

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & 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,

Indian Citation Index (ICI), 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 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5943 Cities in 193 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.	LANGUAGES - IMPERATIVE FOR FINAL YEAR DEGREE STUDENTS <i>Dr. R. PARVATHI & NAZEER PASHA</i>	1
2.	BHIM AADHAAR PAY – SMART WAY TO GO CASHLESS IN INDIA <i>SRIHARI SUBUDHI</i>	5
3.	A STUDY ON LABOR WELFARE PRACTICES (HEALTH AND SAFETY) IN GARMENT INDUSTRIES, TIRUPUR <i>Dr. S. KALAIYARASI</i>	9
4.	FACTORS INFLUENCE CONSUMERS PERCEPTION OF INTERNET BANKING IN BURDWAN DISTRICT <i>SOUVIK SINGHA & TANMOY DASGUPTA</i>	15
5.	INNOVATION AND ENTREPRENEURSHIP – A DEEP CONNECT <i>Dr. MEENAL SUKHLECHA & Dr. PRITI GUPTA</i>	20
6.	COMPARISON AND MAPPING OF THE UPDATED ACCREDITATION STANDARDS AND CRITERIONS OF ASSOCIATION TO ADVANCE COLLEGIATE SCHOOLS OF BUSINESS (AACSB), NATIONAL BOARD OF ACCREDITATION (NBA) <i>ASHA MATHEW</i>	24
7.	PROPERTY TAX REFORMS IN MUNICIPAL CORPORATION OF DELHI (MCD) – FISCAL AND DISTRIBUTIONAL IMPLICATIONS <i>LOVE GOGIA</i>	30
8.	THE REPERCUSSIONS OF THE GLOBAL FINANCIAL CRISIS 2008 ON THE PROFITABILITY OF ISLAMIC BANK IN JORDAN <i>MADDALLAH SALEEM MUSALAM ALKAAIDI & ASIF AKHTAR</i>	39
9.	NON-PERFORMING ASSETS MANAGEMENT IN INDIAN BANKING SECTOR - A CASE STUDY OF PUBLIC SECTOR BANKS <i>MRITUNJAY MAHATO</i>	42
10.	WORK LIFE BALANCE OF WOMEN BANKERS: A CASE STUDY OF PRIVATE COMMERCIAL BANKS OF CHITTAGONG METROPOLITAN CITY <i>SAIMUNA TASKIN</i>	47
	REQUEST FOR FEEDBACK & DISCLAIMER	52

CHIEF PATRON**Prof. (Dr.) 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

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. A SAJEEVAN RAO**

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

CO-EDITOR**Dr. BHAVET**

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD**Dr. S. P. TIWARI**

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. CHRISTIAN EHIUBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

Dr. CLIFFORD OBIYO OFURUM

Professor of Accounting & Finance, Faculty of Management Sciences, University of Port Harcourt, Nigeria

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. VIRENDRA KUMAR SHRIVASTAVA

Director, Asia Pacific Institute of Information Technology, Panipat

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. ANA ŠTAMBUK

Head of Department of Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. ANIL K. SAINI

Professor, Guru Gobind Singh Indraprastha University, Delhi

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia

Dr. EGWAKHE A. JOHNSON

Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria

Dr. A. SURYANARAYANA

Professor, Department of Business Management, Osmania University, Hyderabad

P. SARVAHARANA

Asst. Registrar, Indian Institute of Technology (IIT), Madras

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

Dr. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. LALIT KUMAR

Faculty, Haryana Institute of Public Administration, Gurugram

Dr. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

SURJEET SINGH

Faculty, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

Dr. MELAKE TEWOLDE TECLEGIORGIS

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. SAMBHAVNA

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

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. SHIVAKUMAR DEENE

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

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

FORMER TECHNICAL ADVISOR**AMITA****FINANCIAL ADVISORS****DICKEN 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>

A STUDY ON LABOR WELFARE PRACTICES (HEALTH AND SAFETY) IN GARMENT INDUSTRIES, TIRUPUR

Dr. S. KALAIYARASI
HEAD
DEPARTMENT OF COMMERCE
NIFT-TEA COLLEGE OF KNITWEAR FASHION
TIRUPUR

ABSTRACT

The paper examines the perceptions of workers towards labour welfare measures in the changing economic environment. There is a need to provide various types of facilities such as adequate safety measures, canteen facility, better training facilities, medical facilities and adequate financial facilities at the time of need. These facilities make the work place more comfortable for the workers. A sample of 100 workers has been taken from the Tirupur garment industry. The employee selected randomly by considering their age work experience and the salary scale. A study was mainly focused on what are the welfare measures provided to the employees, whether the employees are properly utilizing the welfare measures, whether the employees are satisfied with the welfare measures provided to them, whether they are facing any problem in their work environment, their suggestions to improve the welfare measures to reduce the problems that they are facing the work place. Welfare includes anything that is done for the comfort and improvement of employees and is provided over and above the wages. Welfare helps in keeping the morale and motivation of the employees high so as to retain the employees for longer duration. In this paper, an attempt has been made to analyze the perceptions of workers towards labour welfare measures in the garment industry.

KEYWORDS

labor welfare practices, garment industries-Tirupur.

JEL CODE

O15

INTRODUCTION

Welfare in Indian industry implies provision of medical and educational services and congenial work atmosphere etc., the need for providing such services and facilities arises from the social responsibility of the industry, a desire for upholding democratic values and a concern for employees. Welfare covers the families of the employees. Welfare covers the families of the workers, especially in India, where, because of strong family these workers well begin encompassed of their families.

Welfare implies providing better work conditions such as clean toilets, drinking water facilities, canteen, rest room, health and safety measures, reasonable hours of work and holidays, housing, education, recreation, transportation and counseling.

Welfare can be defined as the voluntary efforts of the employer to establish within the existing industrial system, working and sometimes living culture conditions of the employees beyond that which required by the law, the custom of industry and the condition of the company.

Welfare is of two types:

1. Statutory welfare
2. Non statutory welfare

Through statutory welfare ensures a bare minimum of facilities and reasonably good working condition, employers are free to provide, or not to provide non statutory welfare. Practically in all organizations in India provide non statutory measures.

In a company, the union would like to secure usual benefits to maintain their image. The role of union in welfare has also been influenced by the social – political and legal environment and the economy. Their role in the welfare activities come up from the workers need for welfare services apart from those available to them. In organization where the union has been assertive, welfare activities have been considerable. While in unorganized sectors workers have been able to derive sufficient benefits from the employers. Employers provide amenities to discharge their social responsibility, raise the employee's morale, use the work force more effectively and increase turnover and reduce absenteeism. Benefits such as bonus, etc...are bond by law of service, this ensuring that an employee will remain for a certain minimum period at least. Welfare helps to build a positive image of the organization and facilities dealing with union.

STATUTORY WELFARE & HEALTH

This provides detailed instruction on cleanliness, disposal of wastage, ventilation, control of temperature, dust and fumes, overcrowding, lighting, latrine and urinal space etc... (section 11-20). It obligates factories not to spill effluents into open drains, remove dust, dispose of wastage and washing water (section 11-20), to provide adequate ventilation and fresh air – a minimum working space of 500 sq.ft per worker in a new factory and 350 cm ft. of air in existing one, sufficient and suitable natural and ordinary light, clean and cool drinking water during summer.

SAFETY

The act provides 20 different sections on obligatory safety measures, e.g. the fencing and covering of dangerous parts of machinery in operation, prohibition if young persons and females from handling cleaning and lubricating machine, provisions of suitable striking gear, casting new machinery, casting and guarding of every set and screw, bolts, spindle, wheel etc...provision of safety of appliances such as goggles, safety hats and gloves and cautioning against fire fumes and risk to eyes(section 21-31,34-36 and 38)

ANNUAL LEAVE WITH WAGES

A worker who works for 240 days is allowed an annual leave with wages at the rate of one day of work. Annual leave can be accumulated up to 30 days for adult, 40 days of children (section 70)

ESI

This scheme was designed for the benefits, which were provided under the workmen compensation act and maternity act. It also covers some of the contingencies act and the maternity act. It also covers some of the contingencies provided by employers through financial agencies. The scheme administrated by an autonomous body, the employees state insurance corporation which was set up by the act of the central government.

The scheme provides the following benefits to the insured person and their families.

- Sickness cash
- Maternity benefits
- Disablement benefits
- Dependent benefits
- Funeral benefits

NON STATUTORY WELFARE

Non –statutory welfare activities are more difficult budget than salary. Then often turn out to be more expensive than visualized. So the management becomes extremely critical of this activity. Above all, the management has to consider the motivational effect of such activities on work and other productive behavior. The manager should keep in mind that on statutory welfare will result in a sense gratitude and loyalty among the employees and motivate them to work hard. Generous benefits might create a sense of belongingness among workers, they may be lot leave the organization, causing the large work force stagnation, creating the problems such as considering seniority rather than the merit for promotion, perceiving jobs and a dead ends and consequently losing interest while at the organization to grow and not retard its growth by kicking back and defeating the very purpose for which it was created. However, non-statutory welfare is comprised mainly of hygiene factors and not of direct motivate and capacities of these by themselves elicit increased productivity debatable.

EMPLOYEE WELFARE MEASURES – AN OVERVIEW

The following Acts provides these measures:

- Factories Act 1948
- Employees family pension scheme 1971
- Employee state insurance Act 1948
- Workmen’s compensation Act 1923
- Payment of gratuity Act 1972.
- Employees provident fund Act 1952
- Maternity benefit Act 1961

FACTORIES ACT 1948

The existing law reacting to regulation of labour employed in factories in India is embodies in the factories act 1934. Experience of the working of the act has revealed a number of defects and weakness, which hamper effective administration. Hence the factories act 1948 was enacted and new changes were introduced to male health safety and welfare measures more appropriate to the factory workers. The main object of this act is to protect actories act from being subject to unduly long hours of bodily strain or manual labour. It also provides that employees should work in healthy and better sanitary conditions so far as the manufacturing process will allow and precautions should be taken for their safety and for the preventions on accidents.

1. Washing Facility (Sec.42)

In every factory adequate and suitable facilities (separately and adequately screened for the use of male and female workers) shall be provided and maintained for the use of the workers therein and such facilities shall be conveniently accessible and shall be kept clean.

2. Facility for storing and drying clothing (Sec.43)

The state government may make rules requiring the provision of suitable places for keeping clothing of workers not worn during working hours and for the drying or wet clothing in respect of any factory or class of factories.

3. Facility for sitting (Sec.44)

Provision of status arrangement for workers obliged to work in a standing position. In every factory, suitable arrangements for sitting shall be provided and maintained for all workers who are obliged to work in a standing position. This has been done in order that workers may take advantage of any opportunities for rest, which may occur in the course of their work.

Provision of seating arrangement for workers doing work which can be done in a sitting post if the workers in any factory engaged in a particular manufacturing process or working in a particular room are able to do their work, the chief inspector may require the occupier of the factory to provide such seating as may be practicable.

4. First aid appliances (Sec.45)

At least one first-aid box with prescribed contents for every 150 workers. There shall in every factory be provided and maintained so as to be readily accessible during all working hours, first-aid boxes or cupboards with the prescribed contents. There shall be at least one such box for every 150 workers ordinarily employed at any one time in the factory.

First-aid box to have prescribed contents. Only the prescribed contents shall be kept in a first aid box or cupboard. Most first-aid box to be in the charge of responsible person. Each First-aid box shall be kept in the charge of separate responsible person who holds a certificate in the First-aid treatment recognized by the state government. Further, such person shall always be readily available during the working hours of the factory.

Ambulance room in a factory employing more than 500 workers. In every factory wherein more than 500 workers are ordinarily employed there shall be provided and maintained an ambulance room containing the prescribed equipment.

The room shall be in the charge of such medical and nursing staff as may be prescribed and those facilities shall always be made readily available during the working hours of the factory.

5. Canteens (Sec.46)

Canteen in factory employing more than 250 workers the state government may make rules. The state government may make rules requiring that in any specified factory wherein more than 250 workers are ordinarily employed, a canteen shall be provided and maintained by the occupier for the use of the workers.

6. Shelters, rest rooms and lunch rooms (Sec.47)

Provision for shelters, rest rooms. Lunch rooms in a factory employing more than 150 workers. In every factory wherein more than 150 workers are, there shall be a provision for shelters, rest rooms, lunch rooms where workers can eat meals brought by them with provision for drinking water, however, any canteen maintained in accordance with the provision of Sec 46 shall be regard as part of this requirement. Where a lunchroom exists, no worker shall eat any food in the workshop.

7. Crèches (Sec.48)

Provision of crèches in factories employing more than 30 women workers. In every factory wherein more than 30 women workers are ordinarily employed, there shall be provided and maintained a suitable room for use of children under the age of 6 years of such women.

Crèches should be adequate lighted and ventilated and to be under the charge of trained women. Rooms for use of children shall provide adequate accommodation shall be adequately lighted and vent lighted.

Further they shall be maintained in a clean and sanitary condition shall be under the charge of women trained in the care of children and infants. The location and the standards in respect of construction, accommodation, furniture and other equipment of rooms for use of children belonging to women workers.

8. Welfare officers

Employment of welfare officers in a factory employing 500 or more workers. In every factory wherein 500 or more employees there shall be one welfare officer for the purpose of marinating those facility.

OBJECTIVES OF THE STUDY

To study the existing labor welfare practices (health and safety) in Tirupur garment industries.

1. To study the satisfaction level of the employees in the organization with respect to health and safety
2. To study the awareness of various social security schemes amongst the employees in the organization.
3. To suggest the measure that would help the organization to improve the satisfaction level of their employees with regards to welfare practices.

NEED FOR THE STUDY

1. The need of the study includes various health and safety measures in textile industry.
2. The study reveals the current performance of the organization with labor welfare practices.
3. The study data for management about their employee’s opinion on their health and safety practices.
4. To provide data for management about their employees opinion on their health and safety practices
5. This study helps to plan for its future and it will act as a basis for further research work

SCOPE OF THE STUDY

The scope of the study entitled “a study on labor welfare practices (health and safety) in Tirupur.

- The study attempts to understand the level of satisfaction regarding welfare activities amongst the workers in garment industry-Tirupur
- The study concentrates in depth on area like General welfare activities, Work environment, Safety measure, Canteen facilities, Social security measures and other miscellaneous factors in order to know about the existing welfare measures and to give suggestions for improvement.

REVIEW OF LITERATURE

Report of National Commission on Labor (2002), Government of India, made recommendations in the area of labor welfare measures, which include social security, extending the application of the Provident Fund, gratuity and unemployment insurance etc. Shobha, Mishra & Manju Bhagat, in their “**Principles for Successful Implementation of Labour Welfare Activities**”, stated that labour absenteeism in Indian industries can be reduced to a great extent by provision of good housing, health and family care, canteen, educational and training facilities and provision of welfare activities.

A. Sabarirajan, T. Meharajan, B.Arun (2001) analyzed the study on employee welfare in Textile industry. The study shows that 15% of the employees are employees are satisfied with their welfare measures.39 % of the employees is average with their welfare measures. 16% of them are in highly dissatisfied level. This study throws light on the impact of welfare measures on QWL among the employees of textile mills in Salam district.” While describing the Welfare in Indian INDUSTRIAL SECTOR, **A.J.Todd (1933)** was analyzed that the labour welfare is the voluntary efforts of the employers to establish, within the existing industrial system, working and sometimes living and cultural conditions of the employees beyond what is required by law, the custom of the industry and the conditions of the market.

RESEARCH METHODOLOGY

Research methodology is a way to systematically solve the research problem according to Clifford woody research comprises defining and redefining problem, formulating hypothesis or suggested solution, collecting, organizing and evaluating data, making decision and creating conclusions to determine whether they fit the formulating hypothesis

DATA SOURCES

Primary data: Are those which are collected a fresh and for the first time and thus happen to be original in character and known as primary data. It was collected through personal interview by circulating questionnaires among employees.

Secondary data: Are those which have been collected by someone else and which have already been passed through the statistical processes are known as secondary data. it was collected from various books, magazines, journals, and company records, etc.,.

RESEARCH DESIGN

A Research design is simply the framework or plan for a study. The design may be a specific presentation of the various steps in the process of Research. For this descriptive design was used. Descriptive research includes survey and fact finding enquiries of different kinds. The major purpose of descriptive research is description of the state of affairs, as it exists at present. In this method the researcher has no control over the variables. He / She can only report what has happened and what is happening.

SAMPLE SIZE

The information collected by using questionnaire method from 100 employees of PV KNIT FASHIONS-TIRUPUR.

SAMPLE TECHNIQUE

Sample design is definite plan date

- **Percentage Analysis:** The percentage analysis is mainly employed in the study to assess the distribution of respondents in each category. The values are expressed in terms of percentage and suitable charts are also constructed to facilitate understanding and comparisons.

$$\text{Percentage} = \frac{\text{Number of respondents}}{\text{Total respondents}} * 100$$

Chi – Square

Chi-square test is applied to test the goodness of fit, to verify the distributions of observed data with assumed theoretical distribution. Therefore it is a measure to study the divergence of actual and expected frequencies; Karl Pearson’s has developed a method to test the difference between the theoretical (hypothesis) & the observed value.

$$\text{Chi-square test } (X^2) = \frac{(O-E)^2}{E}$$

$$\text{Degree of freedom} = V-(R-1) (C-1)$$

Where,

‘O’ = observe frequency

‘E’ = Expected Frequency

‘R’ = Number of rows

‘C’ = Number of columns

Data are actually collected for obtaining a sample technique or the produce the research would adopt in selecting items. In this study convenience sampling methods have been adopted to select respondents of the sample.

TOOLS FOR THE STUDY

In this study the following tools are used for data analysis. Simple percentage analysis, chi – square analysis, and ranking correlation (weighted score) test has been for the analysis.

CHI-SQUARE ANALYSIS

HYPOTHESIS 1

- NULL HYPOTHESIS (HO) there is no significant relationship between marital status of the respondents and the respondent’s opinion on their shift timing.
- ALTERNATIVE HYPOTHESIS (HA) there is significant relationship between marital status of the respondents and the respondent’s opinion on their shift timing.

TABLE 1

S.NO	WORK TIMINGS MARITAL STATUS	V.H.S	H.S	M.S	D.S	H.D.S	TOTAL
1	MARRIED	28	21	15	1	NIL	65
2	SINGLE	12	13	9	1	NIL	35
	TOTAL	40	34	24	2	NIL	100

HYPOTHESIS 2

- NULL HYPOTHESIS (HO) there is no significant relationship between experience of the respondents and the respondent’s opinion on their salary.
- ALTERNATIVE HYPOTHESIS (HA) there is significant relationship between experience of the respondents and the respondent’s opinion on their salary.

RELATIONSHIP BETWEEN EXPERIENCE OF THE RESPONDENTS AND THE RESPONDENTS OPINION ON THEIR SALARY

Chi-square= $(o_{ij}-E_{ij})^2/E_{ij}$
 E=Row total x column total/grand total
 Oij=observed frequency
 Eij=expected frequency

TABLE 2

S.NO	EXPERIENCE SALARY	Below 2 years	2-4 years	4-6 years	Above 6years	TOTAL
1	Below 10000 Rs.	12	7	2	3	24
2	10000-15000 Rs.	18	10	8	7	43
3	15000-20000 Rs.	6	NIL	2	8	16
4	Above 20000 Rs.	NIL	6	6	5	17
	TOTAL	36	23	18	23	100

TABLE 4

oij	eij	oij-eij	(oij-eij) ²	(oij-eij) ² /eij
12	8.64	6.48	41.9904	4.86
7	5.52	1.48	2.1904	0.396812
2	4.32	-2.32	5.3824	1.245926
3	5.52	-2.52	6.3504	1.150435
18	15.48	8.11	65.7721	4.248844
10	9.89	0.11	0.0121	0.001223
8	7.74	0.26	0.0676	0.008734
7	9.89	-2.89	8.3521	0.844499
6	5.76	0.24	0.0576	0.01
0	6.12	-6.12	37.4544	6.12
6	3.91	2.09	4.3681	1.117161
6	3.06	2.94	8.6436	2.824706
5	3.91	1.09	1.1881	0.303862

Hence the calculated value of $\chi^2=0.0032$
 Degree of freedom $= (r-1) (c-1)$
 $= (4-1) (4-1)$
 $= 3 \times 3 = 9$
 Level of significance = 0.05, i.e. = 5%
 Calculated value = 0.0032
 Table value = 1
 Calculated value < table value

From the chi-square analysis at 5% significant level, χ^2 value (0.0032) is less than the table value (1), so the alternative hypothesis (H_a) is accepted.

INFERENCE

Hence it shows that there is significant relationship between experience of the respondents and the respondent’s opinion on their salary.

LIMITATIONS OF THE STUDY

Every study has certain limitations; some of these are inherent in the research design.

- The sample respondents of the study were restricted to 100.
- Since the data is collect through questionnaire the respondents were reluctant due to their work
- The attitude of the workers is changing in different times and situation. Hence the result of the project may be applicable at present.
- The respondent responses to the questions may be biased due to fear towards the management and also the perception of people varies always.
- The aim of the study was restricted to reliance dyeing works this study more emphasis only to employee point of view.

FINDINGS

The following are the exiting labour welfare practice and their satisfaction level of employees in garment industries.

- The majority of the workers (51%) are males.
- The workers are in the age group of 25-45 years.
- Most of the workers are married
- Highest Percentage Of the employees are very highly adequate with the washing facilities.
- Highest Percentage Of the employees are very highly adequate with the drinking water facilities.
- Highest Percentage Of the employees are very highly adequate with the transport facilities.
- Highest Percentage Of the employees are very highly adequate with the first aid boxes.
- Highest Percentage Of the employees are very highly adequate with the rest shelter facilities.
- Highest Percentage Of the employees are very highly adequate with the safety measures.
- Highest Percentage Of the employees are very highly adequate with the quality of food items in the canteen.
- Highest Percentage Of the employees are very highly adequate with the statutory welfare facilities.
- Highest Percentage Of the employees are very highly adequate with the medical facilities
- Highest Percentage Of the employees are very highly adequate with the education facilities to the children.
- Highest Percentage Of the employees are very highly adequate with the recreational facilities.
- Highest Percentage Of the employees are very highly adequate with the insurance benefits.
- Highest Percentage Of the employees are very highly adequate with the maternity benefits.
- Highest Percentage Of the employees are very highly satisfied with the non-statutory welfare facilities.
- Highest Percentage Of the employees are very highly satisfied with the social security benefits.

- Highest Percentage Of the employees are very highly satisfied with the work timings.
- From the Chi-square analysis we found that there is significance relationship between marital status of the respondents and the respondent's work timings.
- From the Chi-square analysis we found that there is significant relationship between the experience of the respondents and the respondent's salary.

SUGGESTIONS

Though the workers are satisfied with most of the amenities available, there are certain areas where the workers are not so satisfied.

The company has to take steps to improve the following facilities in the organization:

1. Transport facilities
2. First aid boxes
3. Rest shelter facilities
4. Statutory welfare facilities
5. Education facilities to the children
6. Recreation facilities
7. Insurance benefits
8. Insurance benefits
9. Maternity benefits
10. Non-statutory welfare facilities
11. Social security benefits
12. Work timings
13. Medical examinations should be conducted by the employers for the workers from time to time. If significant occupational health problems health problems are observed, appropriate measures should be taken by the management.

CONCLUSION

Health and safety measures play an important role in any industry. Labour welfare measures are advocated to maintain strengthen manpower both physically and mentally. The study of various welfare measures brings in to light that the present measures taken by the organization. The study has brought out certain limitations and short comings in with regard to the existing labour welfare practices.

This can be reduced by the management by implementing various employee satisfactory changes in the organization. People are the major assets of an organization and taking care of their welfare and satisfaction is their duty as a whole apart from earning profit. The improvement in working conditions are suggested to improve effectiveness of the employee welfare measures like canteen, medical, school, and transport facilities which in turn would build the morale and increase the productivity of the employees.

REFERENCES

1. Kingsley Martin, „Socialism and the welfare state Fabian Tract No. 291; Fabian Publications, London, 1953.
2. Koshan Manjulika, "Labour Welfare in India in J.S. Uppal (ED), India's Economic Problems, an analytical Approach", Tata NC.Graw Hill Publishing Company Ltd., New Delhi, 1975, PP. 203-219.
3. M. Sharma, "Aspects of Labour Welfare and Social security", Bombay, Himalaya, 1997.
4. Misra, K.K. "Labour Welfare in Indian Industries" Meenakshi Prakashan, Meetut, 1974.
5. Report of the Royal commission on Labour in India, 1931.
6. Saiyadin S. Mirza, "Voluntary Welfare in India", Lok Udyog October, 1983, PP.29-33.
7. Zacharaiah, K.A., "Industrial Relations and Personnel Problems – A study with particular reference to Bombay", Asia Publishing House Bombay, 1954, P.28

WEBSITE

8. www.humanlinks.com
9. www.notes.com
10. www.wikipedia.co

APPENDIX

QUESTIONNAIRE

SELF-INFORMATION

1. Name (optional) : -----
2. Gender: Male Female
3. Age group
Below 25 years 26 -35 years
36 - 45 years above 45 years
4. Marital status
Married Unmarried
5. Monthly income
Below Rs. 10,000 Rs. 10,000 - Rs 15,000
Rs. 15, 000 - Rs. 20,000 above Rs. 20,000
6. Experience
Below 2 year 2 - 4 years
4 - 6 years above 6 years
7. State the department you are working?
Sewing cutting
Ironing packing

8. Does PV KINIT FASHIONS provide statutory and non-statutory welfare facilities such as the following?

FACILITIES	YES	NO
Washing facilities		
Drinking water facilities		
Transport facilities		
First aid boxes		
Rest shelter facilities		
Safety measures		
Canteens		
Medical facilities		
Educational facilities to the children		
Recreational facilities		
Insurance benefits		
Maternity benefits		
Provident fund benefits		
Gratuity benefit		

9. Give Your Opinion For Adequacy of Following:

10. Please state your overall satisfaction with the following facilities:

FACILITIES	Very highly adequate	Highly adequate	Moderately adequate	Inadequate	Highly inadequate
Washing facilities					
Drinking water facilities					
Transport facilities					
First aid boxes					
Rest shelter facilities					
Safety measures					
Quality of Food item in canteen					
Statutory welfare facilities					
Medical facilities					
Educational facilities to the children					
Recreational facilities					
Insurance benefits					
Maternity benefits					
Statutory welfare facilities					
Non-statutory welfare facilities					
Social security benefits					
Work timings					

Give your suggestions and expectation of any additional welfare facilities.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT & 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

