

**ANALYZING SAVINGS BEHAVIOUR: A STUDY OF EMPLOYEES IN THE GARMENT  
SECTOR OF TIRUPUR**

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## **ABSTRACT**

The garment sector in Tirupur, India, plays a significant role in the country's economy, employing a large number of individuals across various job roles and levels. However, there is a gap in understanding the savings behavior and financial management practices among employees within this industry. This study aims to investigate into the savings behaviors of employees working in the garment sector of the country. The study will adopt a quantitative research approach to gather numerical data on savings habits, financial literacy levels, socio-economic determinants, and other relevant variables among employees in this sector. The findings could have implications for employers, policymakers, and financial institutions in designing strategies and interventions to promote better financial planning, savings practices, and overall financial wellness among this workforce.

**Key words:** Savings, Garment sector, Investment, Tirupur and Employee

## **1. INTRODUCTION**

The garment sector in Tirupur, India, plays a significant part in the country's economy, employing a large number of individuals across various job roles and levels. As employees in this sector contribute to the workforce and economic activities, understanding their savings patterns becomes essential for financial planning and policy-making.

This study aims to investigate into the savings behaviour of employees working in the garment sector of Tirupur. By analyzing their savings habits, factors influencing these behaviours, and the crash of various socio-economic factors, this research seeks to present valuable insights into the financial well-being and security of this workforce.

The garment sector in Tirupur is known for its varied workforce, ranging from entry-level workers to supervisors and managers. Each group may have distinct savings patterns influenced by factors such as income levels, job stability, financial literacy, and admittance to financial services. Additionally, cultural and social factors may also take part in a role in shaping employees' savings decisions.

By examining these aspects, this study aims to contribute to the existing knowledge on personal finance management among employees in the garment industry. The findings could have implications for employers, policymakers, and financial institutions in designing strategies and interventions to promote better financial planning, savings practices, and overall financial wellness among employees in Tirupur's garment sector.

Furthermore, understanding employees' long-term financial goals, challenges faced in saving money, and potential barriers can help in developing targeted initiatives to support their financial aspirations and improve their financial resilience. This research also seeks to highlight opportunities for enhancing financial literacy and promoting the uptake of financial products and services among this workforce, ultimately contributing to their economic empowerment and well-being.

## **2. PROFILE OF THE STUDY AREA**

Tirupur is situated at 11°06'27"N 77°20'23"E / 11.1075°N 77.3398°E. The topographical expanse of Tirupur district is 5186.34 square kilometres. Tirupur serves as the Administrative hub of Tirupur district in Tamil Nadu. Approximately 300,000 individuals reside there. Another 300,000 individuals commute from neighbouring urban areas to engage in Tirupur's expanding textile sector. Precipitation in this region is scarce and irregular. The subterranean water in most sections of the city is presently contaminated due to years of refuse deposited by the textile sector. The financial activity of the whole

city revolves around the fabrication of cotton knitwear: for utilization as vest (mainly vended in the Indian market), and for utilization as T-shirts (chiefly exported).

### **3. STATEMENT OF THE PROBLEM**

Despite the significant economic contributions of the garment sector in Tirupur, there exists a gap in understanding the savings behaviour and financial management practices among employees within this industry. The lack of comprehensive research addressing the explicit factors influencing savings patterns, financial literacy levels, and socio-economic determinants among garment sector employees hinders the development of embattled strategies for promoting financial well-being and security within this workforce. Therefore, there is a need to conduct an comprehensive analysis of the savings behaviour of employees in the garment sector of Tirupur to identify key challenges, opportunities, and areas for intervention aimed at enhancing their financial resilience and long-term wealth accumulation.

### **4. THE SIGNIFICANCE OF THE STUDY**

The significance of the study on the savings patterns of employees in the garment sector of Tirupur lies in its potential to generate valuable insights and contribute to various investors. Here are the key aspects highlighting the significance of this study:

**Employee Financial Well-being:** Understanding the savings behavior of employees in the garment sector is crucial for assessing their financial well-being. This knowledge can help in identifying areas where employees may need support or guidance in managing their finances effectively.

**Community Impact:** Improved savings habits and financial resilience among employees can have a positive ripple effect on their families and communities.

**Research and Academic Contributions:** The study adds to the existing body of knowledge on personal finance management, savings behavior, and socio-economic factors influencing financial decisions.

### **5. OBJECTIVES OF THE STUDY**

1. To examine the savings habits and patterns among employees working in the garment sector of Tirupur.
2. To analyze the relationship between savings behavior and demographic variables such as age, education level, and marital status among employees.
3. To identify the factors influencing the savings behavior of employees in the garment sector.
4. To evaluate the long-term financial goals and aspirations of employees and how these goals shape their savings habits.
5. To provide recommendations for improving financial planning and savings strategies among employees in the garment sector for better financial security and well-being.

### **6. RESEARCH METHODOLOGY**

#### **6.1 Research Design**

##### **Research Approach:**

The study will adopt a quantitative research approach to gather numerical data on savings behavior, financial literacy levels, socio-economic factors, and other relevant variables among employees in the garment sector of Tirupur.

##### **Study Type:**

This study will be a cross-sectional observational study, providing a snapshot of savings patterns and related factors at a specific point in time. A cross-sectional design allows for the collection of data from a diverse sample of employees within the industry.

#### **6.2 Sampling Technique:**

The study will use stratified random sampling to ensure representation across, income levels, and demographics within the garment sector. Stratification helps in capturing the diversity of savings behaviors and factors influencing them.

**Sample Size:**

100 participants were chosen randomly through the utilization of convenient sampling methods. This selected group comprises individuals from both genders, including male and female workers, as well as employees, operating within the Tirupur. The process of selecting these respondents involved a systematic approach to ensure a diverse representation within the sample, allowing for a comprehensive analysis of the workforce within the specified industry.

**6.3. Data Collection Method**

Primary data, which refers to the original data collected directly from the source, will be obtained from the chosen sample respondents within the population through the administration of a meticulously designed questionnaire

Survey Questionnaires: Structured surveys will be designed to collect data on savings habits, financial literacy, income sources, expenditure patterns, access to financial services, and socio-economic characteristics of employees.

Interviews: In-depth interviews may be conducted with a subset of participants to gain qualitative insights into their savings motivations, challenges, and perceptions related to financial management.

On the other hand, secondary data, which comprises information that has already been gathered and published by other sources, will be gathered from reputable journals and magazines that specifically focus on the relevant topics of interest. This secondary data analysis will serve as a valuable supplement to the primary data,

Document Analysis: Relevant documents such as financial education materials, employer-provided savings plans, and industry reports may be analyzed to supplement the data collected from surveys and interviews.

**7. PERIOD OF STUDY**

The research work will be conducted over a span of three months, commencing on the 2nd December 2023 and concluding on the 20th of March 2024, encompassing an extensive study period to delve into the subject matter comprehensively and allow for in-depth analysis and data collection.

**8. TOOLS OF THE STUDY**

Statistical tools are utilized to analyze and interpret the collected data effectively, thereby determining the outcomes of the research endeavour. Moreover, these tools are essential in exploring the relationship between two variables to address specific issues, such as simple percentage, chi-square, and rank correlation. Utilizing statistical tools enhances the ability to draw meaningful conclusions and make informed decisions based on the data analysis results.

**9. BOUNDARIES OF THE STUDY**

- The data gathered originated from in Tirupur, and therefore, the outcomes of this particular investigation might not be applicable to other staff members working in Tirupur. Due to potential limitations in the cooperation level of the participants during the questionnaire or interview sessions, the conclusions drawn from the study could rely heavily on the data provided by the respondents. It is essential to acknowledge the likelihood of biases in the information offered by the respondents, which could impact the overall findings of the study.
- The survey was exclusively administered among the employees in Tirupur, thus making it challenging to generalize the results to encompass all other companies operating in the same region. The specificity of the sample group from a single company may restrict the broader applicability of the findings to the entire workforce in Tirupur, highlighting the need for caution when interpreting and extrapolating the study's results.

- Further exploration involving a more diverse and representative sample across various companies in Tirupur is essential to ascertain more universally applicable conclusions concerning employee experiences and perceptions in the region.

### 10. REVIEW OF WRITINGS

Grewal S.S and Navjot Grewal (1984) elucidated fundamental investment principles and guidelines for the sale of shares. Caution was advised against purchasing unlisted shares due to restrictions on trading imposed by Stock Exchanges. Additionally, they emphasized avoiding inactive shares, characterized by infrequent transactions, typically stemming from a lack of demand. Notably, such shares are often associated with underperforming companies. Furthermore, the authors highlighted the risk of investing in closely-held companies, where shares are less liquid compared to widely held companies owing to a smaller shareholder base. It was recommended not to retain shares for extended periods in anticipation of substantial price increases, but instead to sell upon achieving a reasonable return.

Jack Clark Francis (1986) elucidated the significance of the rate of return within investment endeavors and examined the potentiality of default and insolvency hazards. Francis asserted that amidst an ambiguous economic environment, investors encounter challenges in accurately forecasting the yield of an investment. Nevertheless, he proposed that investors have the capacity to construct a probability distribution encompassing potential rates of return. Furthermore, he contended that individuals who acquire corporate securities must confront the prospect of default and insolvency initiated by the issuing entity. Financial analysts possess the ability to anticipate insolvency occurrences. Francis divulged certain conspicuous indicators of a company's impending downfall, which vigilant investors could discern to mitigate such risks.

Preethi Singh (1986) revealed the fundamental principles for selecting the firm to invest in. She expressed the viewpoint that comprehending and evaluating return and uncertainty is crucial to the investment procedure. As per her, the majority of investors are 'risk averse'. In order to attain a greater return, the investor must confront larger uncertainties. She deduces that uncertainty is essential to the investment process. Each investor must possess an understanding of the different drawbacks of investments. The investor must meticulously examine the financial statements with specific emphasis on solvency, profitability, EPS, and efficiency of the firm.

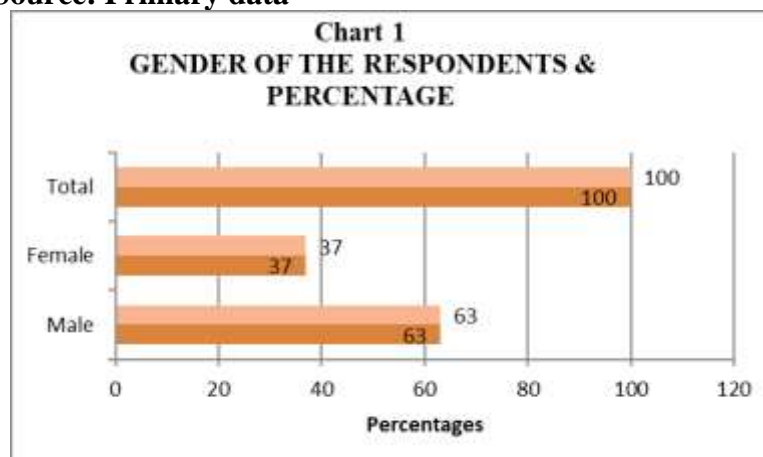
### 11. ANALYSIS AND INTERPRETATION OF FACTS

**TABLE 1**

**TABLE SHOWING THE GENDER OF THE RESPONDENTS**

Gender	Frequency	Percentage
Male	63	63
Female	37	37
Total	100	100

Source: Primary data



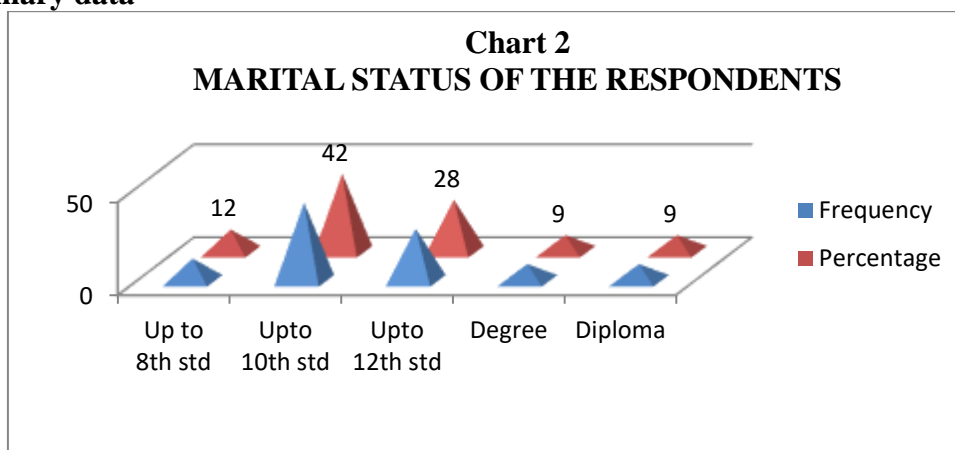
**Analysis**

The data presented in the table and chart indicates that out of the total 100 respondents surveyed, a majority of 63 per cent were identified as male, with the remaining 37 per cent being female individuals. This distribution of respondents according to gender provides valuable insights into the demographic composition of the surveyed population.

**TABLE 2**  
**TABLE SHOWING THE MARITAL STATUS OF THE RESPONDENTS**

Marital status	Frequency	Percentage
Married	65	65
Unmarried	18	18
Widow	9	9
Divorce	8	8
<b>Total</b>	<b>100</b>	<b>100</b>

Source: Primary data



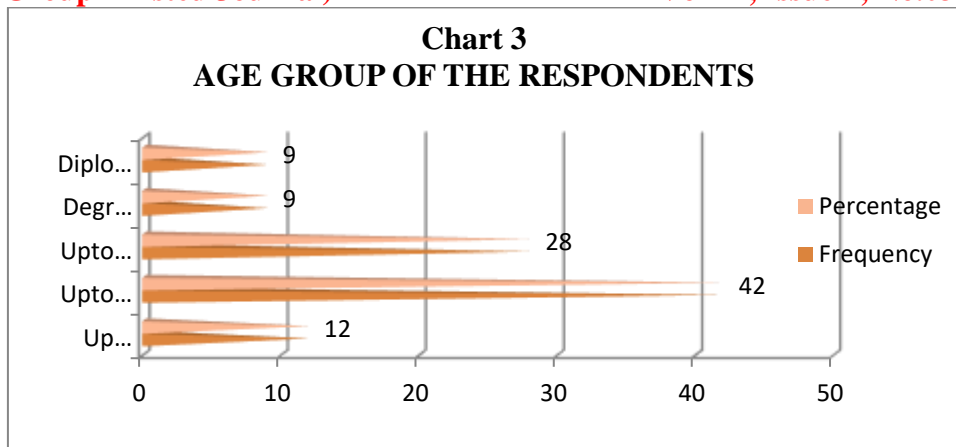
**Analysis**

A study was initiated with the purpose of determining the marital status of the participants. According to the findings of the study, out of a total of 100 participants, it was discovered that 65 percent of them are currently married, 18 percent are single and have never been married, and 9 percent are widowed due to the passing of their spouse, while the remaining 8 percent have gone through a divorce from their previous partner. The distribution of marital statuses among the respondents provides valuable insights into the demographics of the study population and highlights the diversity of relationship statuses within the sample group.

**TABLE 3**  
**TABLE SHOWING THE AGE GROUP OF THE RESPONDENTS**

Age	Frequency	Percentage
18-25 years	49	49
26-35 years	30	30
36-45 years	13	13
Above 45 years	8	8
<b>Total</b>	<b>100</b>	<b>100</b>

Source: Primary data



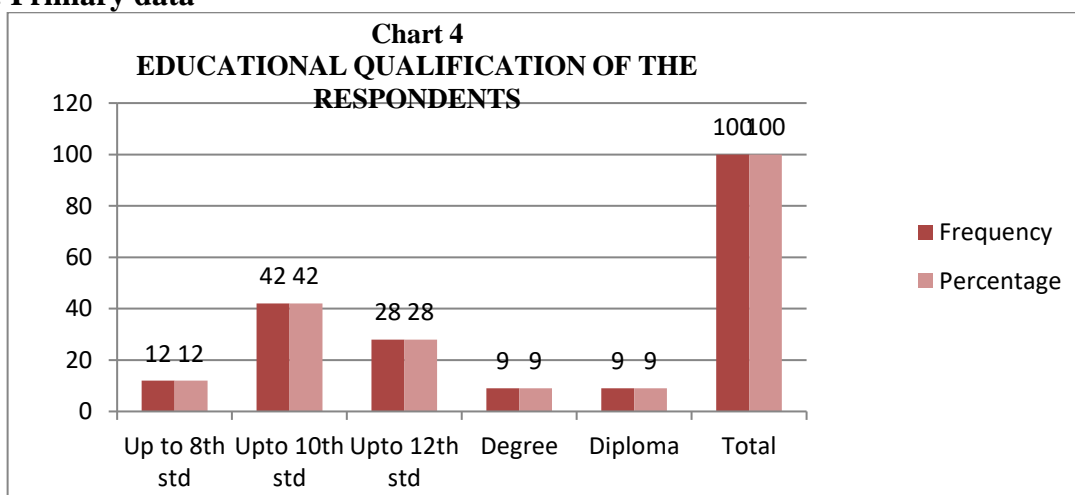
**Analysis**

The presented data from the table highlights that out of a total of 100 respondents, 49 percent fall within the age bracket of 18 to 25 years, while 30 percent of the participants are aged between 26 and 35 years. Additionally, 13 percent of the surveyed individuals are situated in the 36 to 45 age category, leaving the remaining 8 percent of the respondents to be in the age group exceeding 45 years.

**TABLE 4**  
**TABLE SHOWING THE EDUCATIONAL QUALIFICATION OF THE RESPONDENTS**

Educational Status	Frequency	Percentage
Up to 8th std	12	12
Upton 10th std	42	42
Upton 12th std	28	28
Degree	9	9
Diploma	9	9
<b>Total</b>	<b>100</b>	<b>100</b>

Source: Primary data



**Analysis**

The data presented in the table indicates that out of a total of 100 participants, 42 percent of them completed their education up to the 10th grade, 28 percent of the participants finished their studies up to the 12th grade, 12 percent of the respondents concluded their education at the 8th grade level, and 9 percent of the participants pursued degree and diploma programs. This information offers valuable insights into the educational background of the respondents and highlights the diverse educational paths taken by individuals within the sample group.

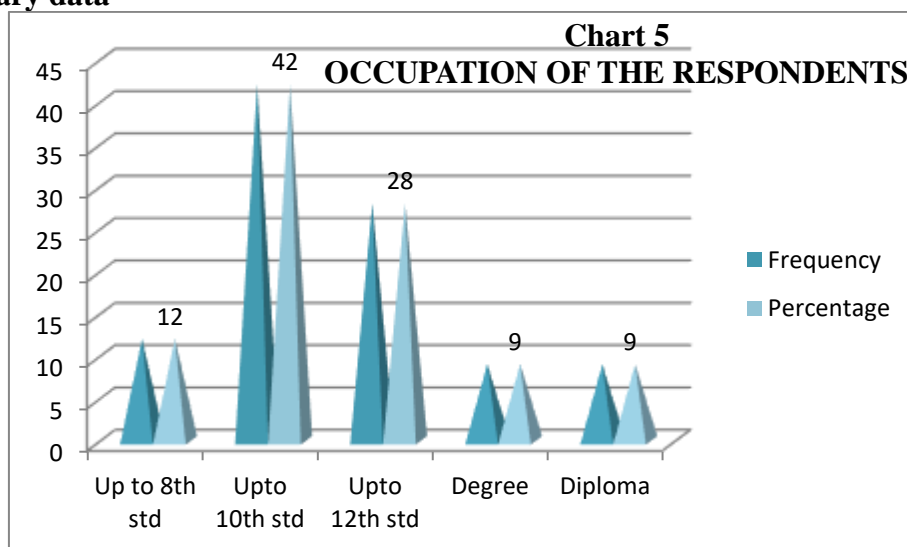
**TABLE 5**



**TABLE SHOWING THE OCCUPATION OF THE RESPONDENTS**

Occupation	Frequency	Percentage
Dyeing	6	6
Fabrication	9	9
Labour	19	19
Housewife	28	28
Compacting	19	19
Checking	7	7
Tailoring	12	12
<b>Total</b>	<b>100</b>	<b>100</b>

Source: Primary data



**Analysis**

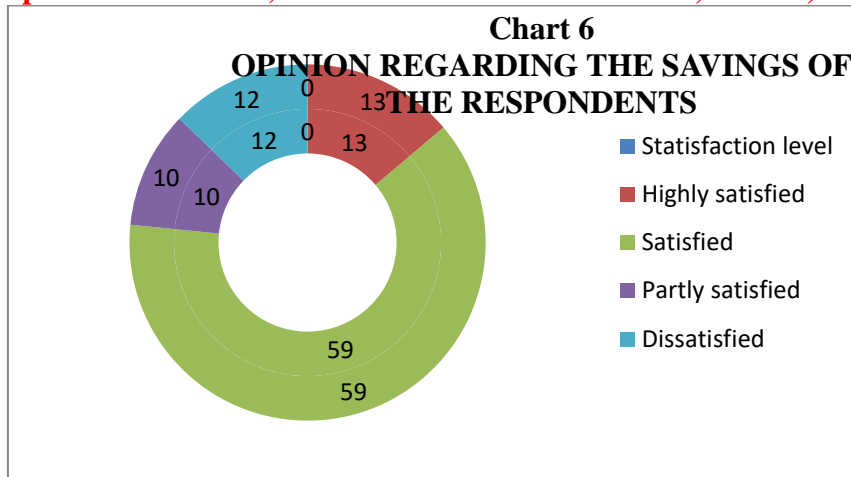
The above table shows that among 100 respondents 28 per cent of the respondents are house wives, 19 per cent of the respondents are involved in labour and compacting works respectively, 12 per cent of the respondents are tailors, 9 per cent of the respondents are engaged in fabrication work, 7 per cent of the respondents involved in checking of garment materials while the remaining 6 per cent of the respondents involved in dyeing work

**TABLE 6**

**TABLE SHOWING THE OPINION REGARDING THE SAVINGS OF THE RESPONDENTS**

Amount saved from Earning	Frequency	Percentage
Less than 100000	56	56
Rs.100000 -200000	28	28
Rs.200000-300000	12	12
More than Rs.300000	4	4
<b>Total</b>	<b>100</b>	<b>100</b>

Source: Primary data



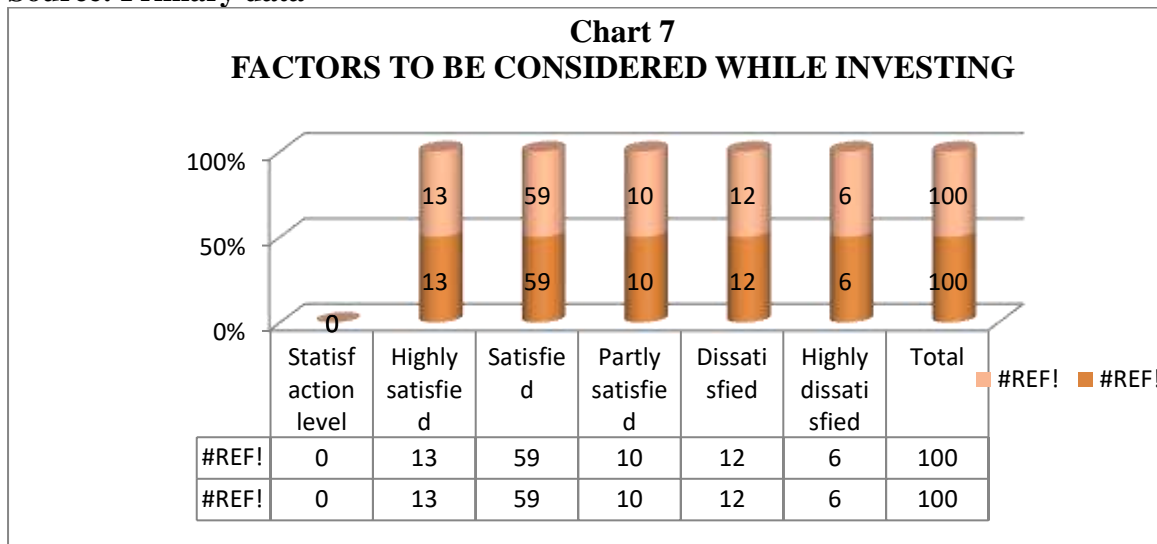
**Analysis**

From the data presented in the table, it was observed that out of the total 100 respondents surveyed, a majority of 56 percent reported saving less than Rs.100000 annually, followed by 28 percent who save between Rs.100000 and Rs.200000 per annum. Additionally, 12 percent of the respondents mentioned saving within the range of Rs.200000 to Rs.300000 per year, leaving only 4 percent of the respondents saving an amount exceeding Rs.300000 annually.

**TABLE 7**  
**TABLE SHOWING THE FACTORS TO BE CONSIDERED WHILE INVESTING**

Factors to be considered	Frequency	Percentage
Risk	46	46
Income	23	23
Volume of savings	12	12
Growth rate	8	8
NAV	4	4
Profitability	7	7
<b>Total</b>	<b>100</b>	<b>100</b>

Source: Primary data



**Analysis**

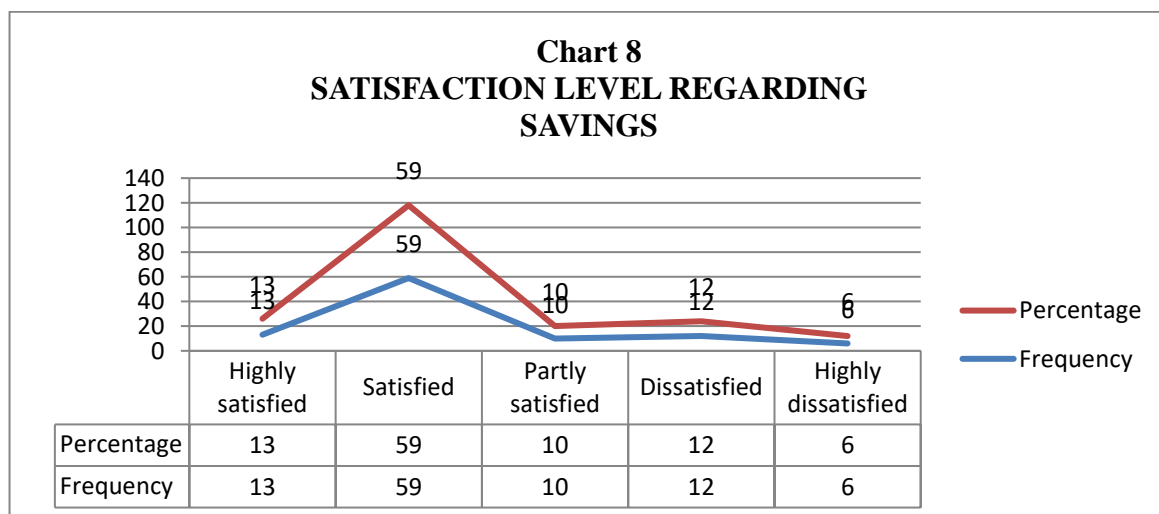


The data presented in the table illustrates that 46 percent of the participants indicated that they primarily assess risk before making investment or saving decisions. Additionally, 23 percent of the respondents mentioned that they consider income prior to investing, while 12 percent highlighted the importance of the volume of savings in their investment choices. Moreover, 8 percent of the respondents emphasized the significance of growth rate when saving their money and 7 percent stated that profitability plays a crucial role in their investment decisions. The remaining 4 percent of the participants indicated that they take into account the Net Asset Value (NAV) when investing their money.

**TABLE 8**  
**TABLE SHOWING THE SATISFACTION LEVEL REGARDING SAVINGS**

Satisfaction level	Frequency	Percentage
Highly satisfied	13	13
Satisfied	59	59
Partly satisfied	10	10
Dissatisfied	12	12
Highly dissatisfied	6	6
<b>Total</b>	<b>100</b>	<b>100</b>

Source: Primary data



**Analysis**

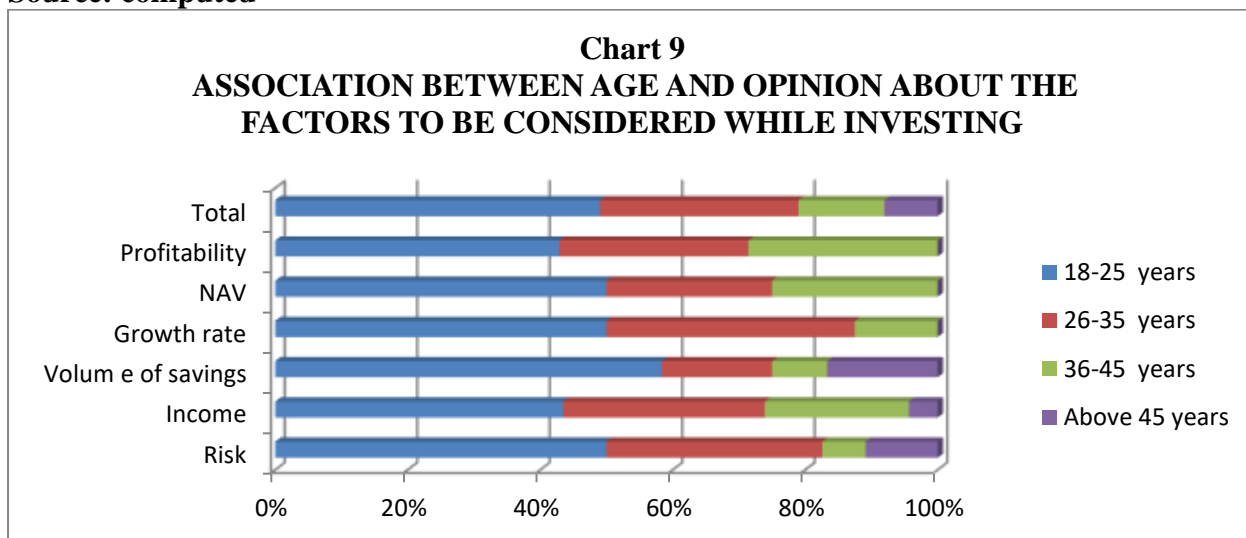
The table above illustrates that out of a total of 100 respondents, 59 percent expressed satisfaction with their savings, while 13 percent indicated a high level of satisfaction with their savings. Furthermore, 12 percent of the respondents reported being dissatisfied with their savings, and 10 percent stated they were partially satisfied with their savings. Additionally, 6 percent of the respondents expressed a high level of dissatisfaction with the overall development.

**TABLE 9**  
**TABLE SHOWING THE ASSOCIATION BETWEEN AGE AND OPINION ABOUT THE FACTORS TO BE CONSIDERED WHILE INVESTING**

Age group	Risk	Income	Volume of savings	Growth rate	NAV	Profitability	Total
18-25 years	23	10	7	4	2	3	49
26-35 years	15	7	2	3	1	2	30
36-45 years	3	5	1	1	1	2	13
Above 45 years	5	1	2	0	0	0	8

Total	46	23	12	8	4	7	100
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Source: computed



### Null Hypothesis

The null hypothesis posits that there exists no statistically significant relationship between the characteristics of the respondents, specifically their age, and their perspectives on the critical considerations to bear in mind when making investment decisions.

### Alternative Hypothesis

There exists a correlation among the participants depending on their age group and their perspective on the various aspects that should be taken into account when making investment decisions. This association highlights the significance of understanding how age influences the investment choices and considerations of individuals.

Factors	Calculated value	D.O.F	Table Value	Remarks
Factors to be considered	9.72	15	24.995	Not significant

Source: computed

As the chi-square value obtained from the calculation is found to be less than the critical chi-square value corresponding to 15 degrees of freedom at a significance level of 5 percent, the null hypothesis is accepted. This leads to the conclusion that there exists no statistically significant association among the respondents categorized by age in relation to their perspectives on the factors that should be taken into consideration prior to making an investment decision.

## 12. FINDINGS

- The data analysis revealed that significant proportions (63 per cent) of the participants in the study were identified as male, indicating a gender imbalance among the respondents.
- Additionally, a substantial majority (43 per cent) of the respondents reported Tamil as their mother tongue, suggesting a prevalent linguistic preference within the surveyed population.
- Furthermore, considerable percentages (65 per cent) of the participants were found to be married, highlighting the marital status distribution within the sample.
- Moreover, a notable proportion (49 per cent) of the respondents fell within the age range of 18-25 years, indicating a concentration of youth in the study.
- In addition, a significant majority (68 per cent) of the respondents identified themselves as followers of the Hindu religion, showcasing the religious diversity within the dataset.
- Lastly, a substantial number (50 per cent) of the participants belonged to backward communities, shedding light on the social background of the surveyed individuals. Majority (46 per cent) of the respondents are from urban area
- Most of the respondents, totalling 42 per cent, completed their studies up to the 10th standard, indicating a significant portion of the sample population with a basic level of education.

- Similarly, 42 per cent of the respondents reported having three members in their family, highlighting the typical size of families within the surveyed group.
- Furthermore, a large portion of the respondents, accounting for 49 per cent, stated that there is only one earning member in their family, underscoring the economic dependency on a single source of income for the majority of households.
- In addition, 28 per cent of the respondents identified themselves as housewives, indicating a substantial number of individuals primarily engaged in domestic duties, while 19 per cent each reported being involved in labor and compacting works, showcasing the diverse occupational backgrounds of the participants.
- Moreover, a significant majority, representing 36 per cent, of the respondents are engaged in labour-related activities, suggesting a prevalence of manual work among the surveyed population. It was also found that 64 per cent of the respondents earn less than Rs. 100,000 annually, emphasizing the financial challenges faced by a large segment of the sample group.
- Additionally, a substantial 80 per cent of the respondents reported practicing savings, indicating a prevailing financial behaviour focused on accumulating assets for the future. Furthermore, 56 per cent of the respondents save less than Rs. 100,000 per annum, illustrating the modest saving habits prevalent among the majority of the surveyed individuals.
- Lastly, 46 per cent of the respondents expressed that they primarily consider risks before making savings or investments, highlighting a cautious approach towards financial planning within the sample population. Most (44 per cent) of the respondents told that they invest the money for their future purpose
- Most respondents, constituting 48 percent, indicated a return on savings ranging from 10 to 20 percent. A significant majority of respondents, standing at 75 percent, acknowledged the government's provision of guidance regarding savings opportunities.
- Similarly, 74 percent of respondents reported that NGO initiatives play a crucial role in organizing savings opportunities, particularly in relation to information programs. The satisfaction levels among respondents vary, with 56 percent expressing contentment in creating savings, 54 percent in saving money, and 52 percent in self-development. Moreover, 50 percent of respondents expressed satisfaction in gaining technical know-how for saving, while 54 percent reported contentment with their relationships with brokers.
- , 49 percent of respondents expressed satisfaction with their social status, and an equal percentage of 50 percent acknowledged the support provided by family members.
- Most (59 per cent) of the respondents are satisfied with the savings, The vast majority, which accounts for 60 percent, of the participants expressed contentment with the general progress that has been made. A significant proportion, specifically 25 percent, of the respondents highlighted that the primary challenge they encounter is related to risks stemming from fluctuations in various factors.

### **Result from Chi-Square Test**

- There is an absence of a correlation that has been noted among the participants regarding their age and the perspectives they maintain concerning the factors that should be considered when making investments or saving money.
- Moreover, it is evident that there is no linkage between the age of the respondents and their viewpoint on the returns that can be achieved from savings.
- Conversely, a clear association has been established between the age of the participants and their position on the recommendations set forth by the government with regard to the various pathways available for saving funds.

### **13. IMPLICATION OF THE STUDY**

Few of the survey participants expressed dissatisfaction with the awareness programs organized by governmental bodies and non-governmental organizations regarding opportunities for saving and

investing. Consequently, it is recommended that the government organizes additional awareness campaigns using various media platforms and other channels to effectively reach the general public. Furthermore, some respondents highlighted facing challenges with brokers or agents while trying to comprehend different investment schemes, indicating a need for closer monitoring by the relevant regulatory authorities to ensure transparency and fairness in the process. Moreover, certain participants raised concerns about the higher risks associated with investing in specific avenues, emphasizing the importance of guaranteeing returns on savings to instill confidence among investors and alleviate apprehensions within the surveyed community.

Additionally, a portion of the respondents expressed discontent with their social standing, suggesting a desire for the government to take proactive measures aimed at elevating the income levels of textile industry workers, thereby enabling them to achieve a more favourable social status. This could potentially be achieved through the implementation of policies and initiatives that promote economic growth and enhance opportunities for career advancement within the textile sector. By addressing these underlying issues, it is possible to improve overall satisfaction levels among citizens and foster a more inclusive and prosperous society. The government could also consider collaborating with industry stakeholders and experts to design tailored solutions that cater to the specific needs and aspirations of textile workers, ultimately leading to a more equitable distribution of resources and opportunities within the sector.

Furthermore, ongoing monitoring and evaluation mechanisms should be put in place to assess the effectiveness of these interventions and make necessary adjustments to ensure their long-term sustainability and impact on the targeted population. In conclusion, by actively engaging with the concerns and feedback of respondents, policymakers can design more responsive and impactful strategies that address the multifaceted challenges faced by individuals in the realm of savings, investments, and social mobility.

#### **14. CONCLUSION**

The industry provides numerous employment opportunities and contributes significantly to government revenue. A study revealed that a large proportion of workers in the power loom and textile sectors in Tirupur are illiterate regarding investment schemes and savings. Many workers in the industry have migrated from various regions, leading to economic challenges that make them content with minimal wages and reluctant to challenge management. Productivity in textile units has decreased due to power cuts and pollution, resulting in workers being paid based on actual production, causing financial hardships. Challenges such as lack of automation, financial constraints, tax issues, and organizational inefficiencies further exacerbate the situation. Employees in Tirupur struggle to save or invest their earnings due to limited job opportunities, highlighting the pressing issues faced by both employees and workers in the industry. Addressing these challenges is crucial for the industry and workers' well-being, necessitating comprehensive support and encouragement from both the State and Central Governments.

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