparel exporters based on period of establishment are classified into three viz., apparel export firms that were established before 1995, during 1995-2005 and after 2005. It is found from the study that 38.3% of apparel exporters started their export business before 1995, 43.7% of apparel exporters started their export business during 1995-2005 and 18.0% of apparel exporters started their export business after 2005. Hence, it is inferred that majority 43.7% of apparel exporters started their export business during 1995-2005. Interestingly, this coincides with the period when the reform process or economic liberalization has been introduced in India.

Distribution of apparel exporters based on age-group of the promoter: The apparel exporters are categorised into three age-groups namely aged less than 40 years, aged between 40-55 years and aged more than 55 years. The study found that 35.2% of apparel exporters belong to the age-group of less than 40 years, 50.3% of apparel exporters belong to the age-group of 40-55 years and 14.5% of apparel exporters belong to the age-group of more than 55 years. It is inferred that majority 50.3% of apparel exporters belong to the age-group of 40-55 years. The above finding highlights the fact that apparel export business is slowly moving into the hands of younger generation of entrepreneurs.

Business experience of promoters: Experience may play a significant role in the conduct of apparel export business. For this purpose, the experience of the apparel exporters is categorised into groups viz, less than 10 years, 10-20 years and more than 20 years. The study found that 38.7% of apparel exporters have less than 10 years of experience, 28.3% of apparel exporters have 10-20 years of experience and 33.0% of apparel exporters have more than 20 years of experience. Therefore, it could be inferred that majority 38.7% of apparel exporters (apparel exporters) have less than 10 years of experience in the apparel export business. This indicates that the apparel export industry still attracts more and more entrepreneurs into export business.

Educational qualification of promoters: An understanding of the educational background would help in relating the current changes in educational background and of apparel exporters in Tirupur. For this purpose, the exporters are categorised into educational qualifications viz., Illiterate, Completed schooling (Higher Secondary Course), Undergraduates and Postgraduates. It is found that 6.3% of apparel exporters are illiterates, 43.7% of apparel exporters have completed schooling (HSC), 35.5% of apparel exporters are undergraduates and 14.5% of apparel exporters are postgraduates. This shows that though there is visible change in the educational background of apparel exporters as there are more and more exporters started acquiring higher qualification, still majority of the apparel exporters have only completed their schooling (Yoganandan, The strategies and expectations of apparel exporters in Tirupur, India, 2015).

Distribution of apparel exporters based on markets diversified: To understand the apparel industries ability, willingness to take risk and interest to serve buyers in many countries the apparel exporters are classified into four categories viz., apparel exporters exporting to less than 3 countries, apparel exporters exporting to 3-6 countries, apparel exporters exporting to 6-10 countries and apparel exporters exporting to more than 10 countries. It is found from the study that 21.0% of apparel exporters export to less than 3 countries, 49.2% of apparel exporters export to 3-6 countries, 23.3% of apparel exporters export to 6-10 countries and 6.5% of apparel exporters export to more than 10 countries. Hence, it is inferred that majority 49.2% of apparel exporters export to 3-6 countries. This shows that, the apparel exporters in Tirupur have not yet diversified in a big way in terms of geographical coverage covering more countries (Yoganandan & Saravanan, Export performance of Indian Textile industry during post reform period (1991 to 2010), 2011).

Distribution of apparel exporters on the basis of brand ownership: The brand ownership may influence their export performance; hence it is important to find out the brand ownership status of apparel exporters in Tirupur. For this purpose, the apparel exporters are categorised into exporters who use only buyers' brand and exporters who also have own brand. It is clear from the findings of the research that 81.3% of apparel exporters in Tirupur manufacture and export only in buyers' brand whereas the rest 18.7% of exporters manufacture and export not only in buyers' brand but also in their own brand. These findings match with the findings of Karthikeyan & Ramachandran (2009) who highlighted the need to establish strong brands in the international market. Also, the global recession played negatively on the efforts taken by the exporter to market the products under their own brand (Yoganandan & Saravanan, Impact of global recession on global textile exports and imports, 2015).

Distribution of apparel exporters on the basis of manufacturing activity: To study the distribution of apparel exporters in Tirupur on the basis of manufacturing activity, the apparel exporters are categorised into manufacturing exporters who complete the production of entire export order by themselves, manufacturing cum merchandising exporters who give part of their export order to sub-contractors and merchandising exporters who completely rely on sub-contractor for entire production of export order. It is found that that 36.2% of apparel exporters all under the category of manufacturing cum merchandising exporter, 63.8% of apparel exporters fall under the category of manufacturing exporters, and there is no merchandising exporter in the chosen sample.

Apparel exporters and usage of Indian and foreign machines: An attempt was made to study the usage of foreign and Indian machines in the manufacturing and processing activities. The apparel exporters may use both Indian and foreign machines in their production process. It is found that all the apparel exporters in Tirupur have both knitting and garment stitching machines. But only 43.8% of apparel exporters have foreign made knitting machines and only 45.8% of apparel exporters have foreign made garment stitching machines. This finding is in line with the findings of Shanmugasundaram. According to Shanmugasundaram et al., (2010), exporters in order to reduce cost chose inferior quality of yarn and also used indigenous machineries for their knitting and this research also confirms that only 43.8% of apparel exporters use foreign made machines for knitting (similarly for other processing activities) although they also use Indian made machines. Regarding dyeing and bleaching, 83.6% of exporters do not have their own dyeing units and depend on other independent dyeing and bleaching units. In case of fabric printing, 44% of apparel exporters have Indian and foreign fabric printing machines whereas 16.6% of apparel exporters do not have any fabric printing

machine and they are dependent on other units. 77% of apparel exporters have Indian embroidery machines and 67% of apparel exporters have foreign embroidery machines. In the compacting and calendaring, around 20% of exporters have either Indian made or foreign made machines. 71% of exporters do not have compacting and calendaring machines.

It is revealed from the analysis that around 70% of apparel exporters do not have dyeing and bleaching units and compacting and calendaring units and they are dependent on other units (service providers) for this part of the manufacturing process and this is in line with the findings of Abhijit Banerjee and Kaivan Munshi (1999). They pointed out that out of seven principal stages in the production process except the most important knitting and stitching, the rest of the work is given to job-workers who are specialized producers. National productivity council report (2009) also stressed the need for expansion of spinning and dyeing units and Samar Verma (2002) highlighted that level of modernization in the textile industry is one of the constraints in the apparel industry is confirmed with the findings of this research.

Apparel exporters and sourcing of raw materials: An attempt is made to understand the sources of raw material, accessories and other man-made raw materials (synthetic fabrics and yarns). It is found from the study that all the apparel exporters in Tirupur used to source the raw materials (cotton yarn), man-made fibres and accessories from Tamil Nadu and other states in India. But there are 10% of apparel exporters who source cotton yarn and fabric from abroad, 27% of apparel exporters source accessories from other countries and 14% of apparel exporters source most of made-made fibres from abroad.

Apparel exporters and sources of fund: The primary source of fund is promoters own capital. But apart from promoters "capital the apparel exporters have also used other sources of fund. It is found from the research that majority 90.5% of apparel exporters rely on bank loans as the other major source of fund for their business operation. Only 9.5% of apparel exporters use loans from private institutions as the major source of fund apart from promoters" own capital. The apparel exporters do not prefer venture capital investments or public deposits as major source of fund. Small exporters are really unable to raise the funds for business activities and they continue to operate as small exporters with wafer thin profit margin. (Yoganandan, Saravanan, & SenthilKumar, Problems Faced by Small Knitwear Exporters in Tirupur, Tamil Nadu, 2013).

FINDINGS FROM CHI-SQUARE ANALYSIS

It is found from the research that in the annual turnover of less than Rs.1 crore category, majority 50.0% of exporters established their export business after 2005. In the annual turnover of Rs.1-10 crore category, majority 50.6% of exporters established their export business during 1995-2005. In the annual turnover of Rs.10-20 crore category, majority 48.8% of exporters established their export business before 1995. And in the annual turnover of more than Rs.20 crore category, majority 67.4% of exporters established their export business before 1995. The chi-square analysis indicates that there is a significant relationship between period of establishment and annual turnover of apparel exporters in Tirupur. It is divulged from the study that in the annual turnover of less than Rs.1 crore category, majority 45.0% of exporters belong to the age-group of less than 40 years. In the annual turnover of Rs.1-10 crore category, majority 49.9% of exporters belong to the age-group of 40-55 years. In the annual turnover of Rs.10-20 crore category, majority 52.9% of exporters belong to the age-group of more than 55 years. And in the annual turnover of more than Rs.20 crore category, majority 58.7% of exporters belong to the age-group of 40-55 years. The chi-square analysis indicates that there is a significant relationship between age-group and annual turnover of apparel exporters in Tirupur.

It is found from the study that in the annual turnover of less than Rs.1 crore category, majority 35.0% of exporters have less than 10 years of business experience and more than 20 years experience. In the annual turnover of Rs.1-10 crore category, majority 41.4% of exporters have less than 10 years of business experience. In the annual turnover of Rs.10-20 crore category, majority 35.5% of exporters have 10-20 years of business experience. And in the annual turnover of more than Rs.20 crore category, majority 37.0% of exporters have less than 10 years of business experience. The chi-square analysis shows that there is no significant relationship between business experience and annual turnover of apparel exporters in Tirupur. It is identified from analysis that in the annual turnover of less than Rs.1 crore category, majority 35.0% of exporters are undergraduates. In the annual turnover of Rs.1-10 crore category, majority 43.1% of exporters have qualified as schooling completed. In the annual turnover of Rs.10-20 crore category, majority 43.8% of exporters have qualified as schooling completed. And in the annual turnover of more than Rs.20 crore category, majority 56.5% of exporters have qualified as schooling completed. The chi-square analysis shows that there is a significant relationship between educational qualification and annual turnover of apparel exporters in Tirupur.

It is found from the study that in the annual turnover of less than Rs.1 crore category, majority 40.0% of exporters have diversified into less than 3 countries. In the annual turnover of Rs.1-10 crore category, majority 51.1% of exporters have diversified into 3-6 countries. In the annual turnover of Rs.10-20 crore category, majority 55.4% of exporters have diversified into 3-6 countries. And in the annual turnover of more than Rs.20 crore category, majority 45.7% of exporters have diversified into 6-10 countries. The chi-square analysis reveals that there is a significant relationship between markets diversified and annual turnover of apparel exporters in Tirupur. It is found from the study that in the annual turnover of less than Rs.1 crore category majority 55.0% of apparel export firms do manufacture and export in buyers" brand name. In the annual turnover of Rs.1-10 crore category majority 86.2% of apparel export firms do manufacture and export in buyers" brand name. In the annual turnover of Rs.10-20 crore category majority 88.4% of apparel export firms do manufacture and export in buyers" brand name. And in the annual turnover of more than Rs.20 crore category majority 69.6% of apparel export firms do manufacture and export in buyers" and also in their own brand name. The chi-square analysis indicates that there is a significant relationship between brand ownership and annual turnover of apparel exporters in Tirupur.

It is found from the study that in the annual turnover of less than Rs.1 crore category, majority 70.0% of apparel export firms are manufacturing exporters. In the annual turnover of Rs.1-10 crore category, majority 63.4% of apparel export firms are manufacturing exporters. In the annual turnover of Rs.10-20 crore category, majority 60.34% of apparel export firms are manufacturing exporters. And in the annual turnover of more than Rs.20 crore category, majority 73.9% of apparel export firms are manufacturing exporters. The chi-square analysis shows that there is no significant relationship between manufacturing activity and annual turnover of apparel exporters in Tirupur.

CONCLUSION

Tirupur is one of the largest textile clusters in India offering foreign exchange revenue for the government at the same time generating millions of direct and indirect job opportunities. Tirupur exporters are usually small and medium sized business enterprises with relatively 10 to 20 years of experience in the export industry. The government of India has been taking promotional measures to promote the textile industry in India. Yet, the infrastructural bottlenecks create hindrance to the growth of export businesses. The lack of professionalism is clear from the fact that majority of the exporters are not professionally qualified. The entrepreneurs have started to diversify their export business and also have taken efforts to brand their export products. The government has also need to encourage in creating congenial climate for business organization to come out with innovative products, in their own brand name in order to make this export industry to sustain on its own.

REFERENCES

1. Banerjee, A., & Munshi, K. (1999). *Market Imperfections, Communities and the Organization of Production: An Empirical Analysis of Tirupur's Garment-Export Network*. Preliminary research report.
2. Deveraja, T. (2011). *Indian textile and garment industry-An overview*. New Delhi: Indian Council of Social Science Research.
3. Investopedia. (2013, September 15). *Export*. Retrieved September 15, 2013, from Investopedia: <http://www.investopedia.com/terms/e/export.asp>
4. Jayabharathi. (2010, January-March). A study on enhancing the learning capability of knitted garment export industry in Tirupur: Emphasis on influencing factors and opportunities. *Journal of Contemporary Research in Management*, 89-102.
5. Karthikeyan, G., & Ramachandran. (2009). Marketing strategies to be adopted by the garment exporters after the quota removal in Tirupur. *Indian Journal of Marketing*, 46-54.
6. Kumar, A. (2007). *Export and import management*. New Delhi: Excel Books.
7. Office-of-Special-Officer. (2009). *Tirupur oru kannottam (Tamil version)*. Tirupur: State government of Tamil Nadu.

8. Shanmugasundaram, S., Loganathan, G., & Panchanatham, N. (2010). Quality Awareness – An Imperative Need for Flourishing Knitwear Industry in India. *International Journal of Trade, Economics and Finance*, 1 (3), 309-314.
9. TEA. (2012, September 14). *About TEA*. Retrieved September 14, 2012, from Tirupur Exporters Association: <http://www.tea-india.org/Pages/aboutus.aspx>
10. Vasan, M. (2011). Consumer Shopping Behaviour in Retail Stores - A Case of Salem District. *International Journal of Marketing & Management Research*, 2 (7), 226-237.
11. Vasan, M. (2011). Owners' Attitude Towards the Performance of Powerloom Sector in Tamilnadu - A Case of Erode District. *Asia Pacific Journal of Research in Business Management*, 2 (7), 319-338.
12. Vasan, M. (2016). Problems and Prospects of Women Entrepreneurs in India. *Shanlax International Journal of Management*, 3 (1), 312-315.
13. Vasan, M. (2015). Prudent Debt Management for Business Development. *International Research Journal of Business and Management*, 8 (2), 94-97.
14. Vasan, M. (2007). Retail Industry in India - A Review. *Economic Challenger*, 36 (9), 25-30.
15. Vasan, M. (2014). Talent Management - An Overview. *Nafen Digest*, 2-4.
16. Verma, S. (2002). *Export competitiveness of Indian textile and garment industry*. International council for research on international economic relations. New Delhi: International council for research on international economic relations.
17. Vetrivel, T., & Manivannan, L. (2011). Problems and prospects of garment industry in Tirupur. *Indian Journal of Applied Research*, 1 (2), 99-102.
18. Yoganandan, G. (2015). An overview of Tirupur: The Textile city in India. *Global Journal for Research Analysis*, 4 (3), 55-56.
19. Yoganandan, G. (2015). External factors influencing textile exports of Tirupur: An application of Factor Analysis. *SCHOLARS WORLD - International Refereed Multidisciplinary Journal of Contemporary Research*, 3 (2), 52-64.
20. Yoganandan, G. (2010). Globalization of Pakistan: Lessons for politically unstable countries. *International Journal of Marketing Studies*, 2 (1), 133-139.
21. Yoganandan, G. (2015). Growth of Apparel Export Industry in Tirupur, India. *International Journal of Research*, 2 (3), 183-187.
22. Yoganandan, G. (2015). Textile Export Promotion in India-Salient Features. *Bonfring International Journal of Industrial Engineering and Management Science*, 5 (1), 01-04.
23. Yoganandan, G. (2015). The strategies and expectations of apparel exporters in Tirupur, India. *Zenith International Journal of Business Economics & Management Research*, 5 (1), 169-177.
24. Yoganandan, G., & Saravanan, R. (2011). Export performance of Indian Textile industry during post reform period (1991 to 2010). *International Journal of Management, Entrepreneurship & Technology*, 1 (1), 44.
25. Yoganandan, G., & Saravanan, R. (2015). Impact of global recession on global textile exports and imports. *Global Journal for Research Analysis*, 4 (1), 103-105.
26. Yoganandan, G., & Vetrivelvan, V. (2016). Entrepreneurship development in India. *Shanlax International Journal of Management*, 3 (1), 345-346.
27. Yoganandan, G., Jaganathan, A., Saravanan, R., & Senthil kumar, V. (2013). Factors affecting the export performance of textile industry in developing countries – A review of literature. *International Journal of Commerce, Business and Management*, 2 (4), 173-176.
28. Yoganandan, G., Saravanan, R., & Senthilkumar, V. (2013). Problems Faced by Small Knitwear Exporters in Tirupur, Tamil Nadu. *Life Science Journal*, 10 (7), 1145-1152.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

