

# CONSUMERS PERCEPTION TOWARDS RETAIL SECTOR

**Dr. Meenaxi Shivappa Madiwalar**

**Asst Professor of Commerce**

**Govt First Grade Women's College**

**And P.G.Centre**

**Bailhongl**

## ABSTRACT

The word retail is derived from the French word “retailer” meaning to cut a piece off or break bulk. It includes all the activities directly related to the sale of goods and services to the ultimate consumer for personal and non-business use. Retailing is a business activity involving selling goods and services to consumer for their personal use. It covers entire range of goods and services from apparels, food products furniture, garments, household gadgets to automobiles, medicines apparel, movie tickets stationery all types of services including banking and insurance service. Thus retailing is the last link in the distribution process during which goods and services are sold to final consumers.

Evolution of Retailing in India  
In olden day's economy was said to be barter economy. So barter is considered as one of the oldest form of retail in India. Most of the retailing may be inform of Haats, Mandis, Melas in India and also in other countries.

The single largest retail chain in India is the public distribution system. Popularly known's as PDS or “Rationing system introduced by the Britishers during the world war II. Public distribution system was first started in Bombay in the year 1939. Latter system was extended to other cities and towns. After the world war II, this system was abolished. After Independence Indian Government re-introduced public distribution system in the year 1950.

The evolution of retailing also took place in form of canteen stores department (CSD) post office in India (service) Khadi and village industries (Established after Independence) presently KVIC's are more than 7050 stores throughout India. The co-operative movement ignited and the Indian govt established KendriyaBhandars in 1963. Since from introduction of New economic policy in 1991 called LPG (Liberalization rivatization and Globalization) with new economic policy most of the restrictions on private companies were lifted and the license RAJA helps in promoting economic

**KEY WORDS: Retail, piece, break bulk, business, activity, budget, goods, product. Future.**

## INTRODUCTION :

The Present Study covered a total number 400 consumers across five retail segment in Haveri district ( Haveri , Hanagal, Hirekerur, Byadag,iRanebennur, Savanur, and Shigganvi ) for the purpose of maintaining accuracy and consistency in response. The Present Chapter provides details of the socio economic background of these respondent consumers,. The information obtained through personal interviews with the respondents related to their rural / urban background, age and gender details and caste affiliations, family and household occupation and family income. Other aspects covered by the study relate to the type of house. Size of the family, family ownership of land, earning members of the family, dependent members of the family education status of the respondent consumers. The personal and family details of the consumers provided a good insight into their socio economic background which would be related to their taste, buying behaviors etc...

## RESIDENCE CONSUMERS:

The personal interviews with the selected 400 consumers of retail trade revealed that large majority of 263 of them consisting 65.75 % belongs to urban areas while 137 consumers accounting for 34.25% were in rural areas. The following table Provides the details.

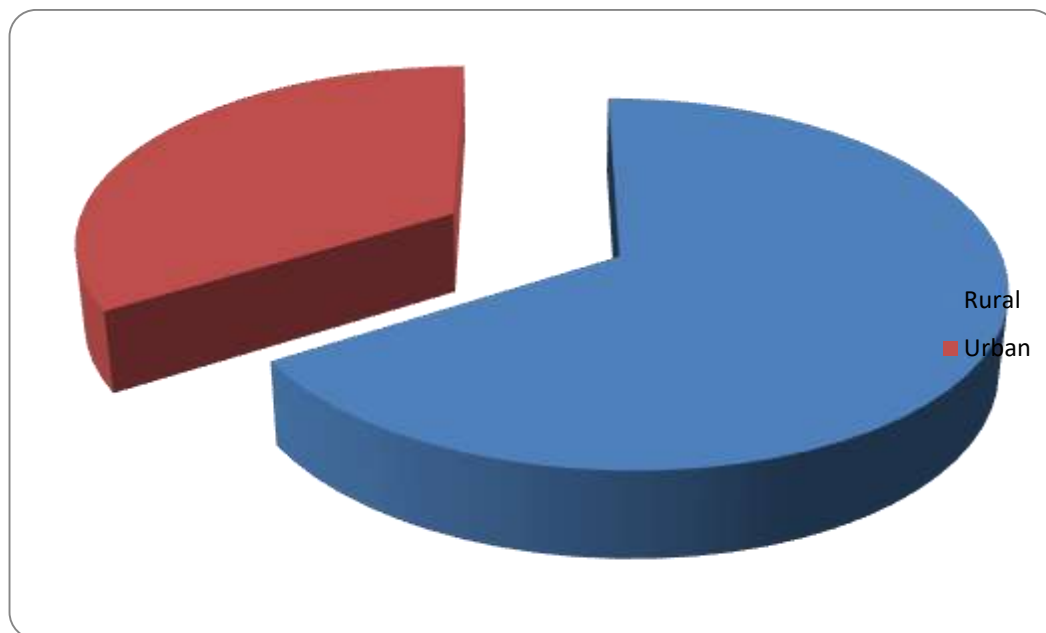
**Table No 4.1**  
**Distribution of Retail consumer s by Residence**

Residence	Number	Percentage
Rural	263	65.75%
Urban	137	34.25
Total	400	100.00

SOURCE: Field survey

The concentration of consumers in urban areas is due to greater employment opportunities in service and other commercial establishments consumers in rural areas is largely in farm operations and domestic work.

**Figure No: 4.1**  
**Distribution of Retail consumer s by Residence**



**Distribution of respondent retail consumers by Sex:**

Sex composition of retail consumers covered by the study indicates high incidence of buying habit among male compared to relatively lower number of female consumers. The following table provides the details.

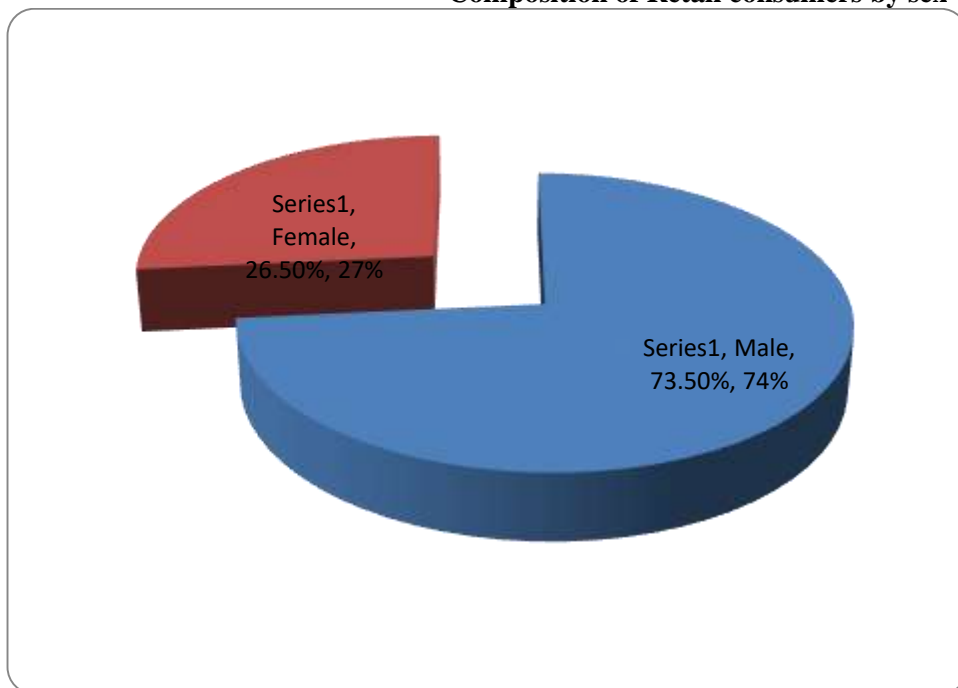
**Table No - 4.2**  
**Composition of Retail consumers by sex**

Sex	Number	Percentage
Male	294	73.50%
Female	106	26.50%
Total	400	100.00%

Source: Field Survey

It is evident from the details in the above table that maximum of 294 consumers of retailing constitute 74.50% Percent were male while 106 respondent consumers constituting 25.50% percent were females. Immense opportunity to visit retail stores for male as compared female in purchasing consumer products or Services from retail outlets.

**Figure No - 4.2**  
**Composition of Retail consumers by sex**



Source : Field Survey

**Distributions of Consumers by age:**

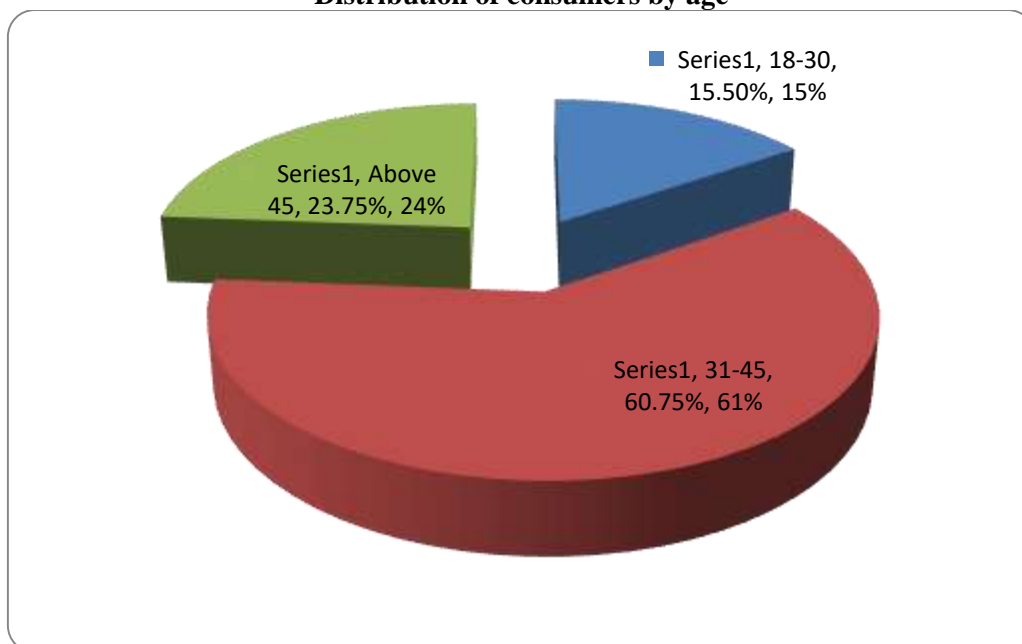
Age distribution of the respondent 400 consumers of retail trade indicates the predominance of consumers in the age group of 31-45 Years of age were 243 in numbers, 18 to 30 years were 62 and 95 were above 45 years. The responses in the pie chart shows that 15.50 percent were in the age group of 18 to 30, 60.75% Percentage were in the age group of 31 to 45 years and 23.75% percent were above 45 years of age. The following table provides the details,

**Table No : 4.3**  
**Distribution of consumers by age**

Age	Number	Percentage
18-30	062	15.50%
31-45	243	60.75%
Above 45	095	23.75%
Total	400	100.00%

Source: Field Survey

**Figure No : 4.3**  
**Distribution of consumers by age**



The incidence of buying goods & Services by the age group of 31-45 with maximum number of 243 are involved.

**Caste affiliation of consumers of Retail Trade:**

High incidence of retail activities i.e. buying goods and services is observed among consumers belonging to upper class and middle class ( Backward community) The following table provides the details.

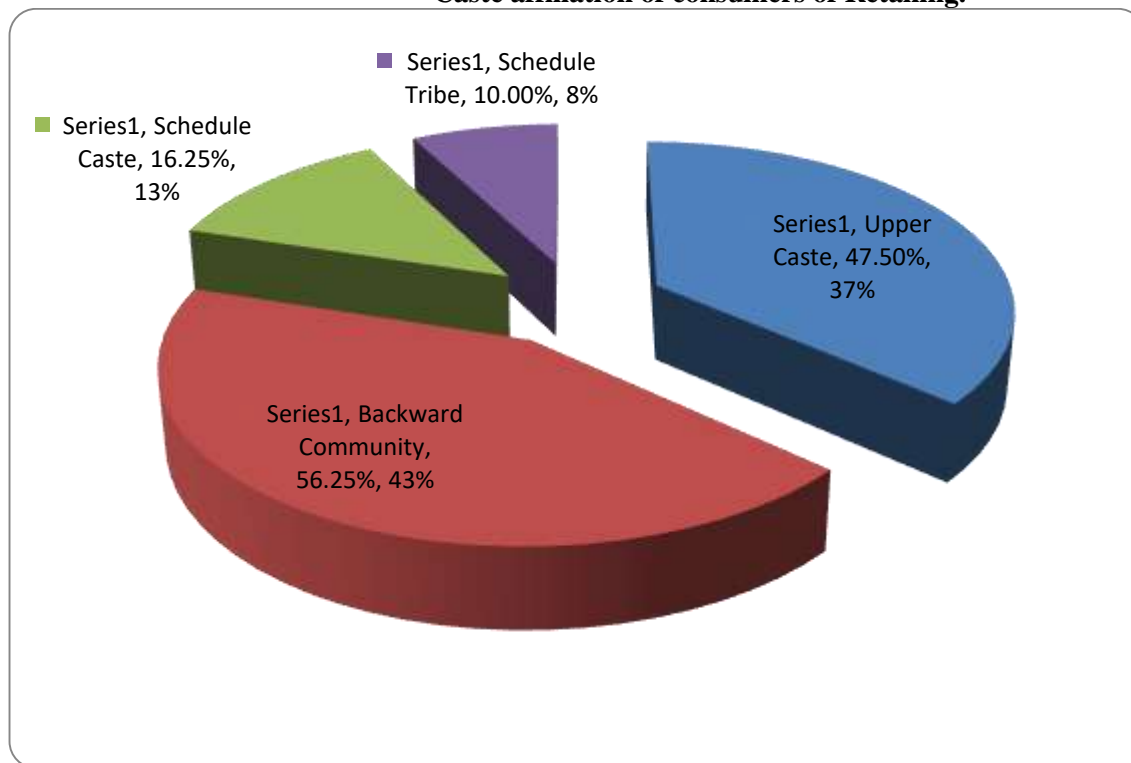
**Table No : 4.4**  
**Caste affiliation of consumers of Retailing.**

Caste	Number	Percentage
Upper Caste	190	47.50%
Backward Community	105	56.25%
Schedule Caste	65	16.25%
Schedule Tribe	40	10.00%
Total	400	100.00%

Source: Field Survey

It is clear from the details in the above table that maximum number of 190 consumers constituting 47.50% percent of the total belonged to upper caste. This reflects upon the high incidence of shopping habits among the families belonging to upper caste, High incidence among consumers belonging to the backward communities. A substantial number of 105 consumers constituting 26.25% percent of the total belonged to backward community. A good number of 65 consumers accounting for 16.25% percent of the total belonged to schedule caste indicating low percentage buying habits. Consumers habit of buying and visiting retail outlets is found lower among schedule tribes at 40 consumers among 400 respondent consumers constituting minimum of 10% percent of the total.

**Figure No : 4.4**  
**Caste affiliation of consumers of Retailing.**



**Size of family of the consumers:**

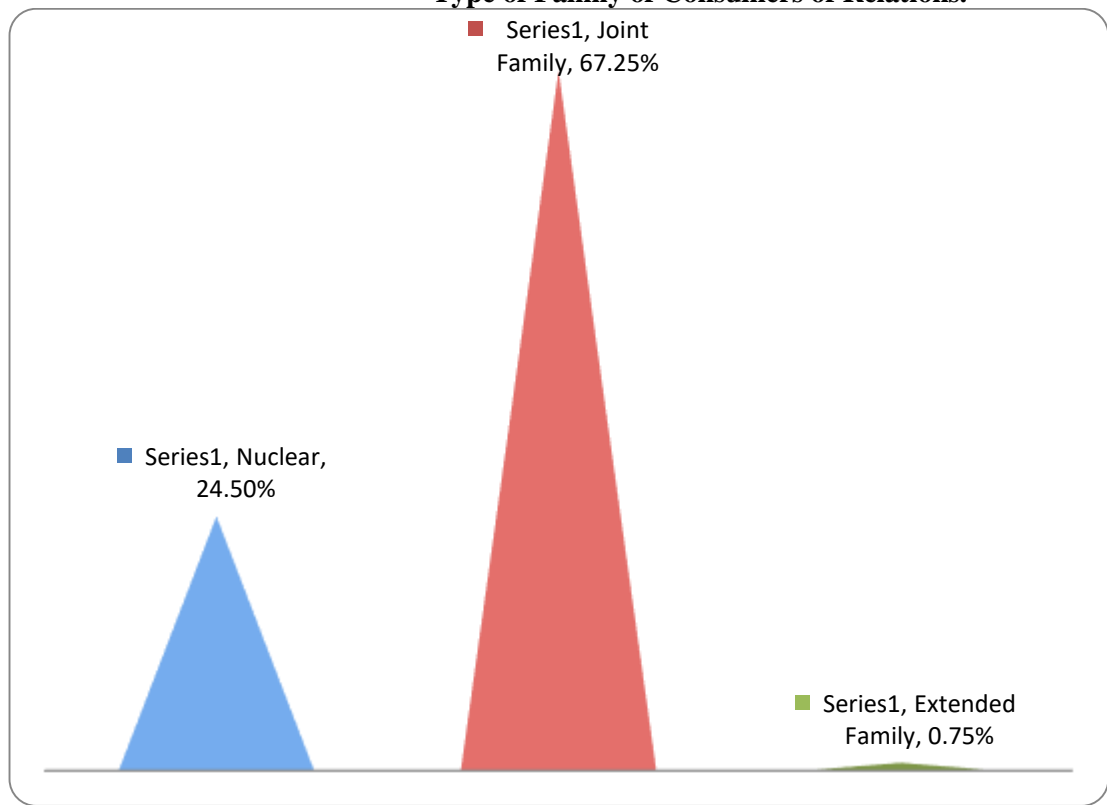
Traditional joint family system is largely prevalent in cast of maximum number of 269 consumers. The number of respondent consumers belonging to nuclear families with a small number of consumers was 98 while the number of consumers belonging to “extended “families was 33. The following table provides the details.

**Table No : 4.5**  
**Type of Family of Consumers of Relations.**

Type of Family	Numbers	Percentage
Nuclear	98	24.50%
Joint Family	269	67.25%
Extended Family	33	00.75%
Total	400	100.00%

Source: Field Survey.

**Figure No- 4.5**  
**Type of Family of Consumers of Relations.**



It is evident from the above table that size of the family of the consumers is a determinant factor in retail business transactions.

**House hold occupation of Consumers of retaining:**

The data obtained from the respondent consumers indicate that a large majority of the consumers hailed from non agricultural families. The other consumers belonged to families of agricultural labors and others. The following table provides the details.

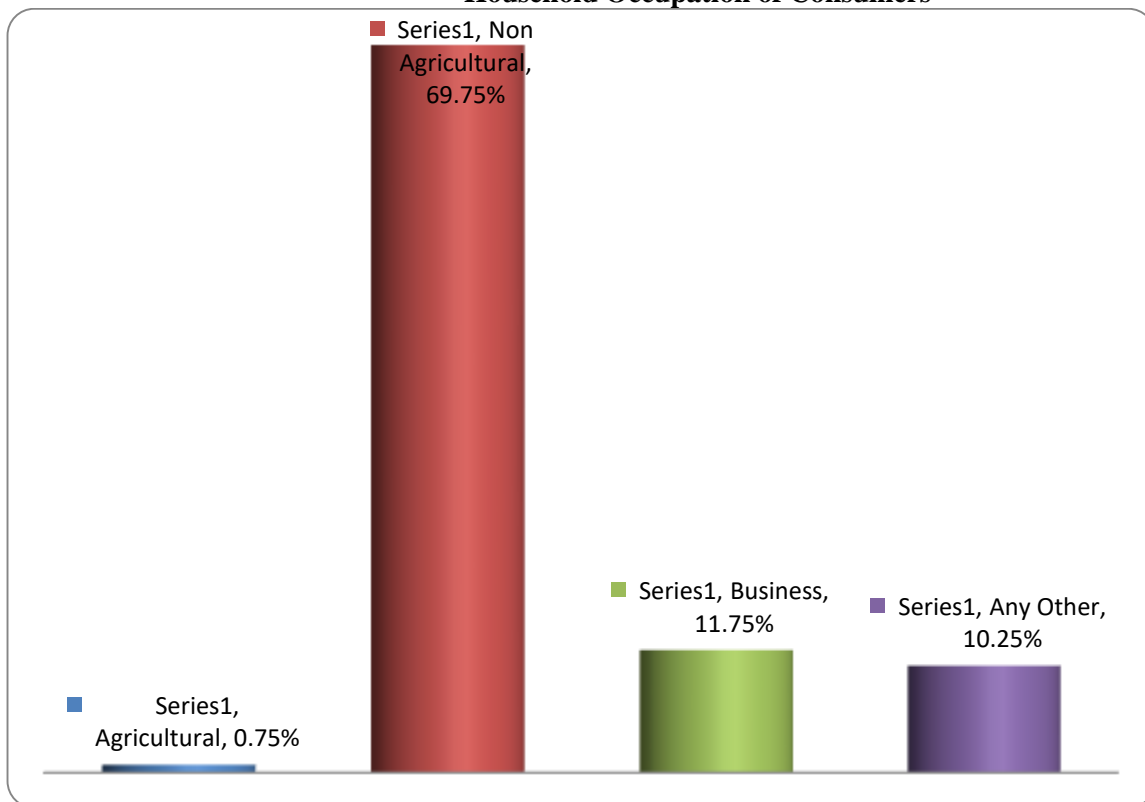
**Table No - 4.6**  
**Household occupation of consumers.**

Occupation	Numbers	Percentage
Agricultural	33	0.75%
Non Agricultural	279	69.75%
Business	47	11.75%
Any Other	41	10.25%
Total	400	100.00%

Source : Field Survey

Maximum of 279 consumers accounting for 69.75% percent belonged to families of Non agriculture. This is obviously due to the low income of the working members of the families and absence of complementary sources of income like farm income etc.. It is significant to note that consumers of business families too have buying share accounting for 11.75% percent. A good number of 41 consumers belonged to families engaged in other works.

**Figure No : 4.6**  
**Household Occupation of Consumers**



**Hose hold income of Consumers:**

Consumers belong to families with income of above 1 lack constituted maximum number of 158. The other respondent consumers are found belonging to income of 2,50,000 – 1,00,000 (96) and income of 40,000 – 50,000 (80) and income of 25,000 – 40,000 (70) followed by 15000-25000 (49), The Following table provides the details.

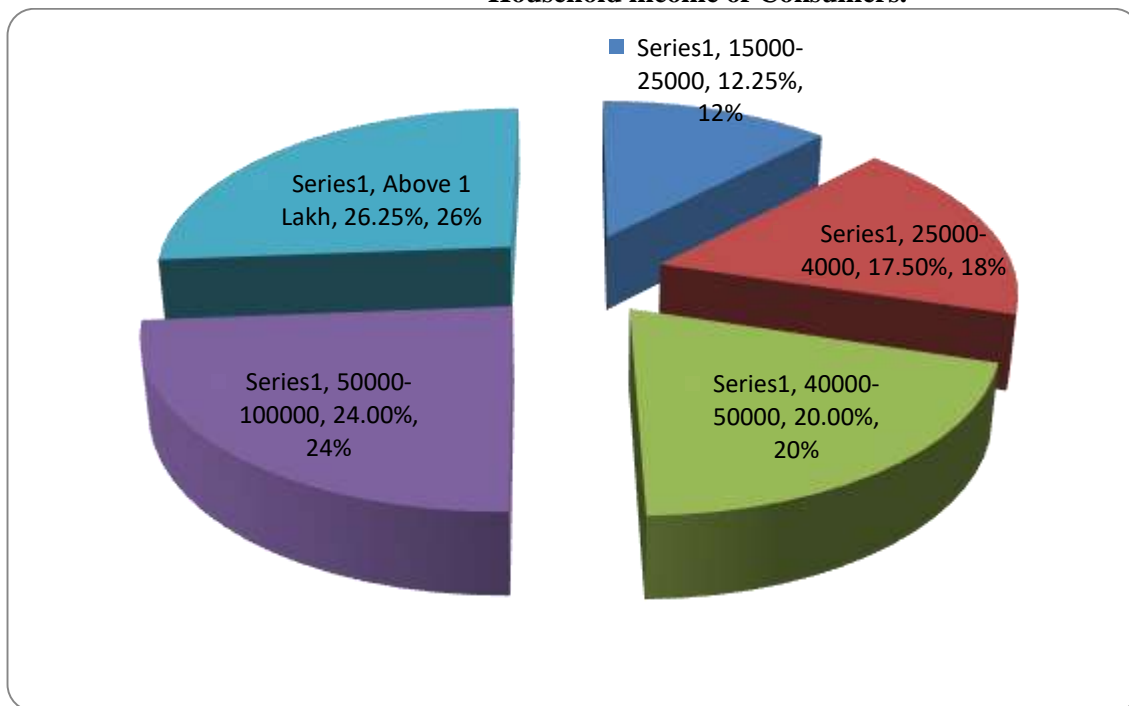
**Table No - 4.7**  
**House hold income of Consumers**

Household Income	Number	Percent
15000-25000	49	12.25%
25000-4000	70	17.50%
40000-50000	80	20.00%
50000-100000	96	24.00%
Above 1 Lakh	105	26.25%
Total	400	100%

Source : Field Survey

The annual family income of the maximum numbers of 105 consumers ranged between above Rs 1 Lakh constituting 26.25% percent of the total number of 400 respondent consumers. The family income of a substantial number of 96 consumers accounting for 24 % percent was 50,000 to 1,00,000 and 80 consumers had their family income of Rs 40,000 to 50,000 constituting 20.00% percent. Income level of consumers may have more amount of disposable income and leads to change in the shopping habits of consumers, and they have more spending opportunities,

**Figure No - 4.7**  
**Household income of Consumers.**



**Type of House of the Families of Consumers:**

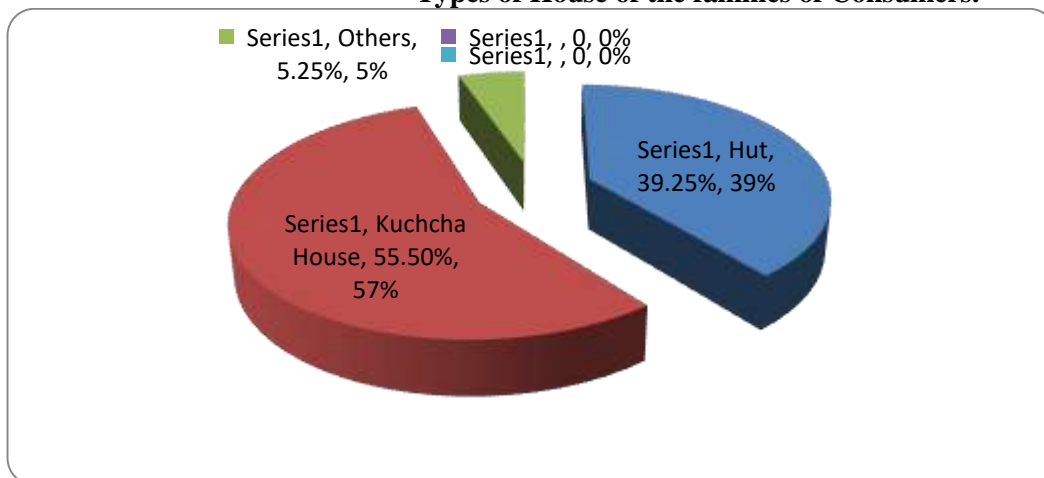
Kuchcha house have been the residential promise of the maximum numbers of 222 respondent consumers accounting for 55.50% percent of the total. Huts have been the dwelling places for a substantial number of 57% respondent consumers accounting for 39.25% percent of the total. The following table provides the details.

**Table No – 4.8**  
**Types of House of the families of Consumers.**

Types of House	Numbers	Percent
Hut	157	39.25%
Kuchcha House	222	55.50%
Others	021	05.25%
Total	400	100.00%

Source: Field Survey.

**Figure No – 4.8**  
**Types of House of the families of Consumers.**



Type of house of the families indicate the poverty level of the people, the details provided in the above table indicate that majority of respondents belonged to low income families.

**Household size of the consumers:**

The response indicates different position with regard to household size of the respondent consumers. Maximum numbers of 190 respondents mentioned that there were 3-4 male members in the family while maximum of 241 of them indicate that there were 1-2 female members the following table provides the details.

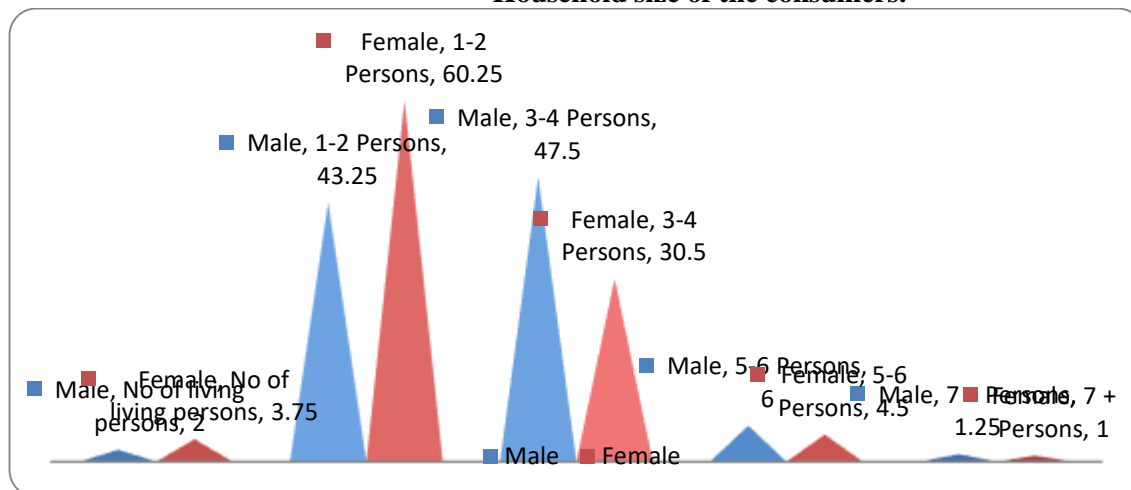
**Table No – 4.9**  
**Household size of the consumers.**

Household	Male		Female		Total	
	No	%	No	%	No	%
No of living persons	08	02.00	15	3.75	27	4.75
1-2 Persons	173	43.25	241	60.25	154	38.5
3-4 Persons	190	47.50	122	30.50	163	40.75
5-6 Persons	24	06.00	18	04.50	40	10.00
7 + Persons	05	01.25	04	01.00	16	04.00
Total	400	100.00	400	100.00	400	100.00

Source : Field Survey.

The total responses of consumers indicate that majority of respondent consumers had 1-2 and 3-4 members in the household.

**Figure No – 4.9**  
**Household size of the consumers.**



**Earning members of the Households:**

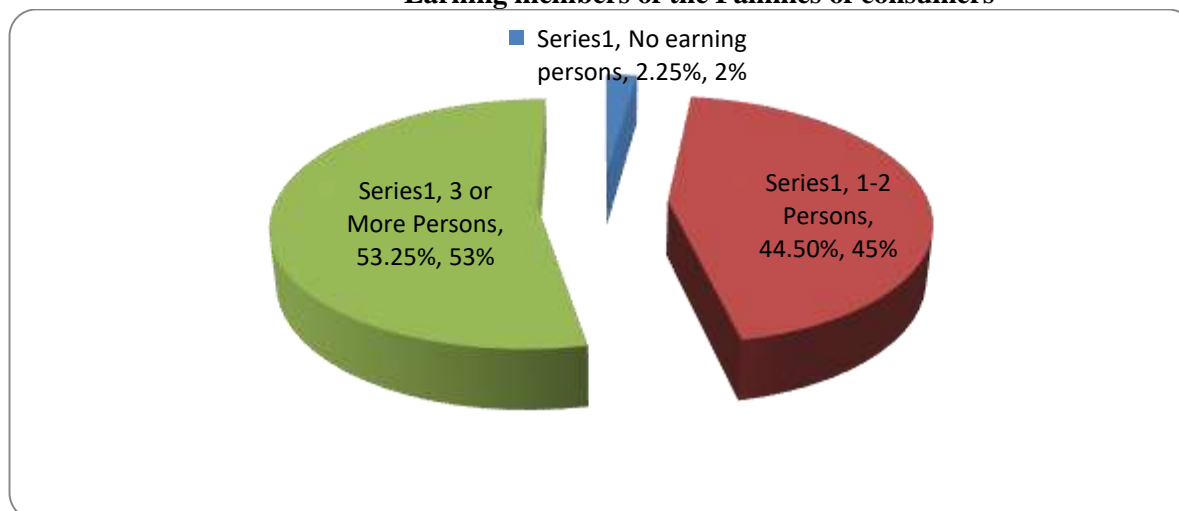
Majority of the respondents consumers have mentioned that the number of earning members in their families varied between 1-2 and 3 or more members. A very small numbers respondent consumers asserted that there were no earning members in their families. The following table provides the details.

**Table No- 4.10**  
**Earning members of the Family.**

Earning Members	Number	Percentage
No earning persons	09	02.25%
1-2 Persons	178	44.50%
3 or More Persons	213	53.25%
Total	400	100.00

Source: Field Survey.

**Figure No- 4.10**  
**Earning members of the Families of consumers**





**Literacy Position of Consumers of Retail Trades:**

The responses of the consumers covered by the study indicate that majority of them were literate and they were able to read and write. The following table provides the details.

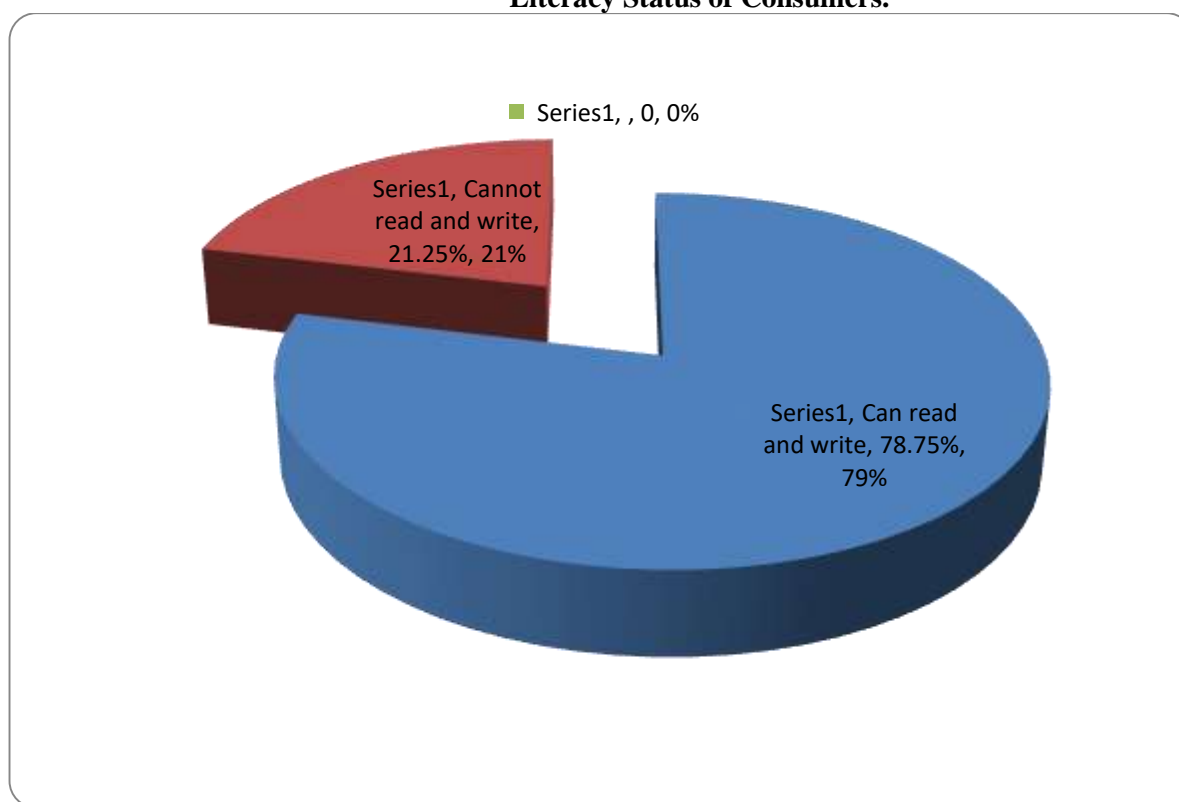
**Table No – 4.11  
Literacy Status of Consumers.**

Response	Number	Percentage
Can read and write	315	78.75%
Cannot read and write	85	21.25%
Total	400	100.00%

Source : Field Survey.

It is evident that maximum of 315 consumer respondents consisting 78.75% percent were literate and could read and write. However a good number of 85 consumers were illiterate accounting for 21.25% percent.

**Figure No – 4.11  
Literacy Status of Consumers.**



**Education level of consumers :**

The responses of the consumers of the retail trade indicate that majority of them had PUC and Degree Education, While 80 Consumers had post graduation degree, a small number of 54 consumers had high school education.

The position indicates that good opportunity to encourage organized retail marketing in the district.

**Table No - 4.12  
Educational Level of Consumers.**

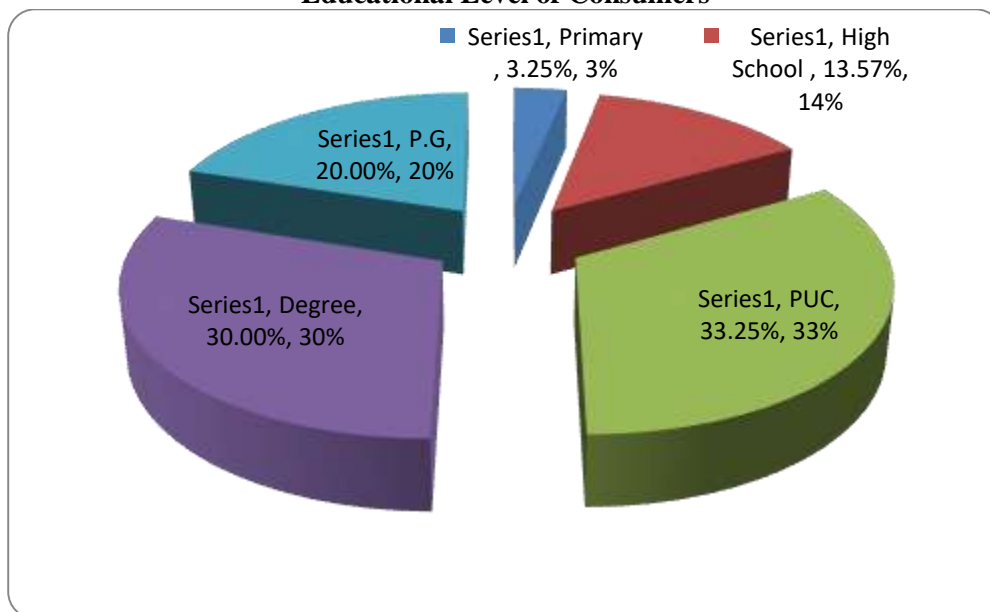
Level of Education	Numbers	Percentage
Primary	13	3.25%
High School	54	13.57%
PUC	133	33.25%
Degree	120	30.00%
P.G	80	20.00%
Total	400	100.00%

Source : Field Survey.

Maximum of 133 consumers had PUC Education, While 120 of them Degree education and 80 of them had Post Graduation. The position indicates that good scope for organized retail sector in this district.

**Figure No 4.12**

**Educational Level of Consumers**



**PROFILE OF RETAILERS:**

The Study covered a total Number of 100 retailers from Haveri districts out of 100, 95 were unorganized retailers and 05 were belongs to organized retailers.

Types of Retailing:

The details of the types of retail traders are provided in the following table.

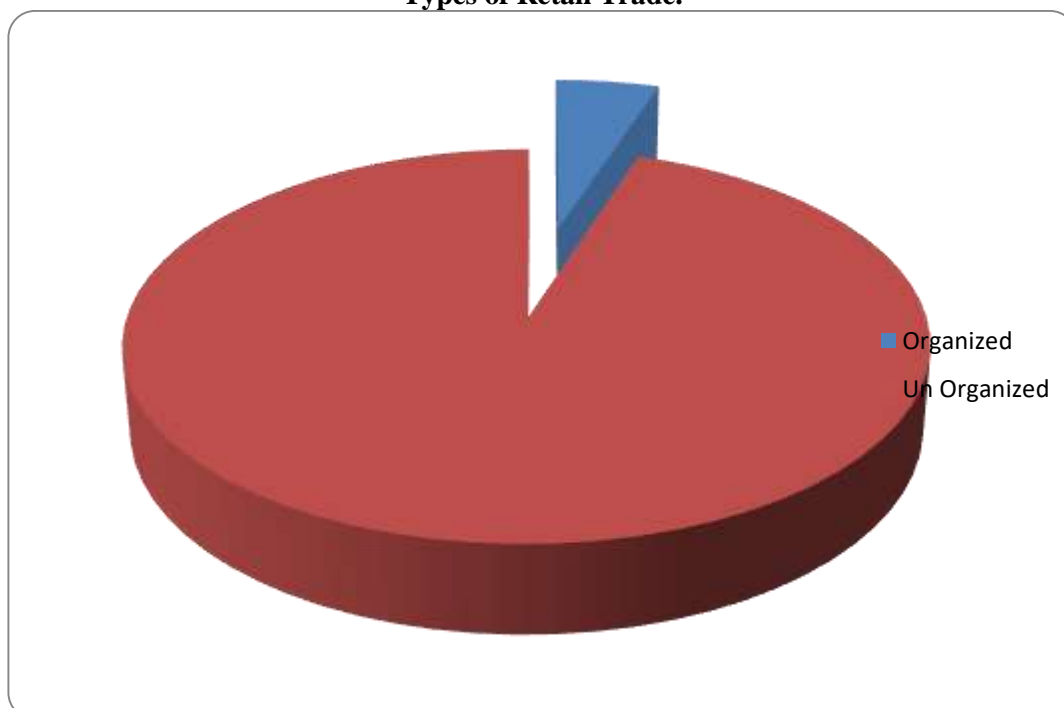
**Table No : 4.13**  
**Types of Retail Trade.**

Sector	No of Respondents	Percentage
Organized	05	05.00%
Un Organized	95	95.00%
Total	100	100.00%

Source: Field Survey.

The Details in the above table reveal the predominance of unorganized retailers in the study area accounting for 95% percent of the total .

**Fig No: 4.13**  
**Types of Retail Trade.**



**Age Group of Retailers:**

The number of retailers covered by the study is almost identically distributed in the different age group ranging between less than 35 years and 51 years and more.

The Number of retailers (organized and unorganized) in the age group of 36-40 years is 23 unorganized retailers where as in the age group of 41-45 years is 03 retailers belongs to organized sector and 02 retailers in the age group of 46-50 years belongs to organic sector and 21 retailers unorganized sectors. The number of 35 or less years and 51 + years is identical at 09 belongs to unorganized sectors.

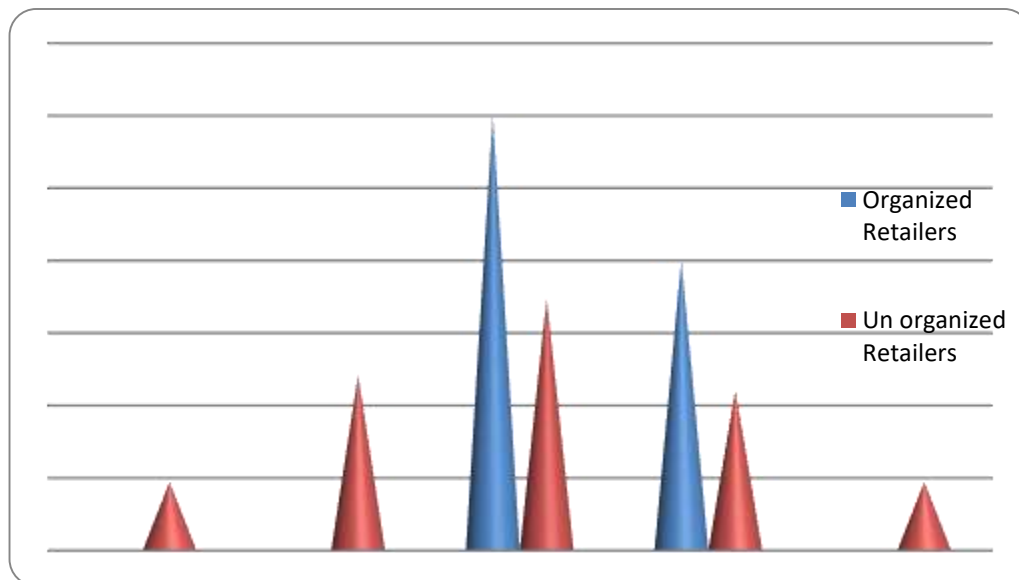
The following table provides the details.

**Table No : 4.14**  
**Age Composition of Retailers.**

Age	Organized Retailers		Un organized Retailers		Total	
	No	%	No	%	No	%
35 Years less	-	-	09	9.47%	09	9.00%
36 to 40	-	-	23	24.21%	23	23.00%
41 to 45	03	60.00%	33	34.74%	36	36.00%
46 to 50	02	40.00%	21	22.10%	23	23.00%
51 + years	-	-	09	9.47%	09	09.00%
Total	05	100.00%	95	100.00%	100	100.00%

Source : Field Survey.

**Figure No: 4.13**  
**Age Composition of Retailers.**



**GENDER:**

Maximum number of retailers are men both in organized sector.

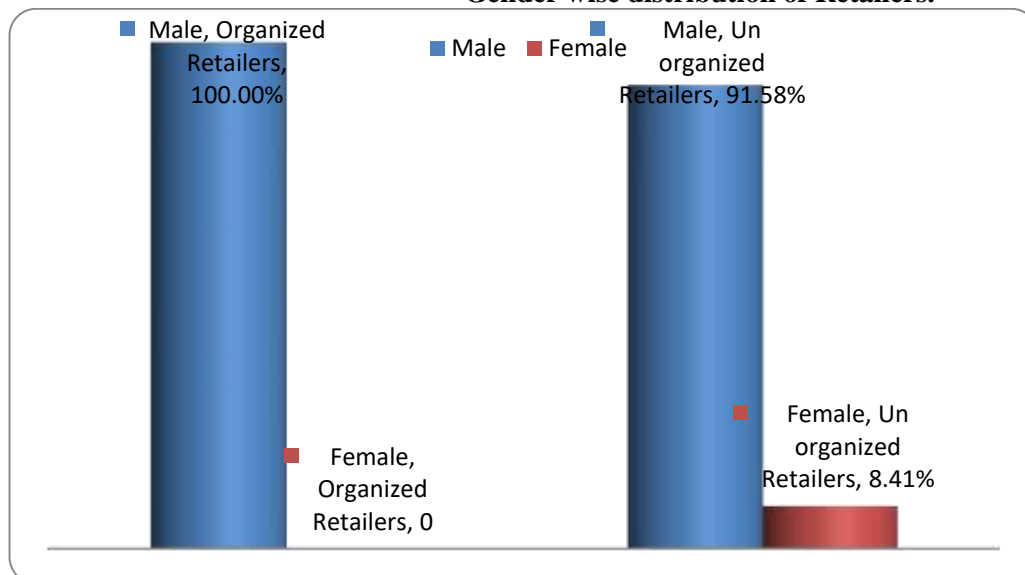
The following table provides the details.

**Table No : 4.15**  
**Gender wise distribution of Retailers.**

Gender	Organized Retailers		Un organized Retailers		Total	
	No	%	No	%	No	%
Male	05	100.00%	87	91.58%	92	92.00%
Female	-	-	08	08.41%	08	08.00%
Total	05	100.00%	95	100.00%	100	100.00%

Source: Field Survey.

**Figure No 4.14**  
**Gender wise distribution of Retailers.**



The gender wise distribution of respondent retailers indicates maximum of 92% percent of the total are male. While a minimum of 08% percent belong to female gender. It is asserted that the market is dominated by males constituting 92% and female in number 08, accounting for 08% percent.

**Education Status of Retailers:**

Information relating to educational status of the retailers including organized and unorganized retailers indicates that maximum number of respondents had education up to Post Graduation constituting 12%, 33% of the total graduate and followed by under graduates accounting for 57.90% percent the survey.

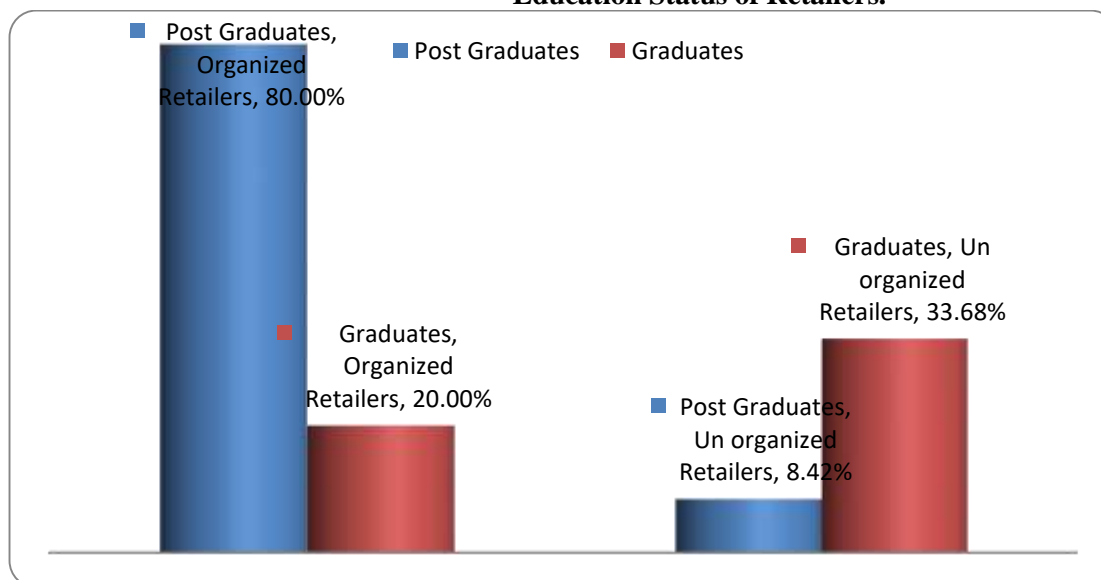
Thus shown that large number of retailer’s especially unorganized retailers are undergraduate in Retailer trade is major source of employment for less educated people.

**Table No : 4.16**  
**Education Status of Retailers.**

Education	Organized Retailers		Un organized Retailers		Total	
	No	%	No	%	No	%
Post Graduates	04	80.00%	08	8.42%	12	12.00%
Graduates	01	20.00%	32	33.68%	33	33.00%
Under Post Graduates	-	-	55	57.90%	55	55.00%
Total	05	100.00%	95	100.00%	100	100.00%

Source: Field Survey.

**Figure No 4.15**  
**Education Status of Retailers.**



The district came in to existence in the year 1998 after the Dharwad district was bifurcated in to Haveri, Gadag and Dharwad districts

**PROFILE OF THE STUDY AREA**

**Topography and administration :**

The total area of Haveri districts is 4823 SqKms. It is divided into seven taluks and 19 Hobalies , There are 698 Inhabited and 07 unhabitted villages in the district. There are 2 CMCS, 5 TMCs, T.P-02, in the district,

The district is belongs to the plains and has hilly area too. The forest area is very limited accounting for 09.00%.

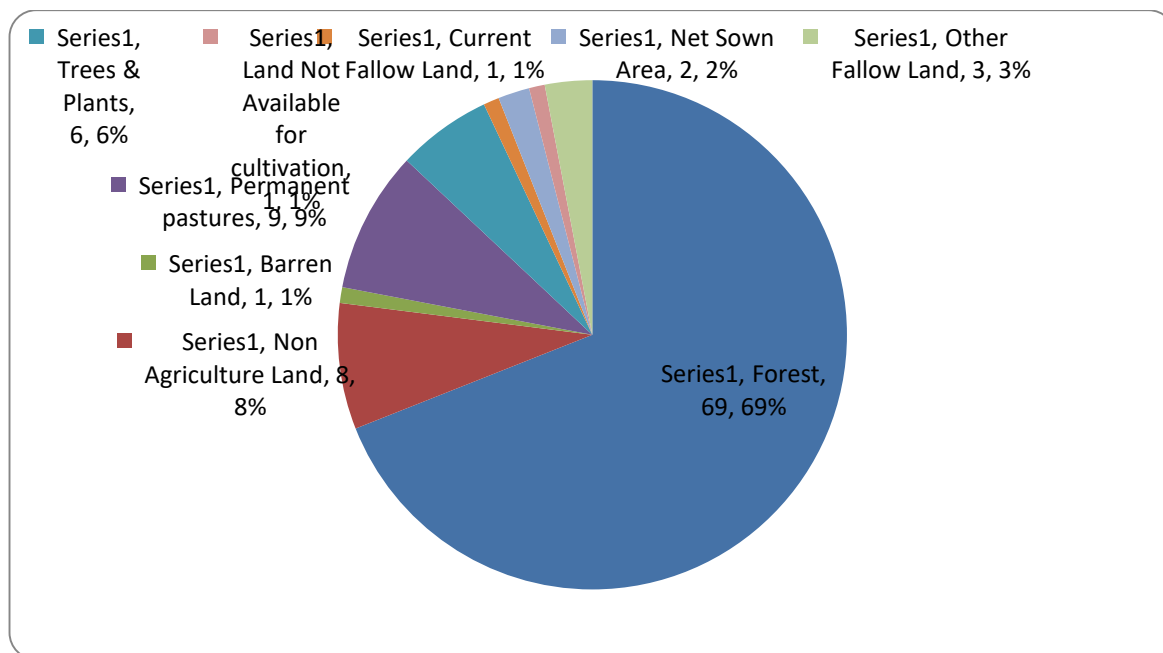
**Land utilization in Haveri district.**

The average rain fall in the district of is 656.1 mms. The total population of the district was 15,97,688 lakh as per 2011 censusy. The male and female population accounting for 8,19,128 and 7,78,540 respectively. The rural population of the district is 12,42,167 and urban population was 3,55,501,

**Table No 4.17**  
**Land utilization in Haveri district.**

Category	Percentage
Forest	69
Non Agriculture Land	8
Barren Land	1
Permanent pastures	9
Trees & Plants	6
Current Fallow Land	1
Net Sown Area	2
Land Not Available for cultivation	1
Other Fallow Land	3

**Figure No 4.16**  
**Land utilization in Haveri district.**



**Table No 4.18**  
**Population of Haveri District**

Category	Population
Male	8,19,128
Female	7,78,540
Total	15,97,688
Rural	12,42,167
Urban	03,55,501
Sex Ratio	00,00,968
Density ( per SqKms)	331

Source: District at Glance, District Statistical office Haveri 2015-16 P 11 and 12.

It is clear from the details in the above that the density of population in the district is low at 331 per SqKms. The difference in the urban and rural population is substantial. The sex ratio between male and Female Population is 968 per thousand male.

The district has a substantial population of SC and ST communications. There were 1,88,161 people in rural areas and 31,815 in urban areas belonging to schedule caste. Similarly there were 1,26,249 and 15,131 Schedule Tribe people in rural and Urban areas respectively.

**EDUCATION:**

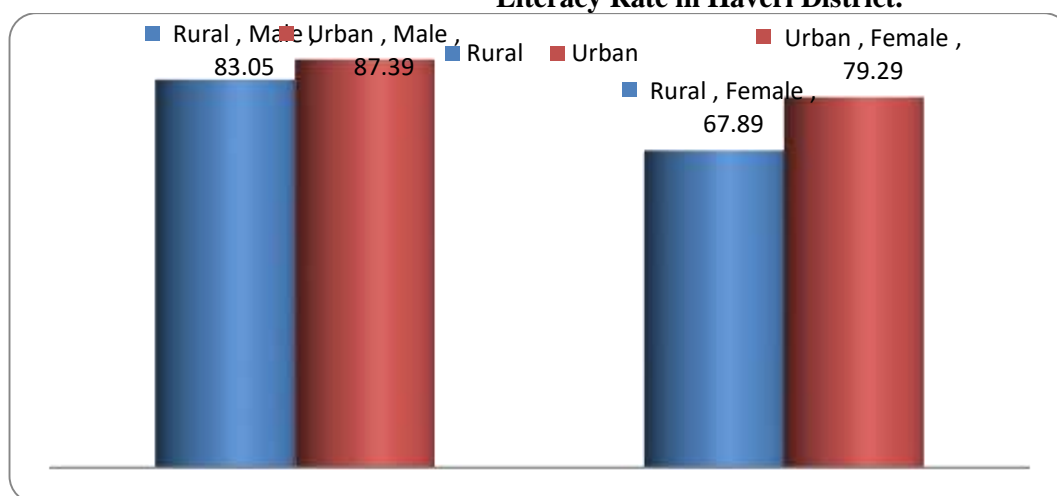
The Literacy rate in the district was 77-40 percent. The following table provides the details.

**Table No 4.19**  
**Literacy Rate in Haveri District.**

Place	Male	Female	Total
Rural	83.05	67.89	75.69%
Urban	87.39	79.29	83.39
Total	84.00	70.46%	77.40

Source: District at Glance District Statistical office Haveri 2015-16, P 82

**Figure No 4.17**  
**Literacy Rate in Haveri District.**



It is clear from the details in the above table that literacy rate was much low among the female population compared to the male population. Similarly literacy rate was low among rural people compared to the literacy rate among urban people.

**Primary and Secondary Education:**

A good number of Primary and Secondary Schools are established in Haveri District Re following table provides the details.

**Table No 4.20**  
**Primary and Secondary Education**

Govt, Aided and Unaided Schools	Numbers	Students		Total
		Male	Female	
Lower Primary School	582	72,613	68,499	1,41,112
Higher Primary School	924	40,639	39,294	79,933
High School	396	24,077	23,648	47,725

Source: District at Glance, District Statistical office Haveri 2015-16 D.No 83,84 and 85.

The details in the above table indicate the predominance of government schools in the primary education. There are also substantial number of aided and unaided primary schools in the district.

**HIGHER EDUCATION:**

Higher education facilities in Haveri district both Govt and Pvt aided and unaided are indicated in the following table.

**Table No 4.21**  
**Higher Educational Facilities.**

Educational Institution	Numbers	Students		
		Male	Female	Total
First Grade Colleges				
GovtPvt	13	4380	3820	8200
(Aided+Unaided College	08	2593	2306	4899
Indian system of medicine College				
Govt	-	-	-	-
Pvt Aided Un-Aided	01	138	62	200
Medical College s				
Govt	-	-	-	-
Pvt (aided + unaided)	-	-	-	-
Dental Colleges				
Govt	-	-	-	-
Pvt	-	-	-	-
Engineering Colleges				
Govt	01	150	100	250
Pvt	01	84	72	156
Polytechnique College s				
Govt	02	362	74	436
Pvt	03	462	63	530

Source: District at Glance district statistical office Haveri 2015-16  
P94,95,96,97,98

#### **HEALTH SERVICES:**

The following health service are provided in Haveri District.

**Table No 4.22**  
**Health facilities in Haveri District**

Facilities	Number of Hospitals	Beds
Allopathy Hospitals	81	1412
Indian System of Medicines	16	44
Private Hospitals including	-	-
Nursing home and Clinic	63	-
Primary health centers	69	412
Community Health Center	05	150
Family welfare centers	12	1000
Medical Shops	588	-
Blood Bank	03	-

Source: District Glance, District statistical office Haveri 2015-16  
P No 99,100,101

The Details in the above table provides about the health care facilities indicate that the facilities are not adequate taking in to consideration the growing population of the district.

#### **AGRICULTURE:**

The total land area of district is 4,85,156,hectars total forest area is 47,454 hectares and fallow land is 19156 hectars.

Cultivable land of the district is 4,32,164 hectars shown area accounting for 3,61,908 hectares.

Major crops grown in Haveri districts are wheat Jowar, gram, maize, paddy, horticultural crops and fruits.

**Table No 4.23**  
**Crops grown in Gadag district (in hectars)**

Crops	Area in hectars
Food grains	2,65,236
Oil seeds	30,406
Cotton	84,424
Sugar cane	14,826
Fruits	06,389
Vegetables	10,866
Census ( Paddy, Jowar, Maize, Ragi, wheat, other) minner millets	2,53,130

Sources: Ibid P 30,31,32,& 33,34

#### Irrigation:

The major sources of irrigation in Haveri district are canals, tanks, wells, bore wells, lift irrigation etc. The following table provides the details.

**Table No 4.22**  
**Source of Irrigation in Haveri district (in hectors)**

Sources	Area
Canals	05,134
Tanks	09,698
Tube Wells	63,016
Lift irrigation	00,753
Other sources	20,045
Wells	00,020

Sources: I bid P. 28,29,& 30.

#### Co-Operative Societies in Haveri District:

The following table provided the details of the co-operative societies in different areas in the district.

**Table No 4.24**  
**Co-Operative Societies in Haveri district.**

Societies	Numbers
D C C Banks	-
Agricultural co-operative credit society	231
PL.D Bank	07
Non Agricultural co-operative credit societies	21
Marketing co-operative credit societies	07
Housing co-operative credit societies	20
Milk co operative milk societies	460
Others	250

Sources; Ibid Page No. 70,71,71,& 73.

#### INDUSTRY:

The district has a total number of 116 factories in the study area. The following table shown provided the details.

**Table No 4.25**  
**Industries in Haveri District.**

Talukas	Industries					
	Readymade Garments	Textiles	Chemicals	Engineering	Others	Total
Byadagi	01	03	-	-	10	14
Hanagal	05	-	-	-	11	16
Haveri	05	02	01	01	20	29
Hirekerur	02	-	-	-	04	06
Renabennur	17	02	01	02	09	31
Savanur	02	01	-	-	07	12
Total	36	08	02	03	67	116

Sources : Ibid Page No. 59,60.

#### Workers employed in the factories.

The total number of workers employed in there factors was 482, The following table provides the details.

**Table No 4.26**  
**Workers employed in the factories.**

Type of factories	Male	Female	Total
Readymade Garments	132	18	150
Textiles	30	14	44
Chemicals	06	-	06
Engineering	08	-	08
Others	253	21	274
Total	429	53	482



Sources: Ibid Page No. 59,60.

### Transport and Communication:

The total length of road in the district is 1838.64 Kms. The following table provides the details.

**Table No 4.27**  
**Roads in Haveri District (in Kms)**

High ways	Kms
State highway	54,819
National Highway	120
Major District Roads	01838.64
Panchyath Roads	1139.54
Pakka	
Marada road	585.99
Kachcha	1943.95

Source : Ibid Page No. 78,79.

### Vehicles:

The Haveri district has numerous numbers of vehicles. The following table provided the details.

**Table No 4.28**  
**Vehicles in the Haveri Districts.**

Vehicles	Number	Number
Goods Vehicles		
Multi Exide Articulates	00,660	
Trucks and Lorries	04,768	
Four Wheelers	04,309	
Three Wheelers	04,499	
		14,236
Buses		
Stage Carriages	526	
Contract vehicles	04	
Private Service Vehicles	-	
Educational institutions vehicles	161	
Other buses	-	
		00,691
Passengers Vehicles		
Motor Cars	2,305	
Maxi Cabs	2,154	
Three seated vehicles(7046)	7,046	
4 to 6 seated vehicles	759	
Scooters	35,495	
Mopeds	13,443	
Motor cycles	1,74,120	
		2,23,058
Cars	10,433	
Jeep	385	
Omni Bus	599	
Tractors	15,452	
Trailers	13,361	
Carrying construction materials	464	
		40,924

Source : Ibid Page No. 74,75,76 &77

**Communication:**

Communication system in the district of Haveri is said to be good appreciable. The following table provides the details.

**Table No 4.29**  
**Communication System in Haveri District**

System	Numbers
Post Offices	00,260
Telephone Exchange	056
Telephones	10,044
Internet Connections	04,442

Source: Ibid Page No 80.

**Banks:**

The Haveri District has 92 commercial banks i.e. public sector banks, 77 regional rural Banks and private Sector banks, 24 and PLD Banks 07, The following table provides the details.

**Table No 4.30**  
**Banks in Districts**

Banks	Numbers
Public Sector Banks	092
Regional Sector Banks	077
Private Sector Banks	024
PLD Bank	007
DCC Bank	-
Total	130

Source: Ibid Page No, 69&70

**District Income and Per Capital Income:**

The district has gross district Domestic product (GDDP) of Rs.13,20,419 lakhs. And the Net district domestic products (NDDP) amounted Rs.12,15,268. The Capital Income as per 2013-14, financial year accounted for Rs.73,969 District at Glance, District Statistic office information give in page No. 10.

**Major Observations:**

- 4.1 Large majority of 263 of 400 retail traders selected for study reveals that 65-75% percent of the consumers belonged to urban areas, while 137 consumers accounting for 34.25% percent were in rural area, the concentration of consumers in urban area is due to greater employment opportunities in service and other commercial establishments.
- 4.2 The study indicates high incidence of buying habit among male compared to relatively lower number of female consumers. Immense opportunity to visit retail outlets for male constituting 74.50% as compared to female consumer constituting 25.50% percent.
- 4.3 The response show that 15.50% percent were in the age group of 18 to 30 and were in the age group of 31 to 45 years.
- 4.4 High incidence of retail activities is observed among consumers belonging to upper class and middle class, It is clear from the study maximum 190 consumers constituting 47.50%, percent of the total belonged to constituting 47.50% percent of the total belonged to upper caste. A substantial number of 105 accounting for 26.25% percent belonged to schedule tribes.
- 4.5 Maximum number of 269 consumers accounting for 67.25% percent belonged to Joint Family and 98, consumers consisting 24.50% belonged to nuclear family.
- 4.6 Maximum of 279 consumers accounting 75.65% percent belonged to families of non agriculture. This is obviously due to the low income the working members and absence of complimentary sources of income. The other consumers belongs to families of agriculture and others.
- 4.7 Maximum number of 105 consumer ranged between above Rs.1,00,000 constituting 26.25% percent Income level of consumers may have more disposal income and transformation of consumer habits and have more spending opportunities.
- 4.8 Type of houses of the families indicate the poverty level of the consumers. Majority of the consumer belonged to low income families because majority of the consumers living in kucha houses reflects their living Status.
- 4.9 Maximum number of consumers indicating that majority of the respondent had 1-2 and 3-4 members in the household.
- 4.10 Maximum of 315 consumers respondents consisting 78.75% percent were literate and could read and write.
- 4.11 Maximum respondent consumers are literate this position indicates that good opportunity to encourage organized retail marketing in the district.

- 4.12 Maximum number of unorganized retailers in the study area constitutions 95% percent of the total, So there is every possibility of the total, so there is every possibility of immense growth of retailers in the study area.
- 4.13 Large number of retailers belonged to an organized retail sector and are undergraduates, Thus retail trade is major source of employment for less educated people.
- 4.14 It is clear from the survey that the density of population in the district is low at 331 per Sq.Kms, The difference in the urban and rural population is substantial . The sex ratio between male and female population is 968 per thousand of male.
- 4.15 The Literacy rate in the area was 77.40% percent. The district has large number of primary and High schools. There are 21 degrees colleges, one Indian system of medicine one engineering college one pvt College.
- 4.16 The Haveri district has a total geographical area of 4,823 SqKms. The district belongs to Plaine and has hilly areas. The district has irrigation facilities from Thunghabhadrariver. The average rain fall in the district is 656.1 mms.  
The total population of the district was 15,97,658 lakh as per 2011 census. Male and female population of the district are 8,19,128 and 7,78,540 respectively, the Rural population of the district is 12,42,167 and the urban population was 3,55,501. The district has substantial population of SC and ST people.
- 4.17 The total land area of the district is 4,85,156 hectares total forest area is 47,454 hectares and fallow land is 4,32,164 hectares, cultivable land of the district is 4,32,164 hectares sown area of the district is 4,32,164 hectares sown area accounting for 3,61,908 hectares.  
Major crops grown in Haveri Districts are wheat, jowar, gram, maize, paddy horticultural crops and fruits.
- 4.18 The major of irrigation in Haveri district are canals, tanks, wells, tube wells, lift irrigation etc...
- 4.19 The district has 231 Agricultural co-operative Societies, 07 PLD, 21 Non Agricultural societies, 07 marketing co-operatives and 460 milk co-operative societies.
- 4.20 The district has 116 factories, there are 482 workers comprising male workers 429 and 53 female workers.
- 4.21 The district is served with large number of transport vehicles. The total length of the road in the district is 1838.64 Kms of roads.
- 4.22 There is good number of post office, Telephone mobile internet, T.V and radio facilities are made available.
- 4.23 The district has gross district domestic products (GDDP) of Rs : 13,20,419 Lakhs. The net district domestic production (NDDP) amounted Rs. 12,15,268. The per capital income as per 2013-14 financial year accounted for Rs. 73,969/-.

#### REFERANCES:

1. Bajaj.c.Tuli, R ShrivastavaN, V(2010)'Retail management (second edition) oxford University press.
2. Boston consultancy group and Retailers association of India (2015), Reporton Retail 2020: Rertospect, Reinvent, Rewrite, leadership perspectious on trends in Indian Retail. Retrieved from [http://www.bcgIndia.com/document/file\\_181823.pdf](http://www.bcgIndia.com/document/file_181823.pdf).
3. Department of Industrial policy and promotion (2015) Ministry of commerce and Industry, Government of India, consolidated FDI policy (Effective from [http://dipp.nic.in/English/policies/FDI\\_circular.2015.pdf](http://dipp.nic.in/English/policies/FDI_circular.2015.pdf)).
4. I bid
5. I bid
6. Department of Industrial policy and promotion F, NO.5 (14) 2009 FC DATED 31-3-2010 issued by ministry of commerce and industry. GOI.
7. FDA in Retail sector Department of consumer affairs , Government of India P.115
8. Fact sheet of FDA-DIPP 2010.