

CONSUMERS PERCEPTION TOWARDS RETAIL SECTOR –A CASE STUDY

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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 in form 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 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, privatization 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, Ranebennur, 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

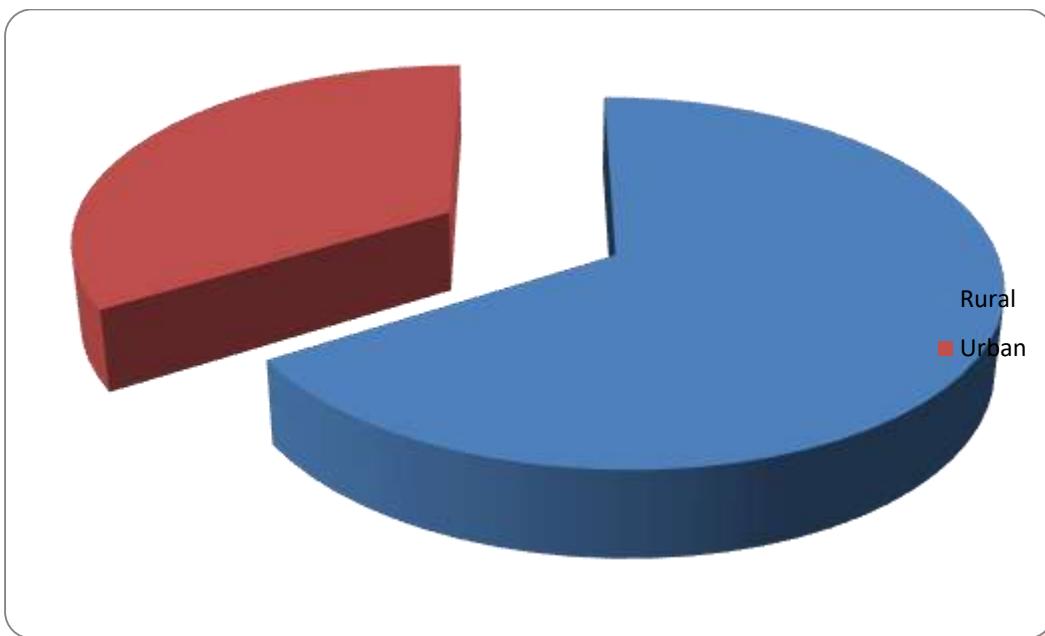
Distribution of Retail consumers by Residence

| 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 consumers 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.

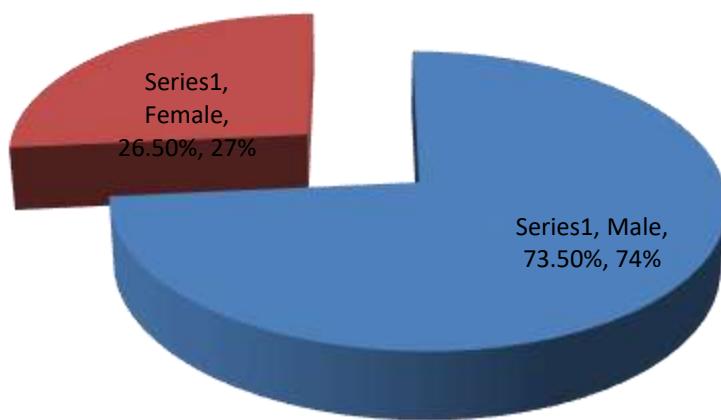
Table No - 4.2
Composition of Retail consumers by sex

| 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:

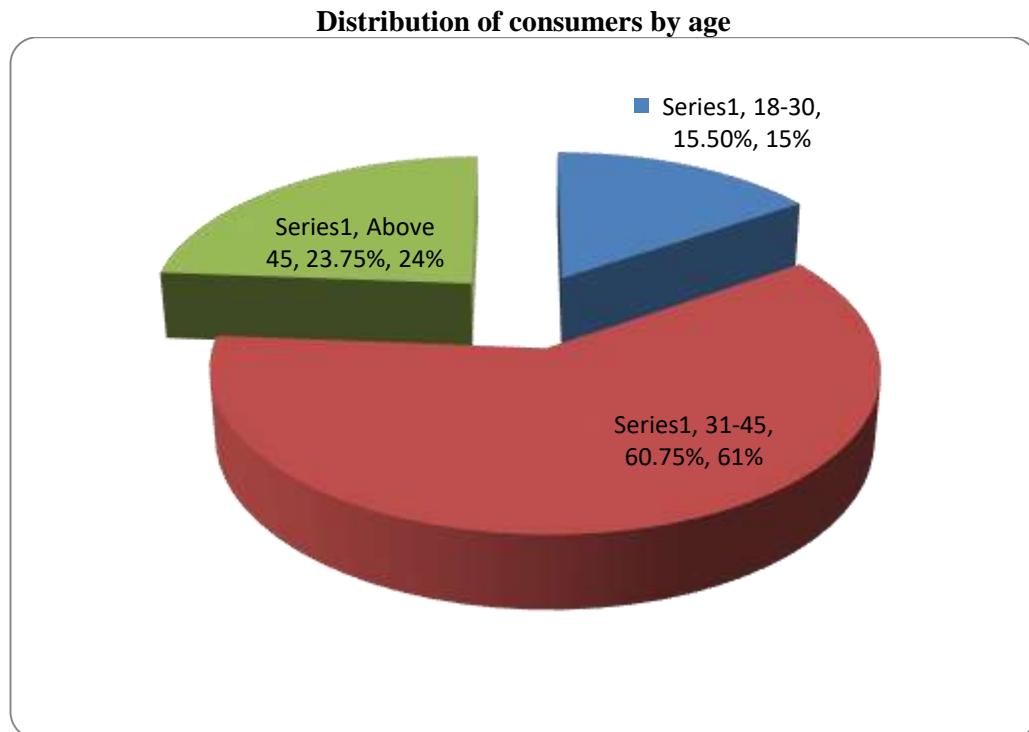
Age distribution of the respondent 400 consumers of retail trade indicates the predominance of consumers in the age group of 31-45 Years of age were 243 in numbers, 18 to 30 years were 62 and 95 were above 45 years. The responses in the pie chart shows that 15.50 percent were in the age group of 18 to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



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.

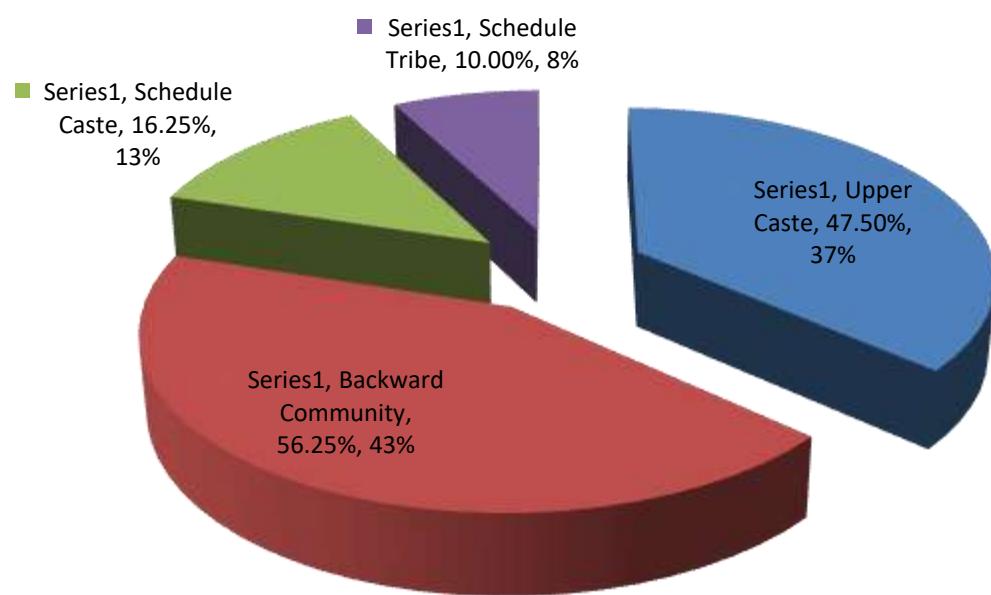
Table No : 4.4
Caste affiliation of consumers of Retailing.

| 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.

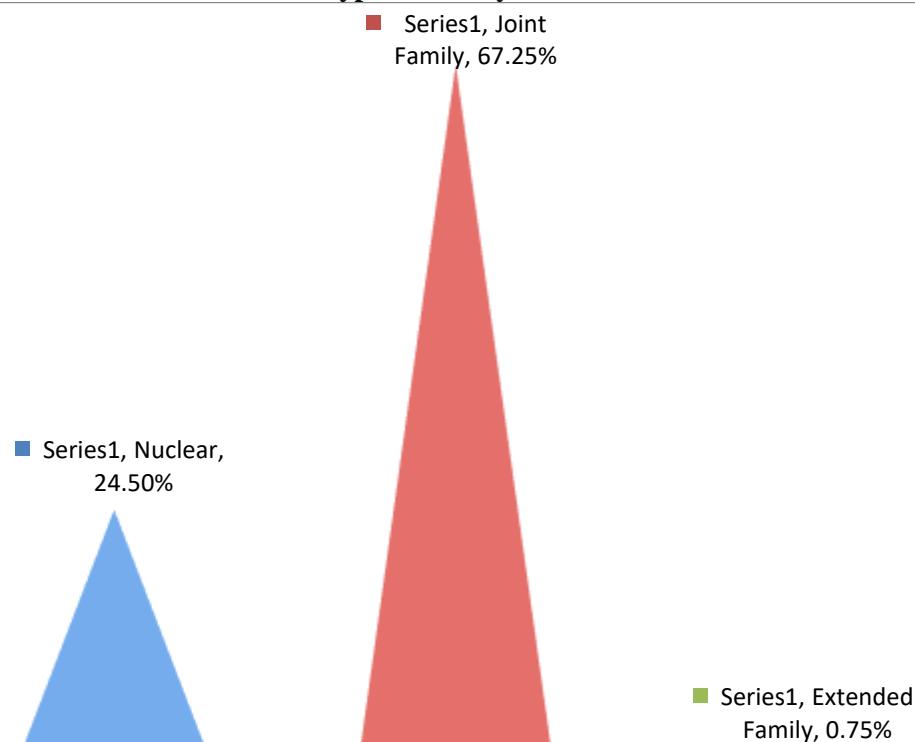
Table No : 4.5
Type of Family of Consumers of Relations.

| 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.

Household 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.

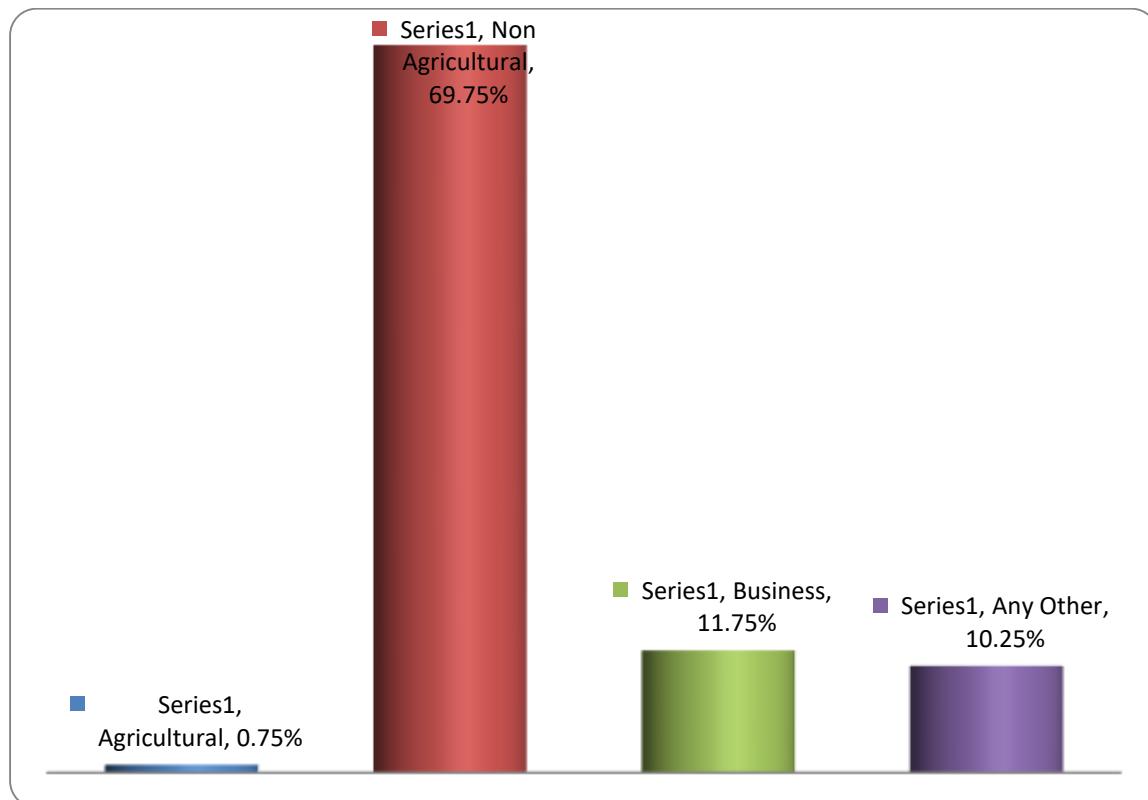
Table No - 4.6
Household occupation of consumers.

| 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 75.65% 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



House 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.

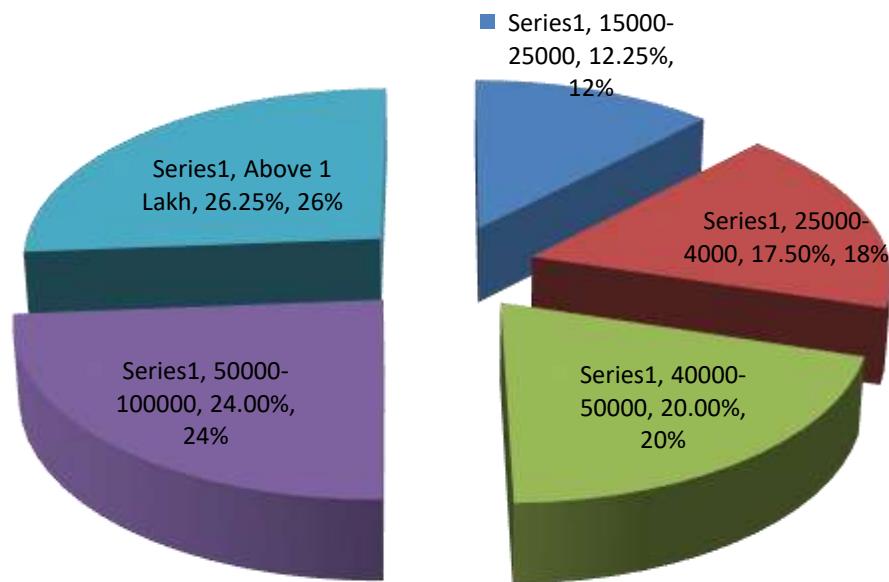
Table No - 4.7
House hold income of Consumers

| 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:

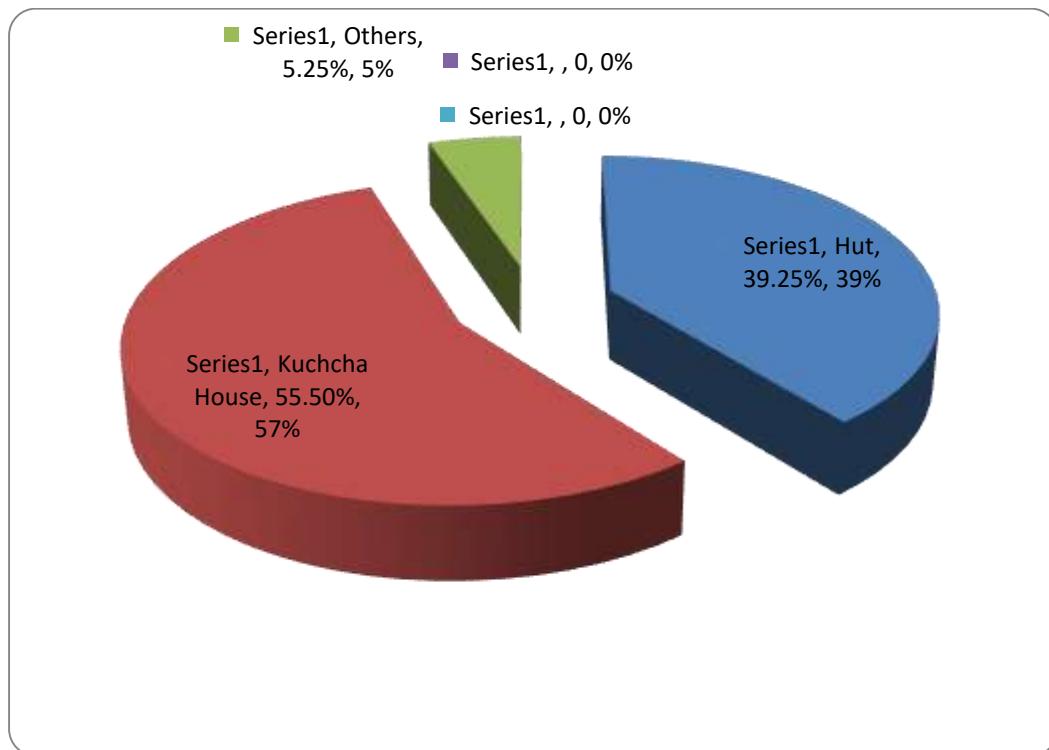
Kuchcha house have been the residential promise of the maximum numbers of 222 respondent consumers accounting for 55.50% percent of the total. Huts have been the dwelling places for a substantial number of 57 % respondent consumers accounting for 39.25% percent of the total. The following table provides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

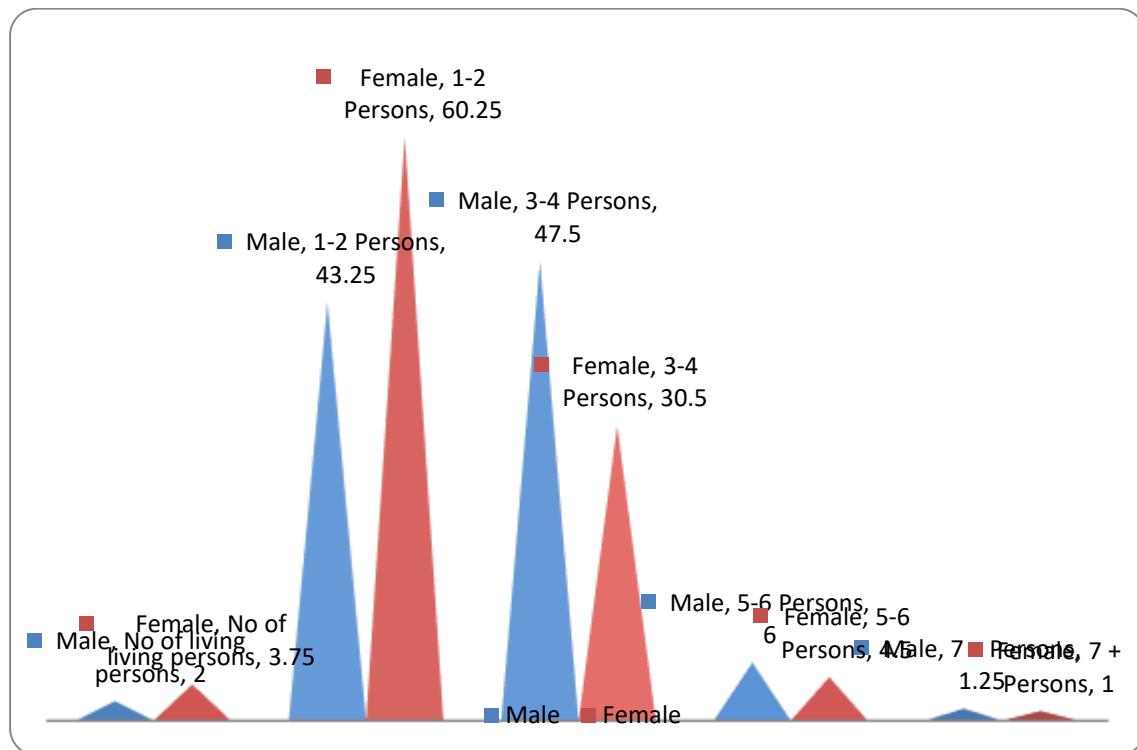
Table No – 4.9
Household size of the consumers.

| 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:

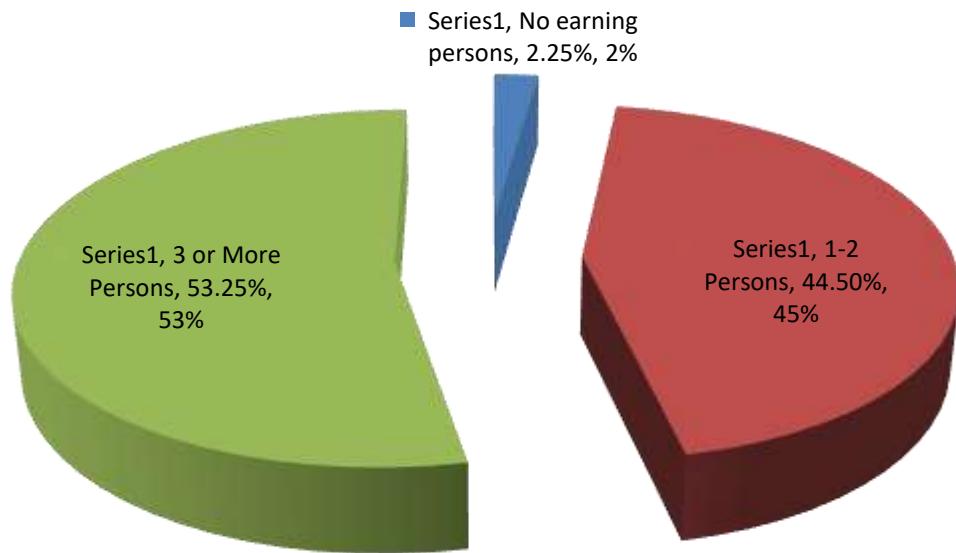
Majority of the respondents consumers have mentioned that the number of earning members in their families varied between 1-2 and 3 or more members. A very small numbers respondent consumers asserted that there were no earning members in their families. The following table provides the details.

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.

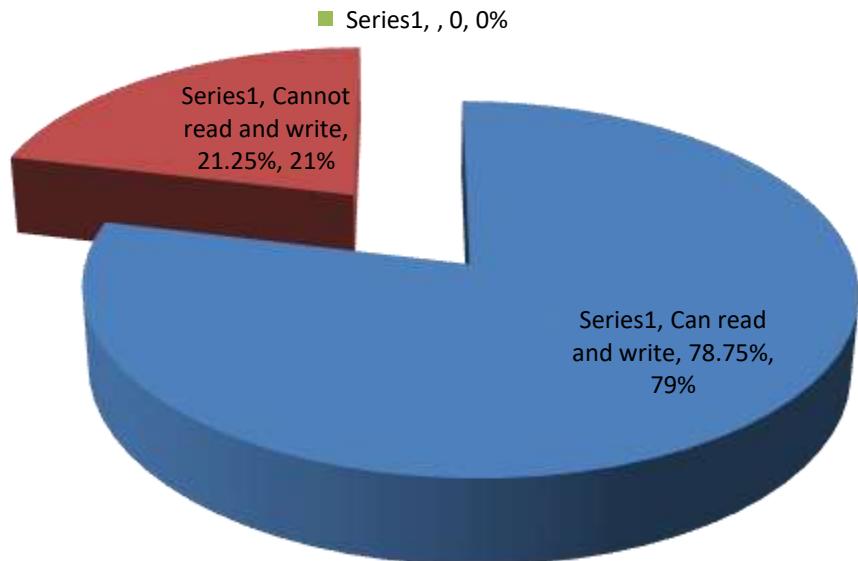
Table No – 4.11
Literacy Status of Consumers.

| 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.

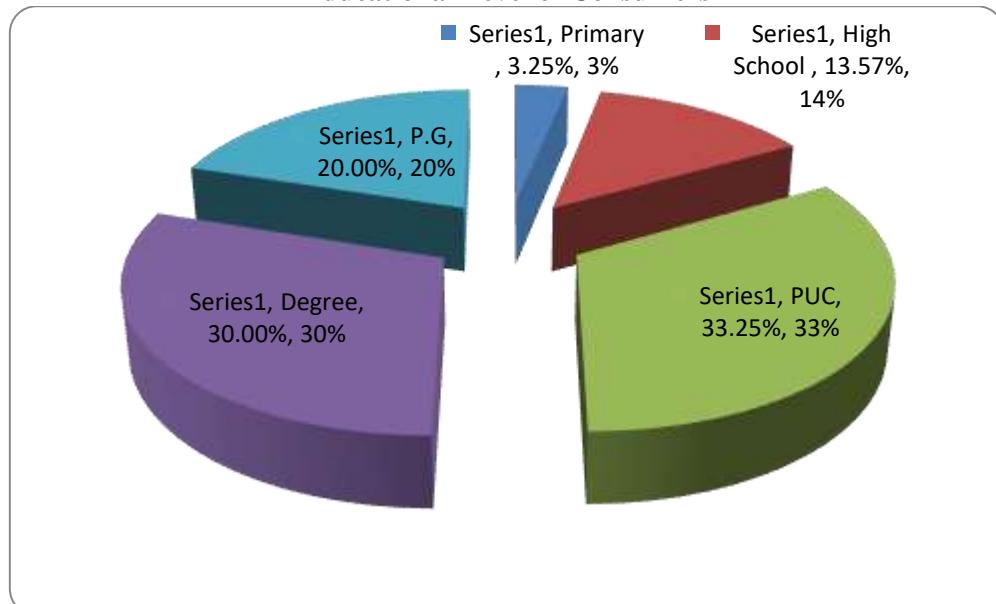
| Level of Education | Numbers | Percentage |
|--------------------|---------|------------|
| Primary | 13 | 3.25% |
| High School | 54 | 13.57% |
| PUC | 133 | 33.25% |
| Degree | 120 | 30.00% |
| P.G | 80 | 20.00% |
| Total | 400 | 100.00% |

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.

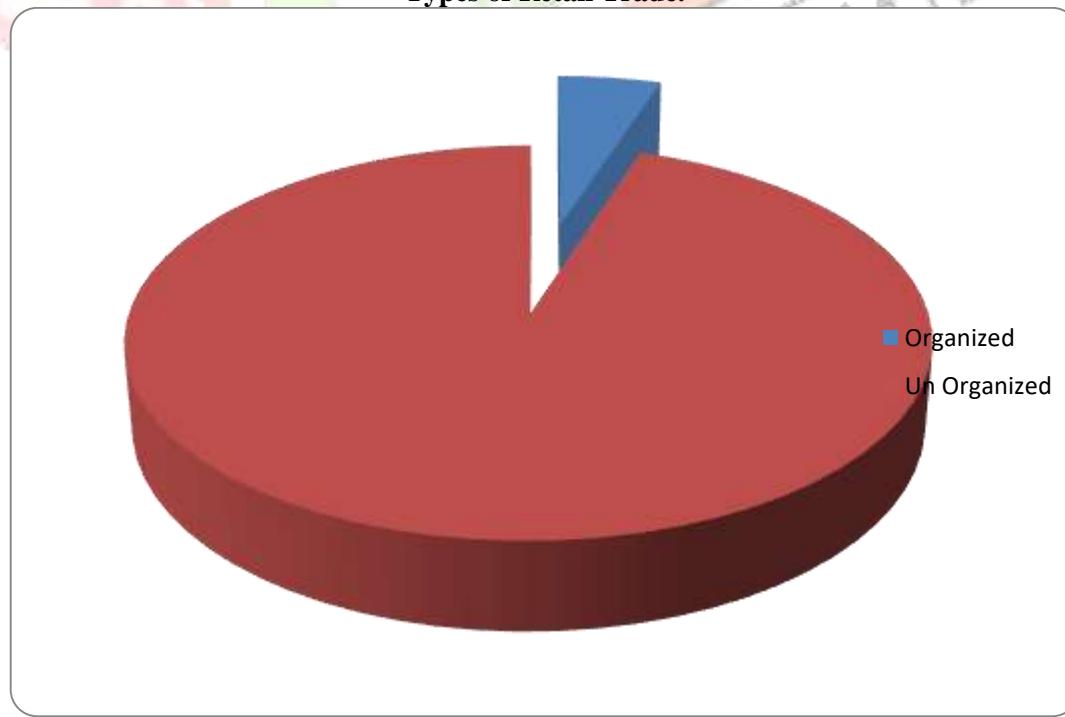
Table No : 4.13
Types of Retail Trade.

| 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.

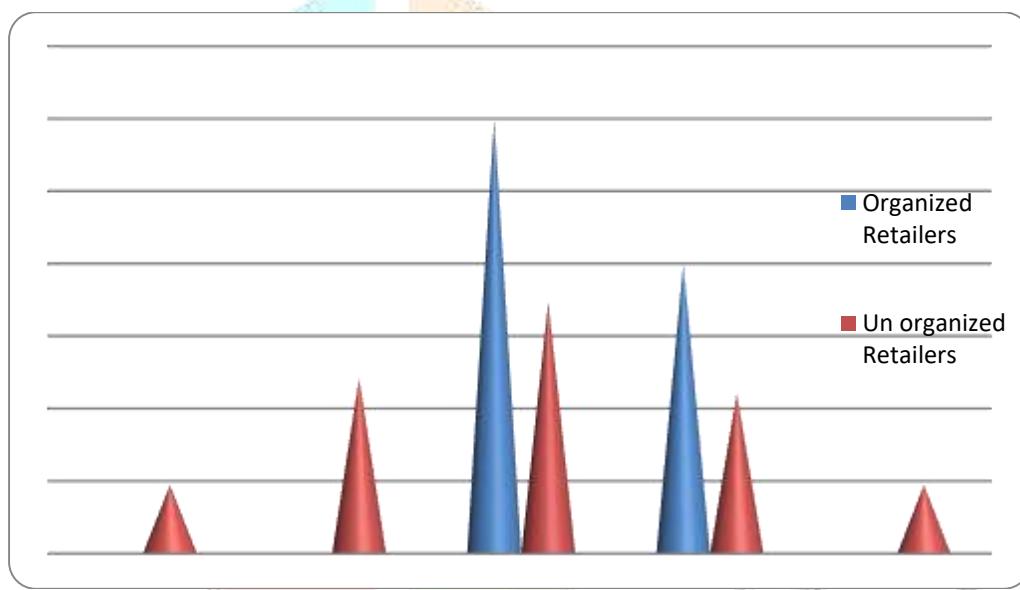
The following table provides the details.

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:

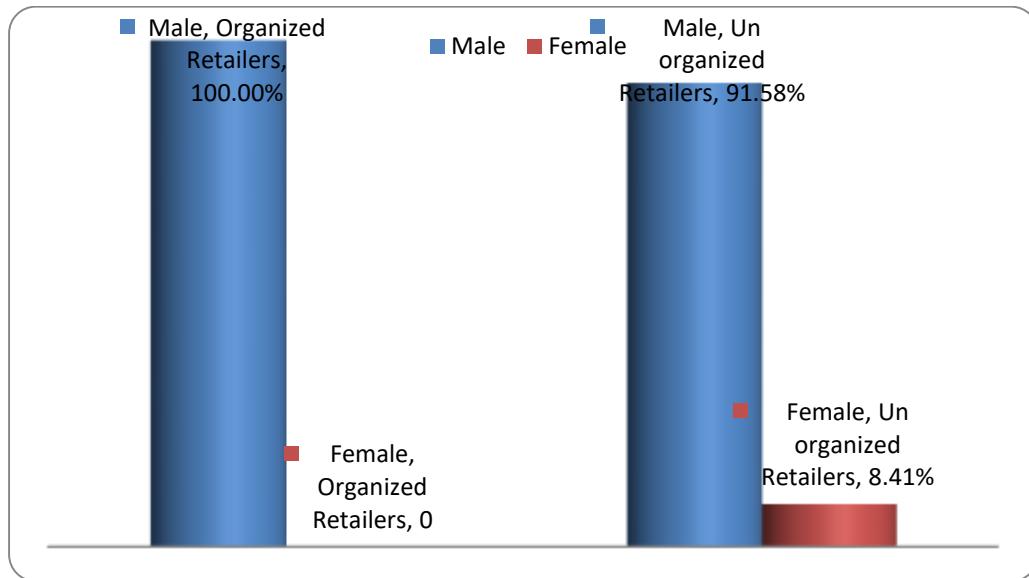
Maximum number of retailers are men both in organized sector.
The following table provides the details.

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.

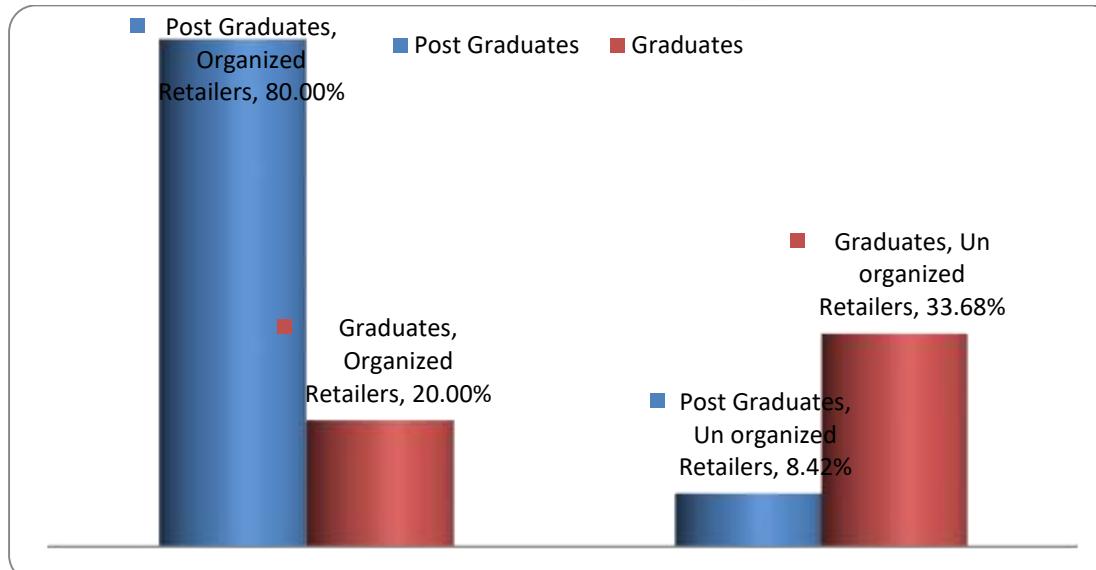
Thus shown that large number of retailer's especially unorganized retailers are undergraduate in Retailer trade is major source of employment for less educated people.

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.

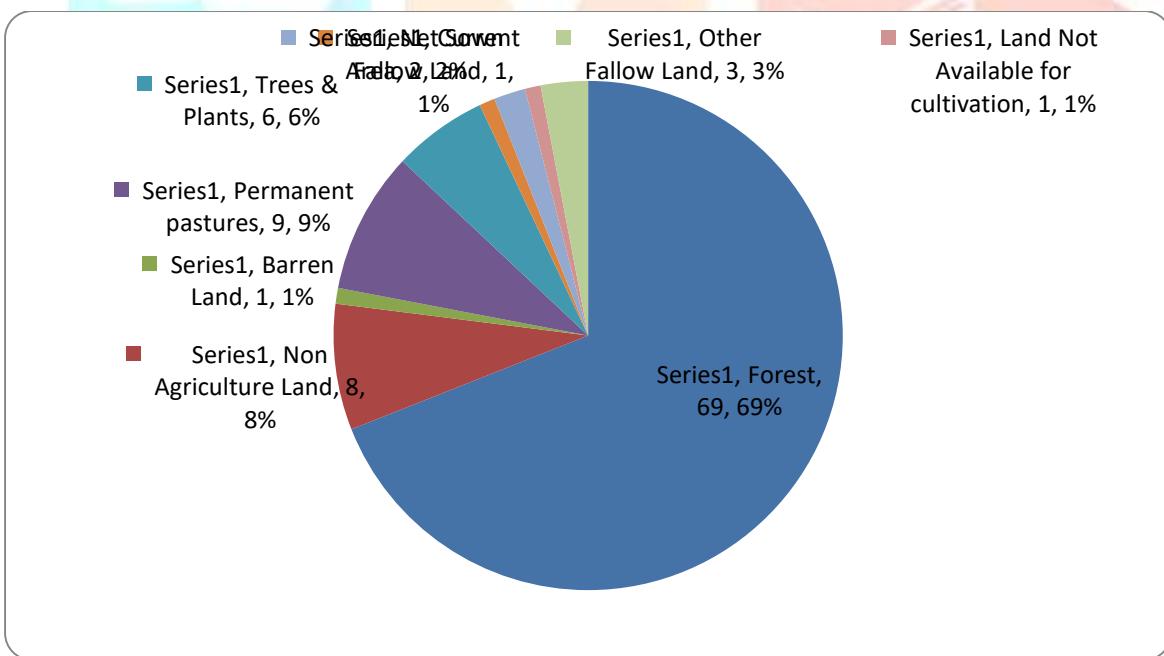


Table No 4.18
Population of Haveri District

| 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.

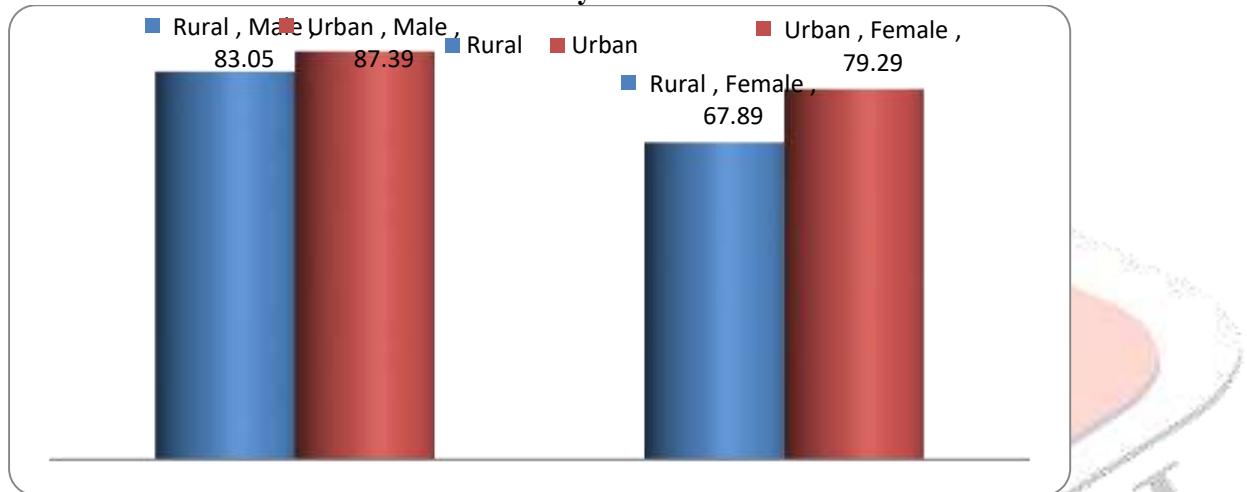
The following table provides the details.

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,hectors total forest area is 47,454 hectares and fallow land is 19156 hectors.

Cultivable land of the district is 4,32,164 hectors 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 hectors)

| Crops | Area in hectors |
|--|-----------------|
| 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 hectares)

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

Sources: Ibid 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 | |

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

40,924

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 shows 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 kuchcha 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 constitutes 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 un 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 hectors total forest area is 47,454 hectors 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/-.

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