

**A SURVEY AND DUCUMENTATION OF
ARCHAEOLOGICAL REMAININGS OF
FOLK CULTURE IN UDUPI TALUK**

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Findings

The present survey of the various names of divinities, worshipped in the Daivasthana, temples, forest, homes and shrines of Tulunadu, will enable us to know and trace the features of religious development and understand the religious tendencies of the people of Udupi and Tulunadu.

The tradition of anthill worship is widespread among the Hindus in Udupi region. The anthill is regarded as a manifestation of the Earth Goddess. The ancient cult that survives in many parts of India even today. Many naturally grown Anthill are found in Daivasthana in Udupi region. It is very difficult to fix the age of these anthills. Thus Anthills have a special place in folk worship not only in Udupi but also in entire Tulunadu.

The survey conducted on the Daivasthana, will further be strengthened by a detailed study Daivasthana and its iconography of the Daivas. A particular mention has to be made about a peculiar practice that prevails amongst the Tuluvas. Devil-worship or Bhutaaraadhane has always been preponderant with the non-Brahmanical section of the Tulunadu people.

It is observed that some of the great divinities of the Hindu pantheon seem to receive adoration among the non-Brahmins in the form of Devils (Daivas). One or two examples may be cited. Lord Vishnu is taken to be a devil known as Vishnumurti and worshiped in conformity with devil-worship. Brahma is known as Berme and he takes his place among the Devils. Likewise Chamunda is taken to be Devil and adored as Pili-Chamundi. Virabhadra, Bhairava and some other too take a prominent place in the galaxy of Devils. This phenomenon may be explained as a result of the predominance of this primitive

cult on the land. We have to turn towards villages for the relics of our original and ancient customs as the spread of Aryan influence and Brahmanical form of worship has ushered in a classical civilization in urban centers and the earlier forms of worship and ritual seems to have been pushed back to remote villages. We find in both the areas of the tradition of worshipping historical and cultural heroes who attend the divinity after death. the spirits of coastal Karnataka like Kooti Cennaya, Kalkuda- Kallurti, Koraga Taniya can be compared with the divinity is likes Monteeswami, Mahadeshwara rituals of Karnataka. Tulunadu in general and Udupi in particular of Karnataka has developed the tradition of worshipping totemistic spirits like the pig spirit, tiger spirit, bull spirit, serpents etc. which is not noticed an interior Karnataka. An examination of these Paaddana will reveal to us that they may not lend themselves to be taken into account of great antiquity on composition and also there must have been a great deal of interpolation.

It is very difficult to fix chronological sequence the Bhuta or Daivas. Sometimes they are chronologically mixed. The tale of Bobbarya devil is nothing other than that of a shipwrecked sailor's tale and he, a Muslim from Murdesvara a coast village in North Kanara. The Pili Bhuta, they is of still recent origin. Devils like Dhumavati, Duggilaya are only synonymous for Durga, the Mother Goddess. Vishnumurti Bhuta has a Sanskrit-lore and it is none other than Narasimha the man- lion. Here he is worshiped in the native way.

From sociological point of view also the present study helps us to understand typical social structure of the region. A person belonging to the lowest caste namely untouchable class act as spirit impersonator assuming the most important role in worship and conveys the divine message. The cult provide interesting material to studying folk theatrical and ritual models along with all

paraphernalia associated with them like music, dance, make-up, stagecraft, oracle, dialogue, gestures etc.

Hundreds of Daivas or spirits are worshiped in Udupi region and also all over the Tulunadu. While certain spirits are worshipped by certain families only, certain others are worshiped by the entire population of the region. Worship of certain other spirits is restricted to certain communities and castes only. However there are at least about thirty five spirits which have a wider sphere of influence all over the region. Their annual festivals are celebrated with great pomp and festivity in all parts of the region.

One can observe diverse architectural pattern in the construction of spirits. Ritual formalities duration of festivals objects and modes of offering - all these are vary from one spirit to other and from place to place. Marked differences exist in their facial make-up, headgear, masks and decoration of the impersonator -like those of the spirits of totemic animals, spirits representing the mother goddess, spirits representing the attendant servant of Shiva, spirits of apotheosized heroes of the past and so called Royal Spirits. Different base colours like yellow, black, white and red are applied to the face of the impersonator on which dots, curves, stripes, images of sun and moon and the other symbolic squares and circles are marked. Dance music and the rhythm also vary according to the nature of the concerned spirit. (Upadhyaya U P and Susheela P Upadhyaya, 2002)

The Daivaradhane or Bhuutaradhane was a part and parcel of the life of people of this region. It can be presumed that the spirit cult was originally followed by the original inhabitants of this region namely Holeyas, Koragas, Billavas and Mogaveeras. When the area came to be dominated by other more advanced communities like the Brahmins, the Bunts and the Jains the less prominent

castes were reduced to a subordinate position, the cult came to be patronized by former group and continued to flourish with a great pomp and ceremony with the corporation of the original inhabitants of this region.

The environment factors had a great influence on the construction of the shrine of Udipi and Tulunadu. Tulunadu receives very heavy rains during the monsoons and this must have been a great problem to the architects who, perhaps, had to devise the arrangement of roofing the shrine in such a way to prevent the torrential rains from causing any damage to structures and even disallow the percolation of water inside. The Ceiling or roofing over the monuments are slanting and no high gopura or towers were constructed on the monuments of this region

The entrance door or Mahadwara of Daivasthan are simple mostly made of wood. Mahadwara. The roofing are slant or sloping due to natural reason. The reason for this could be the easily explained in the phenomenon that the torrential rain would never have retained the lofty brick and mortar towers, even if they had been raised.

Annual festivals or Devil-dancing (Kola) has celebrated with great pomp and glory. These festivals have got its counterpart in the ritual of devil-worship in Tamilnadu. The features of this ritual are almost common between Tulunadu and Tamilnadu, - invocation, devil dancing, musical instruments, decoration of the devil-shrine, oracular consultation, animal sacrifice, nights chosen as the suitable time for the performance etc.

The history of these Bhutas is narrated in the folk-lore, called Paaddana or prayer which are inexhaustible in number, have been handed down from generation by word of mouth through those, who officiate on behalf of these Bhutas. Since the mediation of the Billavas for the worship of a devil is

essential and since he is to offer oracles at the time of the devil-dance, perhaps, he is known to be Pujari and so also the entire community.

There has been continuous increase in the number of the Bhutas worshipped in this region. As years passed on the number of the Daiva getting multiplied. Perhaps, that is the reason for the inclusion of such devils as Posa Bhuta, Timmappa, Vokkun Ballala etc.

One can find the external influence on the worship of these Bhuta. The influence of Brahmanism over the method of worship of these devils seems markedly felt, as the systems that are instituted in temples are also partially applied to the form of worship in the sthana or temple or shrink. This is clearly reflected in the Paaddana which gives us the origin of the Daivas. Once in a year, the festival has been conducted for the Bhutas, which is variantly known as Nema, (perhaps from niyama), Bandi (ratha-ustava) Ayana (utsava) and Kola. The last term Kola is the commonest in use and rest appear to be the dignified names of the Kola, dependent upon the significance and grandeur of the Sthana, where the devil is enshrined. Most of these devils are offered animal sacrifice such as the proud war- like cock, the sheep, and the goat and sometimes and at certain places the buffalo. This offer of blood sacrifice is known as Bali. The sacrifice of the buffalo and sheep has been given up now.

There are various socio economic factors which contributed the growing number of the Bhutas. The growing number of these Bhutas during historical time may be found in the immigration of the various groups of people from the above the Ghats into Tuluva at different times. When the people came and settled down in Tuluva, they brought along with them their Daiva which, in course of time, merged with the local form of worship which resulted in a new form or adaptation. This is clearly reflected in the Paaddana. It is found in the Paddan that a particular Bhuta had come down from the Ghat and after molesting the people, secured foot-hold which developed into strong-hold. This

is also the reason why we find stages of sophistication in a particular period. On the basis of the present study and also the survey of the earlier works, we can only infer that the cult of the Bhuta worship in its primitive form is really ancient, it is tribal in character and it was influenced by the external factors also. The Bhutaaraadhane or Daivaaradhane or the spirit worship of this region had its influence on the Brahmanical religious practices also.

Community Participation in Tourism Development

- A Case Study of Malpe Tourism Area of Karnataka State

Executive Summary

The local people in Malpe have considered involvement in the decision-making process as a suitable way of involving the local community in tourism development. The findings of this study have revealed that local people themselves wish to take part actively in the decision-making process and wish to have a voice when decisions are made (they want active participation). Local people overwhelmingly stated that 'taking part actively in the tourism decision-making process' is an appropriate way of involving the local community in tourism development. This was overall the most accepted option by all local people.

According to them, a suitable form of decision-making would be one that involves both elected officials and appointed officials. But before making such decisions, they should first consult the local people so as to collect public views.

The local people generally did not feel involved in the current decision-making process. But the leaders claimed that they also involve local people in tourism related decisions.

Local people in the study area also considered involvement in the sharing of tourism benefits as a suitable way to involve the local community in tourism development. The businesses operating in the study area have schemes that favorably benefit local people through approaches such as employing locally, building local capacity and contributions to village development initiatives. There was a general perception among local people that those living in areas close to the main road have access to more tourism benefits than those in areas far from the main road.

The findings have revealed that tourism development in Malpe is contributing positively towards poverty alleviation. However, local people in the study area generally

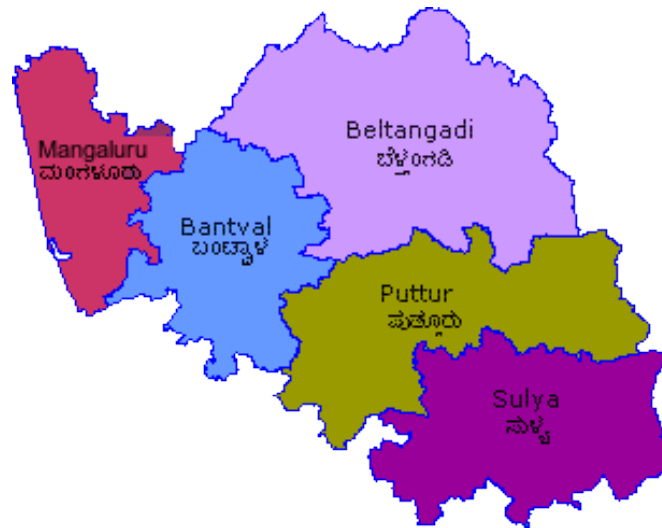
observed significant contributions to accessibility (transport and communication) and the prices of goods and services. There was a general feeling among local people that tourism development in the study area contributes significantly towards improving the livelihood of those living in areas close to the main road but contributes less to improving the livelihood of those in areas far from the road. The contribution of tourism on accessibility and on prices of goods and services, for example, was easily noticed by local people because both of them are tangible. Additionally, it was unlikely for them to associate such improvement with any other sector given that tourism is regarded as a very important economic activity in Malpe particularly in activities such as tour operations, shops, and handcraft sales. On the other hand, tourism did not seem to improve incomes and the general life of farmers, who are the majority in the study area and also constituted the largest proportion of survey respondents. In addition, local people mainly based their assessment of the contribution of tourism development to the general quality of life and household incomes on one factor, employment creation. This shows that the local people have some knowledge of the positive impact of tourism development. It also reinforces the argument that tourism will contribute to poverty reduction if it creates new jobs and provides incomes.

INTRODUCTION

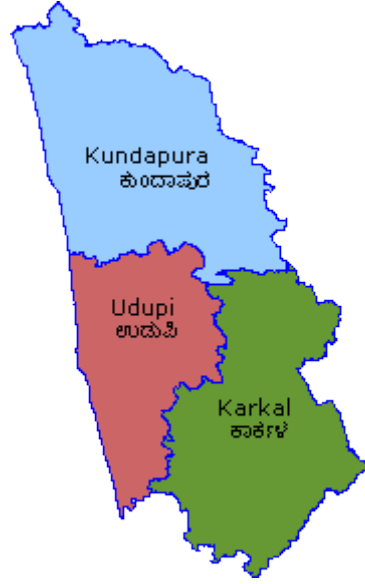
Retailing in South Kanara and Udupi districts goes hand in hand in culture and tradition. A survey was conducted in both the districts by interviewing both the customers and retailers in particular to compare and study the differences occurring in both the districts with respect to retail trade.

South Canara was a district of the Madras Presidency of British India, located at 13.00°N 75.40°E. It covered the areas of the present-day districts of Dakshina Kannada and Udupi of Karnataka and the Kasaragod District of Kerala. The district was one of the most heterogeneous of Madras Presidency with Tulu, Kannada, Konkani, Malayalam, Urdu and Beary being the principal languages spoken. It was succeeded by Dakshina Kannada in 1947. South Canara was annexed by the British East India Company following the defeat of Tipu Sultan in the Fourth Mysore War 1799 and along with North Kanara formed the district of Kanara in the Madras Presidency. In 1859, Kanara was split into two districts, North and South. North Kanara was transferred to the Bombay Presidency, and South was retained by Madras. Mangalore was the administrative headquarters of the district. The district covered an area of 10,410 square kilometres.

Map of South Kanara District



Map of Udupi District



Udupi district in the Karnataka state of India was created in August 1997. There are seven taluks, 233 villages and 21 towns in Udupi district. The three northern tehsils of Udupi, **Kundapur and Karkala**, were separated from **Dakshina Kannada District** to form Udupi district on 25 August 1997. Moodabidri was officially declared as new tehsil (taluk), separated from Karkala with effect from January 11, 2018.

Country: India

Established: 1997

Region: Tulu Nadu

State: Karnataka

Definition of Retailing

“Retailing encompasses the activities of supply chain management, merchandising, visual merchandising, store operations, human resources, financial and marketing activities, thereby ensuring smooth flow of goods, services and ideas from the producer to the user”.

- Dr. RamKishen Y.

REVIEW OF LITERATURE

Review of literature is the foundation for any research work. The literature reviewed by the researcher is quite useful in formulating the theoretical framework of the research.

This chapter deals with the review on the topic “Retailing” and its development over a period of time along with review of literature in particular.

Hence, the history of retailing, development of organized retailing and the latest developments are presented in this chapter, in addition to the indepth review of literature.

History of Retailing:

Retailing is one of the world’s oldest businesses dating back to the pre- historic period when it all started with the barter system of exchange. Retailing as an occupation came into existence when farmers started producing more than they required. Trading was an important part of daily life in the ancient world. Different people had different skill sets, and people who had a surplus of one good desired the goods they did not have or could not produce.

In India, the existence of the current *kirana* format & other shops can be traced to the *manusmriti* & kautilya’s Arthashastra. These texts provided guidelines for dealing with customers, after-sales services, & quality & price guarantees. Such scholarly works provided the equivalence for exchange in case of barter. They also defined the tax structure for retail & wholesale transactions. Kautilya commended on the location of stores dealing with specific products in city. He also discussed in manner in which funds & managements could be managed for better results. Memoirs of traders who came from Europe indicate that Indian merchants carried out business with low margins in order to enhance sales. Indian history & archeology record the existence of markets during the Harappan civilization also. Elaborate descriptions of local & periodic *haats* have also been found. These were the place where commodity exchange was carried out & people congregated & derived several non economic values.

The new retail formats that are now seen in India have their genesis in Europe. The earliest traders were believed to be the Cretans who sailed the Mediterranean & carried on trade with the people of the area. They flourished for 2,000 years, & their culture influenced other great trading civilizations. The Phoenicians followed the Cretans as civilizations major traders. They distributed the goods of Egypt & Babylonia. Tyre, Sidon, & Carthage were the principal trading cities of this empire. After the Phoenicians came the Romans. The Romans

established a different form of retailing. They set up numerous small shops with centers. In fact, Ancient ruins indicate that the world's first department was in Rome. With the fall of this empire, retailing disintegrated.

During the period after the fall of Roman Empire, independent peddlers were the only retailers. They carried their merchandise around on their back. They went from village to village selling their wares. By the twelfth century artisans & traders began to organize into 'guilds' & opened up small shops. These guilds help them gain social & economic advantages. During thirteenth century, fairs & market flourished. Early fairs often had religious foundation. People would gather at churches & exchange goods on feast days. Larger markets were also called fairs & people travelled long distances to participate in these. Tea centers run by Lipton were witnessing the precursors to the present-day retailing scenario:

- Family- owned retail units dominated the market, but large area co- operations were also emerging in the form of corporate co-operatives stores.
- Small retailers were resisting the entry of large retailers.
- Many retailers & manufactures had direct relationships.
- New technologies in transport & construction were influencing store decisions.
- International sourcing by retailers was also witnessed.
- City centers were becoming major points for comparison buying.
- Shopping centers were coming up at city centers & railway stations.

These developments were also witnessed in other countries, especially in North America. Large Corporation were entering into retailing in the United States of America & Canada in the early twentieth century. The history of American retailing can be traced back to shops located near ports where merchants from Europe would dock their ships & sell their merchandise. Many American retailing institutions originated after 1850. Prior to that, most Americans lived on farms & well self-sufficient. During this time, peddlers & the general stores were the only retailers in the country. Department stores started gaining prominence after 1850. As department stores grew in cities, rural citizens used the first form of direct catalogue/ mail order marketing. This allowed them to get the good they needed without the hassle of travelling long distances into the city.

The development of railroad systems & refrigeration between 1850-1920 enabled shoppers to travel more widely choose from a greater assortment of merchandise. The first set of department stores opened during this time. They offered more convenient & consolidated

locations, longer hours, & better prices. It was in the 1960's that retail chains began the journey that was to eventually take them to their current remarkable size. American retailing witnessed the proliferation of other formats such as supermarket chains & shopping malls between the two world wars. National brands such as Wonder Bread & Hostess were introduced in the market during this time. The first convenience store, 7-11 (Texas), & the First McDonald's also opened. The time between 1950 & 1970 witnessed the emergence of major players & formats. The first indoor regional mall was set up by Southdale. The next big retail shift came when Sam Walton opened the first Wal-Mart & discounters such as Kmart & Target opened their stores. These stores used low cost & high turnovers to provide customers with lower prices. Kroger installed the first retail barcode scanner & the first GAP store opened in San Francisco. Wal-Mart integrated computer systems to its operation. These mass retailers also set up independent distribution systems to gain the volume necessary for negotiating with suppliers, track inventory, & allow for just-in-time replenishment. In the next decade (1970-1980), the retail industry witnesses the emergence of category killers & wholesale club stores such as Toys "R" Us, Home Depot, Circuit City, & Sam's Club. The industry started getting consolidated at this time.

During the 1980s, super stores & retail category killers made up about one-third of the United States retail revenues. In response to these price players, other formats such as malls, speciality stores, & grocery stores started stressing on 'retailment'. Mall of America – one of the largest malls in the world – opened in Minneapolis. Sears exited its general merchandise catalogue business. This was the time when the retailers focusing on the 'store on brand' strategy. The 1990s can be termed as the times of all internet. Amazon. Com launched its books retailing business using e-commerce. This period also witnessed major internalization efforts by large retailers. The current decade is witnessing a lot of turbulence in the American retail industry. Retailers are turning into multi-format entities, especially with help of the Internet. The focus shifted to the emerging economies & retailers are searching for a different business model to succeed in these markets ruled by small retailers.

Organized Retailing in India

It has emerged in a big way since 2000 onwards and with it; we are witnessing the emergence of new forms of retailing. IT is having the ambience which is attractive, hygienic, offering convenience in addition to a wide range of products at a competitive price. The Indian retailing sector has reached inflection point and organized retailing and consumption are expected to grow exponentially. There is a significant change in the demographic

profile of the Indian population. Modern retail in India could be worth US \$ 175-200 billion by 2016.

Towards the end of the 20th century, Indian retailing underwent a sea change with the opening up of numerous supermarkets, department stores, Chain stores, hyper markets, big discount stores and malls throughout the length and breadth of the country. Organised retailing is growing at a rate of over 20 percent annually. It provides an ideal shopping experience based on the advantage of large scale purchases, consumer preference analysis, cordial ambience and choice of varied merchandise under one roof. The revolutionary changing life style, strong income growth and favorable demographic variables are expected to surpass even the rate of GDP growth by the next few years.. Currently, India is the ninth largest retail market in the world. A recent study of the retail segment in India reveals that fashion and food will dominate the future retailing and it accounts for 90 per cent of the total business turn over. Last few years witnessed an explosion of organised retail formats in an otherwise fragmented market in India. The organised retail sector is on a high growth trajectory, and is expected to grow by around 27% per annum in the next 5-6 years (CRISIL report, 2007). The organised retail sector has witnessed tremendous revenue growth over the last few years with existing players scaling up with new models, verticals, markets and larger store sizes.

Spread of Organized Retailing: Organized retailing is spreading and making its presence felt in different parts of the country. Chennai is known as the Mecca of retailing. The choice of Chennai as the ‘retail capital’ as surprised many, but a variety of factors acted in its favour. Chennai, in spite of being a rapidly growing metropolis offers reasonable real estate prices, one of the most critical elements for the industry. Chennai has been witnessing a high industrial growth, emergence of new residential areas rapid increase in the number of ‘double-income’ households and growth of upper middle class with increasing purchasing power have acted favorably in nurturing the industry.

‘Consumer Pull’ is the most important driving factor behind the sustenance of the industry. Increases in purchasing power, increase in double-income households and working women, there is an increasing pressure on time with very little time being available for leisure consumers are seeking the convenience of one-stop shopping, being more aware look out for more information, better quality and hygiene as well as increased customer service. Organised retailing does not seem to have made an impact on the lower class, except for

curiosity shopping. The biggest question before organised retailers therefore, is whether this really means a huge untapped potential for the organised retailers and whether the conversion in mindset going to be easy. The need for qualified and trained manpower is of utmost importance. The need for specialised skills is increasingly felt in the areas of:

- a) Strategic management and site selection.
- b) Merchandise management – Vendor selection, inventory management and pricing
- c) Store Management – layout, display, customer relationship et.
- d) Administrative Management – Human resources, finance and marketing.

Technology Impact: The other important aspect of retailing relates to technology. The key differentiator between the successful and not so successful retailers is primarily in the area of technology. It will be technology that will help the organised retailer score over the unorganised players, giving both cost and service advantages. Successful retailers today work closely with their vendors to predict consumer demand. Wal-Mart pioneered the concept of building a competitive advantage through distribution and information systems in the retailing industry. They introduced two innovative logistics techniques cross – docking and electronic data interchange. ‘Data Warehousing’ is an established concept in the advanced nations. With the help of ‘database retailing’ information existing and potential customers is tracked. Most grocery retailers such as Food World have started tracking consumer purchases through CRM. The life style retailers through their ‘affinity clubs’ and ‘reward clubs’ are establishing their processes. The traditional retailers will always continue to exist but organised retailers are working towards revamping their business to obtain strategic advantages at various levels-market, cost, knowledge and customer

Review of Literature in Particular:

It is observed as under from prior literature:

Venkateshwarlu H. and Ranjani. C.V. (2007): The survival of the retailer irrespective of size, big or small has become difficult because it is extremely difficult to break cultural and demographic barriers.

Sivakumar A. (2007): Retailing one of the oldest business of mankind. It encompasses all forms of direct marketing too, in its broader sense.

Prabha G.L. and Baseer A. (2007): The demanding assertive Indian consumer is now sowing the seeds for an exciting retail transformation that has already started bringing in larger interest from international brands/formats.

Malliswari M.N. (2007): A gradual change in the retailing scenario is noticeable with regular shops making way to high end market, malls and stores in urban areas. The Indian retail industry is not only one of the most fragmented in the world but also the most challenging due to its unorganized nature. Indian is the largest Asian economy to liberalize its retail sector according to ETIG (Economic Times Intelligence Groups) estimate. As a part of the government's strategy to gradually open up the retail sector to foreign competition, the 2005 budget has allowed 26 per cent foreign direct investment (FDI) in the sector. ETIG analysis shows that the urban consumer is definitely becoming more discerning and demanding as far as lifestyle is concerned.

Gustafsson K. et.al. (2008): Retailing is a business sector of contrast undergoing considerable change. There are number of implications of culture and its component aspects. Culture is to be absorbed, learnt and transmitted from generation to generation .One basic constraint on the retailing is the demographic structure of the market for retailers changes in these dimensions are fundamentals.

Deviprasad K. (2008): Suggests that retail change has occurred in the context of changes in socioeconomic trends and considerable changes in spatial redistribution and composition of population.

Srinivas T. and Kishore B.M. (2008): Retail in India is evolving in a different era compared to the West and it is believed that it will have its own course in India. Interestingly, the growth of modern retail is converging with the 'Consumption Economy'.

Ramanathan V. and Hari K. (2008): The Indian retail market is becoming boldest by the day with the economy now expected to grow at over 8% and average salary is being raised by about 15%.With escalating consumerism unprecedented awareness India is the "Promised Land" for global brands and Indian retailers.

Nair Suja (2008): In the AC Nielsen Shopper Trends Report provides the information that Indians are the most 'novelty seeking' across the Asia Pacific Region. It indicates that Indian consumers will be receptive towards new products and new shopping formats .

Bajaj Chethan, et.al. (2009): In urban India, families are experiencing growth in income but dearth of time better quality products, demand for convenience and services are the key challenges in urban India.

Kar S. and Sahoo (2009): opines that the challenges in the Indian market are infrastructure, technology, supply chain, human resources, store positioning, and foreign direct investment and license-raj.

Sinha P.K. and Uniyal D.P. (2009): The kirana is posing a challenge to a large sized organized retailer. The kirana practices customer relationship management (CRM) diligently. Consumer familiarity runs down from generation to generation. Traditional retailing has been established in India for some centuries. It has a low cost structure, is mostly owner operated, and has negligible real estate and labour cost and little or no taxes to pay. As a McKinsey report points out, Indian retailers operate on an extremely low cost base. Capital expenses in retail business are high due to major renovations needed every 5-7 years for large scale business. Getting the right product mix is critical to retailing. Every retailer wants to have high value, high margin and fast moving products. However this is not always possible. Attention has to be paid to gross margin return on investment.

Baral S.K. and Bihari S.C. (2010): Retailing has been one of the fundamental building blocks of the Indian economy.

Sharma and Choudhary (2010): conducted an empirical analysis of 2010 retail stores and customers from Chandigarh, Mohali and Panchkula for the measurement of operational efficiency of small medium and large retail stores and conclude that India has a highly competitive retail industry ,therefore, it is very essential to have know-how of all those factors which help retailers to sustain in the long run .One of the major requirement which will keep the retailers a class apart is knowledge regarding the challenges in the field. To meet the challenges of globalization and to remain competitive throughout, the retail industry needs to constantly work upon the areas that can create a difference from growth perspective

Kishen R.Y. (2010): Has expressed his views on global retailing as follows: The trend of big-box retailing has expanded to a global level, adding to supply chain innovation setting up alternative outlets, innovative promotion methods, brand recognition, focusing on the programmers to meet consumer lifestyles base on time, family, money and personal obligations. Retailers aim to optimize their business by increasing efficiency in packaging and handling.

Trends in retailing:

1. Growing middle class
2. High disposable income.
3. Rise in consumer aspiration level for global lifestyle
4. Increase in per capita spending by consumers.
5. Growth in the number of double income households.
6. Less time at the disposal of double income families.
7. Exposure to world class products through media.
8. Rising workforce with global travel.
9. Increasing usage of credit /debit cards.
10. Growing urban youth population with the ability to study and work simultaneously
11. The younger population who are comfortable to transact on online retailing
12. Improvement in standard of living.
13. Improvement in the educational standard
14. Increase in the discretionary time of the consumes
15. Improving infrastructural facilities
16. Large number of young working population around 24 years of age
17. Nuclear families in urban areas
18. Increasing working women
19. Emerging opportunities in service sector.

Challenges/ Limitations faced by the retailers:

1. Want of sufficient and appropriate retail space.
2. Small market size.
3. High taxes and custom duty.
4. Shortage of human resource capital.
5. Shortage of high quality malls.

6. Lack of a proper judicial system to counter piracy and counterfeiting
7. Handling of red-tapism
8. Huge geographical and regional differences. (Nair Suja-p.13)
9. Inventory management
10. Outsourcing
11. Working capital requirement.
12. Customer retention

Subbaiah A. and Jeykumar S. (2010): The boom in retailing has been confined primarily to the urban markets in the country. The modern retailer is yet to feel the saturation effect in the urban market and it has come to be identified with lifestyles.

Rajkumar P. & Jacob F. (2010): The retail industry has evolved into organized trading from traditional business operation. The evolution of organized retailing was initiated in a big way but the entry of corporate houses, both domestic and global 'Organised' refers to trading activities undertaken by licensed retailers, that is, those who registered for sales tax, income tax etc. These include corporate backed hypermarkets and retail chains and also privately owned large retail business. 'Traditional' refers to those who operate in unorganized markets. Unorganized retailing, on the other hand, refers to the traditional formats of low cost retailing, for example, the local Kirana(Mom and pop)shops, owner operated general stores, paan/beedi shops, convenience stores. Hand cart, pavement vendors etc.

Bhattacharya D. and Roy S. (2011): In sales organizations, the fulfillment of the customer needs and wishes by customer contact employees can be seen as crucial for gaining a high degree of customer orientation. Retail sales personnel requires greater expenditure of efforts by the sales personnel to interact with a heterogeneous group of customers.

Gupta M. J. and Hiremath C.V. (2011): conducted the study on the preference for shopping destinations. The sample surveyed by them was taking 400 respondents. Their findings reveal that there was a need for improvement in various factors like ambience, location, pricing, style of the retailers.

Vadde S. (2011): evaluates that an increasing number of people in India are turning to the services sector for employment due to the relative low compensation offered by the traditional agriculture and manufacturing sector.

Rao T.S. (2011): says that the growth trends can be seen in the organized retail sector from the fact those 1500 supermarkets, 370 departmental stores and 525 new malls being built. The social changes with the rapid economic growth and modernization, enhanced availableness of retail space is the positive effects of liberalization in our country. Not only organized retailers, the manufacturers, service providers too face innumerable opportunities and challenges in retail industry. Exciting time that lies ahead for the Indian retailers are the marketing strategies that compete with the global retail giants.

Roy R. (2011): et.al Modern retail has started spreading its wing in India very recently, almost from the beginning of the twenty- first century. The traditional form of retailing was existent from long before in an unorganized manner and it is still very much pertinent in the context of its contribution to the total revenue generation in the retail sector. The advent of the shopping malls, supermarkets and hypermarkets have introduced a rather organized culture in Indian retail but the share of this organized retail is still insignificant compared to the huge sale of unorganized retail characterized by its scattered an highly fragmented nature.

Rao S.T. (2011), Gibson G. Vedamani (2012): Four Gears of retail path in India: KSA Technopak, a retail research and consulting firm, has chalked out a four gear retail path.

First stage: Infancy focusing on price control

Second stage: Meeting consumer expectations. Retailers expand to multiple locations. Indian retailing is currently said to be this second phase.

Third stage: Efficient backend management cost savings and increasing stock turnover. The focus is on efficiency and profitability on investment.

Fourth stage: Period of consolidation. Mergers and Acquisitions. Retailers in North America and Europe are in gear four.

Gibson G. Vedamani (2012): Organisations ready to take the challenge can leverage the opportunities offered by a population of more than 1.2 billion. The prospects are very encouraging .Not only organized retailers , the manufacturers service providers too face innumerable opportunities and challenges in retail industry.

Projected Trends in Retailing

Trend 1: Modern retail will grow but traditional retail will survive - there's place for both

Trend 2: Consumption will shift to lifestyle categories

Trend 3: New retail formats will emerge and grow- small format cash &

carry; investment surge in forecourt retailing: growth of super – specialty format

- Trend 4: Modern retail will witness enhanced private equity Infusion
- Trend 5: There will be creation of large retailer brands (private labels)- own label’ branding trend on the rise, more In groceries, home care and clothing; provides profit Margin advantage to retailer
- Trend 6: There will be an interplay between retailers & suppliers- branded firms will collaborate with top retailers
- Trend 7: Modern retail will face a few key bottlenecks-talents, retail pace and supplier base shortages; India will witness a shortfall of people in the retail sector and retail education and training will be a focus area
- Trend 8: New investments will happen in the back-end-focus on improving the supply chain; process of storing and displaying food will be in focus
- Trend 9: Modern retail will benefit consumers and rural sector- rural retailing formats will ensure quality goods, easy accessibility and low rates: typical monthly shopping bill will reduce by at least 10%
- Trend 10: Consolidation will increase in the retail sector-consolidation, through Mergers and Acquisitions will Increase and become the norm

R.K. Srivatsava (2013): Retailing is the largest private industry. India has the highest retail density the world, having over 15 million retail outlets

Bangal Hitendra (2013): says retail marketing examines consumers awareness among people across different socio-economic group in India and witnessing of significant growth in urban and semi-urban retail markets.

Pareek S. & Kaustubh P. (2013): “A vibrant private sector create jobs, provides the goods and the services needed to improve the living standards, and contribute taxes necessary for public investment in health, education and other services”.

KPMG-2013, “Social media and mobile technology are having a significant impact on retail business as consumer increasingly utilize these channels for shopping.”

This literature review found that so far not a single major survey regarding retailing in India, Trends and challenges – A study with reference to the State of Karnataka has been reported. To that extent, it is justified and found that the present study is the first of its kind and no such similar work has been reported so far.

UNORGANISED RETAILING

Indian retail is dominated by a large number of small retailers consisting of local kirana shops owner-manned general stores, chemists, footwear shops, apparel shops, paan and beedi shops, handcart hawkers, pavement vendors etc. Which together make up the ‘unorganised retail’ or traditional retail. The last eight or ten years have witnessed the entry of a number of organised retailers opening stores in various modern formats in metros and other important cities. Still the overall share of organised retailing has remained low.

An unorganized nature of Indian retail industry is one of the most fragmented and challenging in the world. The Indian retail market has around 15 million outlets and has the largest retail outlet density in the world. Most of these outlets are basic mom-and-pop stores with very basic offerings and lack good ambience. These stores usually save tax as they belong to the small industry sector. Unorganized retailing is “that part of retailing where the retailer is not providing a standardized bill to the customer, not filing returns to income tax purpose and operates more at the local level with customized offering”.-Dr.Ramkishan Y. Small, unorganized outlets are affected by the expansion of organized retailers, especially if they fall in the catchment’s area of the organized outlets. There has been an adverse impact on turnover and profit of the unorganized retail sector after the opening of organized (malls) outlets. The aggressive growth of organized retailers will pose a major threat to the unorganized retail sector. For this purpose a minor research was conducted to understand the impact of big bazaar on small scale retailers- A study with reference to Udupi district.

Definition of unorganized retailing

Unorganized retailing is “that part of retailing where the retailer is not providing a standardized bill to the customer, not filing returns for income tax purposes and operates more at the local level with customized offering”. – Dr. Ramkishan Y.

Challenges faced by unorganized retailers from organized retailers :

1. Easy entry and exit : The unorganized market has easy entry and exit. Since the unorganized retail sector has single retailers they have small business have minimum levels of quantity since they lack storage space.
2. Lack of High-end Technology : Due to low investments, the unorganized sector cannot invest in technology which helps in the logistics and supply chain of the firm.
3. Low investments : For growth the most important factor is money which is lacking in the unorganized sector. They mostly run on very low net profits since they do not

have a fixed amount of customers waling in the store; hence they are unable to invest in space and technology. They are short of manpower since they only have the owner and one more person handling the store, resulting in longer waiting periods for customers and also loss of higher, business at times.

4. Higher discounts : With many organized retailers reducing and bargaining with leading manufacturers, they can offer higher discounts and pass on this benefit to the stores. The higher the number of the products purchased, the higher is the discount. Many retailers also run promotions on food grains and give offers like ‘buy one get one free’, which an unorganized player cannot afford to do.
5. Larger Merchandise Mix : Since organized retailers are run by large business houses, investing in space is not an issue. Hence large retailers buy huge quantities and with technology in place they hardly run out of stock. They usually have a variety of brands and private labels under one roof. This helps them to provide the customers a variety of products to choose from.

Preference of people to shop at unorganized outlets because of

- a) Proximity of the shop.
- b) Goodwill.
- c) Credit availability.
- d) Possibility of bargaining.
- e) Choice of loose items.
- f) Convenient timings.
- g) Home delivery, etc.

Traditional retailing has been deep rooted in India for the past few centuries and enjoys the benefits of low cost structure lesser or no taxes to pay. Customer familiarity with the traditional formats is the greatest advantage of the unorganised sector. On the contrary, the organised sector has large expenses like high labour costs, social security to employees, larger premises and taxes to pay.

India’s organized and unorganized retail sector can co-exist and thrive. India has a huge potential for growth in the retailing sector. The organised and unorganised retail sectors will develop simultaneously. The competition from organised retail has affected the business of traditional retailers but they are making efforts to sustain themselves. The kirana stores and paan shops are seen as part of community life and hence unorganised retail will stay.

Trends in Indian Retailing

1. Increasing purchasing power of buyers.
2. Increase in product variety.
3. Increasing economies of scale with the aid of modern supply and distribution management solutions.
4. Increased consumer demand
5. Improving sourcing options
6. Increasing availability of real estate are creating the foundation for significant growth in the organised retail sector.
7. Modern logistics.
8. Creation of new retail brands.
9. Lifestyle, changes have put a premium on a consumer's time.
10. Propensity to spend is on the rise.

Across the globe, retailers are paying greater attention to retail consumers and encouraging regular customers to purchase more, which has already started yielding greater dividends abroad and is catching on in India.

Challenges for Wal-Mart :

1. Logistics infrastructure in India had always been a cause of concern for global retailers.
2. Cold chain management is a significant challenge while managing fresh products.
3. Inadequate skilled and trained manpower.

Challenges and Trends

1. Demand for fresh and value consciousness.
2. Diversity of tastes and preferences.
3. Willingness to travel.
4. Sourcing base and efficiency.
5. Space availability for retail outlets.
6. Manpower availability.
7. Big becoming bigger.
8. Rise of local brand and willingness segment.
9. Growing consumerism would be a key driver for organised retail in India. Several demographic trends are favourable for the growth of organised trade.
10. Rapid income growth.

11. Increasing urbanisation.
12. Growing young population.
13. Tendency to spend.
14. Modern culture.

The expansion of the retailing in India has been magnificent especially after the advent of liberalization and the abolition of licensing. Tracking consumer purchases through CRM. The life style retailers through their 'affinity clubs' and 'reward clubs' are establishing their processes. The traditional retailers will always continue to exist but organised retailers are working towards revamping their business to obtain strategic advantages at various levels-market, cost, knowledge and customer.

Impact of direct sales on retailing

Retailing involves the sale of merchandise from a fixed location, such as a store for direct consumption by the customer. It can be defined as an activity that ensures the customers to derive maximum value from the buying process. Market and the competitive dynamics threaten the survival of small kirana shops. Unorganised retailers cannot compete with big retailers on a head-to-head basis. India has 15 million retail outlets .97% of the retail comes from unorganised or small retailers consisting of the local kirana shops, owner-manned general stores, footwear shops, paan and beedi shops, hand-cart hawkers etc. A minor was conducted on the topic "Impact of Big Bazar on Small Scale Retailers" in Udupi district , 100 small scale retailers were interviewed and the following results were arrived at;

1. Customers of kirana stores still remain loyal to them. Only 25% of the customers are showing the shift in demand to the big bazar.
2. Big Bazar is attracting the customers only through the advertisement.
3. Even though Big Bazar is having positive indicators to attract the customers 76% of the kirana store keepers are enjoying loyal customers.
4. 4.80% of the retailers say that big bazar is having more selection of the products which helps it to survive in Udupi market.
5. 5. Credit/debit cards are rarely accepted by the kirana stores. It is advantageous to the big bazar to enjoy more sales by accepting credit cards.
6. 6.92% of the retailers feel that their location is suitable to the customers.
7. 7.64% of the retailers say that the products of big bazar are not of superior quality. Big Bazar is attracting the customers not because of the quality of the products ,it is providing discounts especially during the festive seasons.

8. Recreational facility ,entertainment to the children, health and beauty care services are some of the factors create the favorable climate for purchasing in big bazar.
9. 84% of the retailers reveal that the timing of the kirana store is comfortable to the customers.
10. 66% of the retailers do not provide home delivery of products because the customers purchase in small quantities.
11. 60% of the retailers say that they lose business because of less storage area.
12. 66% of the retailers say that it is not possible to compete with the big bazar by increasing the investment in fixed assets.

Taking into consideration all of the findings there is not much impact of big bazar on small scale retailers in Udupi market.

RETAILING AN GLOBAL OVERVIEW

Retailing is a set of business activities that adds value to the producers and services sold to consumers for their personal or family use. Often people think of retailing only as sale of product in stores. But retailing also involves sale of services, medical facilities, boarding, lodging, services of food after-sales service for repair, est. Retailers attempt to satisfy customers by selling right product/service/merchandise mix at right price, at the right place when the consumer wants it. Retailers provide assortment of products and services, break the bulk produce by holding adequate inventory with additional services.

Retail has played a major role world over in increasing productivity across a wide range of consumer goods and services. The impact can be best seen in countries like the U.S.A ., the U.K., Mexico, Thailand and more recently, in China. Economies of countries like Singapore, Malaysia, Hong Kong, Sri Lanka and Dubai are also heavily assisted by the retail sector. Retail is the second-largest industry in the United States both in number of establishments and number of employees. It is also one of the largest worldwide. The retail industry employs more than 22 million Americans and generates more than\$3 trillion in retail sale annually. Retailing is a U.S. \$7 trillion sector. Scope for success of retail can be understood from example of the largest retailer in the world – Wal-Mart. Already the world’s largest employer with over one million associates, Wal-Mart displaced oil giant Exxon Mobil as the world’s largest company when it posted \$219 billion in sales for fiscal 2001. Wal-Mart has become the most successful retail brand in the world due its ability to leverage size,

market clout, and efficiency to create market dominance. Wal-Mart heads Fortune magazine list of top 500 companies in the world.

GLOBAL RETAIL (SOURCE: CSO, MGI STUDY)

	1999	2002	2006
Total Retail (US\$ Billions)	150	180	245
Organized Retail (US\$ Billions)	1.1	3.3	11
% Share of Organized retail	0.7	1.8	5.2

Over last 20 years many forms of retailing have developed which have helped in shifting from unorganized to organized retailing. The initial sectors like Toys, Home Furnishing and Electronics have been joined by Bed and bath, Daily Needs, Automobile, Discounts stores, superstores, wholesale stores, Factory outlets, etc. This has led to stiff competition among category specialist and also number of new competitors entering existing categories has reduced leading more innovation in the retailing business. Large format retail businesses dominate the retail landscape in the United States and across Europe, in terms of retail space, categories, range brands, and volumes. Indian retail industry cannot hope to learn much by merely looking at the Western success stories in retail. Their scales of operations are very huge, the profit margins that they earn are also much higher and they operate in multiple formats like discount stores, warehouses, supermarkets, departmental stores, hyper-markets, convenience stores and specialty stores.

With reducing trade barriers among countries, saturated markets in developed markets, cheap labour available in emerging markets, established distribution and sourcing knowledge big successful retailers are expanding their success stories in new emerging market economies. And great support to that is rising GDP and per capita income in emerging countries with exposure to better lifestyle. In retailing, the conventional wisdom used to be, that the critical success factor was location. But precise location no longer matters and geo-demographics is increasingly becoming irrelevant. The leading multiple chain retailers. Superstores and malls create their own centers of gravity, attracting customers by car, bus, train or even by plane to wherever they are located. The growth of multiple chain retailers has been relentless for many years in the west and this has been accompanied by the development of retail names as brands in their own right.

Major Retail Brand Names In the World

Sl. No.	Brand	Category	Type
1	The Gap	Apparel	Specialty Store
2	Intimate Brands	Apparel	Specialty Store
3	Men's Wear house	Apparel	Category Specialist
4	Baby	Apparel	Category Specialist
5	Hanover Direct	Apparel	Catalog
6	Brylane	Apparel	Catalog
7	Foot Locker	Footwear	Specialty Store
8	Pacific Sunwear	Accessories	Specialty Store
9	Cole National	Optical	Specialty Store
10	Zales	Jewellery	Specialty Store
11	Pierl Imports	Furniture	Specialty Store
12	Auto Zone	Auto Parts	Specialty Store
13	Advance Auto	Auto Parts	Specialty Store
14	Tower Records	Music	Specialty Store
15	General Nutrition	Food Supplement	Specialty Store
16	Menards	Home Improvement	Category Specialist
17	Home Depot	Home Improvement	Category Specialist
18	AC Moore	Crafts	Category Specialist
19	Bed Bath & Beyond	Home	Category Specialist
20	Williams - Sonoma	Home	Category Specialist
21	L.L. Bean	Home	Catalog
22	Gart Sports	Sports	Category Specialist

23	Pet Valu	Pet Supplies	Category Specialist
24	Borders Group	Books	Category Specialist
25	Barnes and Noble	Books	Category Specialist
26	Comp USA	Computers	Category Specialist
27	Microware House	Computers	Catalog
28	Toys "R" US	Toys	Category Specialist
29	Mattel	Toys & Collectibles	Catalog
30	Staples	Office Supply	Category Specialist
31	Office Depot	Office Supply	Category Specialist
32	Corporate Express	Office Supply	Catalog
33	Circuit City	Consumer Electronics	Category Specialist
34	Best Buy	Consumer Electronics	Category Specialist
35	Delta	Airlines	Service Retailers
36	British Airways	Airlines	Service Retailers
37	Citibank	Banks	Service Retailers
38	Bank of Tokyo	Banks	Service Retailers
39	Merrill Lynch	Financial Services	Service Retailers
40	Dean Witter	Financial Services	Service Retailers
41	Herts	Automobile Rental	Service Retailers
42	Avis	Automobile Rental	Service Retailers
43	AT & T	Long Distance Telephony	Service Retailers
44	Sprint		Service Retailers
45	TGIF	Restaurants	Service Retailers
46	Disney	Entertainment Parks	Service Retailers

47	Universal Studios	Entertainment Parks	Service Retailers
48	Hyatt	Hotels	Service Retailers
49	Sheraton	Hotels	Service Retailers
50	Federal Express	Package Delivery	Service Retailers

RETAIL SCENE IN INDIA

Indian consumers are rapidly evolving and accepting modern formats overwhelmingly. Retail space is no more a constraint for growth. India is on the radar of Global Retailers and suppliers/brands world-wide are willing to partner with retailers here. Further, with the large Indian corporate groups like the Piramals, the Tatas, the Rahejas, ITC, RPG Enterprises, Pantaloons race to revolutionize the retailing sector, retail as an industry in India is coming alive. Also foreign investors and private equity players are firming up plans to identify investment opportunities in the Indian retail sector. The quantum of investments is likely to sky-rocket as the inherent attractiveness of the segment lures more and more investors to earn large profits.

The size of the organized retailing market stood at Rs. 280 billion in 2004, thereby, making up a mere 3% of the total retailing market. Modernization of the Indian retail sector will be reflected in rapid growth in sales of supermarkets, departmental stores and of course top of all in Malls.

Share of Organized Retail

	1999	2002	2006
Total Retail (In billion INR)	7000	8250	10000
Organized Retail (In billion INR)	50	150	350
% Share of Organized retail	0.7	1.8	3.5

In line with the retail evolution in other parts of the world, where fashion led the retail development in the early stages of evolution and was followed by other categories like food and grocery, durables etc. Sales from these large format stores are to expand at growth rates ranging from 24% to 49% per year during 2003-08, according to a latest report by Euro monitor International, a leading provider of global consumer-market intelligence. A.T. Kearney Inc. places India 6th on a global retail development index. On the supply side, mall development activity in the small towns is also picking up at a rapid pace, thereby creating quality space for retailers to fulfil their aggressive expansion plans. Thus, the 'retail boom', 85% of which has so far been concentrated in the metros, is beginning to percolate down to

smaller cities and towns. The contribution of these tier-II cities to total organized retailing sales is expected to grow to 20-25%. The country has the highest per capita outlets in the world – 5.5 outlets per 1000 population. About 7% of the population in India is engaged in retailing, as compared to 20% in the USA. In a developing country like India, a large chunk of consumer expenditure is on basic necessities, especially food-related items. Hence, it is not surprising that food, beverages and tobacco accounted for as much as 71% of retail sales in 2002.

FACTORS AFFECTING HIGH RETAIL GROWTH IN INDIA

The factors responsible for the development of the retail sector in India can be broadly summarized as follows:

- Rising incomes and Improvements in infrastructure are enlarging consumer markets and accelerating the convergence of consumer tastes.
- Liberalization of the Indian economy which has led to the opening up of the market for consumer goods has helped the MNC brands like Kellogs, Unilever, Nestle, etc. to make significant inroads into the vast consumer market by offering a wide range of choices to the Indian consumers.
- Shift in consumer demand to foreign brands like McDonalds, Sony, KFC, Pizza Hut, etc.
- The internet revolution is marking the Indian consumer more accessible to the growing influences of domestic and foreign retail chains. Reach of satellite TC channels in helping in creating awareness about global products for local markets. About 47% of India's population is under the age of 20, and this will increase to 55% by 2015. This young population, which is technology-savvy, watches more than 50 TV satellite channels, and displays the highest propensity to spend, will immensely contribute to the growth of the retail sector in the country. As India continues to get strongly integrated with the world economy riding the waves of globalization, the retail sector is bound to take big leaps in the years to come.

The Indian retail sector is estimated to have a market size of about \$180 billion; but the organized sector represents only 2% share of this market. Most of the organized retailing in the country has just started recently, and has been concentrated mainly in the metros.

India is the last large Asian economy to liberalize its retail sector. In Thailand, more than 40% of all consumer goods are sold through the super markets and departmental store. A similar phenomenon has swept through all other Asian countries. Organized retailing in India

has a huge scope because of the vast market and the growing consciousness of the consumers about product quality and services.

A study conducted by Fitch expects the organized retail industry to continue to grow rapidly, especially through increased levels of penetration in larger towns and metros and also as it begins to spread to smaller cities and B-class towns. Fuelling this growth is the growth in development of the retail-specific properties and malls. According to the estimates available with Fitch, close to 25mn sq. ft. of retail space is being developed and will be available for occupation over the next 36-48 months. Fitch expects organized retail to capture 15%-20% market share by 2010.

A McKinsey report on India says organized retailing would increase the efficiency and productivity of entire gamut of economic activities, and would help in achieving higher GDP growth. At 6% the share of employment of retail in India is low, even when compared to Brazil (14%) and Poland (12%).

BROAD CATEGORIES IN INDIAN RETAIL SECTOR

The Indian retail sector can be broadly classified into:

(a) Food Retailers

There are large number and variety of retailers in the food-retailing sector. Traditional types of retailers, who operate small single-outlet businesses mainly using family labour, dominate this sector. In comparison, super markets account for a small proportion of food sales in India. However the growth rate of super market sales has being significant in recent years because greater numbers of higher income Indians prefer to shop at super markets due to higher standards of hygiene and attractive ambience.

(b) Health & Beauty Products

With growth in income levels, Indians have started spending more on health and beauty products. Here also small, single-outlet retailers dominate the market. However in recent years, a few retail chains specializing in these products have come into the market. Although these retail chains account for only a small share of the total market their business is expected to grow significantly in the future due to the growing quality consciousness of buyers of these products.

(c) Clothing & Footwear

Numerous clothing and footwear shops in shopping centers and markets operate all over India. Traditional outlets stock a limited range of cheap and popular items; in contrast, modern clothing and footwear stores have modern products and attractive displays to lure customers. However, with rapid urbanization, and changing patterns of consumer tastes and preferences, it is unlikely that the traditional outlets will survive the test of time.

(d) Home Furniture & Household Goods

Small retailers again dominate this sector. Despite the large size of this market, very few large and modern retailers have established specialized stores for these products. However there is considerable potential for the entry or expansion of specialized retail chains in the country.

(e) Durable Goods

The Indian durable goods sector has seen the entry of a large number of foreign Companies during the post liberalization period. A greater variety of consumer electronic items and household appliances became available to the Indian customer. Intense competition among companies to sell their brands provided a strong impetus to the growth for retailers doing business in this sector.

(f) Leisure & Personal Goods

Increasing household incomes due to better economic opportunities have encouraged consumer expenditure on leisure and personal goods in the country. There are specialized retailers for each category of products (books, music products, etc.) in this sector. Another prominent feature of this sector is popularity of franchising agreements between established manufacturers and retailers.

Factors	Description	Implications
Barriers to FDI	<ul style="list-style-type: none"> • Single Brand FDI allowed 	<ul style="list-style-type: none"> • Absence of global players • Limited exposure to best practices
Lack of Industry Status	<ul style="list-style-type: none"> • Government does not recognized industry 	<ul style="list-style-type: none"> • Restricted availability of finance • Restricts growth and scaling up
Structural Impediments	<ul style="list-style-type: none"> • Lack of urbanization • Poor transportation infrastructure • Consumer habit of buying fresh goods Administered pricing 	<ul style="list-style-type: none"> • Lack of awareness of Indian consumers • Restricted retail growth • Growth of small, one-store formats, with unmatched cost structure • Wastage of almost 20%-25% of farm produce
High Cost of Real Estate	<ul style="list-style-type: none"> • Pro-tenant rent laws • Non-availability of government land, zoning restrictions • Lack of clear ownership titles, high stamp 	<ul style="list-style-type: none"> • Difficult to find good real estate in terms of location and size • High land cost owing to constrained supply • Disorganized nature of transactions duty (10%)
Supply Chain Bottlenecks	<ul style="list-style-type: none"> • Several segments like food and apparel reserved for SSIs • Distribution, logistics constraints restrictions of purchase and movement of food grains, absence of cold chain infrastructure • Long intermediation chain 	<ul style="list-style-type: none"> • Limited product range • Makes scaling up difficult • High cost and complexity of sourcing & planning • Lack of value addition and increase in costs by almost 15%
Complex Taxation System	<ul style="list-style-type: none"> • Differential sales tax rates across states • Multi-point octroi • Sales tax avoidance by smaller stores 	<ul style="list-style-type: none"> • Added cost and complexity of distribution • Cost advantage for smaller stores through tax evasion

Multiple Legislations	<ul style="list-style-type: none"> Stringent labour laws governing hours of work, minimum wage payments Multiple licenses/clearances required 	<ul style="list-style-type: none"> Limits flexibility in operation Irritant value in establishing chain operations; adds to overall costs
Customer Preferences	<ul style="list-style-type: none"> Local consumption habits Need for variety Cultural issues 	<ul style="list-style-type: none"> Leads to product proliferation Need to stock larger number of SKUs at store level Increases complexity in sourcing and planning Increases the cost of store management
Availability of Talent	<ul style="list-style-type: none"> Highly educated class does not consider retailing a profession of choice Lack of proper training 	<ul style="list-style-type: none"> Lack of trained personnel Higher trial and error in managing retail operations Increase in personnel costs
Manufacturers Backlash	<ul style="list-style-type: none"> No increase in margins 	<ul style="list-style-type: none"> Manufacturers refuse to dis-intermediate and pass on intermediary margins to retailers

Source: Market Participants, Fitch.

RETAIL STORE CLASSIFICATION

General Merchandise Retailer

Particular	Discount Stores	Specialty Stores	Category Specialist	Department Stores	Value Stores
Service	Low	High	Average to High	High	Low
Variety	Broad	Narrow	Narrow to Broad	Average to Broad	Narrow
Size (in 000 sq ft)	70	10	80	125	8
Price points	Low	Low to High	Low to High	Average to High	Low

The major General Merchandise retailers are:

- a) **Discount Stores:** These are large format stores with wide variety of merchandise but limited depth at very low cost and with less or basic services. They are less fashion oriented, but can be branded stores and fashion stores. Internationally Wal-Mart, Kmart, Target and in India, Big Bazaar, Vishal Mega Mart are leading examples. They face intense competition from specialty stores in form of variety, good service, better store design etc that may force them step up service and other factors.
- b) **Specialty Stores:** They provide limited number of complementary merchandise categories and high level of service in typically up to 10,000 sq ft of store area. They are generally largest chains also. They can be in categories like apparel, fashion accessories, nutrition, home segment, jewellery, optical, footwear etc. These stores are subject to good buying power in the community, more young population, robust economic growth and widely exposed community to new trends. Internationally, Zara, Gap, Foot Locker, Socks, Auto Zone, Tower Records, Zales, Cole National and in India, Health and Glow, Toys Kemp, Zuari Furniture, Planet Fashion, Trouser Town, Time Zone, Music World, etc, are leading examples.
- c) **Category Specialist:** They are a “discounted” specialty stores that offer narrow variety but deep assortment of similar kind of merchandise with limited services and just average atmospheric design. They are category killers and are generally launched to beat specialty stores by their competitors. If they happen to be big or a national chain, they command better buying discounts; thus much better rates are offered to customers as compared to specialty stores. Internationally, Best Buy, Toy “R” US, Pet Valu, Baby, Home Depot, Gart Sports, Circuit City and in India Electronic Bazaar, Food World, Welspun, Mega Mart etc are leading examples.
- d) **Off Price Retailers:** They are retailers of wide variety of merchandise mix (private labels, brands, fashion brands etc) at low prices bought from manufacturers through unique opportunistic buying practice. They may carry merchandise that can be slightly defective as standard norms; famously known as “Factory Outlets”, or carry off season merchandise, not so fast moving designs and unpopular colours. Here they do not need to advertise or spend on costly store atmospheric and service standards. They are generally situated away from regular market or shopping zones so that customers are not influenced while they come for shopping to regular outlets of these brands. Manufacturers also prefer to have few outlets in each city so as to push excess

or dead stock and reduce cost of operations. This also assures that customers, who may not be able to afford brands during initial period, can use these stores; thus brand associations created for the period when they can afford these brands at regular outlets. As internationally done, India too has most of the brands that have these outlets at various places in each city. To name a few, Reebok, Lee, Arrow, Levis, Nike have used this extensively.

- e) **Value Retailers:** They are retailers of non-traditional categories like gift items, craft items, mini home décor items at 'low to mid' price points. The stores are generally up to 5,000 sq ft and are found in areas where purchasing power is not very high. They also sell "value" for money concept to wide variety of customers. They also specialize in selling items in lower units, which may not be available in market otherwise. They are fastest growing segment in market. Internationally, Dollar Stores, Family Dollar Stores etc. have been very famous.

In India, 49/99 stores have just made mark in the segment. They sell products within strict price point to attract customers.

Non-Store Retail Format

Previously, retailers operated from physical stores by selling variety of merchandise or services. Non-Store Formats have been discussed below:

a) **Electronic Retailing**

Famously called e-tailing, it is a format where companies sell merchandise through exclusive product websites or Multi-Brand websites. Here product details, price offers, promotions are listed in a principal website and also linked to various other websites and customers log in to buy products in various quantities and either pay through credit/debit card by "payment gateways" or else pay on delivery. The payment mode differs from product to product and sometimes company-to-company. Products listed here are generally available at cheaper price than regular rates primarily due to no or very less cost of distribution, advertisement, retailer margin and inventory.

E-tailing can be for specialty products, value oriented products, premium products, private label or multi-branded products of various price points. The concept goes against the very basic concept of store retailing as it drives away footfalls. But its success depends on internet and computer penetration in the country.

b) **Catalog Retailing**

As the name suggests instead of websites products or merchandise are listed in catalog and sent to target audience through various direct marketing channels. The

entire range if not very cheap or value product will be pictorially listed with price offers. The payments are advance or generally on delivery. The catalog can be general merchandise catalog (for example, JC Penny), specialty catalog (for example, Smith & Hawken sells garden tools). They also can be multi-channel catalogs as in the parent company might sell products through stores and catalogs and e-tailing also. Like e-tailing the costs are generally lesser due to no or very less cost of distribution, advertisement, retailer margin and inventory. Internationally a success but has started in India at all.

c) Direct Selling

As the name suggests, it is selling of product through salesman by reaching to target audience at houses or offices or wherever they can be available. Categories like home care, cutlery, baby product, beauty products, services, educational products are sold through this channel. It may involve appointment based direct sales calls to sell or can just cold call oriented selling. It is a huge industry abroad and in India too. Fairly large employment generator, good for companies who cannot afford advertising investment in distribution channel and retail stores.

They may also take multi-level marketing routes wherein products are sold by form to master distribution than they sell the products to distribution and chain goes on.

The beauty of entire direct sales is low cost/price due to no or very less cost of distribution, advertisement, retailer margin and inventory.

Multi-level marketing has made brands like Tupperware, Oriflame, Avon a worldwide success and pure direct marketing success story of Eureka Forbes will never be forgotten in India.

d) Television Shopping

Dedicated channels or programme time is used to sell merchandise as demonstrated in television through various companies. Famous in the United States and worldwide, six billion USD industry has its success factor based on penetration of Cable broadcasting and TV sets in a country. That is why it is not very successful in India.

Its major advantage to other form of non-store retailing is that customers can see actual products with demonstration and hear about its entire feature; thus better interest levels are generated resulting in good memo ability and impulse buying.

The categories promoted are generally cheap jewellery, electronic goods, sports equipments, non-traditional white goods, etc.

Abroad QVC, HSN have been very successful and in India Asian Sky Shop has done fairly well.

e) Vending Machine

These are small self-operating units in which merchandise or services are stored and dispensed to customers at their wish after cash is deposited into the machine. Vending machines are generally found in high traffic areas like malls, strip markets and university campuses. Product sold is generally dry food items, gifts articles, financial services, magazines, candies, etc.

These are different from kiosk selling where small format stores or stalls are managed by sales staff.

It is over 20 billion USD Industry and is growing very fast in emerging markets like India. Due to low capital investment required, it is easy to get into by individuals.

f) Services Retailing

It is a very large subject and as important and wide as store retailing. It can be childcare center, financial planning center, dry cleaning center, weight loss center, internet parlour, telephone booths, entertainment parks, hotels, etc.

The difference between service retailing and store/merchandise retailing is that products to be sold in service retailing are intangible (for example, healthcare services), perishable (for example, hotel rooms), suffers from inconsistency (financial investment advice) and has to produced instantly (for example: Restaurants) for instant consumption.

Today service retailing is closely linked with merchandise retailing and two are interlinked as a good merchandise retailing fails without good service.

This sector has contributed heavily in employment generation and various low cost service retailing business models (like travel agency) has helped in entrepreneurship development.

Development of organized retailing globally: Transformation is one word which can best describe the state of the retail industry at a global level. Retailing by its very nature is a dynamic industry. The past decade has been one of turmoil and transition in the world of retail. Retailers are looking to the world's emerging markets to drive the success of their businesses in the future, according to a new research by CB Richard Ellis, launched at the World Retail Congress in Barcelona.(2008).The Global Emerging Markets Survey(GEMS)explores the views of some 300 retailers worldwide, representing a global

portfolio of 25000 stores, and provides the latest insight into retailer attitudes towards the world's emerging retail destinations. India was identified as the most sought-after emerging market. Ukraine and Russia also ranked highly in the survey, in second and third positions respectively. Malaysia ranks fourth in the list of the most sought- after emerging markets.

Most active emerging retail markets

Rank	Country	Proportion of respondents that are actively looking in each market or first opened there in 2007
1	India	27%
2	Ukraine	24%
3	Russia	22%
4	Malaysia	19%
5	Turkey	15%
6	South Africa	13%
7	Thailand	12%
8	China	11%
9	Mexico	10%
10	Indonesia	8%
11	Pakistan	6%
12	Vietnam	6%
13	South Korea	6%
14	Brazil	6%
15	Chile	2%
16	Argentina	2%

Top operational factors considered by retailers looking at emerging markets.

1. The quality and range of real estate opportunities
2. Presence of franchise and joint venture partners
3. Quality of information available on the retail sector.

According to The Store of the Future 2012-2015, a report by the centre for Retail Research, the key findings of the report which interviewed retailers across seven European countries include:

- a. By 2012-15 over 71% of consumers are likely to carry out pre-purchase research using the internet.
- b. Almost 60 percent of retailers think the overwhelming purpose of retail websites will be transactional, one fifth see it as informational.
- c. 48 percent of retailers are expected to provide electronic devices for customers in the form of electronic interactive personal computers by 2015, with retailers in Sweden and Germany most likely to have introduced these technologies.
- d. 48 percent of retailers think electronic payments are important in achieving customer automation i.e. self service and automated payments. The strongest view being held among those in the UK and Netherlands.

In this survey European retailers show a high degree of potential acceptance, particularly in the UK, payment options such as multi application cards.

The rise of long tail retailing: Some of the most successful stories in retailing in recent years have come not so much from industry giants that target the mass in information technology, it is now possible to operate a portfolio of small, targeted businesses just as efficiently as large business. Hence, retailers seeking growth can invest in new businesses rather than expanding existing mass market formats.

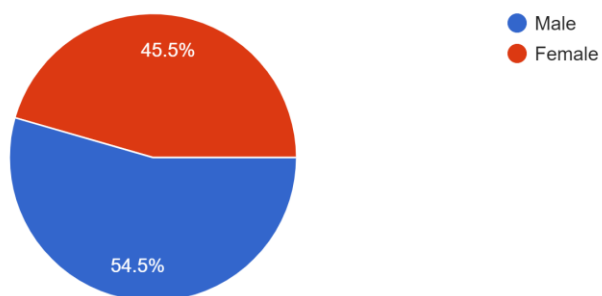
Retailing is the world's largest private industry. Jim O' Neill, a global economist in his Goldman Sachs BRIC report in 2004 gives that the economic potential of Brazil, Russia, India and China is such that they may become among the four most dominant economies by the year 2050. He predicts a massive rise in the size of the middle class in these nations. This indicates that a huge pickup in demand for high priced products will increase. According to the report, first China and then a decade later India will begin to dominate the world economy.

Questionnaire on online buying

A case study of online buyers of Udupi & South Kanara Districts

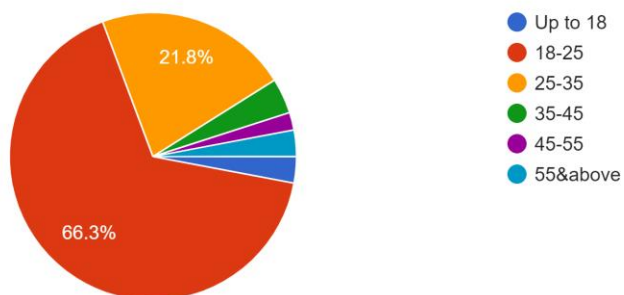
1. Sex of Respondent

101 responses



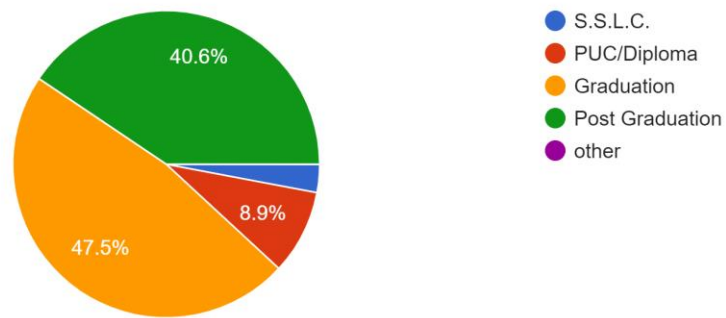
2. Age

101 responses



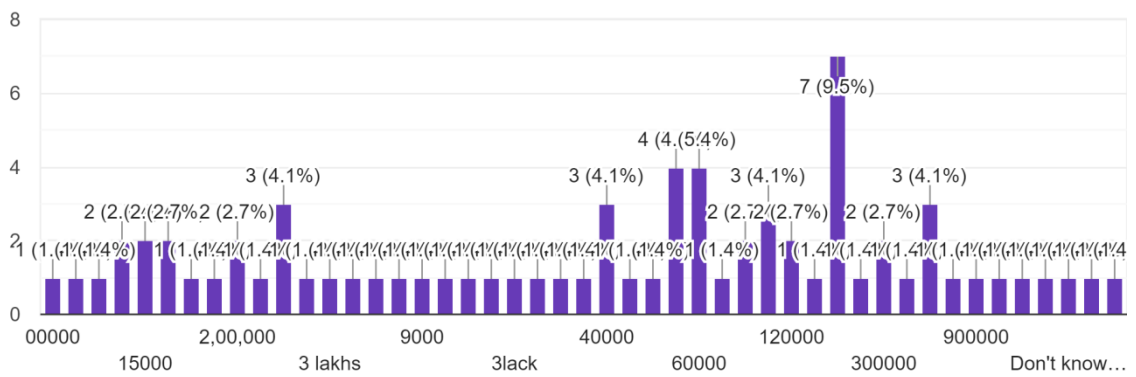
3. Educational Qualification

101 responses



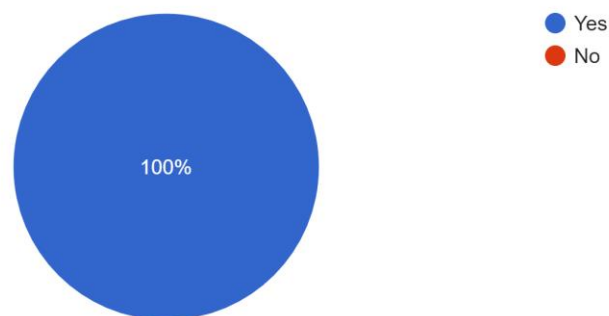
4. Annual family income

74 responses



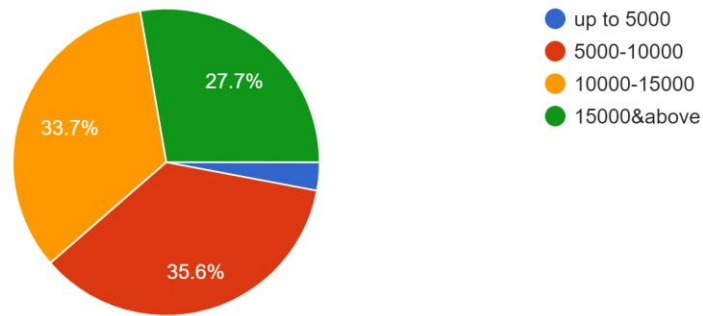
5. Do you have a mobile phone

101 responses



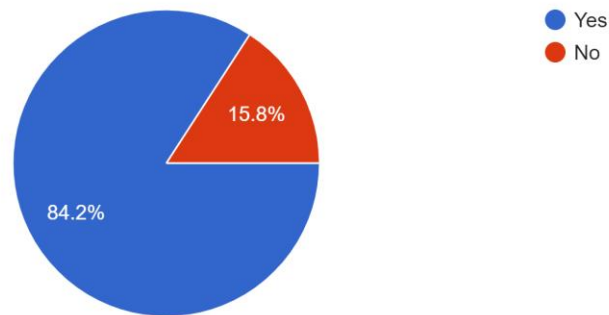
6.If yes cost of the mobile

101 responses



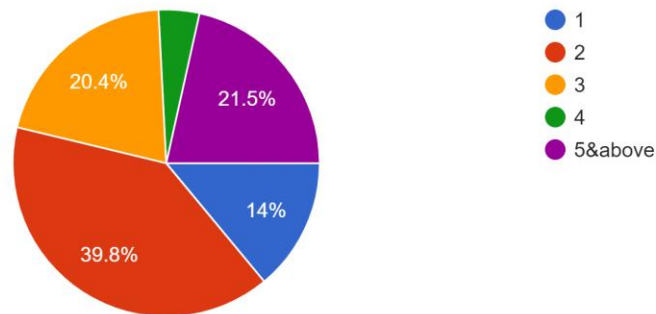
7.Do you buy online ?

101 responses



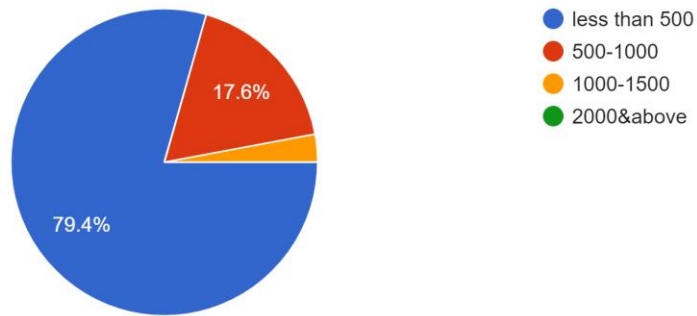
8.If yes,number of websites you visit per day

93 responses



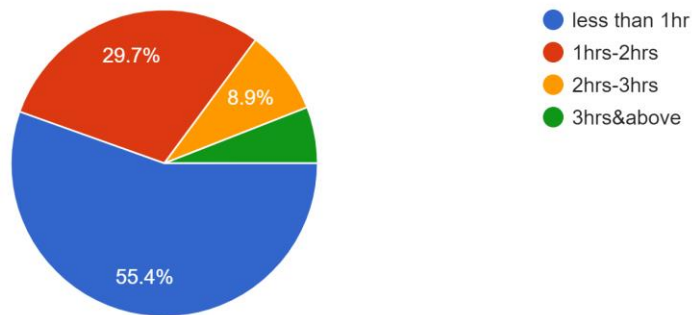
9.Currency spent on mobile per month

102 responses



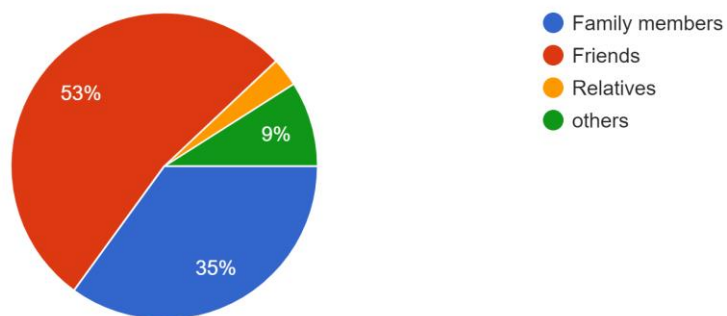
10.Time spent on searching websites

101 responses



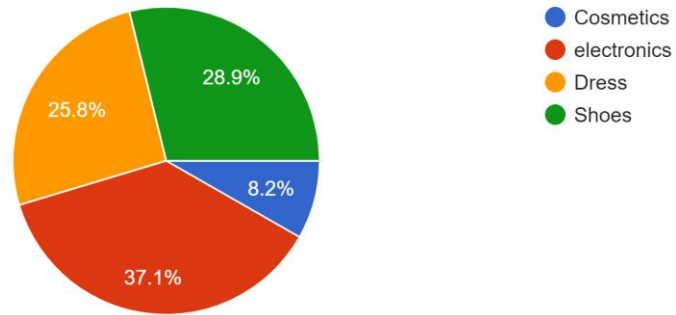
11.The way you introduced to mobile

100 responses



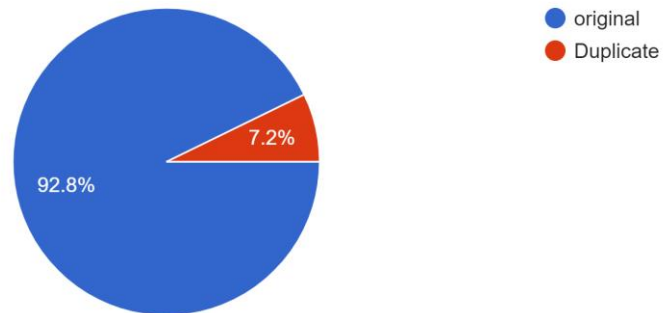
12.Type of products you purchase

97 responses



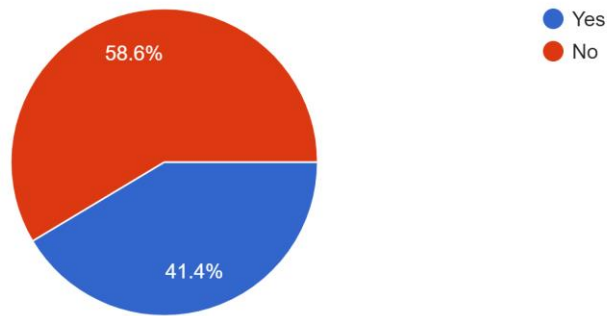
13.Do you get original or duplicate products

97 responses



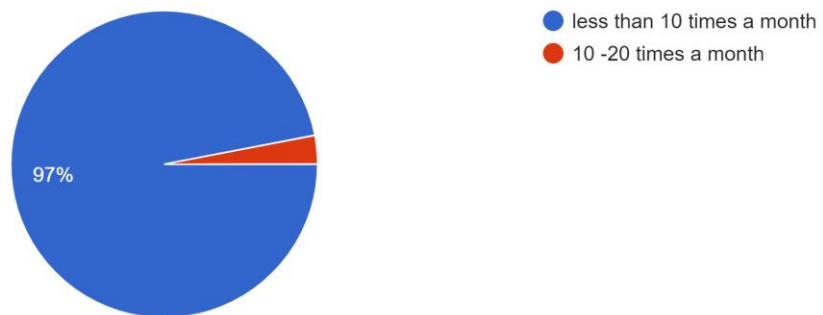
14. Do you buy repeatedly ?

99 responses



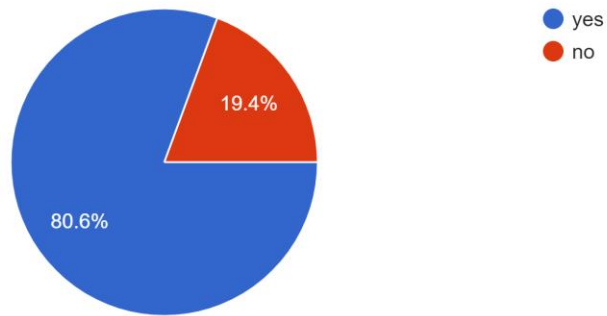
15. If yes, for how many times ?

66 responses



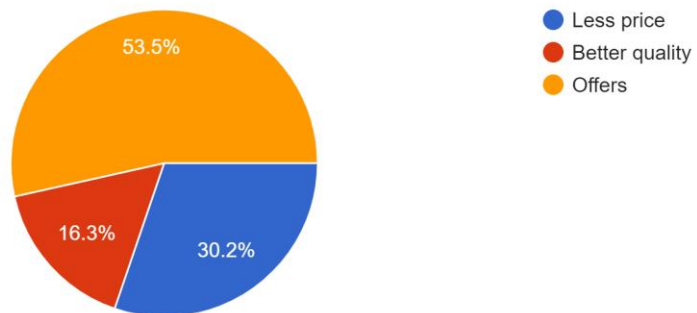
16. Do you trust online purchase?

98 responses



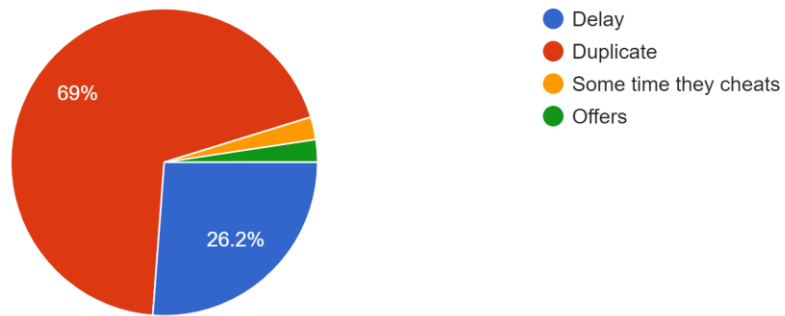
17. If yes, why?

86 responses



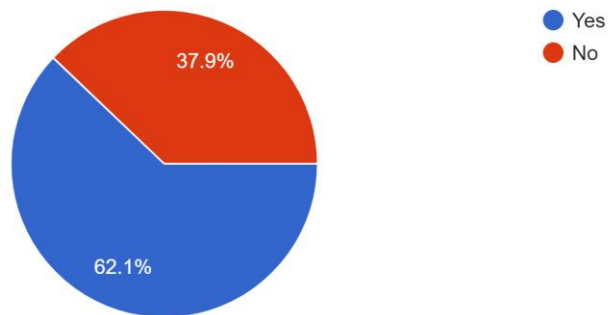
18.If no,why ?

42 responses



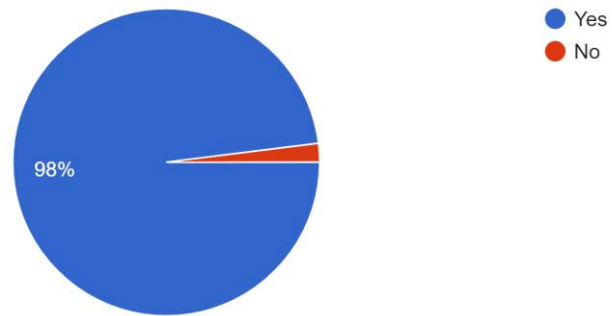
19.Do you repeatedly buy from same site?

95 responses



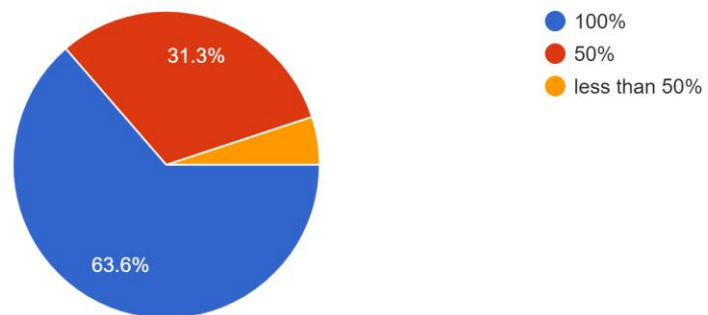
20. Do you understand language used in mobile?

101 responses



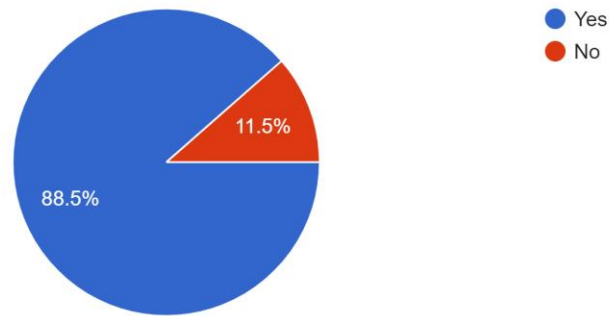
21. If yes, to what extent?

99 responses



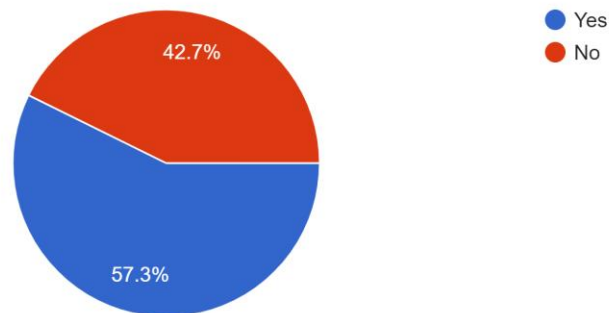
22. Do you get the refund of money if the order is cancelled?

96 responses



23. Do you think online is better than offline ?

96 responses



IMPACT OF COVID-19 ON RETAILERS – A CASE STUDY OF SMALL SCALE RETAILERS OF UDUPI MARKET

ABSTARCT

The Indian retail market is one of the fastest growing retail markets in the world. Most are of the retailers are unorganized and are in small scale sector .Retailers have to depend on digital mode. It requires knowledge of digitalization requires knowledge of digitalization, heavy investment for implementation of technology, network connection which is a costly affair requires a large amount of funds on the part of retailers .The paper is about study on how retailers of Udupi market are facing the problem of pandemic COVID-19.What strategy the retailers are developing for improving the business is highlighted in the paper.

KEYWORDS: Reatil,COVID-19, Udupi market.

INTRODUCTION

Corona Virus pandemic COVID-19 is a contagious disease brought retail industry to difficult stage It had affected all the sectors of the economy in the world and also the retail industry too. Retailers business and employees have got affected to a large extent due to this pandemic .The paper highlights the need for studying the effects of COVID-19 on Indian retail sector including the effects on retailers of Udupi market.

OBJECTIVES

1. To Study the socio-economic background ofretailers.
2. To highlight the problems faced during COVID-19
3. To understand the importance of using digital mode in COVID-19
4. To suggest the measures for overcoming the problems faced by the small-scale retailers.

METHODOLOGY

The information of the retailers is collected through the secondary data like newspapers, magazines, television, mobile and other means of online mode. The questionnaire is prepared and sent online to the retailers.

REVIEW OF LITERATURE

(Wikipedia) Online retailers business show a increase in sales due to compulsory lock-down period.(Ben, Daphne & Karren) view that impact on supply chain, the virus shut down factories and workers remained home.(Anne &Raj)Retailers supplying essential goods such as food

,groceries and healthcare are having increased demand but the problems are inventory, delivery of products and survive in the market. (Rene Vaden) protecting people, talking to customers is a major problem.

ANALYSIS AND INTERPRETATION

For the purpose of the study 50 retailers of Udupi market are interviewed over the mobile phone, sent the questionnaire through WhatsApp and email.

Out of the 50 retailers surveyed through digital mode(46) 92% of them are male and (4) 8% are female. Among them (5) 10% of them come under the age of 20 years,(4) 8% of them belong to the category of 20-30 years,(6) 12% come under the age of 30-40,(20) 40% are in the group of 40- 50 and (15) 30% belong to the group of 40-50 and above.

Table.1: Age group of Retailers

Age Group of Retailers	No. of Retailers	Percentage (%)
Upto-20	5	10
20-30	4	8
30-40	6	12
40-50	20	40
50 & above	15	30
Total	50	100

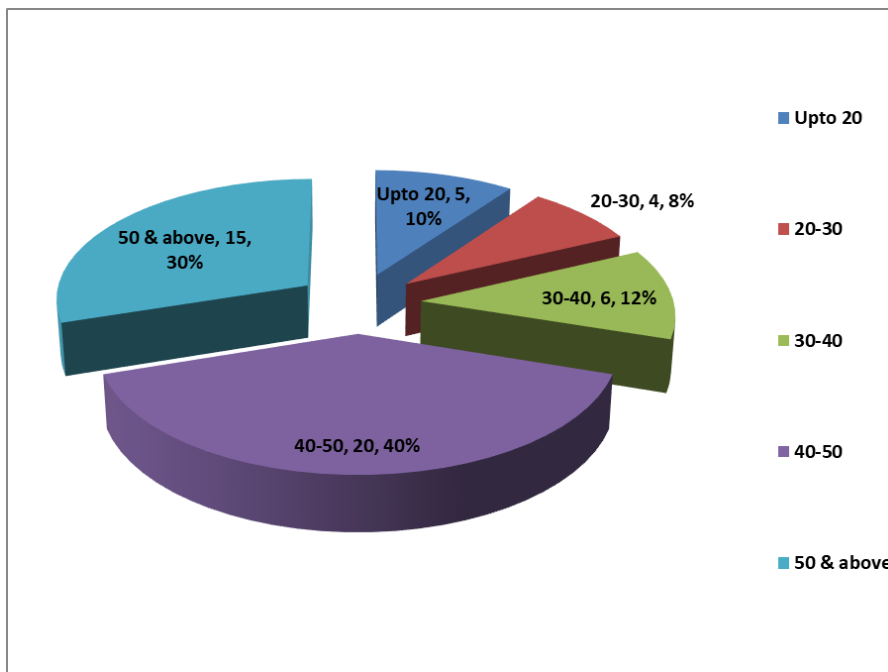


Fig.no 1: Age group of Retailers

Retailers are interviewed on their educational qualification. That is collected as

Table.2: Educational Qualification of Retailers

Educational Qualification	No. of Retailers	Percentage(%)
SSLC	19	38
PUC	13	26
Degree	16	32
Others	2	4
Total	50	100

Among the respondents (9) 18% are single and (41) 82% are married status. For the purpose of the study income per month is considered specially to study the effects of pandemic.

Table.3: Income of the Retailers Per Month

Income of the Retailers Per Month	No. of Respondents	Percentage (%)
Up to 1,00,000	5	10
1,00,000-2,00,000	2	4
2,00,000-3,00,000	4	8
3,00,000-4,00,000	10	20

4,00,000-5,00,000	20	40
5,00,000 & Above	9	18
Total	50	100

Among the 50 respondents (5) 10%, (2) 4% and (4) 8% of them earn up to Rs.3,00,000/- of income per month. Majority (20) 40% of the retailers get up to Rs.5,00,000/- of income per month (10) 20% of them earn up to Rs.4,00,000. per month As far as family status is concerned almost (45) 90% of the retailers having nuclear family and (5) 10% are having joint family. Therefore, number of dependents are ranging from 2-3 members in the family. All the (50) 100% respondents opine that their income is affected during COVID-19. Among them those who sell grocery items are less affected, those who sell textiles are somewhat affected and those who sell jewelry are affected to a great extent.

Table.4: Type of Business

Type of Business	No. of Retailers	Percentage (%)
Grocery	20	40
Textiles	15	30
Shoes	3	6
General Shop	7	14
Others	5	10
Total	50	100

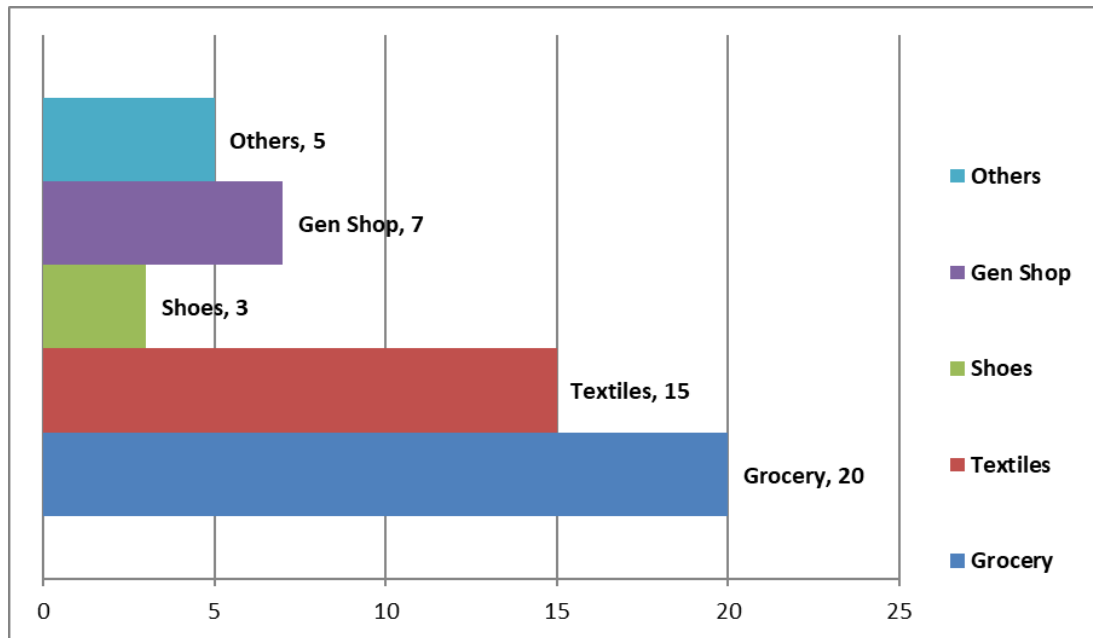


Fig.no.2: Type of Business

Among the respondents (20) 40% are grocery shop keepers, they said that half of their sale and profit is affected due to COVID-19. When compared to large scale business they are less affected.

Out of the total respondents (15) 30% are textile shops. There is also no much effect on their business because they deal with durable products. They opine that businessmen dealing with perishable commodities are much affected.

All the (50) 100% of the respondents say that loss has incurred due to COVID-19 and (40) 80% of the respondents have incurred 25%-50% of the loss in their business.

Table.5: Percentage of Loss Incurred by Retailers

Percentage of loss Incurred	No. of Respondents	Percentage (%)
Up to 25%	1	2
25%-50%	40	80
50%-75%	7	14
75%-100%	2	4
Total	50	100

(7) 14% of businessmen opine that they have incurred the loss more than 50% and (2) 4% of the respondents say that the loss is more than 75%.

Digitalization in the country has helped the retailers during COVID-19. They say that some of them purchase the products through online mode. Almost only (2) 4% of them purchase online but around (8) 16% of them are selling through online mode. Majority of them are using Amazon.com as a digital platform to sell the product but the profit is only 3%-5% because they have to pay heavy amount to Amazon.com or other platform.

The stock remaining in the shop due to the lockdown is sold after unlock period .70% of the stock remained is sold after unlock period,10% is sold on discount basis,3% -5% is used for household requirements and remaining is shared among friends relatives in Udupi market and well-wishers

.Small scale retailers in Udupi market have understood the consequences of COVID-19

(40) 80% of them say that COVID-19 will remain for another 6 months ,(4) 8% sat that it will remain for 2 years (2) 4% say that it will remain for another 3years and (4) 8% of them say that it will remain for than 3 years .At the same time they opine that if the vaccine is introduced it will be brought to control within 6 months of its introduction.

Majority of the retailers do not have any other income than the retail store (3) 6% of them are having agricultural activity along with retail business and (7) 14% of retailers have got the family members earning government salary.

Table.6: Income from Retail & Other Source

Income from Retail & Other Source	No .of Respondents	Percentage (%)
Retail	40	80
Agriculture	3	6
Government Employed members	7	14
Total	50	100

Digitalization in India has helped especially the small-scale retailers during lock down period. All the (50) 100% of them are having smart phone (45) 90% of them having computer system and (12) 24% of them are having Billing Machines (40) 80% of them are having swiping machine.

The main problem of retailers is expenses are more than the income earned. It is in the form rent paid, salary paid to employees and other maintenance expenses. The biggest problem faced by the retailers is payment of Equated Monthly Installment (EMI) has to be paid compulsorily.

Suggestions and Recommendations:

1. Retailers of Udupi market are less affected by COVID-19 because brick and mortar shops are in demand for daily requirements.
2. As the retailers are functioning on small scale, they were allowed to sell the products in between
3. 6.00 am-11.00 am for supplying basic requirements.
4. Retailers selling durable products are less affected than these are selling perishable products.
5. Hotel industry, Aviation industry and Malls are affected to a large extent in COVID-19.
6. Majority of retailers are using Amazon.com as an online platform for the purchase and sale of products.
7. Retailers are of the opinion that digitalization has helped them to a greater extent to sell their products. More than 90% of them use digital technology for the purpose of business.
8. The demand for grocery items has increased after unlock period.
9. Majority of the retailers rely only on retail business. Income from other source is less. 9.The main problem faced by them is expenses are more than the income earned.
10. Payment of rent, salary to the employees and Equated Monthly Installment (EMI) are the major expenses.

The study reveals that small scale retailers of Udupi Market are not much affected by COVID-19. The loss incurred by them is 30-40%. Grocery shops and medicals are benefited whereas hotels, tourism industry and malls are affected to a large extent. Retailers anticipate the improvement in the market within 6 months to a year. They are optimistic in nature.

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STATUS AND CONDITION OF FEMALE EMPLOYEES AT THE SALES COUNTER OF THE RETAIL STORE

The paper will attempt to brief the status and conditions of female employees at sales counter of the retail store. For the purpose of the present study 500 respondents were selected from the developed districts, among them 250 respondents are from small scale business units, 150 respondents are from medium scale business units and 100 respondents are from large scale business unit. 300 respondents were selected from the moderately developed districts, among them 200 respondents are from small scale business units, 60 respondents are from medium scale business unit and 40 respondents are from large scale business unit. 200 respondents were selected from the underdeveloped districts, among them 120 respondents are from small scale business units, 50 respondents are from medium scale business unit and 30 respondents are from large scale business unit.

Analysis and Interpretation:

Here an attempt has been made to analyze the role played by the female employees in retail sector. Female employees in retail business play an important role for the smooth functioning of the day to day activities. Information on them is analyzed in the following section.

Table: 1: Total Number of Female Employees

Districts	Total number of Female Employees	Business Units			Total
		Small Scale	Medium Scale	Large Scale	
Developed	<5	202 (81.1)	62 (41.3)	29 (29)	293 (58.7)
	5 - 10	31 (12.4)	64 (42.7)	34 (34)	129 (25.9)
	10-15	14 (5.6)	15 (10)	18 (18)	47 (9.4)
	15 -20	0 (0)	3 (2)	9 (9)	12 (2.4)
	<=20	3 (0.8)	6 (4)	10 (10)	19 (3.6)

		250	150	100	500
Total		(100)	(100)	(100)	(100)
Moderately Developed	<5	169 (84.5)	45 (75)	14 (35)	228 (76)
	5-10	23 (11.5)	13 (21.7)	19 (47.5)	55 (18.3)
	10-15	4 (2)	1 (1.7)	4 (10)	9 (3)
	15-20	4 (2)	1 (1.7)	3 (7.5)	8 (2.7)
	Total	200 (100)	60 (100)	40 (100)	300 (100)

Districts	Total number of Female Employees	Business Units			Total
		Small Scale	Medium Scale	Large Scale	
Under Developed	<5	87 (72.5)	46 (92)	12 (40)	145 (72.5)
	5-10	23 (19.2)	4 (8)	16 (53.3)	43 (21.5)
	10-15	10 (8.3)	0 (0)	1 (3.3)	11 (5.5)
	15 - 20	0 (0)	0 (0)	1 (3.3)	1 (0.5)
	Total	120 (100)	50 (100)	30 (100)	200 (100)

In the developed districts 202 (81.1%) of the small scale units employ less than 5 employees, 64 (42.7%) of the respondents from medium scale units employ 5 to 10 employees and 34 (34%) of the respondents from large scale units employ 5 to 10 employees for their business units. Chi square result shows that $\chi^2=143.962$; $P<0.001$ VHS. Therefore

there is very high significant relationship between the three types of business units of developed districts and total number of female employees appointed by the respondents.

Similarly, in the moderately developed districts 169 (84.5%) of the small scale units employ less than 5 employees, 45 (75%) of the medium scale units employ less than 5 employees and 19(47.5%) of the respondents from large scale units employ 5 to 10 employees. Chi square result shows that $\chi^2 =62.630$; $P<0.001$ VHS. Therefore there is very high significant relationship. In the underdeveloped districts surveyed 87(72.5%) of the small scale units and 46 (92%) of the medium scale units employ less than 5 employees and 16 (53.3%) of the respondents from large scale units employ 5 to 10 employees for their business unit. Chi square result shows that $\chi^2 =62.630$; $P<0.001$ VHS. Therefore there is very high significant relationship.

Table: 2: Social Security Provided to the Female Employees.

Districts	Social Security Provided to the Female Employees	Business Units			Total
		Small Scale	Medium Scale	Large Scale	
Developed	Bonus	156 (62.4)	95 (63.3)	67 (67.0)	318 (63.6)
	Insurance	6 (2.4)	11 (7.3)	1 (1.0)	18 (3.6)
	Gratuity	4 (1.6)	1 (0.7)	1 (1.0)	6 (1.2)
	Provident fund	4 (1.6)	0 (0)	0 (0)	4 (0.8)
	Others	22 (8.8)	0 (0)	0 (0)	22 (4.4)
	Bonus & Insurance	34 (13.6)	25 (16.7)	13 (13.0)	72 (14.4)
	Bonus & Gratuity	5 (2.0)	3 (2.0)	9 (9.0)	17 (3.4)
	Bonus & Provident Fund	7 (2.8)	6 (4.0)	2 (2.0)	15 (3.0)
	Insurance & Provident Fund	1	1	1	3

	(0.4)	(0.7)	(1.0)	(0.6)
Gratuity & Provident Fund	0	0	1	1
	(0)	(0)	(1.0)	(0.2)
Provident Fund & Others	0	1	0	1
	(0)	(0.7)	(0)	(0.2)
Bonus, Insurance & Provident Fund	0	2	2	4
	(0)	(1.3)	(2.0)	(0.8)
Non response	8	2	2	12
	(3.2)	(1.3)	(2.0)	(2.4)
Bonus ,Insurance &Gratuity	2	1	0	3
	(0.8)	(0.7)	(0)	(0.6)
Gratuity, Provident Fund & Others	1	1	0	2
	(0.4)	(0.7)	(0)	(0.4)
Insurance, Gratuity &Provident Fund	0	1	1	2
	(0)	(0.7)	(1.0)	(0.4)
Total	250	150	100	500
	(100)	(100)	(100)	(100)

Districts	Social Security provided to the Female Employees	Business Units			Total
		Small Scale	Medium Scale	Large Scale	
	Bonus	160	21	25	206
		(80.0)	(35.0)	(62.5)	(68.7)
	Insurance	3	1	0	4
		(1.5)	(1.7)	(0)	(1.3)
Moderately developed	Gratuity	20	1	0	21
		(10.0)	(1.7)	(0)	(7.0)
	Provident fund	3	0	0	3
		(1.5)	(0)	(0)	(1.0)
	Others	0	1	1	2
		(0)	(1.7)	(2.5)	(7)
	Bonus & Insurance	7	28	3	38

	(3.5)	(46.7)	(7.5)	(12.7)
Bonus & Gratuity	0	1	2	3
	(0)	(1.7)	(5.0)	(1.0)
Bonus & Provident Fund	0	2	7	9
	(0)	(3.3)	(17.5)	(3.0)
Insurance & Provident Fund	0	0	1	1
	(0)	(0)	(2.5)	(3)
Gratuity & Provident Fund	1	0	0	1
	(5)	(0)	(0)	(3)
Bonus, Insurance & Provident Fund	0	1	0	1
	(0)	(1.7)	(0)	(3)
Non Response	5	1	1	7
	(2.5)	(1.7)	(2.5)	(2.3)
Bonus ,Insurance &Gratuity	1	3	0	4
	(5)	(5.0)	(0)	(1.3)
Total	200	60	40	300
	(100)	(100)	(100)	(100)

Districts	Social Security Provided to the Female Employees	Business Units			Total
		Small Scale	Medium Scale	Large Scale	
	Bonus	87	14	22	123
		(72.5)	(28.0)	(73.3)	(61.5)
	Gratuity	8	0	0	8
		(6.7)	(0)	(0)	(4.0)
Under Developed	Provident fund	1	0	0	1
		(0.8)	(0)	(0)	(0.5)
	Bonus & Insurance	16	30	2	48
		(13.3)	(60.0)	(6.7)	(24.0)
	Bonus & Gratuity	0	0	2	2
		(0)	(0)	(6.7)	(1.0)
	Bonus & Provident Fund	1	0	2	3

	(0.8)	(0)	(6.7)	(1.5)
Insurance & Provident Fund	0	0	2	2
	(0)	(0)	(6.7)	(1.0)
Bonus, Insurance & Provident Fund	1	0	0	1
	(0.8)	(0)	(0)	(0.5)
Non Response	4	0	0	4
	(3.3)	(0)	(0)	(2.0)
Bonus ,Insurance &Gratuity	0	6	0	6
	(0)	(12.0)	(0)	(3.0)
Gratuity, Provident Fund & Others	2	0	0	2
	(1.7)	(0)	(0)	(1.0)
Total	120	50	30	200
	(100)	(100)	(100)	(100)

156(62.4%) of small scale retailers from the developed districts provide bonus to their employees, 34(13.6%) provide bonus and insurance both, 22(8.8%) provide others like subsidies to their employees and 8(3.2%) have not answered the particular question. Similarly, 95(63.3%) of medium scale retailers from the same districts provide bonus as the social security measure to their employees,25(16.7%) provide bonus and insurance both ,11(7.3%) provide insurance and 2(1.3%) have not answered the particular question.67(67%) of large scale retailers provide bonus,13(13%) provide bonus and insurance , 9(9%) provide bonus and gratuity and 2(2%) of them have not responded to the particular question. Chi square result shows that $\chi^2=64.993$; $P<0.001$ VHS. Therefore there is very high significant relationship between the three types of business units of developed districts and the social security provided by the retailers to their female employees.

160(80%) of small scale retailers from the moderately developed districts provide bonus to their employees, 20(13.6%) provide bonus and insurance both ,22(8.8%) provide others like subsidies to their employees and 8(3.2%) have not answered the particular question similarly, 95(63.3%) of medium scale retailers from the same districts provide bonus as the social security measure to their employees,25(16.7%) provide bonus and insurance both ,11(7.3%) provide insurance and 2(1.3%) have not answered the particular question.67(67%) of large scale retailers provide bonus,13(13%) provide bonus and insurance , 9(9%) provide bonus and gratuity and 2(2%) of them have not responded to the particular question . Chi square

result shows that $\chi^2= 158.410$; $P<0.001$ VHS. Therefore there is very high significant relationship.

In the underdeveloped districts, 87(72.5%) of small scale respondents provide bonus to the employees, 8(6.7%) of them provide gratuity,16(13.3%) provide bonus and insurance and 4(3.3%) of them have not answered the particular question. From the medium scale retailers 14(28%) provide bonus,30(60%) give bonus and insurance and 6(12%) give bonus, insurance and gratuity to their employees.22973.3%) of large scale retailers provide bonus, 296.7%) give bonus and insurance, bonus and gratuity, bonus and provident fund and insurance and provident fund respectively. Chi square result shows that $\chi^2=106.390$; $P=0.001$ VHS. Therefore there is very high significant relationship.

Table:3: Training the Female Employees

Districts	Training the Female Sales person	Business Units			Total
		Small Scale	Medium Scale	Large Scale	
Developed	Yes	139 (55.60)	122 (81.30)	86 (86.00)	347 (69.40)
	No	111 (44.40)	28 (18.70)	14 (14.00)	153 (30.60)
	Total	250 (100)	150 (100)	100 (100)	500 (100)
Moderately Developed	Yes	175 (87.50)	54 (90.00)	36 (90.00)	265 (88.30)
	No	25 (12.50)	6 (10.00)	4 (10.00)	35 (11.70)
	Total	200 (100)	60 (100)	40 (100)	300 (100)
Under developed	Yes	98 (81.70)	47 (94.00)	28 (93.30)	173 (86.50)
	No	22 (18.30)	3 (6.00)	2 (6.70)	27 (13.50)
	Total	120 (100)	50 (100)	30 (100)	200 (100)

In the developed districts 139(55.6%) of small scale, 122(81.3%) of medium scale and 86(86%) of large scale retailers provide the training facility to their employees. 111(44.4%) of small scale, 28(18.7%) of medium scale and 14(14%) of large scale retailers do not provide training facility to their employees. Chi square result shows that $\chi^2=45.453$; $P<0.001$ VHS. Therefore there is very high significant relationship between the three types of business units of developed districts and on training facility provided by the retailers to their female employees.

In the moderately developed districts 175(87.5%) of small scale, 54 (90%) of medium scale and 36(90%) of large scale retailers provide the training facility to their employees.(%) of small scale, (%) of medium scale and (%) of large scale retailers do not provide training facility to their employees. Chi square result shows that $\chi^2=0.404$; $P<0.050$ S. Therefore there is significant relationship.

In the under developed districts 98 (81.70%) of small scale,47 (94%) of medium scale and 28 (93.30%) of large scale retailers provide the training facility to their employees. 22(18.30%) of small scale,3 (6%) of medium scale and 2(6.70%) of large scale retailers do not provide training facility to their employees. Chi square result shows that $\chi^2=6.009$; $P<0.050$ S. Therefore there is significant relationship .

Summary

70%-85% of small scale retailers from all the three types of districts appoint less than 5 female employees. Even 60% to 90% of medium scale retailers from all the three type of districts appoint less than 5 female employees. Only 35% to 50% of large scale retailers appoint 5-10 female employees. 60%-95% of retailers from all the three types of districts appoint full time female employees. Some small scale and medium scale retailers from both developed and moderately developed districts appoint female employees on part-time basis.

Social security provided to the employees is in the form of bonus and insurance .Other type of social security measures are not provided much in the retailing field because most of the female employees are leaving the job in between and so permanent employees are minimum.

Majority of retailers in all the three types of districts say that they train the employees. It mean only on the job training is provided. Professional training is yet to be developed in our state especially in the districts surveyed for the present study.

SUGGESTIONS AND RECOMMENDATIONS

As most of the retailers have given the similar answers irrespective of the location it is difficult to segregate them.

Opportunities:

1. Dealing with the international brands.
2. Opportunity for investment in large scale.
3. FDI brings more brands at cheaper prices. They may also give more offers
4. Retailers who are having the shops near to the bus stand, railway stations ,schools ,colleges ,hospitals etc .,are finding themselves happier to have such location because demand is increasing in such areas.
5. Most of the retailers are happy with the fact that there are regular customers.

Opportunities: Small shops

1. Daily wage earners come especially in the evening for the purchase of daily commodities. It increases the business of small shops.

1. Festive sales.
2. Annual discount sales.
3. Mobile shops are in a high swing. They really enjoy the sales.
4. For furniture good design furniture is always demanded

Challenges:

1. Customers visit those shops where display of goods is good. They need convenience in shopping.
2. Highway crossing is a problem so the number of consumers are reduced.

Location :Challenge: It is good but space available for display in the shop is limited.

FDI-They may buy the bulk at cheaper rate so,they may also sell them at a lower price to ultimate consumers.They may hold over the markets ,we may to follow them.

Challenges :

1. Large scale units are giving more offers ,which we can't give.

Developed:

FDI should not be allowed, profit is enjoyed by Americans.

Challenge

Things are changing .We need to modify the business according to the changes taking place in the market.People visit those shops where there is convenience in shopping.

1. Customers sometimes argue.
2. Procedures followed in borrowing the loan is too much.
3. Fashionable clothes are fast changing .It is difficult to clear the stock when there is competition.
4. Getting good and trained executives is difficult.
5. Fancy items with games.
6. As the shop is in city area it is easy to provide good quality products.
7. Easy to provide branded products to the customers.
8. Introduction of new technological products.
9. Location in a city,near school, college, hospitals gives more sales of the products.
10. Customers demand most sophisticated products.We need to keep the stock.
11. Due to the western culture, demand for the products has improved.
12. Offers during festival season is useful.
13. Sales and repair service gives a good opportunity.
14. It improves self – employment.
15. Location near the school ,colleges and bus stands gives more business.Especially fancy items are demanded.
16. Retailers have taken the FDI issue as an opportunity for improvement.They say that as the cities are improving more people visit the cities, demand increases,people get good quality products at competitive price.
17. Mobile shops.
18. FDI is good. More rotation and circulation of people,more people visit the cities.
19. Due to the construction of flats and real estate development grocery shops are at the accessibility of the flat owners.So people don't buy from outside shops.
20. Coins problem,carrying coins is difficult.

21. Because of FDI small shops may be affected and there is a fear that these will have to be closed.

Book Shops

1. When the edition of the book is changed.
2. Income – tax books are changed every year. Due to e-mails and mobiles wishing cards are not sold. Paper work is reduced due to electronic media such as e-mail etc.

Challenges

1. Electricity
2. Space
3. Competition
4. Workers
5. Parking
6. Storage facility is a problem
7. Taxation by the government
8. Increase in number of vehicles gives a problem of parking
9. Construction of highway work is delayed due to political reasons wherein the business is affected.
10. Dust from the construction due to the construction of highway.
11. Difficult to sell the seasonal products
12. Problem of water facility
13. Air condition facility to the customers
14. Demand has come down due to the increase in the price of the products.
15. Daily we are getting new products.
16. Cut throat competition
17. Offers by large sellers
18. Street vendors are more dangerous to us. they are not paying tax and are not following the government rules, go on selling.
19. Investment is a problem.
20. More and more number of branded shops are coming up daily they do business in large scale by giving offers. It is more challenging to us.
21. People demand more discounts.
22. Communication problem.
23. There should also be increase in number of staff.

24. People demand electronic billing system.
25. Rich people even demand online shopping.
26. Dust ,air and noise pollution by the vehicles.
27. Space
28. No regular workers
29. Transportation
30. Sometimes customers return the products.
31. There may not be a chance for returning to the suppliers.
32. Rent is very high.
33. We have regular customers.
34. Investment itself is a problem.
35. Margin is less
36. Cost is more
37. Rent is great expense,tax and plastic restrictions.
38. Political rallys and road blockages is done whole day.
39. Companies sell in lot to malls and less to small shops.
40. Roadside vendors are selling at a competitive price who do not pay any tax to the government.
41. Wholesalers are selling as retailers so we are affected.
42. Every three months the electricity bill is increased.We have to give more facilities to the customers.
43. Drainage is also a problem.
44. VAT is a problem.
45. Demand for great discounts.

Challenges

1. Large size jewellery shops are coming up.Small scale jewelers are facing the problem of decrease in demand.

Furniture:

1. Rates of wooden furniture has been increasing.Old carved designs are not demanded by the consumers.

Challenges-Developed

1. Real Estate costs are high to purchase the land and modify the business.
2. Warehouse facility needed for heavy goods like furniture, plywood, electronic gadgets are away from the showroom. As workers are not available it becomes difficult to transport these items from the place of warehouse to the place of showroom.

Challenges

1. Natural calamities, heavy rain, flood & untimely rain also affected the business in some cases.

Medium Scale Challenges

1. Number of people in less. In the developing cities the retail outlets are coming up more & more in number but the rate of increase in population is less.
2. 1. Already there are China made goods in the market.

Challenges

Even though there is a lot of experience there is lot of competition from other business houses from employees.

Shortage of stock.

Observations:

1. Other than the after sale service mentioned in the analysis door delivery is much practiced in our state.
2. Retailers don't keep the products which are of less demand or no demand. They keep only those products which are mostly demanded by the consumers.
3. Other than credit sale installment sale is more demanded by the consumers.
4. In the advertisement pamphlets are mostly used by most of the retailers to communicate to the general public.
5. Opportunities for the business is hotel business, though it rendering the service, fresh food, especially vegetarian hotels are demanded by the general public because tourists are attracted and visit the state of Karnataka in large numbers.
6. Retailers feel that if FDI is allowed 100% trend in retailing is going to change.
7. We have trade associations but they are not organized and not used for the benefit of members.

8. Only some large scale retailers even pay ESI ,food and travel allowances to the workers which really attracts more no.of workers.
9. To start the new outlet money and men are the important resources needed when the retailers feel.
10. Retailers are confident that their shop is located at the convenient place.
11. FDI gives more exposure to invest and brings awareness about foreign brands
12. Most of the retailers are happy with the execution of orders by the supplier at the reasonable time.

Challenges

Developing

1. Customers demand more discounts
2. In the developing cities because of road construction both the dust and accessibility to the shop has created inconvenience to the customers

Suggestions:

1. Cities to be developed.
2. Honest service to the customers.
3. Need for skilled workers .
4. Give the demonstration of operating the products.
5. Giving discount sales.
6. Provide installment facility to the customers.
7. Need to maintain a good storage facility.
8. Need to improve the communication skill of the employees,salespeople.
9. Need to train the workers.
10. Need to provide discount and offers.
11. Government support.
12. Less tax.
13. Nowadays customers need more comforts while shipping.eg:Air conditioned showrooms.
14. Training the salesperson is very important.
15. People demand installment sale facility.
16. Improving the communication skill of the employees is very very important.
17. There is a need for giving more services to the customers,more time should be devoted to them and hence the business working hours must be extended.
18. Discount offers during seasons attracts more number of consumers.

Recommendations:

Especially in the franchise retail store there are qualified graduates employed. They feel that salary to be increased, knowledge about the products should be given by providing training to the workers.

Suggestions (Workers)

1. Payment of salary is less and it is not paid in time.
2. Long hours of work.
3. Holidays are cut.
4. If the graduates are trained and their problems are minimized there is a possibility of improvement in the business through motivation & keeping the morale of workers.
5. There is no standard payments made to the workers. Workers are the people who deal directly with the customers. In the Indian situation especially in the state of Karnataka the standard norms to be followed to attract more number of workers & employees in the retailing field because it is a field where more number of people in our country are relied on.
6. Workers demand more (fixed) salary, standard working hours, travelling, food & accommodation facility, leave facility if it is urgently needed.

Suggestions:

1. Honest services to the customers will improve the business.
2. Retailers feel that large scale formats are not suitable to Karnataka even it is a developing state compared to Tamilnadu and Maharashtra because they say that people don't spend more as the people shop in developed country like America.
3. As we deal in local products we don't give advertisement. But the company itself advertises the products from time to time. Advertisement is given in local channels.

F.D.I

Retailers also feel that F.D.I is good, brings latest designs, improvement and also the new trends.

General Suggestions:

1. Large scale units are not bothered about the FDI.
2. Demerit of FDI:
3. People spend money for shopping. Savings are less so, the general public is affected.

4. Merits:Retailers those who are in the heart of the city are not bothered about the FDI.
5. Good parking facility:
6. Maintaining quality honest services to the customers.
7. Important is training the employees.
8. New varieties always attracts the consumers.
9. Keep things organized best usage of shelf space.
10. Pre – packed goods is a very good solution for reducing the waiting by the consumers.Quick and prompt services always increases demand and sale.Latest and upto date packing.
11. Storage facility for perishable products is a problem.
12. FDI is also a problem.
13. Attractive showrooms for the children.
14. We should adopt modern technology to attract the consumers.
15. Exchange offers.
16. As it is a city, branded goods are more demanded.
17. There is a possibility of theft by both workers & customers.Appointing sales guides may reduce the problem.
18. Discount offers and advertisements improves the sales.
19. Quality products ,reasonable prices and printed receipts improves the sales.
20. As the business is in private holding social security provided to the employees is not clean.
21. Trade Association of retailers is not of much use because funds are mismanaged.
22. Provide installment services.
23. Children from our state and country are going abroad in search of jobs.So,software companies should come up,industries should be started.
24. Instead of having new shops & outlets companies should be established.
25. Banks should lend provide loan facility for those low income and middle income retailers.
26. Want to modify the business.
27. Govenment should provide subsidy in electricity supply.

Suggestions

1. Large scale retailers feel that there should be more advertisement by the company itself to popularize the products for branded products.

Underdeveloped

1. Population in the cities is less. Modification of business unit may be a risk because there is no guarantee that the demand will increase.

Timings

Some retailers said that municipality is taking a round during evening time to see whether the timing of the working hours are maintained. License is checked by the municipalities time to time.

Working Hours:

Retailers are unaware of the rules and regulations regarding W.H and W.D. They say that rules are followed by only bar/restaurant owners not by us.

Workers: To attract the workers shift work/allowance, facilities should be provided and standard norms be followed to keep the sector more organized.

Workers should be trained to communicate properly with the customers.

Difficulties: 1. As all the respondents were visited personally survey was affected due to the visit of customers. We had to wait for long hours to interview the respondents.

2. Social security.

Observations:

2. Some retailers do the retailing business on part time basis.
3. Purchases during the festival season shows a decreasing trend because people purchase regularly. So, they don't keep the shopping during the time of festivals.
4. Suppliers are taking back the products even though they are bearing the date of expiry.
5. Rules regarding working hours and working days shows that majority of the retailers are not aware of the rules.
6. Retailers having more years of service are enjoying goodwill from regular customers.
7. Frequent power failure affects the business.

8. Most of the retailers opined that opportunity for the business is there if it is modified. Bigger show rooms will attract large number of consumers.
9. Security to the products is also difficult.

Large scale:

1. Competition gives more challenge to business.
2. Specialisation in cities gives more sales.
3. Paying 21 days of leave other than public holidays.
4. Minimum 8 hours of work. For overtime extra money is paid.
5. When the benefits are given workers also take interest in working for long hours.
6. Less than 20 types in moderate ,medium scale varieties are less and stock is more.
7. After sale since core competitive advantage.

SUMMARY AND FINDINGS

1. South Kanara and Udupi districts are enjoying the similar culture and tradition.
2. The socio-economic background of retailers of both the districts is similar.
3. South Kanara district enjoys the business from different types of people as it is accessible to airport, railway and sea transportation.
4. Udupi district is inclusive of educational institutions ,temples and other religious places.
5. As it is a smaller district the requirements are less in Udupi district.
6. People in both the districts are aware of digital mode for carrying on business activity.
7. All types of retailers small, medium and large scale retailers have realized that digitalization is a blessing to both the retailers and customers.
8. Small scale retailers have been facing the competition from street vendors.
9. Storing the perishable commodities is a big task due to power cut.
10. Geographical location of both the districts is pleasant for carrying out retail business.

CONCLUSION

The revolution in retailing industry has brought many changes and opened door for large number of people to take self employment. The old traditional formats are slowly changing into more complex and biggest formats, known as organized retailing. Modern retailing is all about directly having “first hand experience” with customers, satisfying their needs to the maximum extent. Thus challenges like human resource management, inventory management, competition from neighboring shops are encountered by the retailers.

For the purpose of analysis and interpretation of South Karana and Udupi districts were selected and compared. Other than the survey data, the secondary data were also collected from books and journals ,magazines,newspapers and other bulletins. Increase in per capita income and growth in double income households have made all the retail business units in both the districts witness increasing trend in their sales volume in general. However, the new trends in retailing are ‘less time at the disposal of consumers for buying activity’, ‘increase in usage of debit and credit cards’, ‘increase in commodities network’, ‘rise in consumers aspiration level’ and the like. With these new trends in the retail market and with the growing youth population in India, the present retail business units of all the types are exposed to new challenges.

Among all the challenges, internal issues like human resource management and inventory management issues are considered more challenging by the retailers. But for majority of retailers in both the districts, the external competition is a primary challenge. Majority of the retailers are not aware of the existence of Trade Association for shop owners. The small and medium scale retailers in both the districts have not adopted internet and other latest technology, where as such facilities are availed by the large scale retailers. However, majority of retailers in both the districts have adopted the computerized billing system. Most of the retailers from both the districts have the confidence of storing all the products depending upon the demand of customers at any time. Another interesting fact is that majority of customers of the retailers demand branded products to a great extent. The customers also demand for required after sales services. Perhaps these new trends in retail marketing are mainly because of the customers of this modern age who are mainly the educated youth. Provided the retailers are capable of meeting these challenges effectively, the opportunities are wide open to them. Thus, the retailers in India, particularly in Udupi and South Kanara districts have a bright future.

Human resource management is considered as a primary challenge by majority of the respondents of both the districts. All the retailers opine that establishing a new retail outlet at present is a very difficult task. Trade Association for shop owners is existing but have not been popularized due to the administrative problems of the associations.

Internet facility and other modes of technological developments are yet to be implemented in the retailing business in South Kanara and Udupi districts.. This is because the customers are educated, influenced by western culture and majority of them are with higher levels of income.

The location of shop in the city has the advantage of having the schools, colleges and hospitals in the close vicinity. This locational advantage gives more sales to the retailers. More opportunities are available to the retailers when both sales and repair services are provided to the customers. Retailers have taken the FDI issue as an opportunity for improvement. They say that as the cities improve more people visit the cities, demand increases and people get good quality products at competitive price. Street vendors are the real competitors of retail stores. Because they neither pay tax nor follow other rules and regulations which are framed by government authorities. It is heartening to note that even the retailers are unaware of the rules and regulations relating to working hours and working days of the employees.

Cities are to be developed with more industrial units. This will enable the healthy development of retail business units. Enhancement of the required skill in the employees of retail outlets is the call of the day. There is a need to improve the communication skill of the employees, particularly salespeople. The graduates properly trained and well-motivated will improve the business of big retailers considerably. Government support is needed for the development of retail business units in India in the form of tax concession, provision of better civic amenities and such other facilities.

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ಉಪಸಂಹಾರ

ಕರ್ನಾಟಕ ಕರಾವಳಿಯ ಸಾಂಸ್ಕೃತಿಕ ಬಹುತ್ವವನ್ನು ಅನಾವರಣಗೊಳಿಸುವ ಹಂತದಲ್ಲಿ ಇಲ್ಲಿನ ಜಾನಪದ ಕವಿಗಳು ಮತ್ತು ಮೌಖಿಕ ಪರಂಪರೆಯ ಕಥನಗಳ ಪಾತ್ರ ಅತ್ಯಂತ ಮಹತ್ವದ್ದಾಗಿದೆ. ಮುಖ್ಯವಾಗಿ ಕರಾವಳಿಯ ಸಾಂಸ್ಕೃತಿಕ ವೈವಿಧ್ಯ ಮತ್ತು ಅನನ್ಯ ಅಂಶಗಳನ್ನು ಈ ಪರಿಸರದ ಜಾನಪದ ಕಾವ್ಯಗಳು ಎಳೆ ಎಳೆಯಾಗಿ ಚಿತ್ರಿಸಿವೆ. ಹಳ್ಳಿಯ ಜನರು ತಮ್ಮ ಜೀವನಾನುಭವ ಮತ್ತು ನೋವು-ನಲಿವುಗಳನ್ನು ತೆರೆದಿಟ್ಟ ರೀತಿ ಅತ್ಯಂತ ಮೌಲ್ಯಪೂರ್ಣವಾದುದು. ಕರ್ನಾಟಕ ಕರಾವಳಿಯಲ್ಲಿ ಕುಂದಾಪುರದ ಸಾಂಸ್ಕೃತಿಕ ಪರಿಸರಕ್ಕೆ ಅದರದ್ದೇ ಆದ ಅನನ್ಯ ಆಯಾಮಗಳಿವೆ. ಸಾಂಸ್ಕೃತಿಕವಾಗಿ ಕರಾವಳಿಯು ಪಡೆದುಕೊಂಡ ಹಿರಿಮೆ ಮತ್ತು ವೈವಿಧ್ಯಗಳಿಗೆ ಕುಂದಾಪುರದ ವೈಶಿಷ್ಟ್ಯಗಳು ಒಂದು ನೆಲೆಯಲ್ಲಿ ಕಾರಣವಾಗಿವೆ. ಕರಾವಳಿಯ ಇತರೆಡೆಗಳಿಗಿಂತ ಭಿನ್ನವಾದ ಮತ್ತು ವಿಶಿಷ್ಟವಾದ ಸಾಮಾಜಿಕ, ಸಾಂಸ್ಕೃತಿಕ ಗುರುತುಗಳನ್ನು ಇಲ್ಲಿ ಕಾಣಲು ಸಾಧ್ಯವಿದೆ. ಇಲ್ಲಿನ ಅಡುಮಾತು, ಸಮುದಾಯಗಳು, ಕುಣಿತಗಳ ವೈವಿಧ್ಯ, ಆರಾಧನಾ ಜಗತ್ತು ಈ ಮೊದಲಾದ ಅಂಶಗಳು ಕರಾವಳಿಯ ಇತರೆಡೆಗಳಿಗಿಂತ ಭಿನ್ನವಾಗುವ ಕುಂದಾಪುರದ ವಿಶಿಷ್ಟ ಮಾದರಿಗಳನ್ನು ಮುಂದಿಡುತ್ತವೆ. ಅಂತೆಯೇ ಕರಾವಳಿ ಸಮಗ್ರವಾಗಿ ಒಳಗೊಳ್ಳುವ ಅನೇಕ ಸಾಂಸ್ಕೃತಿಕ ಕುರುಹುಗಳನ್ನು ಇಲ್ಲಿಯೂ ಕಾಣಲು ಸಾಧ್ಯವಿದೆ. ಅದ್ದರಿಂದ ಕುಂದಾಪುರದ ಸಾಂಸ್ಕೃತಿಕ ಬದುಕನ್ನು ಕರಾವಳಿಯ ಇತರೆಡೆಗಳಿಂದ ಸಂಪೂರ್ಣವಾಗಿ ಪ್ರತ್ಯೇಕಿಸಿ ನೋಡಲು ಸಾಧ್ಯವಿಲ್ಲ. ಒಂದು ಹಂತದವರೆಗಿನ ಕೊಡುಕೊಳ್ ಸಂಬಂಧಗಳು ಇದ್ದೇ ಇವೆ. ಈ ಎಲ್ಲಾ ಅಂಶಗಳನ್ನು ಕೇಂದ್ರವಾಗಿರಿಸಿಕೊಂಡು ಜಾನಪದ ಮೌಖಿಕ ಸಾಹಿತ್ಯದಲ್ಲಿ ಪ್ರಕಟಗೊಂಡ ಪ್ರಾದೇಶಿಕ ಸಂಸ್ಕೃತಿ (ಕುಂದಾಪುರ ತಾಲೂಕನ್ನು ಅನುಲಕ್ಷಿಸಿ) ಎಂಬ ಪರಿಕಲ್ಪನೆಯ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಕಿರು ಸಂಶೋಧನಾ ಯೋಜನೆಯನ್ನು ಕೈಗೊಂಡು ನಿರ್ವಹಿಸಲಾಗಿದೆ. ಈ ಅಧ್ಯಯನವು ಮುಖ್ಯವಾಗಿ ಕರಾವಳಿ ಕುಂದಾಪುರದ ಸಾಂಸ್ಕೃತಿಕ ಪರಿಸರ ಮತ್ತು ಮೌಖಿಕ ಪರಂಪರೆಯನ್ನು ಕೇಂದ್ರ ಆಕರವಾಗಿ ಹೊಂದಿದೆ. ಈ ಮೌಖಿಕ ಆಕರಗಳನ್ನು ಒಳಗೊಳ್ಳುವ ಮೂಲಕ ಇಲ್ಲಿನ ಜನರ ಸಾಂಸ್ಕೃತಿಕ ಬದುಕನ್ನು ಅರಿಯುವ ಪ್ರಯತ್ನ ನಡೆಸಲಾಗಿದೆ.

ಈ ಈ ಅಧ್ಯಯನವು ಜಾನಪದ ಸಾಹಿತ್ಯದಲ್ಲಿ ಅಡಕಗೊಂಡ ಕರಾವಳಿ ಕುಂದಾಪುರದ ಸಾಂಸ್ಕೃತಿಕ ಅಸ್ತಿತ್ವವನ್ನು ಪರಿಚಯಿಸುವಲ್ಲಿ ಕಿರು ಹೆಜ್ಜೆಯನ್ನಿರಿಸಿದೆ. ಕರಾವಳಿಯ, ಅದರಲ್ಲೂ ಮುಖ್ಯವಾಗಿ ಕುಂದಾಪುರದ ಜೀವನವಿನ್ಯಾಸವನ್ನು ಮೌಖಿಕ ಪರಂಪರೆ ತೆರೆದಿಟ್ಟ ನೆಲೆಗಳನ್ನು ಈ ಅಧ್ಯಯನ ವಿಶ್ಲೇಷಣಾತ್ಮಕವಾಗಿ ನೋಡುವ ಪ್ರಯತ್ನ ನಡೆಸಿದೆ. ಕರಾವಳಿಯ ಪ್ರಾದೇಶಿಕ ಸಂಸ್ಕೃತಿಯ

ಒಳನೋರಗುಗಳನ್ನು ಗ್ರಹಿಸುವಲ್ಲಿ ಆ ಪರಿಸರದ ಜಾನಪದ ಕಾವ್ಯ, ಕಥನ ಮತ್ತು ಇನ್ನಿತರ ಪ್ರಕಾರಗಳು ವಹಿಸಿದ ಪಾತ್ರವನ್ನು ಇಲ್ಲಿ ಸಂಕ್ಷೇಪವಾಗಿ ಗಮನಿಸಲಾಗಿದೆ. ಕೋಟ ಕುಂದಾಪುರ ಪರಿಸರದ ಕುಂದಗನ್ನಡ ಭಾಷಿಕ ಗುರುತುಗಳು ಸಮುದಾಯದಿಂದ ಸಮುದಾಯಕ್ಕೆ ಪ್ರದೇಶದಿಂದ ಪ್ರದೇಶಕ್ಕೆ ಸ್ಥಿತ್ಯಂತರಗೊಳ್ಳುತ್ತ ಬಂದ ನೆಲೆಗಳನ್ನು ಈ ಅಧ್ಯಯನ ಗಮನಿಸಿದೆ.

ಕರ್ನಾಟಕ ಕರಾವಳಿಯ ಕುಂದಾಪುರದ ಸಾಂಸ್ಕೃತಿಕ ಪರಿಸರದಲ್ಲಿ ಜಾನಪದ ಮೌಖಿಕ ಸಾಹಿತ್ಯ ಕಳೆದ ನೂರಾರು ವರ್ಷಗಳಿಂದಲೂ ಅಥವಾ ಪ್ರವಾಣದಲ್ಲಿ ಲಭ್ಯವಿದೆ. ಇಲ್ಲಿನ ವಿಭಿನ್ನ ಗ್ರಾಮೀಣ ಪ್ರದೇಶಗಳಲ್ಲಿ ವೈವಿಧ್ಯಮಯವಾದ ಜಾನಪದ ಸಾಹಿತ್ಯ ಬೆಳೆದುಬಂದಿರುವುದನ್ನು ಕಾಣಬಹುದಾಗಿದೆ. ಇಲ್ಲಿನ ಸಾಂಸ್ಕೃತಿಕ ಆವರಣದಲ್ಲಿ ಹುಲುಸಾಗಿ ಬೆಳೆದ ಜಾನಪದ ಸಾಹಿತ್ಯದ ವಿಭಿನ್ನ ರೂಪಗಳು ಮತ್ತು ಪಠ್ಯಗಳ ಕುರಿತು ಈಗಾಗಲೇ ಒಂದು ಹಂತದವರೆಗಿನ ಸಂಗ್ರಹ, ಸಂಪಾದನೆ ಮತ್ತು ಅಧ್ಯಯನದ ಕೆಲಸಗಳು ನಡೆದಿವೆ. ಆದರೆ ಇದಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಈ ಸಾಂಸ್ಕೃತಿಕ ಪರಿಸರದಲ್ಲಿ ಕ್ಷೇತ್ರಕಾರ್ಯ ಮತ್ತು ಅಧ್ಯಯನದ ಸಾಧ್ಯತೆಗಳು ಇನ್ನೂ ಸಾಕಷ್ಟಿವೆ ಎಂಬುದನ್ನು ಗಮನದಲ್ಲಿಟ್ಟುಕೊಂಡೇ ಈ ಕೆಲ ಸಂಶೋಧನ ಯೋಜನೆಯನ್ನು ನಿರ್ವಹಿಸಲಾಗಿದೆ. ಮುಖ್ಯವಾಗಿ ಜಾನಪದ ಕತೆಗಳು, ತ್ರಿಪದಿಗಳು, ಗಾದೆ-ಒಗಟುಗಳು, ಐತಿಹ್ಯಗಳು ಇಲ್ಲಿನ ಜನಜೀವನ, ನೆಲದ ಬದುಕು, ಕೃಷಿ ಸಂಸ್ಕೃತಿಯ ಕುರಿತು ವಿಶೇಷವಾದ ಒಳನೋಟಗಳನ್ನು ಒದಗಿಸಿದೆ. ಈ ಸಂಗತಿಗಳು ಇಲ್ಲಿನ ಚಾರಿತ್ರಿಕ ಮತ್ತು ಸಾಂಸ್ಕೃತಿಕ ಅಧ್ಯಯನದ ದೃಷ್ಟಿಯಿಂದ ನಿರ್ಣಾಯಕ ಪಾತ್ರವಹಿಸುತ್ತವೆ. ಈ ಎಲ್ಲಾ ಸಂಗತಿಗಳನ್ನು ಗಮನದಲ್ಲಿಟ್ಟುಕೊಂಡು ಕೆಲ ಸಂಶೋಧನ ಯೋಜನೆಯ ಕೆಲಸಗಳನ್ನು ನಡೆಸಲಾಗಿದೆ.