

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & 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.,

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

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

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 4255 Cities in 176 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.	INVESTIGATING THE IMPACT OF TAIWAN'S REAL ESTATE BOOM TO THE BANK'S FINANCIAL PERFORMANCE <i>CHENG-WEN LEE, CHIA-JUI PENG & WEN-CHUAN FU</i>	1
2.	RELIGIOSITY EFFECTS: PREDICTORS OF SAVINGS AND INVESTMENT AMONG MUSLIMS IN INDIA <i>MOHAMMED SHAKEEL</i>	6
3.	OCCUPATIONAL ROLE STRESS IN BANKING SECTOR: A REVIEW OF LITERATURE <i>BULBUL KAR & DR. BISWADEEP MISHRA</i>	13
4.	EFFECTS OF THE GLOBALIZATION ON INDIAN ECONOMY <i>MOHD. IRFAN & DR. ANIL KUMAR YADAV</i>	19
5.	GREEN BUILDING IN INDIA: A MOVE TOWARDS SUSTAINABILITY <i>SHERIN CYRIAC & JITHIN JOY</i>	22
6.	FINANCIAL PERFORMANCE OF DISTRICT CENTRAL CO-OPERATIVE BANKS (DCCBs) IN HARYANA <i>HARDEEP KAUR</i>	27
7.	A STUDY ON CUSTOMER PERCEPTION TOWARDS THE SERVICES OFFERED IN RETAIL BANKING BY SOUTH INDIAN BANK VADAVALLI BRANCH, COIMBATORE CITY <i>LINDA MARY SIMON</i>	32
8.	TOWARDS THE NEED OF EFFICIENCY - SEEKING FDI FOR A FASTER AND MORE INCLUSIVE GROWTH IN INDIA <i>B. N. LALITHCHANDRA</i>	35
9.	ANALYSING INSOLVENCY RISK OF SELECTED INDIAN PUBLIC AND PRIVATE SECTOR BANKS THROUGH CAMEL PARAMETER <i>MUKESH KESHARI</i>	39
10.	GENERAL PRACTICES OF CONSUMERS DURING PURCHASE AND USE OF TEXTILE PRODUCTS: A SURVEY REPORT <i>DR. MINAKSHI JAIN</i>	48
11.	INDIA IS AGEING: ARE WE PREPARED? <i>SNEHA BHAT</i>	52
12.	ANALYSIS OF PERFORMANCE OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA) WITH REFERENCE TO THE STATE OF HARYANA <i>GEETIKA</i>	54
13.	THE INFLUENCE OF ORGANIZATIONAL CULTURE AND ORGANIZATIONAL COMMITMENT ON STRATEGIC LEADERSHIP, JOB SATISFACTION AND PERFORMANCE OF REGIONAL WORK CIVIL UNITS EMPLOYEES IN MALUKU TENGGARA BARAT REGENCY, MALUKU PROVINCE <i>BALTHASAR WATUNGLAWAR & BUDIMAN CHRISTIANANTA</i>	58
14.	OWNER FACTORS AFFECTING THE GROWTH OF MICRO AND SMALL ENTERPRISES (MSEs) IN ETHIOPIA: A CASE STUDY IN SHIRE INDASELASSIE TOWN, TIGRAY <i>HAFTOM HAILE ABAY, DR. FISSEHA GIRMAY TEMANU & ARAYA HAGOS GEBREEGZIABHER</i>	66
15.	AN EMPIRICAL STUDY OF RURAL CUSTOMER'S SATISFACTION AND CONSUMER AWARENESS FROM E-BANKING IN INDIA WITH SPECIAL REFERENCE TO BRAHMAVAR <i>MALLIKA A SHETTY & SUMALATHA</i>	73
16.	FINANCIAL ANALYSIS OF FOREIGN DIRECT INVESTMENT COMPANIES IN INDIA <i>DR. T. MADHU SUDANA</i>	78
17.	STATUS OF MUSLIM WOMEN ENTREPRENEUR IN INDIA: A MUSLIM MINORITY COUNTRY <i>DR. SABIHA KHATOON</i>	85
18.	NOVICE TO SPECIALIST - THROUGH TRAINING AND DEVELOPMENT <i>MIHIR DILIP KALAMBI</i>	89
19.	THE FOUR CORNERS OF POLLUTER PAYS PRINCIPLE IN INDIA <i>SAMEER RAMNATH CHAVAN</i>	94
20.	COMPARATIVE STUDY OF NON-PERFORMING ASSETS AMONG PUBLIC SECTOR BANKS <i>AMAN GROVER</i>	97
	REQUEST FOR FEEDBACK & DISCLAIMER	107

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

CO-ORDINATOR

DR. SAMBHAV 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. M. N. SHARMA

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

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

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

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

DR. SAMBHAVNA

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

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

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

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

PROF. ABHAY BANSAL

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

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VIT University, Vellore

DR. PARDEEP AHLAWAT

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

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

DR. JASVEEN KAUR

Asst. Professor, University Business School, Guru Nanak Dev University, Amritsar

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 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/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Education/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

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

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

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR

Designation :
Institution/College/University with full address & Pin Code :
Residential address with Pin Code :
Mobile Number (s) with country ISD code :
WhatsApp or Viber is active on your above noted Mobile Number (Yes/No) :
Landline Number (s) with country ISD code :
E-mail Address :
Alternate E-mail Address :
Nationality :

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of 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 required to be below **500 KB**.
- e) Abstract alone 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 and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.
- g) The author (s) name or details should not appear anywhere on the body of the manuscript, except the covering letter and cover page of the manuscript, in the manner as mentioned in the guidelines.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, funding institutions, etc., if any.
5. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.
6. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aeaweb.org/econlit/jelCodes.php
7. **KEYWORDS:** JEL Code 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 stops at the end.
8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. **It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.**
9. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
10. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These 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
 - HYPOTHESES
 - RESEARCH METHODOLOGY
 - RESULTS & DISCUSSION
 - FINDINGS
 - RECOMMENDATIONS/SUGGESTIONS
 - CONCLUSIONS
 - LIMITATIONS
 - SCOPE FOR FURTHER RESEARCH
 - REFERENCES
 - APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.
12. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **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 parentheses, horizontally centered with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word should be utilized. If any other equation editor is utilized, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that do 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 first use in each section: 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 are supposed to follow **Harvard Style of Referencing**. Also check to make sure that everything that you are including in the reference section is 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 italics. 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 parentheses.
 - Headers, footers, endnotes and footnotes may not be used in the document, but in short succinct notes making a specific point, may be placed in number orders following 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 Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

GENERAL PRACTICES OF CONSUMERS DURING PURCHASE AND USE OF TEXTILE PRODUCTS: A SURVEY REPORT

DR. MINAKSHI JAIN

ASST. PROFESSOR

G. D. GOVERNMENT COLLEGE FOR WOMEN

ALWAR

ABSTRACT

The Indian textile consumers are disorganized in addition to illiterate, poorly skilled and ignorant regarding the products to be purchased. They seem to be unaware of specifications, quality, price, durability, quantity, serviceability, end uses and care of the textile products. A questionnaire was administered to the Male and female college students and homemakers of Ajmer and Jodhpur cities of Rajasthan to judge their general practices during purchase and use of textile products. Most of the textile consumers have shown very poor practices concerning care and informative labels, checking of length and width of fabric, cash memo, measurements and other specifications as well as use and care of the textile products. Most of the respondents were unaware about the importance of cash memo, manufacturer's details, and product description on the cash memo. Even they did not follow the instructions given in the use and care labels. Majority of the respondents were found ignorant of the defects and problems like bleeding of colour of the textile product purchased by them.

KEYWORDS

Care Label, Cash Memo, Fiber Content, Knowledge, Textile Product.

INTRODUCTION

Clothing is one of the basic needs of human beings. Every consumer makes purchases to satisfy his own needs or of others in the family. Textiles are used both as necessity and as luxury. It is used for all household purposes from cleaning to decoration, from protection to comfort. Proper care and maintenance of the fabric is required to make it serviceable for an appropriate duration. For this considerable amount of money is spent also on laundering, storage, dry cleaning, etc. It makes a major item of expenditure in the family budget and requires due attention. Buying is a complex process involving a number of decisions to be made as what to buy, where to buy, when and how much to buy? The process involves stages, such as awareness, information application, trial and adoption. Due to technological advancement, unlimited varieties of fabrics and blends have entered the market and still newer ones are being added. These varieties of fabrics are available at various selling points at different selling prices. Consumer is unable to judge the actual cost of the fabric. This is because of absence of informative labels on fabrics. Sufficient information about quality and price of fabrics needs to be mentioned on the labels. Name or registered identification number of the manufacturer, construction details, like type of yarns used, thread count and finishes applied are rarely mentioned on the labels, which can be valuable and informative for those who understand the meaning of these terms and may be helpful in quality judgment. Consumers must be aware in deciding on the purchase of any product, price to be paid in relation to quality, durability, quantity and service which will help them to be a better manager of their resources and emerge wise purchasers.

REVIEW OF LITERATURE

In today's complex market situation the consumer is affected by numerous factors like fashion, price, income, location of shop, salesmanship or persuasion of salesmanship, variety of any good, quality and quantity of goods, custom, person's attitude and many more in order to have maximum output from the limited money at his disposal.

Drake and Grimes (1958) conducted a study to find out use of label information on readymade dresses. It was reported that 80% of the women sometimes looked into labels on dresses; 53% made a practice of always or usually looking for labels. Women with high income and educational levels and those who belonged to age groups of 30-39 and 40-49 more often looked for labels than those in other groups. Those who sought label information during purchase reported using the information, especially the instructions on care of fabrics. **Garg (1979)** studied clothing practices of home science persons of Ludhiana, Hisar, Chandigarh and Delhi. It was found that brand name was checked by most of the respondents from all the places before buying readymade garments. Most of the respondents checked the labels, looked for the manufacturer's name, size, price, quality, trade name and washing instructions. **Rajor and Miglani (1982)** conducted a study on buying practices of clothing material and found that 28% respondents examined the quality of fabrics through the labels only. A good shopper checks prices and get protected against so-called "bargains" by being well informed on grades of quality. Consumer must be able to recognize age or lasting quality of the styles as well as the fabric in marked down bargains (**Gill, 1998**).

Kairon (1991) in a study conducted on 50 urban and 50 rural consumers reported that 24% of the rural consumers and 36% of the urban consumers always compared the prices for the purchase of clothing. 36% rural and 28% urban consumers rarely compared prices and 40% rural and 36% urban consumers never compared prices for purchase of cloth. She found that 40% rural respondents reported problem of overcharging and faulty measures followed by substandard quality (30%) and non-availability of products (6%). None of the rural respondents reported the problem of misleading advertisements in purchase of clothing. Among urban respondents, overcharging (18%), non-availability of the products (16%), misleading advertisements (16%), substandard quality (16%) and faulty measures (12%) were the prime problems in purchase of clothing. **Vatsala (1991)** in a study stated that the problems faced after purchase of clothes were identified as holes being formed in the textiles while in use and wash, though they were absent at the time of purchase; non fast colours, clearing of debts, shrinkage and lack of exchange facilities were some of the other problems.

Anshu (1993) studied the methods of assessing the quality of textile materials practised and reported that majority of respondents assessed the quality of textile material through feel of the fabric followed by label reading, reliance on self experience, consultation and discussion with shopkeeper, rubbing to assess weave and colour, assistance of friends and family members and through mill name. Some respondents also trusted on cost of material as an important yardstick of measuring the quality of textile material. The least important way used for quality assessment was burning test. **Singh (1996)** conducted a study on consumer awareness during purchase of clothing materials and reported that none of the respondents checked type of blend or percentage of blend and cloth labels, irrespective of their educational level. 90% of the women examined the cloth by touching the material followed by their past experience of it and colour fastness. They did not examine the material by burning or breaking the thread. It was also found that only 10% of the respondents were aware of pure woolmark and even they did not know about National Textile Corporation (NTC) mark. **Maitra and Shailja (1996)** found that though the rural consumers of Dharwad district were illiterate, they performed some visual or physical tests to check the quality of material. 74.4% respondents performed the test for durability of the material in the shop itself by raveling the yarn; 50% of them checked colour fastness, 55.55% amount of starch and 37.77% checked type of material through wetting, rubbing by hand, touching and feeling. It was also observed that majority of the respondents (60%) demanded receipt for their purchase in order to keep account. Only few (12.78%) did not insist for the receipt because of having full faith in the shopkeeper.

NEED/IMPORTANCE OF THE STUDY

Unaware, ignorant and unorganized consumers, who lack technical knowledge of the product to be used, encourage unfair trade practices and dealings on the part of organized manufacturers or sellers. Consumer awareness – a will capacity of consumer to express his preferences and demand his right is still a long way

off. There is almost a total absence of consumer consciousness and consumer action. Unless a consumer is enlightened and has developed the social sensitivity to express his demand for quality and standards in consumer goods, the situation would remain unchanged (ISI Bulletin, 1976). When consumers have any complaint about fabric, they go to the shopkeeper. He may refuse to return or replace the fabric or may not listen to them. Very few of them approach the manufacturer or file a complaint in consumer court. It is because they are not aware of their rights, the existence of the consumer court or the procedure to be followed and redressal they may seek.

Consumers still lack knowledge about fabrics and fabric purchase. They are not aware of importance of reading labels, advantages of getting cash memo, pros and cons of buying from a particular shop, standard sizes of clothing and household articles, different textile regulations and other laws related to consumers. They do not know what their rights and responsibilities are. They lack knowledge about terms and symbols used on labels, qualities of fabrics made of different fibers. Even a consumer, who has knowledge, is not making proper use of it, because of lack of awareness. To become a rational consumer, impulsive buying should be avoided. The consumer should plan in advance and make a shopping list of amounts, sizes and numbers of fabrics/ garments needed and also the matching accessories. A good shopper checks prices and get protected against so called "bargains" by being well informed on grades of quality. Consumer must be able to recognize age or lasting quality of the styles as well as the fabric in marked down bargains (Gill, 1998).

OBJECTIVE OF THE STUDY

In view of the above facts, an attempt was made to find out the general practices followed by textile consumers during purchase and use of textile products.

RESEARCH METHODOLOGY

LOCALE AND SAMPLE FOR THE STUDY

Keeping in view the problem and scope of the study, the respondents were selected from the municipal limits of Ajmer and Jodhpur cities of Rajasthan to represent an overall picture of the state as a whole. These two cities of the state were chosen for the simple reason of convenience of the investigator. Table 1 shows the groups identified for the preliminary survey.

TABLE 1: SAMPLE FOR THE SURVEY

S.No.	Sample	Sex	Specification	Group
1.	Students	Male and Female	UG and PG Students	I
2.	Homemakers	Male and Female	Married with children	II

GROUP I

The sample of group I comprised of college students from both Post Graduate and Under Graduate classes as well as both the sexes – male and female. To maintain group homogeneity, students were selected from two government and three non-government colleges of Ajmer city and Government University and three non-government colleges of Jodhpur city. These colleges were randomly selected from the currently running colleges in these cities. Equal number of students was selected from Post Graduate and Under Graduate classes.

GROUP II

Group II comprised of both male and female homemakers. In order to get a representative sample from both the cities, each city was divided into four zones. From each zone, one colony was selected by simple random technique for the purpose of research work.

PREPARATION OF TOOL FOR DATA COLLECTION

A questionnaire was prepared to study the general practices followed by textile consumers during purchase and use of textile products. The questionnaire, so administered to the respondent consumers, was in two parts – the first schedule consisted of questions related to personal profile of the respondents, viz. sex, education, occupation, income and age and the second schedule comprised of the questions related to the general practices followed by textile consumers during purchase and use of textile products. The questionnaire was supposed to possess content validity since each question was judged through pilot study and subject experts.

The data collected to assess the general practices followed by textile consumers during purchase and use of textile products was analysed by calculating percentage values.

RESULTS AND DISCUSSION

It is evident from table 2 that 48.17 percent out of total 1200 respondents always look for care and informative labels, 36.58 percent sometimes bother for label. Only 30.75 percent check fiber content on the label before purchase, 20.00 percent respondents never check fiber content on the label and 6.50 percent respondents were unable to understand fiber content. Among all the respondents 25.33 percent always read sort no., manufacturer's name and address, 19.75 percent read it if they have time but 26.50 percent respondents never read it. Out of 1200 respondents, less than half (47.25 percent) always take care of textile products according to the labels attached to them, whereas 11.42 percent were unable to understand them and 9.08 percent never take care of their garments according to the instructions on the labels.

Table 2 shows that 45.00 percent of the respondents check length and width of fabric by watching properly when the shopkeeper measures it, 7.17 percent do not care for it, 5.08 percent measure the length by themselves at home after purchase and 42.75 percent respondents were very particular about it and watch properly when the shopkeeper measures it as well as measure the length by themselves at home.

According to 48.42 percent respondents, cash-memo is required just to verify the cost, 41.25 percent keep it as record for future use, 4.08 percent throw it into dustbin and 6.25 percent think that cash-memo is not required at all. Name and address of the dealers was checked by 3.67 percent respondents, cost of the purchased textile product seen by 17.25 percent, only 5.92 percent read specifications, like colour, length and sort number of the purchased textile product whereas 31.50 percent verify all these particulars on cash-memo. Most of the respondents consider that the "Use & Care" labels on textile products are useful for better use and care of the item, while 11.75 percent think that these labels misguide consumers as if the product is of good quality; 5.17 percent reported that these are to read and forget and 3.25 percent consider them as useless. When colour bleeds from dress, 38.67 percent go to the dealer and exchange the piece, only 6.92 percent got their money back, 42.00 percent just complain to the shopkeeper and 12.42 percent do not go anywhere because it is not a big matter for them. It can be observed from the table that a little more than half of the student respondents always look for care and information labels, rest of them are not precise about this. A little more than one-third of the student respondents always check fiber content on the label, before they purchase the fabric but 9.13 percent students were unable to understand this label. About one-fourth of the student respondents always read sort number, manufacturer's name and address, while almost similar number of the student respondents never checks it. Out of 800 student respondents, 38.75 percent always take care of their textiles as directed in the labels whereas 12.63 percent of them were unable to understand these labels.

A little less than half of the student respondents measure the fabric by themselves at home along with watching properly when shopkeeper measured it but 4.75 percent of them are not cautious for length and width of the fabric they purchased. 48.38 percent of the student respondents require cash-memo to keep it as record, followed by 45.00 percent who need it just to verify cost of the purchased item. Among the 800 student respondents 15.38 percent check only the cost of the purchased textile item on cash-memo, whereas 13.38 percent read and check name and address of the dealer, cost of the purchased textile product and other specifications on the cash-memo. The respondents who think that the "Use & Care" labels are necessary for better use and care of the textile products were 79.38 percent, while 15.88 percent believe that the labels misguide consumers as the product is of good quality. In case colour bleeds from the dress of student respondents 36.75 percent go to the dealer to exchange the piece, whereas only 8.38 percent take their money back.

TABLE 2: CONSUMER PRACTICES DURING PURCHASE AND USE OF TEXTILE ITEMS

S.N.	Consumer Practices	Frequency	I (Students) N = 800	II (homemakers) N = 400	Total N = 1200
1.	Look for care and informative labels	Always Sometimes Never Depends upon time	420 (52.50) 289 (36.13) 6 (0.75) 85 (10.76)	158(39.50) 150(37.50) 29(7.25) 63(15.75)	578 (48.17) 439 (36.58) 35 (2.92) 148 (12.33)
2.	Check fiber content on the label before purchase	Always Sometimes Never Cannot understand	281 (35.13) 338 (42.25) 108 (13.50) 73 (9.13)	88 (22.00) 175 (43.75) 132 (33.00) 5 (1.25)	369 (30.75) 513 (42.75) 240 (20.00) 78 (6.50)
3.	Read sort no., manufacturer's name and address	Always Sometimes Never Depends upon time	195 (24.38) 277 (34.63) 194 (24.25) 134 (16.75)	109 (27.25) 64 (16.00) 124 (31.00) 103 (25.75)	304 (25.33) 341 (28.42) 318 (26.50) 237 (19.75)
4.	Take care of textile products according to the attached labels	Always Sometimes Never Cannot understand	310 (38.75) 319 (39.88) 70 (8.75) 101 (12.63)	257 (64.25) 68 (17.00) 39 (9.75) 36 (9.00)	567 (47.25) 387 (32.25) 109 (9.08) 137 (11.42)
5.	Checking length and width of fabric	Watch properly during measuring Do not care Measure at home watch properly and measure at home	322 (40.25) 38 (4.75) 46 (5.75) 394 (49.25)	218 (54.50) 48 (12.00) 15 (3.75) 119 (29.75)	540 (45.00) 86 (7.17) 61 (5.08) 513 (42.75)
6.	Cash-memo is required to	Verify the cost Keep as record Throw into dustbin Not required	387 (48.38) 360 (45.00) 27 (3.38) 26 (3.25)	194 (48.50) 135 (33.75) 22 (5.50) 49 (12.25)	581 (48.42) 495 (41.25) 49 (4.08) 75 (6.25)
7.	Generally check on cash-memo	Shop's name, add. Cost of the item Specifications All of the above	26 (3.25) 123 (15.38) 44 (5.50) 107 (13.38)	18 (4.50) 84 (21.00) 27 (6.75) 271 (67.75)	44 (3.67) 207 (17.25) 71 (5.92) 378 (31.50)
8.	"Use & Care" labels are to	Misguide consumer Read & forget Better use & care Useless	127 (15.88) 15 (1.88) 635 (79.38) 23 (2.88)	14 (3.50) 47 (11.75) 323 (80.75) 16 (4.00)	141 (11.75) 62 (5.17) 958 (79.83) 39 (3.25)
9.	On colour bleeding from dress, go to the dealer to	Make a complaint Exchange the piece Get money back Don't go anywhere	344 (43.00) 294 (36.75) 67 (8.38) 95 (11.88)	160 (40.00) 170 (42.50) 16 (4.00) 54 (13.50)	504 (42.00) 464 (38.67) 83 (6.92) 149 (12.42)

*Figures in parentheses indicate percentages.

It can be observed from the table that only 39.50 percent of the homemaker respondents always look for care and information labels, rest of them are not precise about this. The homemaker respondents, who always check fiber content on the label, before they purchase the fabric, were only 22.00 percent whereas 33.00 percent never read it and 1.25 percent homemakers were unable to understand this label. More than one-fourth of the homemaker respondents always read sort number, manufacturer's name and address, while less than one third of the homemaker respondents never check it. Out of 400 homemaker respondents, 64.25 percent always take care of their textiles as directed in the labels whereas 9.00 percent of them were unable to understand these labels.

Less than one-third of the homemaker respondents measure the fabric by themselves at home along with watching properly when shopkeeper measures it but 12.00 percent of them are not cautious for length and width of the fabric they purchased. Among the student respondents, 45.00 require cash-memo to keep as record for future use, whereas only one third of homemaker respondents maintain record of it; 12.25 homemakers do not require cash-memo at all as compared to 3.25 student respondents. Among 400 homemaker respondents, 21.00 percent check only the cost of the purchased textile item on cash-memo, whereas two-third of the homemakers read and check name and address of the dealer, cost of the purchased textile product and other specifications on the cash-memo. The respondents who think that the "Use & Care" labels are necessary for better use and care of the textile products were 80.75 percent, while 11.75 percent believe that the labels should be read and forget. When colour bleeds from the dress of homemaker respondents 42.50 percent go to the dealer to exchange the piece, whereas 13.50 percent do not consider it as a big matter.

More than half of the student respondents always look for care and information labels whereas only 39.50 percent of the homemaker respondents precise about this; 7.25 percent of the homemaker respondents and 0.75 percent students never read them. The homemaker respondents who always check fiber content on the label, before they purchase the fabric were only 22.00 percent, whereas 33.00 percent never read it and 1.25 percent homemakers were unable to understand this label as compared to 35.13, 13.50 and 9.13 percent student respondents. About one-fourth of the student respondents never read sort number, manufacturer's name and address, while less than one third of the homemaker respondents never check it. Out of 400 homemaker respondents, 64.25 percent always take care of their textiles as directed in the labels whereas only 38.75 percent of the students follow these labels. Half of the student respondents measure the fabric by themselves at home along with watching properly when shopkeeper measures it as compared to a little less than one-third of the homemaker respondents; but 12.00 percent homemakers and only 4.75 percent students were not cautious for length and width of the fabric they purchased. Less than half of the homemaker respondents require cash-memo just to verify cost of the purchased item, whereas only one third of them need it to keep it as record for future use. Two-third of the homemakers read and check name and address of the dealer, cost of the purchased textile product and other specifications on the cash-memo while only 13.38 percent students check all these entries. The respondents who think that the "Use & Care" labels misguide consumers about quality of the textile products were 15.88 percent students as compared to 3.50 percent homemaker respondents, while 1.88 percent student

respondents and 11.75 percent of the homemakers believe that the labels should be read and forget. When colour bleeds from the dress of homemaker respondents 42.50 percent go to the dealer to exchange the piece, whereas 36.75 percent of the student respondents try for exchange.

CONCLUSION

The results of this study indicate that Indian textile consumers appear to be very much careless about textile purchase. Not only the homemakers but the young generation is also quite ignorant regarding the checking of specifications. Most of the consumers present themselves as prototype of poor buying practices and habits as they do not look for care and informative labels, they are not concerned about fiber content, indicating their deprived knowledge about the relationship between properties and end uses of the textile product they are purchasing. Most of the textile consumers are not considerate to an extent and they purchase regardless of the fulfillment of the buying purpose. The inability to understand the label again indicates their inefficiency of knowledge in relation to textiles although each and everyone is a textile consumer since birth. The findings of the study also reveal that students are relatively better as compared to the homemakers in terms of following the instructions given on the labels, as they take care of the textile products as guided in care labels attached to the products but homemakers are extremely ignorant. The consumers are reasonably careful in terms of the length and with of the fabric they are going to purchase as well as cash memo, but cash memo is mostly used to verify the cost only. Even some of the consumers think that care and informative labels and cash memo are useless, misleading and are good for nothing except to be thrown into dustbin. A fair number of the consumers make complaints to the dealer and get the product replaced in case the colour bleeds, but some of the consumers do not even complain, again showing their ignorant behavior.

If people are not functionally competent, they become deprived consumers, unable to get most out of their economic deal or exchange and they are likely to fall easy victim of any current sharp practices. In the long run, the well being of innocent and ignorant consumers at home or at work suffers. Consumer education can help families become aware of their rights and responsibilities as consumers so that they will be able to function more effectively in a free market economy. It enables consumers to understand that there are alternative choices and courses of action open to them in the market and this implies much more than just finding the 'best brand' of a product. Consumer education involves provision of right information, proper guidance to take wise decision to purchase, tips for shopping round and choosing the best through intelligent bargaining. Consumer education is a self-insurance for consumer protection and guidance. It stresses practical training is best buymanship.

Therefore, it can be concluded that conduction of awareness programmes and campaigns is greatly required by Indian consumers and vital consumer education schemes altogether are necessary to nurture wise and intelligent textile consumer generation as it can guide them as well as improve their consumer practices during purchase and use of textile items.

SCOPE FOR FURTHER RESEARCH

1. A survey can be done to know the awareness of consumers regarding the prevailing fraudulent practices and strategies can be adopted to overcome these in their day-to-day life.
2. The present study was aimed only at general practices of textile consumers. This could be further explored to find out their knowledge and awareness.
3. Similar type of the study can also be undertaken in rural areas.

REFERENCES

BOOKS

1. Kairon(1991), D." Perpetuating Consumer Culture : Media, Advertising and Wants Creation ".

JOURNAL AND OTHER ARTICLES

2. Drake, P. and Grimes, M.A. (1958). "Use of Label Information on Readymade Dresses". Texas Agr. Progress, IV (2) : 4-6.
3. ISI Bulletin. (1976). "Consumer Awareness". 28 (3) : 76.
4. Maitra, R. and Shailja, D.N. (1996). "Farm Labourers and Clothing Purchase". Indian Textile Journal, 106 (6) : 72-75.
5. Rajor, P. and Miglani, S.S. (1982). "Buying Practices of Clothing Material in Ludhiana District". Indian Jr. of Home Sc., 14 (4) : 24.
6. Singh, V., Singh, K. and Dahiya, M. (1996). "Study of Consumer Awareness during Purchase of Clothing Material". CARE, 1 (1) : 7.
7. Vatsala, R. (1991). "Consumer Preferences for Textiles in Andhra Pradesh-II". Colourage, 38 (10) : 78-79.

UNPUBLISHED DISSERTATIONS AND THESES

8. Anshu. (1993). Choice Preferences and Textile Purchase Practices of the Urban and Rural Consumers. Unpublished Master's Thesis, CCSHAU, Hisar.
9. Garg, A. (1979). Clothing Practices of Home Science Students of Ludhiana, Hisar, Chandigarh and Delhi. Unpublished Master's Thesis, Punjab University, Chandigarh.
10. Gill, P. (1998). Promotion of Consumer Welfare for Fabric Purchase. Unpublished Master's Thesis, CCSHAU, Hisar.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & 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 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, nor 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 is 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

