INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT



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

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 2022 Cities in 153 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

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	ASSESSING THE CONTRIBUTION OF MICROFINANCE INSTITUTION SERVICES TO SMALL SCALE ENTERPRISES OPERATION: A CASE STUDY OF OMO MFI, HAWASSA CITY, ETHIOPIA GELFETO GELASSA TITTA & DR B. V. PRASADA RAO	1
2.	OPTIMAL RESOURCE ALLOCATION EARLY RETURNS BUSINESS USING GOAL PROGRAMMING MODEL (GP) MOHAMMAD REZA ASGARI, AHMAD GHASEMI & SHAHIN SAHRAEI	10
3.	CORRELATION FOR THE PREDICTION OF EMISSION VALUES OF OXIDES OF NITROGEN AND CARBON MONOXIDE AT THE EXIT OF GAS TURBINE COMBUSTION CHAMBERS LISSOUCK MICHEL, FOZAO KENNEDY F, TIMBA SADRACK M. & BAYOCK FRANCOIS N.	19
4.	CORPORATE GOVERNANCE AND PERFORMANCE: THE RELATIONSHIP BETWEEN BOARD CHARACTERISTICS AND FINANCIAL PERFOMANCE AMONG COMPANIES LISTED ON THE NAIROBI SECURITIES EXCHANGE JAMES O. ABOGE., DR. WILLIAM TIENG'O & SAMUEL OYIEKE	25
5.	AN IMPACT ASSESSMENT OF THE CONTRIBUTORY PENSION SCHEME ON EMPLOYEE RETIREMENT BENEFITS OF QUOTED FIRMS IN NIGERIA SAMUEL IYIOLA KEHINDE OLUWATOYIN, EZEGWU CHRISTIAN IKECHUKWU & UMOGBAI, MONICA E.	31
6.	IMPACT OF WORKING CAPITAL MANAGEMENT ON PROFITABILITY OF MANUFACTURING COMPANIES OF COLOMBO STOCK EXCHANGE (CSE) IN SRI LANKA S.RAMESH & S.BALAPUTHIRAN	38
7.	THE RESPONDENTS PERCEPTION OF CUSTOMER CARE INFLUENCE ON CUSTOMER SATISFACTION IN RWANDAN COMMERCIAL BANKS - A CASE STUDY: BANQUE POPULAIRE DU RWANDA MACHOGU MORONGE ABIUD, LYNET OKIKO, VICTORIA KADONDI & NDAYIZEYE GERVAIS	43
8.	TOWARDS CASH-LESS ECONOMY IN NIGERIA: ADDRESSING THE CHALLENGES, AND PROSPECTS AGUDA NIYI A.	50
9.	PERFORMANCE ANALYSIS: A STUDY OF PUBLIC SECTOR BANKS IN INDIA DR. BHAVET, PRIYA JINDAL & DR. SAMBHAV GARG	54
10.	ANALYSIS OF MANAGEMENT EFFICIENCY OF SELECTED PRIVATE SECTOR INDIAN BANKS SULTAN SINGH, NIYATI CHAUDHARY & MOHINA	59
11.	DETERMINANTS OF CORPORATE CAPITAL STRUCTURE WITH REFERENCE TO INDIAN FOOD INDUSTRIES DR. U.JERINABI & S. KAVITHA	63
12.	AN OVERVIEW OF HANDLOOM INDUSTRY IN PANIPAT DR. KULDEEP SINGH & DR. MONICA BANSAL	68
13.	CONTACT OF GLOBALISATION ON EDUCATION AND CULTURE IN INDIA R. SATHYADEVI	74
14.	A STUDY ON BRAND AWARENESS AND CUSTOMER PREFERENCE TOWARDS SAFAL EDIBLE OIL DR. S. MURALIDHAR, NOOR AYESHA & SATHISHA .S.D.	78
15 .	COMPETENCY MAPPING: CUTTING EDGE IN BUSINESS DEVELOPMENT DR. T. SREE LATHA & SAVANAM CHANDRA SEKHAR	89
16.	MANAGEMENT OF SIZE, COST AND EARNINGS OF BANKS: COMPANY LEVEL EVIDENCE FROM INDIA DR. A. VIJAYAKUMAR	92
17.	SELECTION OF MIXED SAMPLING PLAN WITH QSS - 3(n;cN,cT) PLAN AS ATTRIBUTE PLAN INDEXED THROUGH MAPD AND LQL R. SAMPATH KUMAR, M.INDRA & R.RADHAKRISHNAN	98
18.	AN ANALYSIS ON MEASUREMENT OF LIQUIDITY PERFORMANCE OF INDIAN SCHEDULED COMMERCIAL BANKS DR. SAMBHAV GARG, PRIYA JINDAL & DR. BHAVET	102
19.	IMPLEMENTATION OF MULTI AGENT SYSTEMS WITH ONTOLOGY IN DATA MINING VISHAL JAIN, GAGANDEEP SINGH & DR. MAYANK SINGH	108
20.	THE INSTITUTIONAL SET UP FOR THE DEVELOPMENT OF COTTAGE INDUSTRY: A CASE STUDY OF MEGHALAY'S COTTAGE SECTOR MUSHTAQ MOHMAD SOFI & DR. HARSH VARDHAN JHAMB	115
21.	AN EMPIRICAL STUDY ON THE DETERMINANTS OF CALL EUROPEAN OPTION PRICES AND THE VERACITY OF BLACK-SCHOLES MODEL IN INDIAN OPTIONS MARKET BALAJI DK & DR. Y.NAGARAJU	122
22.	FINANCIAL PERFORMANCE EVALUATION OF PRIVATE SECTOR AND PUBLIC SECTOR BANKS IN INDIA: A COMPARATIVE STUDY KUSHALAPPA. S & SHARMILA KUNDER	128
23.	A REQUIRE FOR MAPPING OF HR-MANAGERIAL COMPETENCY TO CONSTRUCT BOTTOM LINE RESULTS DR. P. KANNAN & DR. N. RAGAVAN	133
24.	CORPORATE FRAUD IN INDIA: A PANORAMIC VIEW OF INDIAN FINANCIAL SCENARIO AKHIL GOYAL	136
25.	INCREASING PRESSURE OF INFLATION ON INDIA'S MACROECONOMIC STABILITY: AN OVERVIEW DR. JAYA PALIWAL	140
26.	A STRATEGIC FRAMEWORK FOR MANAGING SELF HELP GROUPS AASIM MIR	145
27.	A STUDY ON HUMAN RESOURCE PLANNING IN HEALTH CARE ORGANIZATIONS S PRAKASH RAO PONNAGANTI & M.MURUGAN	149
28.	IFRS IN INDIA – ISSUES AND CHALLENGES E.RANGAPPA	152
29.	AWARENESS ABOUT FDI MULTI BRAND RETAIL: WITH SPECIAL REFERENCE TO BHAVNAGAR CITY MALHAR TRIVEDI, KIRAN SOLANKI & RAJESH JADAV	155
30.	A STUDY OF CHANGING FEMALE ROLES AND IT'S IMPACT UPON BUYING BEHAVIOUR OF SELECTED HOUSEHOLD DURABLES IN BARODA CITY DEEPA KESHAV BHATIA	159
	REQUEST FOR FEEDBACK	167

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi Founder Vice-Chancellor, 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, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

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

PROF. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

EDITOR

PROF. R. K. SHARMA

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

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, YanbulndustrialCollege, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

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

PROF. H. R. SHARMA

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

PROF. MANOHAR LAL

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

PROF. ANIL K. SAINI

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

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, UniversityCollege, KurukshetraUniversity, Kurukshetra

DR. BHARAT BHUSHAN

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

DR. VIJAYPAL SINGH DHAKA

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

DR. SAMBHAVNA

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

DR. MOHINDER CHAND

Associate Professor, KurukshetraUniversity, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana

DR. SHIVAKUMAR DEENE

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

DR. BHAVET

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

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

PROF. NAWAB ALI KHAN

Department of Commerce, AligarhMuslimUniversity, Aligarh, U.P.

ASHISH CHOPRA

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

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

<u>SUPERINTENDENT</u>

SURFNDER KUMAR POONIA

c)

e)

2

3

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; 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; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor 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; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

CO	OVERING LETTER FOR SUBMISSION:	DATED:
THE	HE EDITOR	DAILD.
IJRC	RCM	
Sub	ubject: SUBMISSION OF MANUSCRIPT IN THE AREA OF	
(e.	e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/I	T/Engineering/Mathematics/other, please specify)
DEA	EAR SIR/MADAM	
Plea	lease find my submission of manuscript entitled '	' for possible publication in your journals.
	hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been nder review for publication elsewhere.	en published elsewhere in any language fully or partly, nor is i
I aff	affirm that all the author (s) have seen and agreed to the submitted version of the manuscript a	nd their inclusion of name (s) as co-author (s).
	lso, if my/our manuscript is accepted, I/We agree to comply with the formalities as given contribution in any of your journals.	on the website of the journal & you are free to publish our
NAI	AME OF CORRESPONDING AUTHOR:	
	esignation:	
	ffiliation with full address, contact numbers & Pin Code:	
	esidential address with Pin Code:	
	nobile Number (s):	
	-mail Address:	
	Iternate E-mail Address:	
7 11 00	iterrate E main nations.	
NO.	OTES:	
a)		o be rejected without any consideration), which will start fron
	the covering letter, inside the manuscript.	
b)		
	New Manuscript for Review in the area of (Finance/Marketing/HRM/General Manageme	nt/Economics/Psychology/Law/Computer/IT/
	Engineering/Mathematics/other, please specify)	

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.

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

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.

AUTHOR NAME (S) & AFFILIATIONS: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email

ABSTRACT: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods,

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.

The total size of the file containing the manuscript is required to be below 500 KB.

address should be in italic & 11-point Calibri Font. It must be centered underneath the title.

results & conclusion in a single para. Abbreviations must be mentioned in full.

- 5. **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 stops at the end.
- 6. MANUSCRIPT: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. 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.
- 7. **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.
- 8. SUB-HEADINGS: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
- 9. 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

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed 5000 WORDS.

- 10. **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.
- 11. **EQUATIONS**: These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
- 12. **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**. 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.
- The location of endnotes within the text should be indicated by superscript numbers.

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, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

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

AN OVERVIEW OF HANDLOOM INDUSTRY IN PANIPAT

DR. KULDEEP SINGH
PRINCIPAL

JCD INSTITUTE OF BUSINESS MANAGEMENT
SIRSA

DR. MONICA BANSAL
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
PANJAB UNIVERSITY RURAL CENTRE
KAUNI

ABSTRACT

Handlooms have been known to India right from the historic ages. The use of fabrics, techniques created to make designer art pieces and expressing ethnicity through them has been an integral part of India's base. Its power is such that Handloom industry constitutes around 14 percent of total preindustrial production and 30 percent of the total export business. Well, that's not all; it is also the second largest industry in India with important segments, such as independent power looms, modern textile mills, handlooms and garments. This made the handlooms popular in foreign markets also and raised their demand. The main objective of this research paper is to study the current scenario of textile industry in India along with the export exposure of handloom products. It is concluded that in order to promote the export of handloom products and textile industry the government has introduced many schemes and the textile industry has taken the benefit of these schemes.

KEYWORDS

Textile Industry, Handloom Products, Capital Intensive, Export Promotion.

INTRODUCTION

andlooms have been known to India right from the historic ages. The use of fabrics, techniques created to make designer art pieces and expressing ethnicity through them has been an integral part of India's base. Its power is such that Handloom industry constitutes around 14 percent of total preindustrial production and 30 percent of the total export business. Well, that's not all; it is also the second largest industry in India with important segments, such as independent power looms, modern textile mills, handlooms and garments. This made the handlooms popular in foreign markets also and raised their demand. And in return to this, handloom industry became one of the most important factors for the country's economic growth. It is well-known that every state of India has the gift of handloom to offer, which lends them their individuality. Even, the texture and style of fabrics has been fascinating foreigners and increasing their knowledge about India's cultural heritage. In fact, our handloom industry acts as a bridge between cultural differences. What lends exclusivity to the handloom industry in India is its technology of getting out beauty from the most intricate designs of all and exemplifying richness of the country.

From using hand spun machines to mechanical advances, the handloom industry has travelled a lot. With the help of mechanical looms and technology, the weavers and embroiders are able to manage tedious tasks with great efficiency. In order to boost this industry, Indian Government has also introduced various schemes for the benefit of weavers, farmers and fabric printers. On an overall basis, handloom industry of India has a sense of unity in diversity that makes it capable of capturing hearts and senses. Indian handloom has been the pride of India's tradition and a representative of its cultural brilliance. In fact, handloom sector has been gaining significance since the ancient times, when it was discovered. The basic meaning of Indian handloom is creating designs by keeping traditions intact. And that's the reason; this sector has always been in demand. In earlier times, the weavers, embroiders and printers used to do wonders with their skills manually. But, the development in this sector has given birth to various machines that are meant to simplify the tasks.

From the ancient times till now, Indian handloom has travelled steadfastly in the direction of lessening gaps between countries. Being the second largest sector in the world and a bread earner of over 60 Lakh people in India, handloom sector has developed techniques to match the ongoing modernity. It is well known that traditional and customary handloom act as the base of every progress. The innovation in terms of mechanism has been done to meet the growing demands of contemporary styles. This has leaded the artists in making fusion dresses and prints on them.

The present outlook on Indian handloom says that it has carved a niche for itself in the world. Indeed, the foreigners always get attracted to the stylish prints, vibrant colors and bold embroiders that speaks of Indian tradition in detail. Well, this sector has played a very good part in bringing the world close o Indian tradition. The people also get to know a lot of hard work and toil hidden in the wings of the bird of Indian handloom. Each and every part of Indian Territory brings the gift of their specialty to the world. One can check out Phulkari of Punjab, Bandhej print of Gujarat and Rajasthan, variety of pure silk in Assam, finest cotton saris from Bengal with gold and silver work and lots more. On an overall basis, Indian handloom has been growing and has now become a trademark that is stylizing the lives of crores.

REVIEW OF LITERATURE

Kumar P.S. (2003) has pointed out that Khadi and Village Industries Board keeping with its mission to uplift the rural poor, provides financial assistance for establishing Village Industries. These Village Industries make use of the locally available raw materials and help to build up a strong rural economy in terms of money and wealth. Mishra Ashis (2003) has observed that the handloom products of any region with all its embedded quality and design represent the culture of that region Their cultural mix can be created by picking up the best and most marketable designs from each type of product, cross-cultural product designs can be generated and their definite marketing activity can be ensured through an adequate marketing decision system for the resurrection of a dying species such as the handloom industry in Ganjam district. Agencies (2004) has pointed out that the sale of handloom clothes in Andhra Pradesh has gone up following Chief Minister's call to people to wear handloom dresses at least once a week to generate demand in the market and help the crisis-ridden sector. This was supported by a massive promotional campaign launched by the government through exhibitions and discount sales. It has been pointed out by Bhatnagar Subhash (2004) that in handloom industries successful models for scaling up ITC's E-Chaupal is the best example of the scheme aimed at up gradation of infrastructure support and skill for handloom weavers, besides strengthening the production base by modernizing the looms. Misra Kinkini Dasgupta (2004) has pointed out that keeping in view the plight of rural women, the government is providing special packages for those who are involved in home based or smallscale activities related to handloom, handicraft, sericulture, etc. Sehgal H. K. (2009) has examined that as far as the garment export sector is concerned, there have been mixed signals: continuing world economic downturn; some late recovery, however temporary and for some people; recent rupee appreciation and with a new government, expected to be stable, assuming charge. Shijina Shiji (2009) has marked that the weaving process is central to the quality of the rug. As a matter of fact, handloom rugs and carpets is an age-old profession practiced by village artisans. It is indeed unfortunate that the handloom rug making units are under threat of closure as they are encountering stiff competition globally from power loom units. Bandopadhyay Jeeta (2011) has observed that to support the industry and encourage inclusive growth, the government has recently announced a slew of initiatives for weavers as a part of the handloom package. The current conditions are difficult for domestic handloom units and weavers. The government has said that there is no future in the industry, but nearly 24 crore people in India depend on handloom and cotton farming.

OBJECTIVES OF THE STUDY

The main objective of this research paper is to know the facilities provided by the government for export of handloom products. Further, to know the methods of getting orders for the purpose of export.

RESEARCH METHODOLOGY

SAMPLE SIZE

The primary data has been collected from a sample of 160 handloom export units randomly selected from the directory of Panipat Handloom Industry. Every fourth export unit has been selected on random basis. During the course of random selection of units for the sample, due care has been observed to ensure:

- That all product categories are adequately represented in the sample.
- That units representing all forms of organization i.e. sole-proprietors, partnership firms, companies and cooperative societies are included in sample in right proportions. 40 from each form of organization have been selected on the basis of stratified random sampling method.

For collecting the primary data, a well-structured questionnaire has been administered and served to each of the respondents which have constituted our sample for this study. The stratified sampling method has been used for selecting the sample from the Panipat district of Haryana state. For analyzing the collected data Chi Square Test, Mean Method, Ranking and Rating Technique, Percentage Methods, Graphs and Test of Significance have been used with the help of a leading statistical package SPSS.

ANALYSIS AND INTERPRETATION OF DATA

TABLE 1: DISTRIBUTION OF SAMPLE UNITS ACCORDING TO THE REGISTRATION OF FIRMS

Sr. No.	Status of the Firm	Whether Firm Regist	ered	Total
			Yes	
1.	Sole-Proprietorship	No. of Respondents	40	40
		% of Total	25.00%	25.00%
2.	Partnership Firm	No. of Respondents	40	40
		% of Total	25.00%	25.00%
3.	Cooperative Society	No. of Respondents	40	40
		% of Total	25.00%	25.00%
4.	Company	No. of Respondents	40	40
		% of Total	25.00%	25.00%
	Total	No. of Respondents	160	160
		% of Total	100.00%	100.00%

Source: Primary Survey Data

Registration of any firm is a mandatory requirement under Indian Registration of Societies Act, 1860 or any other local, regional act, law, bye-laws, rules or regulations, whatever is applicable for the time being in force. Functioning of any firm without registration is not allowed. So, considering this aspect, status of the firms was ascertained, which yield a positive result of 100 percent. Hence, all the targeted firms were registered.

TABLE 2: COMPOSITION OF SAMPLE UNITS BY TYPE OF OWNERSHIP

			Registered With	Registered With			
Sr. No.	Status of the Firm		Sole-Proprietorship	Registrar of Firms	Export Promotion Council		
1.	Sole-Proprietorship	No. of Respondents	18	0	22	40	
		% of Total	11.30%	0.00%	13.80%	25.00%	
2.	Partnership Firm	No. of Respondents	0	26	14	40	
		% of Total	0.00%	16.30%	8.80%	25.00%	
3.	Cooperative Society	No. of Respondents	10	17	13	40	
		% of Total	6.30%	10.60%	8.10%	25.00%	
4.	Company	No. of Respondents	7	8	25	40	
		% of Total	4.40%	5.00%	15.60%	25.00%	
	Total	No. of Respondents	35	51	74	160	
		% of Total	21.90%	31.90%	46.30%	100.00%	

Source: Primary Survey Data

It has been observed that all the firms were registered, either from Registrar of Firms or from Export Promotion Council. Sole Proprietorship firms were mostly registered from Export Promotion Council with the score of 13.80 percent and 11.30 percent as sole proprietorships. However, 16.30 percent partnership firms, 10.60 percent cooperative societies and 5 percent companies were registered from Registrar of Firms and 15.60 percent companies, 8.80 percent partnership firms and 8.10 percent cooperative societies were registered from Export Promotion Council.

TABLE 3: PRODUCT CATEGORIES OF HANDLOOM EXPORT UNITS

Name of the Product of Export		Sole-Proprietorship	Partnership Firm	Cooperative Society	Company	Total
Cotton	No. of Respondents	11	9	10	8	38
	% of Total	6.90%	5.60%	6.30%	5.00%	23.80%
Silk	No. of Respondents	4	6	7	8	25
	% of Total	2.50%	3.80%	4.40%	5.00%	15.60%
Woolen	No. of Respondents	5	15	11	7	38
	% of Total	3.10%	9.40%	6.90%	4.40%	23.80%
Cotton & Silk	No. of Respondents	7	5	6	6	24
	% of Total	4.40%	3.10%	3.80%	3.80%	15.00%
Cotton & Woolen	No. of Respondents	13	5	6	11	35
	% of Total	8.10%	3.10%	3.80%	6.90%	21.90%
	No. of Respondents	40	40	40	40	160
	% of Total	25.00%	25.00%	25.00%	25.00%	100.00%

Source: Primary Survey Data

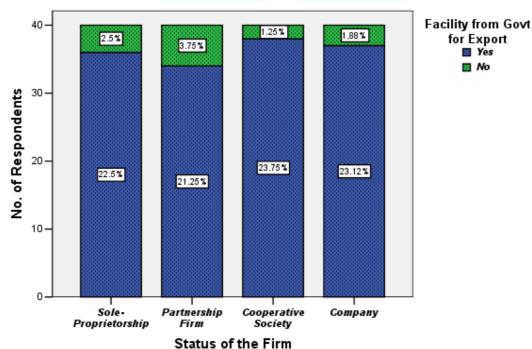
Survey was conducted upon firms of diverse nature including sole-proprietorships, partnership firms, cooperative societies and companies. There firms are dealing in export business of different types of handloom products, as it has been observed on the basis of the results of survey that cotton and woolen is the first choice of the various firms with the score of 23.80 percent each, besides which, 21.90 percent respondents were dealing in both cotton and woolen products. However, there were 15 percent respondents dealing in both cotton and silk. Upon fragmentation of the respondents, it can be seen that 9.40 percent partnership firms were dealing in woolen products and 5.60 percent in cotton products. Likewise, 8.10 percent sole proprietorship firms were dealing in both cotton and woolen products and 6.90 percent in cotton products. On the other hand, silk is mostly preferred by the 5 percent companies, 4.4 percent cooperative societies, 3.8 percent partnership firms and 2.5 percent sole proprietorship firms.

TABLE 4: FACILITY FROM GOVERNMENT FOR HANDLOOM EXPORT

Sr. No.	Status of the Firm		Facility from Go	ovt. for Export	Total
			Yes	No	- "
1	Sole-Proprietorship	No. of Respondents	36	4	40
		% of Total	22.50%	2.50%	25.00%
2	Partnership Firm	No. of Respondents	34	6	40
		% of Total	21.30%	3.80%	25.00%
3	Cooperative Society	No. of Respondents	38	2	40
		% of Total	23.80%	1.30%	25.00%
4	Company	No. of Respondents	37	3	40
		% of Total	23.10%	1.90%	25.00%
	Total	No. of Respondents	145	15	160
		% of Total	90.60%	9.40%	100.00%

Source: Primary Survey Data

GRAPH 1: FACILITIES PROVIDED BY GOVERNMENT FOR EXPORT



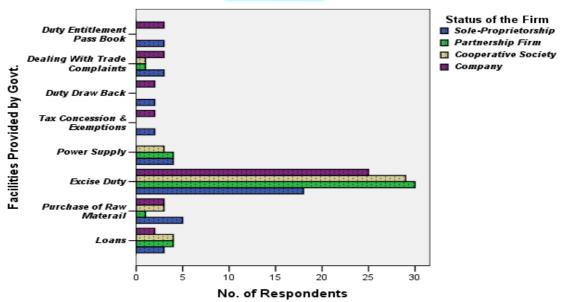
Government plays the role of a welfare state. Government is universally considered to provide the entrepreneurs adequate facilities to assist them to thrive. 90.60 percent respondents said that they avail facilities provided by the government for export, whereas 9.40 percent said that they did not avail any facility for export from the government. If an individual comparison is made then it is found that 22.50 percent respondents belong to sole proprietorship, 21.30 percent

belongs to partnership firm, 23.80 percent belongs to cooperative society and remaining 23.10 percent belongs to company who are availing the facilities from the Government for export of handloom products.

TABLE 5: FACILITIES AVAILED FROM GOVERNMENT FOR EXPORT OF HANDLOOM PRODUCTS

Sr. No	Sole- Proprietorship		nip	· II		Cooperative Society		Company		Total	
		Mean Value	Ran k	Mean Value	Ran k	Mean Value	Ran k	Mean Value	Ran k	Mean Value	Ran k
1	Loans	2.9	2	2.43	1	2.6	2	2.6	1	2.63	2
2	Purchase of Raw Material	7.85	10	7.7	9	7.325	9	7.275	9	7.54	10
3	Excise Duty	2.1	1	2.58	2	2.45	1	2.8	2	2.48	1
4	Power Supply	6.23	5	6.88	8	6.625	7	5.725	5	6.36	6
5	Subsidies	3.73	3	4.3	3	4.3	3	5.125	3	4.36	3
6	Tax Concessions and Exemptions	5.25	4	5.23	5	5.025	4	5.225	4	5.18	4
7	Duty Entitlement Pass Book	6.88	9	5.85	6	5.975	6	7.4	10	6.53	7
8	Duty Draw Back	6.53	6	5.2	4	5.525	5	5.75	6	5.75	5
9	Dealing with Trade Complaints	6.58	7	6.85	7	7.075	8	6.175	7	6.67	8
10	Reimbursement of CST on Domestic Purchases	6.78	8	7.85	10	8.025	10	6.6	8	7.31	9

GRAPH 2: FACILITIES AVAILED FROM THE GOVERNMENT FOR EXPORT OF HANDLOOM PRODUCTS



Being a welfare state, government provides various facilities for the welfare of the businesses. The top three facilities being availed by the handloom export units are exemption from excise duty (rank 1 with mean value 2.48), loans (rank 2 with mean value 2.63) and subsidies (rank 3 with mean value 4.36). The facilities that were availed the least were dealing with trade complaints (rank 8 with mean value 6.67), reimbursement of CST on domestic purchases (rank 9 with mean value 7.31) and purchase of raw material (rank 10 with mean value 7.54).

The four categories of respondents followed a similar pattern in ranking the above ten facilities except in two cases – power supply and duty entitlement pass book. Sole proprietorships and companies ranked power supply at number 5; whereas, partnership firms and cooperative societies ranked it at number 8 and 7 respectively. Duty entitlement pass book was ranked 6 by both, partnerships and cooperative societies, 9 by sole proprietorships and 10 by companies.



	TABLE 6	: DIFFERENT TECHNIQ	UES OF GETTING ORDE	RS FROM OVERSEA	S MARKETS		
Sr. No			Status of Firm				
			Sole- Proprietorship	Partnership Firm	Cooperative Society	Compan y	Total
1	By Sending Samples to the Buyers	No. of Respondents	10	13	14	7	44
		% of Total	6.30%	8.1%	8.8%	4.4%	27.5%
2	By Personal Contacts	No. of Respondents	7	18	16	15	56
		% of Total	4.4%	11.3%	10%	9.4%	35%
3	Through International Trade Fairs	No. of Respondents	8.0	7.0	5.0	6	26
		% of Total	5.0%	4.4%	3.1%	3.8%	16.3%
4	Through Dealers	No. of Respondents	15	2.0	5	12	34
		% of Total	9.4%	1.3%	3.1%	7.5%	21.3%
	Total	No. of Respondents	40	40	40	40	160

Source: Primary Survey Data

25%

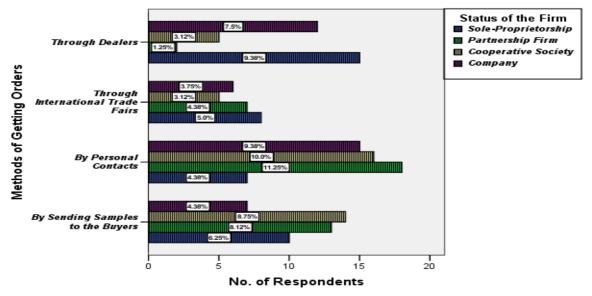
25%

100%

% of Total

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.320	9.00	0.01
Likelihood Ratio	23.55	9.00	0.01

GRAPH 3: DIFFERENT TECHNIQUES OF GETTING ORDERS FROM OVERSEAS MARKETS



It is clear from the above table that 27.50 percent respondents get orders by sending samples, 35 percent get orders through personal contacts, 16.30 percent get orders through international trade fairs and rest 21.3 percent get orders through dealers. It is concluded that the maximum number of respondents get their orders through personal contacts because they rely heavily on personal relations. On fragmentation, it can be observed that most of the respondents receive their orders by personal interaction as this fact has been corroborated by 11.30 percent partnership firms, 10 percent cooperative societies, 9.40 percent companies and 4.4 percent sole proprietorship firms. On the other hand, international trade fairs is the least preferred mode of placing orders as only 5.0 percent sole proprietorship firms, 3.8 percent companies, a nominal 4.4 percent partnership firms and 3.1 percent cooperative societies have relied upon this mode. As can be seen, international trade fairs get a very low response.

Chi square is a statistical measure used in the context of sampling analysis of testing the significance of population variance. As per the above table the calculated value of chi square is 21.32 at 5 percent level of significance which is more than the tabulated value i.e. 16.92 hence, we reject our null hypothesis. It means that the technique of getting orders vary significantly in various kinds of export handloom units.

CONCLUSION AND SUGGESTIONS

PRODUCT RANGE

Panipat is a one of the biggest handloom exporting hubs in the country. The firms are dealing in different types of products. Cotton and woolen products are the two most exported products. 23.80 percent firms export cotton products, 23.80 export woolen products and 21.90 percent export both cotton and woolen products. Silk products are lesser in export at 15.60 percent.

FACILITIES FROM GOVERNMENT

The Government plays a pivotal role in the growth and promotion of the handloom sector. The right Government interventions and initiatives can give a tremendous boost to this sector. Almost all the respondents (90.60 percent) are availing facilities provided by the Government. The top three facilities from the government that are being availed by the handloom units were exemption of excise duty (ranked 1), loans (ranked 2) and subsidies (ranked 3). The handloom exporters however do not seem to be availing facilities in the areas of technology up gradation, market and customer research, development of new markets, building the handloom brand, which would greatly benefit the exporters. Either the Government in Panipat is not providing these facilities or the exporters are not availing them.

METHODS OF GETTING ORDERS

The handloom exporters are primarily depending on their personal contacts (35.0 percent) and personal efforts in sending samples to buyers (27.5 percent). International Trade Fairs get a very low response. The larger dependence on personal contacts and networking suggests that there is no a fixed market or buyers which demand a regular supply of goods. Therefore the exporter's ability to generate revenues would depend on his own individual effort to get orders.

REFERENCES

- 1. Kumar P.S. (2003) "Khadi and Village Industries-A Boom to Success", http://harkhadi.nic.in/home.htm
- 2. Ashis Mishra (2003) "Media Selection Decision in Social System: A Fuzzy Goal Programming Approach", Journal of the Academy of Business and Economics, http://findarticles.com/p/articles/mi_m00GT/is_2_1/ai_113563621/pg_3
- 3. Agencies (2004), "Handloom Demand Picks up", The Economic Times, 27th Nov. 2004, http://articles.economictimes.indiatimes.com/2004-11-27/news/27412516_1_handloom-demand-minister
- 4. Subhash Bhatnagar (2004) "Workshop on Scaling up ICT for Poverty Alleviation in India", Indian Institute of Management, Ahmedabad, February 26-27, 2004.
- 5. Kinkini Dasgupta Misra (2004) "Information & Communication Technology for Women's Empowerment in India", www.kdasgupta@vigyanprasar.com
- 6. Sehgal H.K. (2009), "Indian Garment Exports: Which Way Are We Heading?", 12th June 2009, pp 1-5, http://www.fibre2fashion.com/industry-article/20/1946/indian-garment-exports-which-way-are-we-heading1.asp
- Shijina Shiji (2009), "Decorating Your Home with Handloom Rugs", 27th May 2009, p1, http://www.fibre2fashion.com/industry-article/20/1914/decorating-your-home-with-handloom-rugs1.asp
- 8. Bandopadhyay Jeeta (2011), "Attractive Package for Weavers to Drive Handloom Growth", 21th Nov 2011, http://www.bizxchange.in/u47/S-1P-1A-20111121201111211317364409f170e2T-1N-/News.html



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application and 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

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 cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.





