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Production and Marketing of Fruits and Vegetables

Santosh B. Wadkar

Abstract :

The study has been undertaken in Sangli and Kolhapur Districts with specific focus on selected Fruits and Vegetables such as Mango, Grapes, Pomegranate, Banana, Sapota, Tomato, Potato, Cauliflower, Chilli, Brinjal. Generally it has been seen that in case of less production demand is high and need less marketing and in case production is high demand is less requires more marketing. Over production require more marketing, less production require less marketing, over production sometimes incur losses, less production reduces the chain of middlemen, over production gives unnecessary invitation to middlemen, middlemen exploit the producers as well as consumer.

Study has been undertaken to see the scenarios of need of marketing of vegetables and fruits. Hypothesis put to test is, there is no significant relationship between production taken per acre in tones and amount spent on marketing. 400 sample farmers have been interviewed selected conveniently using structured schedule to collect the data. The data has been processed using Ms-Excel and SPSS for analysis and hypothesis testing. Study found that 88% samples are at opinion that the marketing needs when production is more compared to average. In case with Banana only the null hypothesis is rejected and alternative hypothesis i.e. Production and marketing of fruits and vegetables are having negative partial co-relation in the sample area is accepted, in case of vegetables the null hypothesis is accepted.

Keywords : Vegetable Marketing, Fruits Marketing, Sangli, Marketing of Fruits and Vegetables.

Introduction :

In a planned economic development transaction of goods and services plays a very vital role in maintaining balance between production and marketing. In fact marketing expands most rapidly than either agricultural production or gross national production in most developing countries. Due to perishable nature and forces of demand and supply the fruits and vegetables cannot

provide assured returns to the farmers. The dominance of middlemen could not give the expected profit to the farmer and customers gets it for with higher prices. The enthusiasm of agriculturist and customer is not conducive due to middlemen. The strength of middlemen gives a poor arrangement to farmers and the buyers. Mediators control the market, yet don't include much esteem. The system used by the middlemen does not give justice to producer and customers.

The quality and the brand of seeds, fertilizers, pesticides etc. are used by the farmers without seeking advice of the agriculture experts. This causes over production and ultimately increases the cost of marketing or inviting middlemen.

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Research Methodology:

Hypothesis put to test are, there is no significant relationship between production taken per acre in tones and amount spent on marketing. Study has been undertaken to see the scenarios of need of marketing of vegetables and fruits. Required data has been collected using primary and secondary data sources. Primary Data has collected from farmers/ producers, sellers, middlemen, customers of fruits and vegetables. The researcher has also discussed with Regional Agriculture Officer, Kolhapur, District Agriculture Officer, Kolhapur, District Agriculture Officer, Sangli, Taluka Agricultural officers of several talukas from Kolhapur and Sangli districts, Various Bazar Samitis about the development, potential actual farming government's economic support, their role in marketing of such commodities, etc. The primary data has been collected through questionnaire. Secondary Data has been obtained by the researcher from the sources such as Census of Kolhapur District, Census of Sangli District, Gazette of Maharashtra, Gazette of India, articles published in news papers, from journals, from Internet, reference books, research dissertations, study reports completed by working group of experts/ NGOs, Governments, etc. The secondary data has also been collected from the Government Agriculture offices, i.e. i) Regional Agriculture Office, Kolhapur, ii) District Statistical Office, Kolhapur, iii) District Statistical Office, Sangli, iv) District Agriculture Office, Kolhapur and Sangli, v) Tahasil Agriculture Offices, Kolhapur and Sangli districts, vi) Apeada.

Use of Excel spread sheet, SPSS has bring in use for data feeding and analysis. Researcher has focused on analysis in relation with production and marketing of fruits and vegetables in the study area.

For study following five fruits and five vegetables have been taken. Fruits taken for study are, Mango, Grapes, Pomegranate, Banana, Sapota. Vegetables taken for study are Tomato, Potato, Cauliflower, Chilli, Brinjal. The production has been taken tones per acre and marketing has been rated on the amount of expenses in rupees on marketing activities.

Data Analysis:

The data collected has been arranged in tables and presented. Testing of hypothesis is done using Karl Pearson correlation coefficient.

Table 1 : Need of marketing when production is low

Sr.	Particulars	Number of Respondents	Percentage
1	Yes	37	09
2	No	363	91
3	Total	400	100

Source: (Field Survey)

The researcher has taken this attribute to check the need of marketing when production is low. Generally when the production is low; demand is high and less marketing is needed.

Table 1 infer about need of marketing when production is less. It is clear that 91% of the producers said that there is no need of marketing when production is less and the remaining 09% said that there is a need of marketing.

From the above discussion it is understood that when production is less then demand is high and when demand is high the efforts required to sell are less i.e. less use of marketing is needed. The minimum quantity of produce can be sold directly in the market or the middlemen easily come to producer and purchases with higher price.

Table 2: Need of marketing when production is more.

Sr.	Particulars	Number of Respondents	Percentage
1	Yes	353	88
2	No	47	12
3	Total	400	100

(Source: Field Survey)

The researcher has taken this attribute to check the need of marketing when production is high. Generally when the production is high; demand is low and more efforts for marketing are needed.



Table 2 shows the need of marketing in case of over production. It is clear that 88% of the producers said that there is a need of marketing when production is over and the remaining 12% said that there is no need of marketing.

From the above discussion it can be observed that when production is more than demand is less and when demand is less the extra efforts are required to sell the products. This can be followed by making heavy promotion for marketing of produce. In case of overproduction the producer cannot sale all the produce on his/her own. They

have to take the help of middlemen as a result of this the producer purchase produce at low prices. Thus the producer comes under losses.

Hypothesis testing:

Pearson correlation has been used to test the hypothesis between production tones per acre and marketing expenses.

Following table shows Pearson correlation between production tones per acre and marketing expenses.

Table 3: Pearson correlation between production tones per acre and marketing expenses.

Correlations			
		Marketing cost Acre Rs	Production In tones Acre
Marketing cost Acre Rs.	Pearson Correlation	1	-.010
	Sig. (2-tailed)		.850
	N	395	395
Production In tones Acre	Pearson Correlation	-.010	1
	Sig. (2-tailed)	.850	
	N	395	400

Source: (Compiled by researcher)

Above table number 3 shows, The correlation coefficient is -0.010 signifies very poor negative correlation which is not significant since significance at 2 tailed is 0.850 reveals null hypothesis is accepted and alternative hypothesis i.e. Production and marketing of fruits and vegetables are having negative partial co-relation in the sample area is rejected.

Since study involves five fruits and five vegetables, hypothesis tested independently for sample fruits and vegetables as follows.

Pearson correlation between production tones per acre and marketing expenses as per sample fruits and vegetable.

Following table shows Pearson correlation between production tones per acre and marketing expenses as per the sample fruits and vegetables.

Table 4 : Pearson correlation between production tones per acre and marketing expenses as per the sample fruits and vegetables.

Sr.	Fruit	Pearson Correlation	Sig (2-tailed)	N	Sr.	Vegetables	Pearson Correlation	Sig (2-tailed)	N
1	Mango	0.034	0.839	39	1	Tomato	0.108	0.502	41
2	Grapes	0.019	0.899	46	2	Potato	0.136	0.414	38
3	Pomegranate	0.047	0.777	38	3	Cauliflower	-0.182	0.297	35
4	Banana	-0.412	0.007	41	4	Chilli	-0.171	0.306	38
5	Sapota	0.043	0.804	35	5	Brinjal	0.087	0.574	44

Source: (Compiled by researcher)

From above table number 4 shows that in fruits Mango, Grapes, pomegranate and Sapota shows very weak positive correlation between production tones per acre and marketing expenses. Whereas the significant negative correlation have shown in case with Banana since the correlation coefficient is -0.412 at $.007$ sig (2-tailed). No significant correlation found in case of vegetables. With Tomato, Potato and Brinjal very weak positive correlation found with production tones per acre and marketing expenses and in case of Cauliflower and Chilli very weak negative correlation found.

To conclude the discussion on this hypothesis it can be stated that in case with Banana only the null hypothesis is rejected and alternative hypothesis i.e. Production and marketing of fruits and vegetables are having negative partial correlation in the sample area is accepted. And in case of vegetables the null hypothesis is accepted.

Findings:

1. It is found that the variable cost has increased day by day, as a result, the cost of production of fruits and vegetables under study area has also increased. There is an increase in the cost of fertilizers, pesticide/insecticides, labour charges etc. in big proportion but the selling price of fruits and vegetables has not been increased in the same proportion. So the gap between production cost and selling price has increased.

2. It is found that producers face the problems of low prices to their produce especially when they sell their produce to middlemen, the problem of electricity, natural problems of cultivation. The other problems like finance, scarcity of proper market, seeds, fertilizers and water, etc. have been faced by the producers. The main problem is exploitation by middlemen dot to which the producers do not get satisfactory prices. The problems of electricity and water in the summer season (March, April and May) in Jath, Kavathemahankal and Khanapur taluka make it very difficult sustain crop alive.

3. It is found that 91% of the producers say that there is no need of marketing when production is less. When production is less then demand is high and when demand is high the efforts required to sell are less i.e. less use of marketing is required. The producers sell their products directly in the market or to the middlemen easily come to producer and purchase his produce at higher price. Hence it is concluded that, "plenty production perishes the producer" and vice-versa.

4. It is found that 88% of the producers are of the view that bumper production needs the marketing. When production is more than demand is less and when demand is less the extra efforts are required to sell the products. This can be followed by making heavy



promotion for marketing of produce. In such cases the producers take the help of middlemen, as a result of this the producer purchases the produce at low prices. And thus the producers suffer losses.

Suggestions:

1. It is suggested that to minimize the production cost as well as to maintain good health the producers have to use less fertilizers, pesticides/insecticides. They also have to use organic farming. Family members of the producers should put their hands while ripening season. If the contribution of family laborers is high productivity will be higher and the production cost will be lower. Being family members they do their work without any limit of time and their involvement is also considerable and effective.
2. It is suggested that, the awareness programmes should be organized from time to time to provide knowledge of marketing regarding market research, grading, advertising, branding and positioning etc. and to protect the producers from exploitation by middlemen. The Agricultural Produce Market Committee should organize these types of programmes. The producers also get marketing knowledge from various sources like media, government organizations and agricultural organizations etc.
3. It is found that the producers sell their produce to middlemen because they cannot bear transportation expenses, they can avail of credit facility from middlemen, they have scarcity of human resources and large quantity of produce, etc. The producers choose middlemen by default not by choice. The middlemen take the advantage of these problems and purchase produce at lower price and sell it to customers at higher price. Therefore it is suggested that producers should use the method of self sell in the market for desirable benefit. This can be done by community market like "farmers market" where there should be sponsoring, organizing or promoting group involved.

4. It is suggested that producers should do processing of their excess production like juices of fruits, tomato paste, vegetable soup and frozen vegetables, etc. The government should provide finance or subsidy for small-scale processing units. It converts perishable products in to more durable processed products. Producers should sell these processed products in domestic market or export. It will also help for employment generation.

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"PROBLEMS OF PRODUCTION AND MARKETING OF FRUITS AND VEGETABLES"

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Abstract :

The study has been undertaken in Sangli and Kolhapur Districts with specific focus on selected Fruits and Vegetables such as Mango, Grapes, Pomegranate, Banana, Sapota, Tomato, Potato, Cauliflower, Chilli, Brinjal. The producers are unaware about marketing knowledge or very few producers use these marketing practices. Lack of these knowledge leads to suffer losses by getting less prices to their produces. The middlemen take the advantage of this unawareness and exploit the producers. So it necessary from producer's side to acquire marketing knowledge from various sources like media, government organizations and agricultural organizations etc. it results to increase the profit.

Study has been undertaken to see the scenarios of awareness of marketing of vegetables and fruits. Hypothesis put to test is, The producers of fruits & vegetables are not aware of marketing knowledge which leads to less price and demotivation of the producers. 400 sample farmers have been interviewed selected conveniently using structured schedule to collect the data. The data has been processed using Ms-Excel and SPSS for analysis and hypothesis testing. Study found that almost all producers are unaware about marketing knowledge in the study area. there exists relation between knowledge of marketing and demotivation of samples. Lesser the knowledge more is the demotivation. Since value of r square is very less reveals that beyond knowledge of marketing many more reasons are existed which need to be explore.

Having discussed this hypothesis in two parts it concludes that null hypothesis is accepted and alternative hypothesis is rejected.

Keywords :Vegetable Marketing, Fruits Marketing, Sangli, Marketing of Fruits and Vegetables.

Introduction:

In India the agriculture plays a role of the main occupation provider. It is necessary to adopt advanced scientific method of cultivation in order to improve the agriculture. Due to perishable nature and forces of demand and supply the fruits and vegetables cannot provide assured returns to the farmers. The dominance of middlemen could not give the expected profit to the farmer and customers gets it for with higher prices. The enthusiasm of agriculturist and customer is not conducive due to middlemen. Indian farmers commonly depend intensely on middlemen especially in products like fruits and vegetables. The strength of middlemen gives a poor arrangement to farmers and the buyers.

Low awareness about market, too many intermediaries, the faulty sale and distribution procedure have become so complex that producer do not know the right place and right time to market the produce. There are too many problems for producer; they totally depend on middlemen, private traders and pre-harvest contractors. The present marketing system has many problems which have direct impact on producer and farmer.

Research Methodology:

Hypothesis put to test is, The producers of fruits & vegetables are not aware of marketing knowledge which leads to less price and demotivation to the producers. Study has been undertaken to see the scenarios of need of marketing of vegetables and fruits. Required data has been collected using primary and secondary data sources. Primary Data has collected from farmers/ producers, sellers, middlemen, customers of fruits and vegetables. The researcher has also discussed with Regional Agriculture Officer, Kolhapur, District Agriculture Officer, Kolhapur, District Agriculture Officer, Sangli, Taluka Agricultural officers of several talukas from Kolhapur and Sangli districts, Various Bazar Samitis about the development, potential actual farming government's economic support, their role in marketing of such commodities, etc. The primary data has been collected through questionnaire. Secondary Data has been obtained by

the researcher from the sources such as Census of Kolhapur District, Census of Sangli District, Gazette of Maharashtra, Gazette of India, articles published in news papers, from journals, from Internet, reference books, research dissertations, study reports completed by working group of experts/ NGOs, Governments, etc. The secondary data has also been collected from the Government Agriculture offices, i.e. i) Regional Agriculture Office, Kolhapur, ii) District Statistical Office, Kolhapur, iii) District Statistical Office, Sangli, iv) District Agriculture Office, Kolhapur and Sangli, v) Tahasil Agriculture Offices, Kolhapur and Sangli districts, vi) Apeda.

Use of Excel spread sheet, SPSS has bring in use for data feeding and analysis. Researcher has focused on analysis in relation with production and marketing of fruits and vegetables in the study area. For study following five fruits and five vegetables have been taken. Fruits taken for study are, Mango, Grapes, Pomegranate, Banana, Sapota. Vegetables taken for study are Tomato, Potato, Cauliflower, Chilli, Brinjal.

Data Analysis:

The data collected has been arranged in tables and presented. Testing of hypothesis is done using chi-square Eta.

Table No. 1 Knowledge/ use of marketing practices

Sr. No.	Particulars	Not at all	a little	Rather	Much	Very much	Total
1	Grading	103 (26%)	176 (44%)	94 (24%)	23 (06%)	4 (01%)	400 (100%)
2	Segmentation	154 (39%)	145 (36%)	51 (13%)	42 (01%)	8 (02%)	400 (100%)
3	Target to customer	126 (32%)	98 (25%)	154 (39%)	15 (04%)	07 (02%)	400 (100%)
4	Positioning	321 (80%)	52 (13%)	23 (06%)	02 (01%)	02 (01%)	400 (100%)

5	Branding	286 (72%)	56 (14%)	40 (10%)	12 (03%)	06 (02%)	400 (100%)
6	Advertising	321 (80%)	56 (14%)	23 (06%)	0 (0%)	0 (0%)	400 (100%)
7	Self sell	241 (60%)	90 (23%)	21 (05%)	32 (08%)	16 (04%)	400 (100%)
8	Competitors Policy	245 (61%)	59 (15%)	56 (14%)	28 (07%)	12 (03%)	400 (100%)
9	Sell at lean marketing period	300 (75%)	27 (07%)	20 (05%)	28 (07%)	25 (06%)	400 (100%)
10	Market Research	345 (86%)	30 (08%)	10 (03%)	08 (02%)	07 (02%)	400 (100%)

(Source: Field survey)

The researcher has taken this variable to know the marketing knowledge of producers. If the producer has less marketing knowledge then the middlemen take undue advantage and exploit the producers.

Table No. 1 give information about knowledge of marketing to the producers. It is observed that in case of grading 44% of the producers said that they have a little knowledge, 24% said not at all, 24% said rather, 06% said much knowledge and remaining 01% said that they have very much knowledge about grading. In case of segmentation 39% of the producers don't have knowledge about segmentation, 36% have little knowledge, 13% said rather, 02% have very much knowledge and only 01% has much knowledge about segmentation. In case of target to customer, 39% of the producer said rather, 32% said not at all, 25% said a little, 04% said much and 02% said very much. 80% of the producers don't have knowledge about positioning, 13% have a little knowledge, 06% said rather, & 02% said much and very much

knowledge about positioning. In case of branding, 72% of the producer said that they don't have knowledge about branding, 14% said a little, 10% said rather, 12% said much and remaining 02% said very much knowledge. 80% of the producer said that they have not at all knowledge about advertising, 14% said a little, 06% said rather and no one said much and very much knowledge about advertising. In case of self sell 60% of the producer don't use self sale practices, % a little use, 08% said much use, 05% said rather and remaining 04% said very much use of self sell. 61% of the producers said not at all knowledge about competitor's policy, 15% said that they have a little knowledge, 14% said rather, 07% said much and 03% said very much knowledge about competitors policy. 75% said that not at all, 07% said much and a little each, 06% said very much and remaining 05% said rather use the technique like sell at lean marketing period. And in case of market research 86% of the producers don't know about market research, 08% have a little knowledge, 10% have rather and 02% have much and very much knowledge about market research.

From the above analysis it is clear that, the producers are unaware about marketing knowledge or very few producers use these marketing practices. Lack of these knowledge leads to suffer losses by getting less prices to their produces. So, it is necessary to make awareness about these practices in producers mind.

Table no. 2 Lack of marketing knowledge leads to less price

Sr. No.	Particulars	No. of respondents	Percentage
1	Yes	374	94
2	No	026	06
3	Total	400	100

(Source: Field survey)

The researcher has taken this variable to check the result of lack of marketing knowledge of producers. To get more profit and for fair trade practices the marketing knowledge is most important.

Table no. 2 infer about lack of marketing knowledge leads to less price. It has found that, 94% of the producers said lack of marketing knowledge leads to less price and remaining 06% said that lack of marketing knowledge does not leads to less price.

The middlemen take the advantage of this unawareness and exploit the producers. So it necessary from producer's side to acquire marketing knowledge from various sources like media, government organizations and agricultural organizations etc. it results to increase the profit.

Hypothesis testing:

The producers of fruits & vegetables are not aware of marketing knowledge which leads to less price and demotivation of the producers.

H1: The producers of fruits & vegetables are not aware of marketing knowledge which leads to less price and demotivation of the producers.

For the sake of testing purpose two independent null hypotheses have been proposed as follows.

H0: There is no significant association between marketing knowledge of producers of fruits and vegetables and fewer prices they get for their produce.

Hypothesis tested using chi-square Eta

Table No. 3

Directional Measures				
			Value	
Nominal Interval	by	Eta	Knowledge of MKT Dependent	0.006
			Leads to less price Dependent	0.211

Above table reveals value of Eta is 0.006 and 0.211 which is very poor shows that these two variables i.e. knowledge of marketing and less price are not associated.

Hence the null hypothesis is accepted and alternative hypothesis is rejected.

The second hypothesis of the said major hypothesis has been tested using regression as follows.

Table No. 4Regression model summary of knowledge of marketing and demotivation of samples.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.126 ^a	0.016	0.013	0.4545
a. Predictors: (Constant), Knowledge of MKT				

Above table shows that value of r is 0.126 and that to of r square is 0.016 which is very poor and statistically does not allow to proceed for further calculations still to facilitate further study calculation of ANOVA and regression coefficients have been worked out as follows.

Table No. 5Anova of knowledge of marketing and demotivation of samples.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.319	1	1.319	6.384	0.012 ^b
	Residual	82.229	398	0.207		
	Total	83.548	399			

a. Dependent Variable: Demotivation Of Producer
b. Predictors: (Constant), Knowledge of MKT

The table reveals that the model is significant since f test is significant with value of significance is 0.012 at 1 df.

Table No. 6 Regression coefficients of knowledge of marketing and demotivation of samples.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.442	0.128		34.662	0.000
	Knowledge of MKT	-0.190	0.075	-0.126	-2.527	0.012

a. Dependent Variable: Demotivation Of Producer

Above table shows that the constant is significant and independent variable feed in i.e. knowledge of marketing is also significant since value of significant is 0.012. The discussion on regression reveals that there exists relation between knowledge of marketing and demotivation of samples. Lesser the knowledge more is the demotivation. Since value of r square is very less reveals that beyond knowledge of marketing many more reasons are existed which need to be explore.

Having discussed this hypothesis in two parts it concludes that null hypothesis is accepted and alternative hypothesis is rejected.

Findings:

1. It is found that, 44% of the producer said that they have a little knowledge and 24% said that they have not all knowledge about grading of produce. In case of segmentation, 39% of the producers don't have knowledge and 36% have little knowledge. 39% of the producer said rather, 32% said not at all, 25% said a little knowledge about target to customer. 80% of the producers don't have knowledge about positioning and 13% have a little knowledge. In case of branding, 72% of the producer said that they don't have knowledge and 14% said a little knowledge. 80% of the producer said that they have not at all knowledge about advertising, 14% said a little knowledge. In case of self sell, 60% of the producer don't use self sale practices and 23% a little use self sale practices. 61% of the producers said not at all knowledge about competitor's policy, 15% said that they have a little knowledge. 75% said that not at all, 07% said much and a little sue the technique of sell at lean marketing period. In case of market research, 86% of the producers don't know about market research and 08% have a little knowledge. It is also found that almost all producers are unaware about marketing knowledge in the study area.

2. It is found that, according to 94% of the producers lack of marketing knowledge leads to less price and 06% said lack of marketing knowledge does not leads to less price. In present scenario it is necessary to have marketing knowledge. Otherwise the producers suffer losses by selling the produce to middlemen and middlemen undue the advantage and exploit the producers.

3. It is found that 46% of the producers sell their produce to middlemen on the farm, 23% in the market to middlemen, 12% self sell in the market and only 01% use the agri- tourism. If these methods are divided in to knowledge of the market and ignorance of market knowledge, 69% of the producers have lack of market knowledge therefore they take the help of middlemen and only 31 % have a little market knowledge. It is also found that if the producers uses the methods like farm stall, self farm stall, and sell in the market, restaurant sales, and create value added products then they get more benefits. The prices of the fruits and vegetables are high because of the negligible role of organized sector i.e. co-operative marketing. Hence, the middlemen are getting the advantage of this situation and they are earning high profit.

Suggestions:

1. It is suggested that government should make the producers aware about the various state level and local level agricultural organizations which are established to strengthen the agriculture field with the help of information exchange, improving communication and developing high agricultural output. Also they should provide up-to-date knowledge about market condition, quantity of production, demand, market nature, marketing policies to be adopted for particular product especially when production is over, and how to eliminate middlemen etc.
2. It is suggested that, the awareness programmes should be organized from time to time to provide knowledge of marketing regarding market research, grading, advertising, branding and positioning etc. and to protect the producers from exploitation by middlemen. The Agricultural Produce Market Committee should organize these types of programmes. The producers also get marketing knowledge from various sources like media, government organizations and agricultural organizations etc.
3. It is found that the producers sell their produce to middlemen on the farm as well as in the market. The producers have lack of market knowledge therefore they take the help of middlemen. Therefore it is suggested that the farmers should take responsibilities including undertaking administrative duties of the market. Making a stall on daily basis by rent. This system provides many farmers with the opportunity to sell their products at fair price & customers also get with remunerative price. It is also suggested that the farmers having farm on road sides should use the method of farm stall. With the help of farm stall sales, farmers should attract many customers and due to this transportation cost and the price of products will decreased.

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**“EFFECTIVENESS OF DISTRIBUTION CHANNELS OF FMCG: A
STUDY OF RURAL MARKETS OF WESTERN MAHARASHTRA”**

ABSTRACT:

The rural market offers a big attraction to marketers, it would be naïve to think that any company can enter the market without facing any problems and walk away with a sizable share. Unfortunately, it is not possible to transplant successful urban marketing strategies to rural markets, namely, deep and intensive retailing and continuous consumer-pull generation through advertising and promotions.

Distribution is the most important variable in the marketing plans of most consumer goods manufacturers, because managing such a massive sales and distribution network is in itself a huge task. This paper covers problems faced by channel members while distributing good and services. Distribution channels play a pivotal role in marketing by performing a number of vital distribution functions. Firms rely mostly on their marketing channels to generate customer satisfaction and to achieve differentiation over competition.

This paper focused on need to access retailers in towns and larger villages and promote products there, so that the products that are purchased locally can reach smaller retail outlets in villages. Consumer royalty can be to the brand or to the retailer. It follows that the type of consumer loyalty exhibited by the target group has implications for the marketer. The influence of the retailer is perceived to be high in the rural market.

KEYWORDS: *Rural marketing, Effectiveness of channel of distribution, problem perceived by channel members, Satisfaction of channel members and rural consumers.*

I. INTRODUCTION:

The rural market offers a big attraction to marketers, it would be naïve to think that any company can enter the market without facing any problems and walk away with a sizable share. Unfortunately, it is not possible to transplant successful urban marketing strategies to rural markets, namely, deep and intensive retailing and continuous consumer-pull generation through advertising and promotions.

The distribution network in India is characterized by a predominance of family-owned proprietary concerns. Urban areas have a variety of distribution outlets, ranging from large supermarkets and superstores to the smaller neighborhood retail stores. In contrast, in villages, small shops alone are the backbone of the local retail network.

There is a need to access retailers in towns and larger villages and promote products there, so that the products that are purchased locally can reach smaller retail outlets in villages. Consumer loyalty can be to the brand or to the retailer. It follows that the type of consumer loyalty exhibited by the target group has implications for the marketer. The influence of the retailer is perceived to be high in the rural market.

2. OBJECTIVES OF THE STUDY:

1. To identify conventional approaches to reach Rural Maharashtra.
2. To find the problems perceived by channel members in distribution of Fast Moving Consumer Goods to Rural Market in Maharashtra.
3. To assess the level of satisfaction of rural consumers with regard to Fast Moving Consumer Goods distribution system.

3. PROBLEM TO BE INVESTIGATED:

- To investigate the problems perceived by channel members in distribution of FMCG to Rural
- Market in Western Maharashtra.
- To investigate payment terms.
- To examine problem of excessive lead time.

- To investigate dearth of promotional schemes.
- To examine problem of discrimination.
- To study the menace of Fake Products.
- To examine problem of lack of cooperation and cohesiveness.

4. SCOPE OF THE STUDY:

The study is limited to Western Maharashtra. Study area contains 5 districts. This study is limited to selected FMCG companies' distribution channel such as HUL (Hindustan Unilever Limited) and GCPL (Godrej Consumer Product limited).

5. RESEARCH METHODOLOGY:

5.1 SAMPLING METHOD:

Convenience Sampling Method has used for the collection of data from various sources such as – Distributors, Super-Stockiest, Wholesalers, Stockiest, Retailers and Consumers. Whole population is divided into different strata – Consumers, Retailers, Wholesalers and Distributors.

5.2 SAMPLE SIZE OF THE STUDY

Sr. No	Sample Unit	Sample Size
1	Consumers	100
2	Retailers	60
3	Wholesalers	40
4	Distributors	11
5	Total	211

(Source: Primary data)

6. DATA ANALYSIS AND INTERPRETATION:
6.1 LEVEL OF SATISFACTION OF DISTRIBUTORS:

	Attributes	Extent of Satisfaction				
		Delighted	More Than Satisfied	Satisfied	Less Than Satisfied	Disgust
1	Mode of Payment	0	2	9	0	0
2	Lead Time	0	0	0	7	4
3	Mode of Delivery	0	0	8	3	0
4	Communication	0	0	0	7	4
5	No. of assortment	0	7	4	0	0
6	Cost	0	0	0	8	3
7	Display of Product	0	4	7	0	0
8	Coverage Pattern	0	0	0	8	3
9	Execution of Promo-Offer	0	0	0	7	4
10	Understanding of channel's Requirement	0	0	0	8	3
11	Quality of sales – kit	4	7	0	0	0
12	Credit Period	0	0	0	5	6
13	Action taken against channel's complaint	0	0	0	5	6
14	Attitude of territory In-charge	0	5	6	0	0
15	Domain knowledge with territory In-charge	0	5	6	0	0

6.2 LEVEL OF SATISFACTION OF WHOLESALERS:

	Attributes	Extent of Satisfaction				
		Delighted	More Than Satisfied	Satisfied	Less Than Satisfied	Disgust
1	Mode of Payment	3	16	11	10	0
2	Lead Time	4	16	10	10	0
3	Mode of Delivery	3	16	11	10	0
4	Communication	4	16	10	10	0
5	No. of assortment	3	16	11	10	0
6	Cost	3	16	12	09	0
7	Display of Product	3	16	12	09	0
8	Coverage Pattern	4	16	10	10	0
9	Execution of Promo-Offer	3	16	11	10	0
10	Understanding of channel's Requirement	4	16	11	09	0
11	Quality of sales – kit	3	16	11	10	0
12	Credit Period	3	16	11	10	0
13	Action taken against channel's complaint	4	16	10	10	0
14	Attitude of territory In-charge	3	16	12	09	0
15	Domain knowledge with territory In-charge	3	15	12	10	0

6.3 LEVEL OF SATISFACTION OF RETAILERS:

	Attributes	Extent of Satisfaction				
		Delighted	More Than Satisfied	Satisfied	Less Than Satisfied	Disgust
1	Mode of Payment	10	11	29	10	0
2	Lead Time	9	9	33	9	0
3	Mode of Delivery	10	10	31	9	0
4	Communication	9	10	32	9	0
5	No. of assortment	10	10	31	9	0
6	Cost	9	10	30	11	0
7	Display of Product	10	10	30	10	0
8	Coverage Pattern	7	12	32	9	0
9	Execution of Promo-Offer	10	10	31	9	0
10	Understanding of channel's Requirement	9	10	31	10	0
11	Quality of sales – kit	10	10	31	9	0
12	Credit Period	10	10	31	9	0
13	Action taken against channel's complaint	9	10	32	9	0
14	Attitude of territory In-charge	10	10	30	10	0
15	Domain knowledge with territory In-charge	10	11	30	9	0

6.4 LEVEL OF SATISFACTION OF CONSUMERS:

		Food Items (%)	Toiletries (%)	Cosmetics (%)
A	Availability			
1	Highly Satisfied	54	0	33
2	Satisfied	46	70	67
3	Neither satisfied nor Dissatisfied	0	30	0
4	Dissatisfied	0	0	0
5	Highly Dissatisfied	0	0	0
B	Range of Product			
1	Highly Satisfied	0	0	0
2	Satisfied	9	13	11
3	Neither satisfied nor Dissatisfied	22	7	29
4	Dissatisfied	69	80	60
5	Highly Dissatisfied	0	0	0
C	Regularity of Supply			
1	Highly Satisfied	69	80	66
2	Satisfied	9	13	11
3	Neither satisfied nor Dissatisfied	22	7	23
4	Dissatisfied	0	0	0
5	Highly Dissatisfied	0	0	0
D	Proximity of Retailers			
1	Highly Satisfied	0	0	0

2	Satisfied	90	80	66
3	Neither satisfied nor Dissatisfied	10	20	34
4	Dissatisfied	0	0	0
5	Highly Dissatisfied	0	0	0

7. FINDINGS:

- It is found that Majority of the distributors were satisfied with present system of FMCG distribution in the rural market of Western Maharashtra. Manufactures are provided the FMCG products to the distributors as per their requirement. Researcher has observed that their business relations and communication is very good. Manufactures are provided FMCG products to the distributors in time. They have taken orders on phone and provided these goods to the distributors. It is narrated that summary of level of satisfaction of distributors are satisfied due to mode of payment, mode of delivery , well communication , promotion offer, quality of sales kit, attitude of territory in charge, issue handled etc.
- It is found that Majority of the wholesalers were satisfied with present system of FMCG distribution in the rural market of Western Maharashtra. Distributors are provided the FMCG products to the wholesalers as per their requirement. Researcher has observed that their business relations and communication is very good. Distributors are provided FMCG products to the wholesalers in time. They have taken orders on phone and provided these goods to the wholesalers. It is narrated that summary of level of satisfaction of wholesalers are satisfied due to mode of payment, mode of delivery , well communication , promotion offer, quality of sales kit, attitude of territory in charge, issue handled etc.
- It is found that Majority of the retailers were satisfied with present system of FMCG distribution in the rural market of Western Maharashtra. Wholesalers are provided the FMCG products to the retailers as per their requirement. Researcher has observed that their business relations and communication is very good. Wholesalers are provided FMCG products to the retailers in time. They have taken orders on phone and provided

these goods to the consumers. It is narrated that summary of level of satisfaction of retailers are satisfied due to mode of payment, mode of delivery, well communication, promotion offer, quality of sales kit, attitude of territory in charge, domain knowledge with territory In-charge, Time taken for query resolution, Responsiveness during implementation, credit period, display of product, Meeting with territory In-charge, number of assortment, coverage Pattern, cost and different issue handled.

- It is found that rural consumers were highly satisfied with the availability of food items (54%), and satisfied with toiletries (70%) and cosmetics (67%) though the specific products / brands not available. At least one product was available under all categories which just solved their purpose without specific brand and they were least bothered about good / bad quality products. There was extremely high dissatisfaction (69% food items, 80% toiletries, and 60% cosmetics) among the rural consumers regarding range of products because product length was too short that only 2-4 products were available under each category; customers had no choice but to buy the available ones. It is also found that customers were satisfied (69% food items, 80% toiletries, and 66% cosmetics) with regularity of supply of products as well as satisfied (90% food items, 80% toiletries, and 66% cosmetics)

8. SUGGESTIONS:

- Distributors should be use effective marketing channels to generate customer satisfaction and to achieve differentiation over competition.
- Distributors try to use effective marketing channels to minimize lead time while delivering FMCG goods/services.
- Channel conflict was there among the rural and urban distributors over the jumping of territories allotted by the companies so try to maintain coordination among them
- The extending of credit by retailers to customers should be depends upon their location and product.

9. CONCLUSION:

Finally researcher has conclude that Performance of existing FMCG channels of distribution-Distributors, Wholesalers, and Retailers in rural western Maharashtra serve the consumers well and they are satisfied with existing FMCG distribution channel. On the point of view of consumers, they are also satisfied from the distribution channels of existing FMCG companies selected for the study.

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Importance of Online Marketing on Integrated Marketing Communication

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Abstract

Online Marketing is turning into an intriguing issue in each business division, and steadily assumes a genuinely significant job in any organization's multi-channel promoting system. Integrated Marketing Communication (IMC) is a promoting idea that guarantees all types of correspondence and messages are painstakingly connected together. Promotion is one of the P's in the marketing mix.

IMC utilizes whole showcasing endeavors through publicizing, open connection, individual selling, deals advancement, web promoting, direct-advertising so as to create most extreme effect on the intended interest group at the base expense. Deals Promotion is the Demand-energizing action intended to help the offers of an item or administration. Individual Selling is oral correspondence with potential purchasers of an item with the goal of making a deal. The individual selling may concentrate at first on building up an association with the potential purchaser, however will in every case at last end with an endeavor to bring the deal to a close.

IMC sets aside cash as it disposes of duplication in zones, for example, illustrations and photography. They can be shared and utilized in promoting, displays and deals writing. The advances in innovation have prompted one of the most unique and progressive changes throughout the entire existence of promoting, the emotional changes in correspondence utilizing intuitive media.

KEY WORDS: Online marketing, effectiveness, Integrated Marketing Communication

Introduction:

Online marketing is becoming a hot topic in every business sector, and gradually plays a truly important role in any company's multi-channel marketing strategy. It uses the Internet to deliver promotional marketing messages to consumers. It includes email marketing, search engine marketing, social media marketing, many types of display advertising (including web banner advertising), and mobile advertising.

Integrated Marketing Communication (IMC) is a marketing concept that ensures all forms of communication and messages are carefully linked together.

Integrated Marketing Communication means integrate all the promotional tools so that they are work together in harmony. IMC makes the use of entire marketing efforts in the form of advertising, public relation, personal selling, sales promotion, internet marketing, direct marketing in order to generate maximum impact on the target audience at the minimum cost.

This paper is based on secondary data and attempt to provide the effectiveness of Online Marketing through Integrated Marketing Communication.

Objectives of the study:

1. To know the Online Marketing, its benefits and limitations.



2. To know the Integrated Marketing Communication its benefits and limitations.
3. To understand the effectiveness of online marketing on integrated marketing communication.

Tools of online marketing:

1. Display advertising

Display advertising conveys its advertising message visually using text, logos, animations, videos, photographs, or other graphics. Display advertisers frequently target users with particular traits to increase the ads' effect.

2. Web banner advertising

Web banners or banner ads typically are graphical ads displayed within a web page. Banner ads can use rich media to incorporate video, audio, animations, buttons, forms, or other interactive elements using Java applets, HTML5, Adobe Flash, and other programs.

3. Frame ad (traditional banner)

Frame ads were the first form of web banners. The colloquial usage of "banner ads" often refers to traditional frame ads. Website publishers incorporate frame ads by setting aside a particular space on the web page.

4. Pop-ups/pop-under

A pop-up ad is displayed in a new web browser window that opens above a website visitor's initial browser window. A pop-under ad opens a new browser window under a website visitor's initial browser window.

5. Floating ad

A floating ad, or overlay ad, is a type of rich media advertisement that appears superimposed over the requested website's content. Floating ads may disappear or become less obtrusive after a preset time period.

6. Expanding ad

An expanding ad is a rich media frame ad that changes dimensions upon a predefined condition, such as a preset amount of time a visitor spends on a webpage, the user's click on the ad, or the user's mouse movement over the advertising. Expanding ads allow advertisers to fit more information into a restricted ad space.

7. Interstitial ad

An interstitial ad displays before a user can access requested content, sometimes while the user is waiting for the content to load. Interstitial ads are a form of interruption marketing.

8. Text ads

A text ad displays text-based hyperlinks. Text-based ads may display separately from a web page's primary content, or they can be embedded by hyper linking individual words or phrases to advertiser's websites. Text ads may also be delivered through email marketing or text message marketing.



9. Search Engine Marketing (SEM)

Search Engine Marketing, or SEM, is designed to increase a website's visibility in search engine results pages (SERPs). Search engines provide sponsored results and organic (non-sponsored) results based on a web searcher's query. Search engines often employ visual cues to differentiate sponsored results from organic results. Search engine marketing includes all of an advertiser's actions to make a website's listing more prominent for topical keywords.

10. Search Engine Optimization (SEO)

Search Engine Optimization, or SEO, attempts to improve a website's organic search rankings in SERPs by increasing the website content's relevance to search terms. Search engines regularly update their algorithms to penalize poor quality sites that try to game their rankings, making optimization a moving target for advertisers. Many vendors offer SEO services.

11. Social media marketing

Social media marketing is commercial promotion conducted through social media websites. Many companies promote their products by posting frequent updates and providing special offers through their social media profiles.

12. Mobile Advertising

Mobile advertising is ad copy delivered through wireless mobile devices such as smart phones, feature phones, or tablet computers. Mobile advertising may take the form of static or rich media display ads, SMS (Short Message Service) or MMS (Multimedia Messaging Service) ads, mobile search ads, advertising within mobile websites.

13. Email Advertising

Email advertising is ad copy comprising an entire email or a portion of an email message. Email marketing may be unsolicited, in which case the sender may give the recipient an option to opt-out of future emails, or it may be sent with the recipient's prior consent (opt-in).

Benefits of online marketing:

- Internet gives you a wide access of your potential customers. It has been estimated that a couple of billion people around the world use the Internet, and more are becoming aware of Internet with each passing day. So, marketing your business to such a large group of people is only possible through Internet.
- Internet is the only medium that is able to cross geographic and national boundaries. The cost of promoting your business on the Internet is cheaper than other medium of marketing. This makes it easy for small and mid-sized businesses to advertise their products.
- Internet allows the ability to stay connected with customers on a real-time basis. If any discount going on, then it is easier to send an email to customers and they can buy the product instantly.
- Internet also allows sending multiple messages at the same time, which saves the tedious task of sending a newsletter to every client.

- Internet marketing facilitates an instant feedback from the customers. Customers can share about their experience after using the product.
- Internet marketing saves a lot of time and effort. Instead of having a customer service representative to answer the queries of customers, one can put all the information about the product or service on the Internet so that customers can go through it.
- Internet marketing allows your business to be available 24/7, which means increased sales and profits.

Limitations of online marketing:

- Although, Internet marketing allows a wider reach, the start-up costs of a website can be high. This includes the cost of the required software and hardware, and maintenance costs.
- There are still a lot of customers who use the Internet just for having more information about a product and prefer to buy it in person. For example, Internet marketing allows a customer to view how a phone looks like and its technical specifications, but customers prefer having a look at the phone in the store to get a hands-on experience.
- There are a lot of customers who are not proficient in using the Internet and focusing solely on Internet marketing can cause you to lose these customers.
- The rules of the trade change rapidly in Internet marketing, and it requires constant attention and monitoring to ensure that your marketing strategy does not look out-of-date.
- The biggest disadvantage of Internet marketing is its vulnerability to fraudulent activities.
- There are a lot of illegitimate websites out there which look similar to original websites and rob the customers of their money.
- Spamming is also one of the biggest challenges for Internet marketing and confidential data can be easily stolen by hackers.
- Internet marketing lacks the human touch that is involved when a customer buys a product from a salesperson.



Integrated Marketing Communication (Imc):

Integrated Marketing Communication (IMC) is a marketing concept that ensures all forms of communication and messages are carefully linked together. Integrated Marketing Communication means integrate all the promotional tools so that they are work together in harmony. There are four P's (Product, Place, Price and Promotion) in marketing mix according to the McCarthy. Promotion is one of the P's in the marketing mix. Promotion has its own mix of communication tools.

IMC makes the use of entire marketing efforts in the form of advertising, public relation, personal selling, sales promotion, internet marketing, direct marketing in order to generate maximum impact on the target audience at the minimum cost. All of these communication tools work better if they work together in harmony rather than in

isolation. Their sum is greater than their parts - providing they speak consistently with one voice all the time, every time.

Effectiveness of online marketing on integrated marketing communication (imc):

Advertising refers to "The means of providing the most persuasive possible selling message to the right prospects at the lowest possible cost". Kotler and Armstrong (2003), provide an alternative definition: "Advertising is any paid form of non-personal presentation and promotion of ideas, goods and services through mass media such as newspapers, magazines, television or radio by an identified sponsor".

Sales Promotion is the Demand-stimulating activity designed to boost the sales of a product or service. It may include an advertising campaign, increased Public Relations (PR) activity, a free-sample campaign, offering free gifts or trading stamps, arranging demonstrations or exhibitions, setting up competitions with attractive prizes, temporary price reductions, door-to-door calling, telemarketing, and personal letters on other methods. More than any other element of the promotional mix, sales promotion is about action. Public Relations programs are a planned communication effort by an organization to contribute to generally favorable attitudes and opinions toward an organization and its products.

Benefits of IMC on online marketing:

- Although Integrated Marketing Communication requires a lot of effort, it delivers many benefits. It can create competitive advantage, boost sales and profits, while saving money, time and stress.
- IMC wraps communication around customers and helps them move through the various stages of the buying process. The organization simultaneously consolidates its image, develops a dialogue and nurtures its relationship with customers. This 'Relationship Marketing' cements a bond of loyalty with customers which can protect them from the inevitable onslaught of competition. The ability to keep a customer for life is a powerful competitive advantage.
- IMC also increases profits through increased effectiveness. At its most basic level, a unified message has more impact than a disjointed myriad of messages. In a busy world, a consistent, consolidated and crystal clear message has a better chance of cutting through the 'noise' of over five hundred commercial messages which bombard customers each and every day.
- IMC can boost sales by stretching messages across several communication tools to create more avenues for customers to become aware, aroused, and ultimately, to make a purchase. Carefully linked messages also help buyers by giving timely reminders, updated information and special offers which, when presented in a planned sequence, help them move comfortably through the stages of their buying process and this reduces their 'misery of choice' in a complex and busy world.

- Agency fees are reduced by using a single agency for all communication and even if there are several agencies, time is saved when meetings bring all the agencies together - for briefings, creative sessions, tactical or strategic planning. This reduces workload and subsequent stress levels - one of the many benefits of IMC.

1) Limitations of IMC on Online Marketing:

- In addition to the usual resistance to change and the special problems of communicating with a wide variety of target audiences, there are many other obstacles which restrict IMC. These include: Functional Silos; Stifled Creativity; Time Scale Conflicts and a lack of Management know-how. Some organizational structures isolate communication, data, and even managers from each other. For example the PR department often doesn't report to marketing.
- The sales force rarely meets the advertising or sales promotion people and so on. And all of this can be aggravated by turf wars or internal power battles where specific managers resist having some of their decisions (and budgets) determined or even influenced by someone from another department.
- IMC can restrict creativity. No more wild and wacky sales promotions unless they fit into the overall marketing communication strategy. The joy of rampant creativity may be stifled, but the creative challenge may be greater and ultimately more satisfying when operating within a tighter, integrated, creative brief. Not just managers but also agencies.
- There is a proliferation of single discipline agencies. There appear to be very few people who have real experience of all the marketing communication disciplines. This lack of know how is then compounded by a lack of commitment. Understanding these limitations is the first step in successfully implementing IMC.
- The advances in technology have led to one of the most dynamic and revolutionary changes in the history of marketing, the dramatic changes in communication using interactive media such as Internet. Interactive media allows communication on a two way form instead of one way communication. And a two way communication plays vital role in IMC.

Conclusion:

IMC makes messages more consistent and therefore more credible. This reduces risk in the mind of the buyer which, in turn, shortens the search process and helps to dictate the outcome of brand comparisons. Un-integrated communication conveys disjointed messages which dilute the impact of the message. This may also confuse, frustrate and arouse anxiety in customers. On the other hand, integrated communication is present a reassuring sense of order. Consistent images and relevant, useful, messages help nurture long term relationships with customers. Customer databases can identify precisely which customers need what information when and throughout their whole buying life.

Finally, IMC saves money as it eliminates duplication in areas such as graphics and photography since they can be shared and used in say, advertising, exhibitions and sales literature.

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“STUDY OF CONSUMER BUYING BEHAVIOR TOWARDS ONLINE SHOPPING IN PALUS CITY”

ABSTRACT:-

Electronic commerce, commonly known as e-commerce, refers to the buying and selling of products or services over electronic systems such as the internet and other computer networks.

Internet is the rapidest growing media during the past decade. Especially, online shopping is a rapidly growing e-commerce area. Online stores are usually available 24 hours a day, and many consumers have internet access both at work and at home. A successful web store is not just a good looking website with dynamic technical features, listed in many search engines.

This study aims to establish a preliminary assessment, evaluation and understanding of the characteristics of online shopping. Consumer behavior, online shopping Usage of internet, Purchase of goods, kind of goods, Method of payment, satisfaction level of inline buyers.

KEYWORDS: *Consumer behavior, online shopping Usage of internet, Purchase of goods, kind of goods, Method of payment, satisfaction level of inline buyers.*

1. INTRODUCTION:-



Internet is changing the way consumers shop and buy goods and services and has rapidly evolved into a global phenomenon. Many companies have started using the Internet with the aim of cutting marketing costs, thereby reducing the price of their products and services in order to stay ahead in highly competitive markets.

Companies also use the Internet to convey, communicate and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities they will receive if they purchase the product from a particular store. Many experts are optimistic about the prospect of online business.

In addition to the tremendous potential of the E-commerce market, the Internet provides a unique opportunity for companies to more efficiently reach existing and potential customers. It has been more than a decade since business-to-consumer E commerce first evolved. Scholars and practitioners of electronic commerce constantly strive to gain an improved insight into consumer behavior in cyberspace.

2. OBJECTIVES OF THE STUDY:-

1. To know the consumer awareness about online shopping.
2. To know the various factors which motivate a consumer towards online shopping?
3. To study the views and opinion of consumers towards online shopping.

3. RESEARCH METHODOLOGY:-

The research is based upon primary and secondary data

3.1 DATA COLLECTION:-

The present study follows primary and secondary method to collect the data.

Primary Data:

All primary data are to be collected through questionnaire, direct personal interviews, discussions and observations. The data will be collected from consumers.

Secondary Data:

Secondary data is of two kinds, internal and external. Secondary data whether internal or external is data already collected by others, for purposes other than the solution of



the problem on hand will be collected from reference books, newspapers, internet, and magazines, research articles , published and unpublished work , website etc.

3.2 SAMPLE SIZE:

Selected Samples has collected from Palus City. Researcher is selected 100 sample respondents according to directions based on central Bus Stand in Palus City.

3.3SAMPLE METHOD:-

SNOWBALL SAMPLING METHOD is used for the collection of data from consumers.

3.4 RESEARCH DESIGN:

Table No. 1.1 Sample selection from Palus City

Sr. No.	Sample Area	Sample Respondents
1	East area	25
2	West area	25
3	North area	25
4	South area	25
	Total	100

4. RESULT AND DISCUSSION:

Figure No.1 Time Period using the Internet

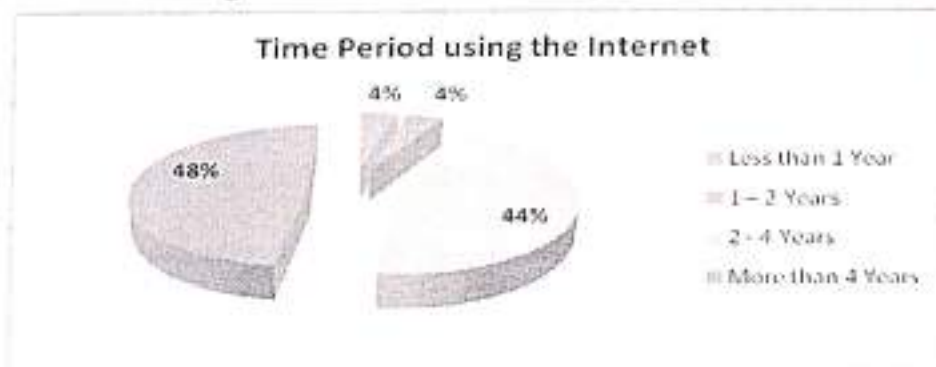


Figure No.2 Usage of Internet for searching Product Information

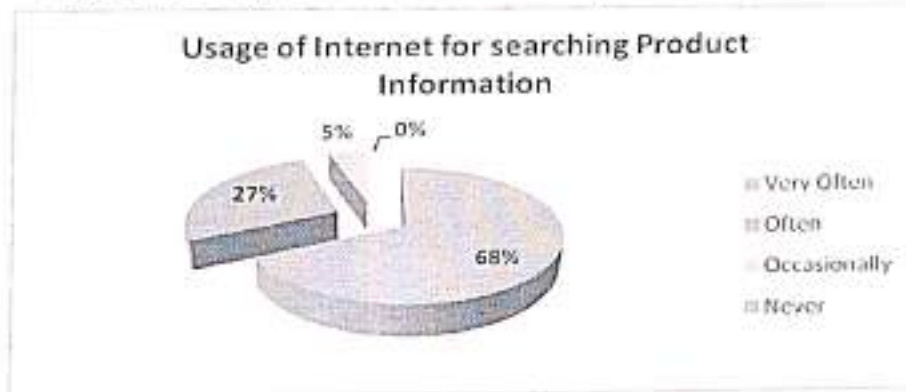


Figure No. 3 Preference of consumers for online shopping website



Figure No.4 Kinds of goods purchased from the internet

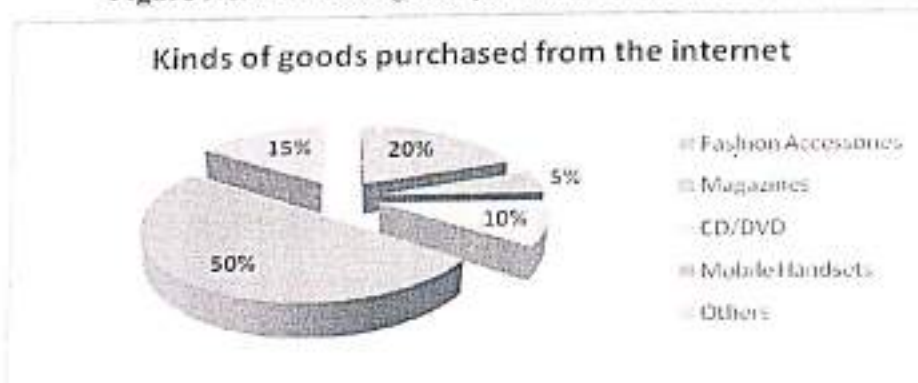


Figure No. 5 Medium preferred for online shopping

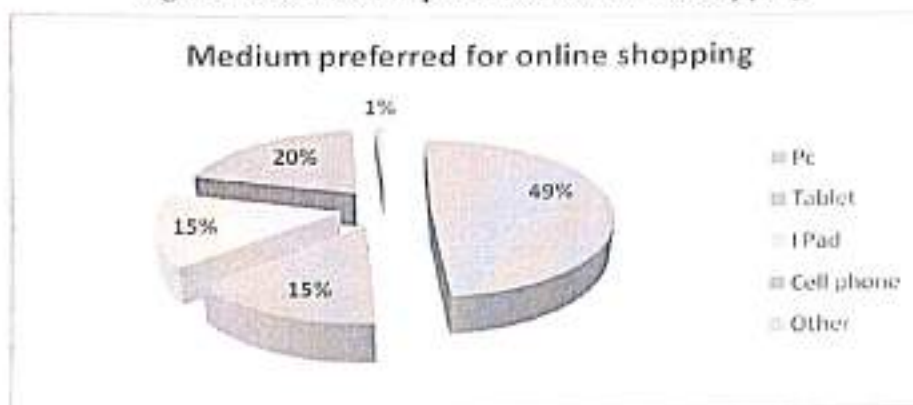


Figure No.6 Methods used for making payments

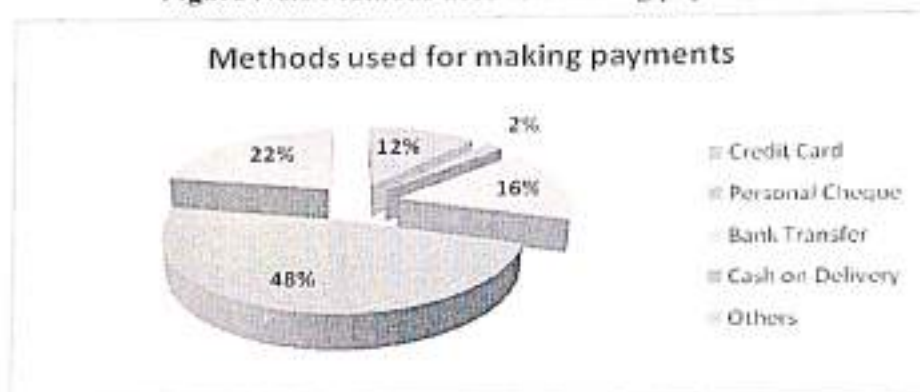


Figure No. 7 Satisfaction level of online shoppers



5. FINDINGS:-

1. It is found that Most of the online shoppers use internet for searching product information.
2. It is found that among the categories of goods available online, tickets is the highest category of goods purchased online, followed by computer components, clothes, electronics, fashion accessories, gifts, books, house wares, CD / video, toys and software.
3. It is found Flipkart is the most favorite shopping site of the respondents.
4. It is found PC is the most popular medium used for internet shopping by the online shoppers.
5. It is found that among the various options of payment available online, Cash on delivery is the most common method used for payment whereas credit card and personal cheque are the least common method of payment online.
6. It is found that majority of the respondents are satisfied with online shopping.

6. SUGGESTIONS:-

1. It is suggested that consumers should be made aware that one of the safety aspects of using credit cards online is that in case of disputed credit card payments for online transactions.
2. It is suggested that consumers should be made payment after getting product i.e. cash on delivery.
3. It is suggested that consumers should take precaution from online bad marketing practices

7. CONCLUSION:-

The e-commerce is one of the biggest things that have taken the business by a storm. It is creating an entire new economy, which has a huge potential and is fundamentally changing the way businesses are done.

More consumers are indulging into internet shopping as seen by the research because of the value proposition it offers to a customer such as convenience, 24x7 shopping, doorstep



delivery, a broad product selection and the ever-expanding range of unique and unusual gift ideas as well as increased consumer confidence in shopping on the internet is increasing.

Here the Researcher conclude that majority of the consumer are shifting from traditional shopping to the online shopping.

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Changing Consumer Buying Behaviour in Rural areas

-Dr. Pravinkumar Bharatkumar Luptane* and Amit Shivaji Patil**

Abstract

According to Census 2011, it consists of more than 740 million Indians, forming 73% of the Indian Population in rural areas. The number of rural households is in excess of 120 millions and accounts for over 70% of total households in India. There are around 12 million sales outlets at the retail level in rural India. The total area of Sangli district is 8,572 sq. Mt. and the total population is 28, 20,505. There are 10 talukas and 734 towns in Sangli district and 5,741 registered Kirana shops in the sample area. The objectives of the study are-to understand the various reasons affected on consumer behavior and to study the impact of 4P's (Product, Price, Place and Promotion) on consumer behaviour. The primary data is collected through questionnaire. The sample size is 400 for customers. The study of customer is the most essential to understand the changing behaviour. The study of customers guides to decide the policies related to marketing mix decisions. Without them marketing is not successful. This study of customers changing behaviour facilitates why, what and when the customers purchase the goods and services. Also study the 4P's have affected on consumer behaviour.

Key Words: Consumer, behaviour, rural, marketing, Kirana Shops

1. Introduction:

According to Census 2011, it consists of more than 740 million Indians, forming 73% of the Indian Population in rural areas. The total number of villages including uninhabited ones are 6, 38,365. The number of rural households is in excess of 120 millions and accounts for over 70% of total households in India. The urban population in India lives in 3,200 cities and towns and just 90,040 villages have population of 5,000 or more. The remaining villages have less than 5,000 people in each village. It means there is huge population lives in rural areas.



The private village shops are the backbone of rural retail marketing. Private retail shops are ideal agencies for village distribution. There are around 12 million sales outlets at the retail level in rural India. One retail shop is serving around 600 families in the rural retail marketing. The retailer to consumer ratio has been very low with many such shops often located close to people residence, near to home and at the corner of the street, thus making location and convenience a major factor for their popularity. Kirana shop is one of the easiest ways to generate self-employment as it requires limited investment in land, capital and human resource. Kirana shops are unique business models in India especially in rural areas which are offering personal services and quality products as per demand of customers. A Kirana shop normally a range from 25 to 400 square feet with a various range of products which are daily requirement of customers. A significant historical reason underlying the perceived increasing importance of retailing is that its contribution to the economy is much more visible in the modern era than it was in the past. Now, retailing is up-coming as one of the major non-farming occupations in India. The total area of Sangli district is 8,572 sq. Mt. and the total population is 28, 20,505. There are 10 talukas and 734 towns in Sangli district and 5,741 registered Kirana shops in the sample area.

The business is always moving around the consumer. Understanding changing consumer behaviour means why, when, how and where consumer do or do not buy a product. The main objective of the study is to understanding of changing consumer behavior. In order to understand this concept, researchers attempts to solve some consumption problems of consumers.

2. Objectives:

- 1) To understand the various reasons affected on consumer behaviour.
- 2) To study the impact of 4P's (Product, Price, Place and Promotion) on consumer behaviour.

3. Research Methodology:

3.1 Primary data:



The primary data is collected through questionnaire, discussion, interviews, observation and necessary field work. The researchers have collected required information and data of the consumers from Kirana Shopkeepers in Sangli district. While customers are purchasing the kirana goods these customers are selected.

3.2 Secondary data:

The researchers have collected necessary information from books, M. Phil and Ph.D. research works, magazines, internet, different websites, Daily newspapers, articles and government publications etc.

4. Sampling:

The researchers have selected sample respondents on the basis of scientific statistical parameters. There were 28, 20,605 population of Sangli district as per census 2011. The researchers have selected appropriate number of samples on the basis of Taro's formula i.e.

$$\text{Taro Yamane formula for sample size} = n = \frac{N}{1 + N(e)^2}$$

Where-

n = Sample to be selected, N = total Population, e = Confidence Level / Error (0.05)

After the calculations as per Taro Yamane's formula sample size is 400 for customers. With the population of location, age, sex, educational qualification, family size, etc. variables has also considered for the data collection of customers.

5. Data analysis and interpretation:

The study of customer is the most essential to understand the changing behaviour. The study of customers guides to decide the policies related to marketing mix decisions. Without them marketing is not successful. Marketing means to understand and respond to customer's needs. This study of customers changing behaviour facilitates why, what and when the customers purchase the goods and services. Also study the 4P's have affected on consumer behaviour.

5.1 Reasons for purchasing kirana goods from the sources



Due to changing consumer behaviour, they are purchased kirana goods from local bazaars. There are some reasons are affected to consumers for purchasing the kirana goods either from kirana shops or bazaars.

Table No. 5.1.: Reasons for purchasing kirana goods from the sources

Sr. No.	Reasons	Frequency	(%)
		N = 400*	
1	Near to Home	297	23
2	Getting Qualitative Goods	47	03
3	Getting Goods on Credit	345	26
4	Handling of Goods	58	04
5	Reasonable Rates	111	08
6	Telling the information about the Goods	151	11
7	Good Business relations	261	19
8	Attractive Schemes & Incentives	70	05
9	Getting goods in a single roof	10	01
10	Total	1350**	100

Source: Field Work

* Indicates actual frequency (400)

**Indicates respondents have given multiple answers, so frequency is greater than actual (400)

Table No. 5.1 has shows that the various reasons affected on purchasing kirana goods from kirana shops. Location plays an important role while purchasing the kirana goods. In rural areas, Consumers are purchased kirana goods as and when they needed. So, they preferred kirana shops which are located nearby the home or corner of the street. 23% (297 out of 400) consumers have purchased kirana goods in kirana shops because it is near to home. There is the custom that kirana shops are not provided good qualitative goods. So, only 3% consumers have purchased

kirana goods in kirana shops. 26% consumers are purchased kirana goods in kirana shops because of kirana shopkeepers have given goods on credit basis. Kirana shops are not provided the services like to handle the goods and to choose the goods those they needed. So, 4% respondents have purchased kirana goods in kirana shops. 8% consumers are purchased kirana goods in kirana shops because of reasonable rates. 11% respondents have purchased kirana goods in kirana shops because they have told the necessary information about the goods. The consumers are very well known to kirana shopkeepers and maintain good business relations with them. So, 19% consumers have purchased kirana goods in kirana shops because of goods business relations. Kirana shops have not provided attractive schemes and incentives, that's why 5% consumers have purchased kirana goods from kirana shops. Only 01% consumers have purchased kirana goods from kirana shops because of they are getting goods in a single roof.

5.2 Impact of 4P's on consumer behaviour

Following tables' shows 4 P's (Product, Price, Place and Promotion) have affected on consumer while they purchase the kirana goods. Researcher has asked the opinion about the 4P's of five sub-questions each. The 'Five-Point Likert-type scale' has used to represent the customer's opinion of Strongly Disagree to Strongly Agree towards the 4P's.

5.2.1 Impact of 'Product' on consumer behaviour

The first P is Product. Product is the most tangible and important single component of the marketing. A product is anything that satisfies human wants. The product mix has included product related aspects which includes packaging, quality, cleaned and selected goods, information, and handling of kirana goods are affects on purchases.



Table No. 5.3.2.1 Impact of 'Product' on consumer behaviour

Sr. No.	Particulars	Strongly Disagree	Disagree	Can't Say	Agree	Strongly Agree
1	Packing of kirana goods	00 (0%)	07 (2%)	09 (2%)	311 (78%)	73 (18%)
2	Quality of kirana goods	00 (0%)	07 (2%)	33 (8%)	191 (48%)	169 (42%)
3	Cleaned & selected kirana goods	00 (0%)	00 (0%)	69 (17%)	178 (45%)	153 (38%)
4	Information about kirana goods (Label, brand, identity)	33 (8%)	41 (10%)	106 (27%)	69 (17%)	150 (38%)
5	Handling of kirana goods	10 (2%)	42 (10%)	133 (33%)	177 (45%)	38 (10%)

Source: Field Work

Table 5.2.1 is related with 'Product'. 78% (311 out of 400) customers have agreed that they have affected by packing of kirana goods at the time of their purchases. 48% customers have agreed that they affected quality of kirana goods at the time of their purchases. 45% customers have also agreed that they have affected on cleaned and selected kirana good sat the time of their purchases. 38% customers have strongly agreed that they have also affected information about kirana goods like label, brand, and identity of goods while they have purchased the kirana goods. 45% customers have agreed that they have affected handling of kirana goods at the time of their purchases. It is found that majority (90%) 'Quality' aspect of a product have positively affected on customers' behaviour while customers have purchased the kirana goods.

5.2.2 Impact of 'Price' on consumer behaviour

The second P is Price. Price is the amount of money needed to acquire a product. Price is very sensitive factor according to the customers. Price mix has included reasonable and affordable price, adjustment in prices, effect on increasing prices, personal discount in kind of cash, pricing policy. different prices of purchasing goods are affects on purchases.

Table No. 5.2.2 Impact of 'Price' on consumer behaviour

Sr. No.	Particulars	Strongly Disagree	Disagree	Can't Say	Agree	Strongly Agree
1	Reasonable & affordable price	19 (5%)	32 (8%)	31 (8%)	250 (62%)	68 (17%)
2	Adjustment in prices	30 (8%)	81 (20%)	89 (22%)	170 (42%)	30 (8%)
3	Effect on Increasing prices	71 (18%)	50 (12%)	89 (22%)	111 (28%)	79 (20%)
4	Personal discount	41 (10%)	53 (13%)	101 (25%)	107 (27%)	98 (25%)
5	Pricing policy	91 (23%)	81 (20%)	107 (27%)	121 (30%)	00 (00%)

Source: Field Work

Table No. 5.2.2 shows that 'Price' related aspects that affect on customers while they purchase kirana goods. 62% (250 out of 400) customers have agreed that they have affected reasonable and affordable prices. 42% customers have agreed that they have affected adjustment in prices which they have purchased the kirana goods. 28% customers have narrated that they have agreed that effect of price on their behaviour while purchasing the kirana goods. 27% customers have agreed that they have affected on personal discount at the time of purchasing the kirana goods. 30% customers have agreed that pricing policy have affected their purchasing. Customers in rural area are mainly farmers and farm workers. Their income is very low. They earned and purchase goods daily as per requirement. So the 'price' factor is much dominant



while they purchase the kirana goods. Researcher has observed that customers have very keenly observed the prices of kirana goods. If price of any product is increased, they purchase less quantity of kirana goods. So, reasonable and affordable prices of the product have affected their purchasing. Overall 57% (38% +19%) customers have agreed that the 'Price' aspect have dominated on behaviour at the time of purchasing the kirana goods.

5.2.3 Impact of 'Place' on consumer behaviour

The third P is Place. It has covered goods purchased in a single roof, near to home services given by shopkeeper, getting goods as per the need, attractive arrangement of goods, place and facilities are affects on purchases.

Table No. 5.3.2.3 Impact of 'Place' on consumer behaviour

Sr. No.	Particulars	Strongly Disagree	Disagree	Can't Say	Agree	Strongly Agree
1	Goods purchased in a single roof	41 (10%)	38 (10%)	33 (8%)	230 (57%)	58 (15%)
2	Near to home	21 (5%)	62 (15%)	49 (13%)	170 (42%)	98 (25%)
3	Services given by shopkeeper	39 (10%)	69 (17%)	70 (17%)	131 (33%)	91 (23%)
4	Getting goods as per need and necessity	30 (8%)	61 (15%)	59 (15%)	201 (50%)	49 (12%)
5	Attractive arrangement of goods	71 (18%)	81 (20%)	69 (17%)	109 (27%)	70 (18%)

Source: Field Work

Table No. 5.2.3 shows that 'Place' related aspects affected on customers while purchasing kirana goods. 57% (230 out of 400) customers have agreed that the single roof have affected on their purchasing. 42% customers have agreed that the distance of kirana shops has affected on their purchasing. 33% customers have agreed that they have affected the services

given by the shopkeepers while purchasing their kirana goods. Half (50%) of the customers agreed that they are affected on getting goods as per need and necessity. 27% customers are agreed to affect the attractive arrangement of goods while they purchased kirana goods. It is interpreted that 'place' is also an important aspect affected on consumer behaviour while purchasing the kirana goods. Customers' in rural area also purchases kirana goods at a particular shop. They do not want to go another shop for purchasing. They purchased essential goods daily in daily earnings. Customers' are preferred neighbor kirana shop for purchasing the kirana goods. Researcher observed that customers are purchased kirana goods as per need. If any goods are finished, they promptly purchased in neighbor kirana shop.

5.2.4 Impact of 'Promotion' on consumer behaviour

The fourth and last P is Promotion. It includes advertising, after sale services, credit facilities, attractive plan and concession, imitation by others and good and healthy business relations are affects on purchases.

Table No. 5.3.2.4 Impact of 'Promotion' on consumer behaviour

Sr. No.	Particulars	Strongly Disagree	Disagree	Can't Say	Agree	Strongly Agree
1	Advertising	51 (13%)	101 (25%)	70 (18%)	169 (42%)	09 (2%)
2	After sales services	70 (17%)	89 (23%)	110 (27%)	98 (25%)	33 (8%)
3	Credit facilities	81 (20%)	67 (17%)	61 (15%)	181 (45%)	10 (2%)
4	Attractive plan and concession	39 (10%)	81 (20%)	41 (10%)	179 (45%)	60 (15%)
5	Imitation by others	38 (10%)	99 (25%)	62 (15%)	170 (42%)	31 (8%)

Source: Field Work

Table No. 5.2.4 shows that 'Promotion' related aspects affected on customers while they purchases kirana goods. 42% (167 out of 400) customers strongly agreed that they are affected advertising while they purchased kirana goods. 27% customers are also neutral that they are affected after sales services at the time purchasing. 45% customers told that they are agreed that they have affected credit facilities given by the kirana shopkeepers. 45% customers answered that are affected attractive plans and concessions given by the shopkeepers. 42% customers are narrated that they are agreed that they imitated by others while purchasing the kirana goods.

It is interpreted that advertising is the new art or an essential part or new mantra for selling goods. Every company is doing advertising of its products. In the point of view of, kirana goods, customers' are narrated that they somewhat affect on advertising while purchasing. There are some reasons like kirana goods are essential goods and are used daily. So, the customers' must be purchased it. That's why they answered that they little bit affected advertising while purchasing.

6. Conclusion:

It is concluded that new retail formats changed the total concept of shopping and shopper's buying behaviour, ushering a revolution in shopping in India. There is high growth being registered in the retail in the sample area, which is almost on the verge of a retail revolution. In addition to the high growth in the organized retail in the recent times, the retail format choice becomes an area of concern for a retailer as well as consumer. Customer prefers conveniently located kirana shops. It should be close to their house or business or working place. Customers have preferred those kirana shops that are known for their quality and service. Some kirana shops become popular due to extremely fine handling customers and "Feel Good" ambiance. Prompt service is also an important criterion for attracting the customer at a particular kirana shop. The attitude and humble inquiry of kirana shopkeeper plays a significant role in the kirana business.

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"Micro Finance – A Ray of Women Empowerment"

- Amit Shivaji Patil* and Dr. Pravinkumar Bharatkumar Lupane**

Abstract

Women are an integral part of every economy. Empowerment of women is a holistic concept. The scheme of micro-finance through SHG create empowerment promoting conditions for women to move from positions of marginalization within household decision making process and exclusion with community, one of greater centrality, inclusion of voice. Thus, micro financing through SHGs has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. But the lack of education often comes in the way and many a times they had to seek help form their husbands or any other educated men/women for day-to-day work. Self Help Groups (SHGs) is now well known concept. The objectives of the study are-To understand the role of micro finance through Self Help Groups (SHGs) towards Women empowerment. To know about status of Self Help Groups (SHGs) in India. To know the achievement through women empowerment. The paper is based on secondary data and some discussion with women members of Self Help Groups. Micro-finance programme are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment. There were certain misconception about the poor people that they need loan at subsidized rates of interest on soft terms, they lack skills, capacity to save, credit worthiness and therefore are not bankable. Nevertheless, the experience of several and SHGs reveal that rural people are actually efficient managers of credit and finance.

Key Words: Women Empowerment, Self Help Group, Micro Finance

1. Introduction:

The origin of micro finance could be traced back to the beginning of the cooperative movement in Germany. The movement was started in 1944 in the field of co-operative based credit system by the Raiffeisen Societies as well as Rochadale pioneers in England. Similarly, the enactment of the co-operative credit societies Act, 1904 could be considered as the beginning of micro-finance in India.



Micro- finance programme are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment. Before 1990's credit schemes for women were almost negligible. There were certain misconception about the poor people that they need loan at subsidized rates of interest on soft terms, they lack skills, capacity to save, credit worthiness and therefore are not bankable. Nevertheless, the experience of several and SHGs reveal that rural people are actually efficient managers of credit and finance. Availability of timely and adequate credit is essential for them in their enterprises rather than subsidies. Earlier government efforts through various poverty alleviation schemes for self- employment by providing credit and subsidy received little success since most of them were target based involving various government agencies and banks.

2. Objectives:

1. To understand the role of micro- finance through Self Help Groups (SHGs) towards Women empowerment.
2. To know about status of Self Help Groups (SHGs) in India.
3. To know the achievement through women empowerment.

3. Research Methodology:

The paper is based on secondary data and some discussion with women members of Self Help Groups.

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Women labour in the main stream of economic development. Empowerment of women is a holistic concept. It is multi- dimensional in its approach and covers social, political, economic and social aspects of all these facts of women's development, economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society.

Empowerment is not essentially political alone; it is a process having personal, economic, social and political dimensions with personal empowerment being the core of the process. In fact political empowerment will not succeeded in the absence of economic empowerment. The scheme of micro- finance through SHG create empowerment promoting conditions for women to move from positions of



marginalization within household decision making process and exclusion with community, one of greater centrality, inclusion of voice.

The social process of micro finance programme strengthens women's self esteem and self worth, instills a greater sense of awareness of social and political issues leading to increased mobility and reduced traditional seclusion of women. Most importantly micro finance programme enables women to contribute to the household economy, increasing their intra- household bargaining power. Thus, micro financing through SHGs has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. But the lack of education often comes in the way and many a times they had to seek help from their husbands or any other educated men/women for day- to- day work. The political as well as economic empowerment will not succeed in the absence of women education in skills and vocations they require the most.

The Government in developing countries therefore must take effective steps to enroll the members of SHGs in the schemes of open schooling or any other distance mode to impact education. Although it is alone true that economic empowerment alone does not always had to reversal in gender relationship.

The success of any strategy of women empowerment depends upon the following factors—

- Level of education, hard work.
- Social custom.
- Family planning, small family.
- Health, medical services, cleanliness.
- Environment, tree growing, kitchen gardening.

Micro- Finance Programme (MFP) intends to arrest the most burning issues i.e. poverty and unemployment, which are main hurdles in the process of development. Micro- finance can be defined as provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi- urban of urban areas for enabling them to raise their income levels and improve living standards.

The principal objectives of the MFP are as under—



- To make the participating agencies well acquainted with the needs of different target groups e.g. women, tribal, scheduled castes and tribes, micro entrepreneurs and unemployed youth.
- To imitate and implement micro- enterprises development programme and support the programme by way of an effective micro- finance delivery mechanism.
- To strengthen capabilities of micro- finance organizations in the areas of planning, managing and coordinating micro- enterprises i.e. identification of feasible business projects, encouraging the entrepreneurs to execute these projects and supporting them with managerial, financial and marketing assistance.

Self Help Groups (SHGs) is now well known concept. It is now almost two decade old. It is reported that the SHGs have a role in hastening country is economic development. SHGs have new evolved as a movement.

Mainly members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment.

Self Help Groups (SHGs) is a small voluntary association of poor people, preferably from the some socio- economic background and which disburse micro credit to the members and facilitate them to enter into entrepreneurial activities. They come together for the purpose of solving their common problems through self- help and mutual help. The SHGs promotes small savings among its members. The savings are kept with a bank. This common fund is the name of SHG. Usually, the number of members in one SHG does not exceed twenty. The concept of SHG is based on the following principles:--

- Self help supplemented with mutual help can be powerful vehicle for the poor in their socio-economic development.
- Participative financial services management is more responsive and efficient.
- Poor need not only credit support, but also savings and other services.



- Poor can save and are bankable and SHGs as clients result in wider out reach, lower transaction cost and much lower risk costs for the banks.
- Lower risk costs for the banks.
- Creation of a common fund by contributing small savings on a regular basis.
- Flexible democratic system of working.
- Loaning is done mainly on trust with bare documentation and without any security.
- Amounts loaned are small, frequent and for short durations.
- Defaults are rare mainly due to group pressure and
- Periodic meeting non- traditional savings.

4. Historical Background:

A) World Scenario:

We can trace the origin of the concept of SHGs in Bangladesh. Bangladesh has been acknowledged as a pioneer in the field of micro- finance. Dr. Mahmud Yunus, professor of Economics in Chitgaon University of Bangladesh, was an initiator of an action research project 'Grameen Bank'.

The project started in 1976; it was formally recognized as a bank through an ordinance, issued by the government in 1983. Even then it does not have a scheduled status from the central bank of the country, the Bangladesh bank. The Grameen Bank provides loans to the landless poor, particularly women, to promote self- employment. At the end of December 2007, it had a membership of 23.78 Lakh and cumulative credit disbursements of TK 14,653 corer.

B) Indian Scenario:

India has adopted the Bangladesh's model in a modified form. To alleviate the poverty and to empower the women, the micro- finance has emerged as a powerful instrument in the new economy. With availability to micro- finance, SHGs and credit management groups have also started in India. And thus the movement of SHGs has spread out in India.

In India, banks are predominant agency for delivery of micro- credit. In 1970, Llaben Bhat, founder member of 'SEWA' (Self Employment Women's Association) in Ahmadabad, had developed a concept of 'women and micro- finance'. 'The



Annapurna Mahila Mandal' in Maharashtra and 'Working Women's Forum' in Tamilnadu and many National Banks for Rural Development (NABARD) - sponsored groups have followed the path laid down by SEWA. SEWA is a trade union of poor, self employed women workers.

In 1991-92 NABARD started SHGs on a large scale. And it was the real take-off point for the 'SHG movement'. In 1983, the Reserve Bank of India (RBI) also allowed SHGs to open saving account in banks. Facility of availing bank services was a major boost to the movement. Thus an informal credit system was evolved with assistance from formal financial institutions. The main objective were to provide the following—

- Supplementary credit to SHG
- Reduction in transaction cost for both banks as well as SHG by reducing paper work.
- To mobilize small savings among poor rural women.
- To build mutual trust and confidence between banks, NGOs and rural poor.
- To create health relations between SHGs members and linking agencies.
- Constant supervision and monitoring by banks through NGOs.

In April 1999, the Government of India has launched "Swarnajayanti Grameen Swarozgar Yojana" (SGSY) by meeting all the poverty alleviation programs. The SGSY envisaged the routing credit preferably through SHG conduits.

The movement of SHG was a major boost to the states of Gujarat, Maharashtra, Andhra Pradesh, Rajasthan, Tamilnadu and Kerala.

Now nearly 560 banks like NABARD, Bank of Maharashtra, State Bank of India, Co- operative banks, Regional rural banks, the Govt. institutions like Maharashtra Arthik Vikas Mahamandal (MAVIM), District Rural Development Agency (DRDA), municipal corporations and more than 3024 NGOs are collectively and involved in the promotion of SHGs movement.

C) The SHG Movement in Maharashtra:

The concept of SHG was not new in Maharashtra. Beginning with a tiny amount of only 25 paise, the women of Maharashtra from Amaravati district had established one SHG long back in 1947. Further in 1988, 'Chaitanya' Grameen



Mahila Bal Yuvak Sanstha started promoting SHGs in Pune district informally. Whereas in Maharashtra, the NGOs not only have catered to the economic needs to the participants, but also involved in the process of social development. Aim of 'Chaitanya' is also the same to empower the women in both ways, economically and socially. Presently, numerous NGOs and governmental institutions promote SHGs on a large scale.

Table No.1: Cumulative progress of Self Help Groups- bank linkage programme in India

(Rs. In Crore)

Year	No. of SHGs	Bank finance	Re- finance by NABARD
2002-03	255	0.29	0.27
2003-04	620	0.65	0.46
2004-05	2,122	2.44	2.13
2005-06	4,757	6.06	5.66
2006-07	8,598 (3271)	11.84 (3982.76)	10.65 (3844)
2007-08	14,317	23.76	21.39
2008-09	32,995	57.07	52.06
2009-10	94,645	192.98	150.13
2010-11	1,14,775(1234.90)	193.00 (1530.07)	150.10 (1309.39)
2011-12	2,63,825	480.90	400.70
2012-13	4,63,478	1026.30	796.50
2013-14	7,17,360	2048.70	1418.80
2014-15	10,79,991 (840.96)	3904.20 (1922.90)	2124.20 (1315.19)
2015-16	16,18,476	6898.00	3092.00
2016-17	22,38,565	11398.00	4160.00
2017-18	29,24,973(170.83)	18041.00 (362.09)	5459.00 (156.99)

Source: NABARD website

Note: The percentages have been computed by assuming 2002-03, 2006-07, 2010-11, 2010-15 as the base years.



5. Achievement through women empowerment:

- Study Tour:

The women of SHGs organize study tour to visit special villages and on return from study tour, they conducted the meetings in the village. They informed the villagers about the project and cleanliness. Accordingly, the villages became clean and some of the villages also received 'Nirmal Gram Puraskar'.

- Women Gram Sabha:

Under 'Jalswarjya' it is mandatory to hold a woman Gram Sabha prior to main Gram Sabha. This has empowered to women to take decision. Also, the subject and decision put forth by the main Gram Sabha. This provided the women a good forum.

- Gram Sabha:

In the beginning, women were not attending the Gram Sabha, nor participated in discussion. Through, IEC attendance in Gram Sabha has been increased on a large scale; women are also attending a large scale and placing their opinion.

- Representative of various committees:

In village, water and sanitation committee, women development committee, social audit committee etc., the representation of women and also as a chairperson, treasurer and secretary raised to the average of 50 percentages.

- Leadership quality:

Women are pursuing the work relating to laying down pipes, construction (digging), selection of contractors and pursuing of support organization. Some of the villages, the women are 'Sarpanch' of their villages and does good leadership.

- Decision making capacity:

Women are putting forth their opinion at various levels at the village. The decision given by the women on source selection is beneficial.

- Tribal women:

Tribal women are also coming forward in this component and have a started independent business of collecting the herbal medicine and processing it.

- Training:

Training plays an important role as it helps the SHGs in expanding their knowledge base, brings about changes in the attitudes of women/groups.

6. Conclusion:

For micro- finance to be a success, we need to have the strong back- up of self help groups and neighborhood communities. Formation of SHGs is essential in order to facilitate the process of providing credit to the poor. But the SHGs main purpose is not only to route credit but also to avail of allied services. Group activities undertaken and issues addressed at a micro level help strengthen the ties between group members and generate a sense of belonging. SHGs serve as support groups for the poor enabling them to avail of various services and benefits. The main principle is to 'help people help themselves'. NABARD, RBI, NGOs, other co-operative and Regional Rural Banks plays an important role for empowerment of women through SHGs.

Mahatma Gandhi said that, "Millions of women in our hamlets known what unemployment means. Give them to economic activities and they will have access to power and self- confidence to which hitherto have been strangers".

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**Number of books and chapters in edited volumes/books published and papers published in national/
international conference proceedings Journal**

Sr. No.	Name of the teacher	Title of the paper/ Title of the book/chapters published	Calendar Year of publication	ISBN number of the proceeding	Name of the publisher
1	Dr. Santosh Bhagwant Wadkar	Opportunities and Challenges for Marketing of Fruits and Vegetables in Sangli and Kolhapur Districts	2018	ISBN 978-93-87793-02-6	ICRJSEM-18
2	Rahul Laxmikant Chitnis	Changing Patients Perception towards Private Hospitals	2018	ISBN 978-93-87793-02-6	ICRJSEM-18
3	Dr. Avinash Manohar Kharat	Opportunities and Challenges for Marketing of Fruits and Vegetables in Sangli and Kolhapur Districts	2018	ISBN 978-93-87793-02-6	ICRJSEM-18
4	Dr. Pravinkumar Bharaikumar Lupane	Indian Retail: Yesterday, Today and Tomorrow	2018	ISBN 978-93-87793-02-6	ICRJSEM-18
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10	Rahul Laxmikant Chitnis	Changing Patients Perception towards Private Hospitals	2018	ISSN: 2319-7471,	E R Publication
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OPPORTUNITIES AND CHALLENGES FOR MARKETING OF FRUITS AND VEGETABLES IN SANGLI AND KOLHAPUR DISTRICTS

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ABSTRACT

At present the fruits and vegetables are produced by the farmers who are not much literate or having the scientific knowledge of crop production. Number of primary marketing units yet they have not done much in collection, grading, marketing etc. There is an absence of proper marketing channels as well as direct intervention of the government. Hence, producers as well as consumers are at worst position. Lack of proper marketing management, cold storage facilities, proper physical communication facilities, and also due to low level of literacy, dispersed markets, least care of state and central governments creates the problems. The present study has highlighted the present practices of production and marketing of vegetables and fruits in Sangli and Kolhapur Districts

KEYWORD: *Marketing and Production of fruits and vegetables, Marketing Channel.*

1. INTRODUCTION

Agriculture has always remained the backbone of the Indian Economy and despite concentrated industrialization in the last six decades, agriculture still occupies a place of pride and honor. Due to perishable nature and forces of demand and supply the fruits and vegetables cannot provide assured returns to the farmers. The dominance of middlemen could not give the expected profit to the farmer and consumer get it for with higher prices. The interest of farmer and consumer is not conducive due to middlemen. The study examines various aspects of fruit and vegetable marketing such as market infrastructure, marketing practices, marketing costs etc. in the wholesale markets in the selected area.

2. OBJECTIVES

- 1) To study the various government policies and schemes for the production and marketing of fruits and vegetables.
- 2) To study the present demand parameters of fruits and vegetables.





- 3) To analyze opportunities and challenges for marketing of fruits and vegetables.
- 4) To suggest the measures for fair remunerative prices to producers and affordable prices to consumers.

III. ANALYSIS AND INTERPRETATION OF DATA

Table No. 1 Opinion about external factors for fixation of price of produce

Sr. No.	Particulars	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
1	Demand	19 (05%)	53 (13%)	85 (21%)	115 (29%)	128 (32%)	400 (100%)
2	Season	29 (07%)	42 (11%)	70 (18%)	103 (26%)	156 (39%)	400 (100%)
3	Government Policies	24 (06%)	28 (07%)	87 (22%)	142 (36%)	119 (30%)	400 (100%)
4	Transportation	20 (05%)	82 (21%)	95 (24%)	98 (25%)	105 (26%)	400 (100%)
5	Technology	62 (16%)	68 (17%)	78 (20%)	94 (24%)	98 (25%)	400 (100%)

Table No. 1 give information about various external factors considered for fixing the price. There were various factors considered. 32% of the producers are strongly agree, 29% are agree, 21% are neutral, 13% are disagree and remaining 05% are strongly disagree about demand decides the price. 39% of the producers are strongly agree, 26% are agree, 18% are neutral, 11% are disagree and remaining 0% are strongly disagree about season decides the price. 36% of the producers are agree, 30% are strongly agree, 22% are neutral, 07% are disagree and remaining 06% are strongly disagree about government policies decides the price. 26% of the producers are strongly agree, 25% are agree, 24% are neutral, 21% are disagree and remaining 05% are strongly disagree about transportation decides the price. 25% of the producers are strongly agree, 24% are agree, 20% are neutral, 17% are disagree and remaining 16% are strongly disagree about technology decides the price.

It is also clear that at the time of production and selling the producers have to give attention on these factors. If they give full attention towards these factors then it helps them in getting more price and it reduces loss. If they plan according to these factors then it will help them in production as well as in selling functions. Due to improvement in technology it is possible to provide fresh products year around, so it also affects on price.

The role of government is very important. The prices of fruits and vegetables are mostly decided by bargaining power. From the government side there are no rules and regulations for price fixation of produce therefore there are many variations in the prices of fruits and vegetables.



Table No. 2 Knowledge/ use of marketing practices

Sr. No.	Particulars	Not at all	a little	Rather	Much	Very much	Total
1	Grading	103 (26%)	176 (44%)	94 (24%)	23 (06%)	04 (01%)	400 (100%)
2	Segmentation	154 (39%)	145 (36%)	51 (13%)	42 (01%)	08 (02%)	400 (100%)
3	Target to customer	126 (32%)	98 (25%)	154 (39%)	15 (04%)	07 (02%)	400 (100%)
4	Positioning	321 (80%)	52 (13%)	23 (06%)	02 (01%)	02 (01%)	400 (100%)
5	Branding	286 (72%)	56 (14%)	40 (10%)	12 (03%)	06 (02%)	400 (100%)
6	Advertising	321 (80%)	56 (14%)	23 (06%)	0 (0%)	0 (0%)	400 (100%)
7	Self sell	241 (60%)	90 (23%)	21 (05%)	32 (08%)	16 (04%)	400 (100%)
8	Competitors Policy	245 (61%)	59 (15%)	56 (14%)	28 (07%)	12 (03%)	400 (100%)
9	Sell at lean marketing period	300 (75%)	27 (07%)	20 (05%)	28 (07%)	25 (06%)	400 (100%)
10	Market Research	345 (86%)	30 (08%)	10 (03%)	08 (02%)	07 (02%)	400 (100%)

Table No. 2. Give information about knowledge of marketing to the producers. It is observed that in case of grading 44% of the producers said that they have a little knowledge, 24% said not at all, 24% said rather, 06% said much knowledge and remaining 01% said that they have very much knowledge about grading. In case of segmentation 39% of the producers don't have knowledge about segmentation, 36% have little knowledge, 13% said rather, 02% have very much knowledge and only 01% has much knowledge about segmentation. In case of target to customer, 39% of the producer said rather, 32% said not at all, 25% said a little, 04% said much and





02% said very much. 80% of the producers don't have knowledge about positioning, 13% have a little knowledge, 06% said rather, & 02% said much and very much knowledge about positioning. In case of branding, 72% of the producer said that they don't have knowledge about branding, 14% said a little, 10% said rather, 12% said much and remaining 02% said very much knowledge. 80% of the producer said that they have not at all knowledge about advertising, 14% said a little, 06% said rather and no one said much and very much knowledge about advertising. In case of self sell 60% of the producer don't use self sale practices, 23% a little use, 08% said much use, 05% said rather and remaining 04% said very much use of self sell. 61% of the producers said not at all knowledge about competitor's policy, 15% said that they have a little knowledge, 14% said rather, 07% said much and 03% said very much knowledge about competitors policy. 75% said that not at all, 07% said much and a little each, 06% said very much and remaining 05% said rather use the technique like sell at lean marketing period. And in case of market research 86% of the producers don't know about market research, 08% have a little knowledge, 10% have rather and 02% have much and very much knowledge about market research each.

From the above analysis it is clear that, the producers are unaware about marketing knowledge or very few producers use these marketing practices. Lack of these knowledge leads to suffer losses by getting less prices to their produces. So, it is necessary to make awareness about these practices in producers mind.

IV.FINDINGS

1. It is found that 90% of the middlemen grade their produce. By keen observation the researcher has found that the middlemen grade their produce at the time of selling not at the time of purchasing from producer. i.e. by grading the produce the middlemen fix their prices for consumers not for the producers. It results in, the producer get same price for all quality produce and the middlemen get more prices for good quality produce as well as average price for low quality produce than the producer. It means that the middlemen always in profit.
2. It is found that 57% of the respondents provide transportation facility to producers; and 25% provide credit facility. The lack of transportation and unavailability of credit facility are the main problems of producers. The middlemen take the advantages of these problems and provide transportation and loan facilities and purchase products at low prices.
3. It is found that 90% of the middlemen grade their produce. By keen observation the researcher has found that the middlemen grade their produce at the time of selling not at the time of purchasing from producer. i.e. by grading the produce the middlemen fix their prices for consumers not for the producers. It results in, the producer get same price for all quality produce and the middlemen get more prices for good quality produce as well as average price for low quality produce than the producer. It means that the middlemen always in profit.
4. It is found that there are several reasons of losses. 75% of respondents said that the main reason is perishable nature of produce; 58% of them said low market d; 40% gave other reasons like bad





weather, natural calamities; 25% said loading/unloading; 22% said that improper product handling; and the remaining 17% said that transportation is the main reasons behind losses.

V.SUGGESTIONS

1. It is suggested that the government should control on the artificial shortage made by fertilizer stockiest. After shortage they sell these fertilizers at higher prices. Stockiest follows partiality between well known farmers and common farmers. There should be strict watch on distribution pattern of fertilizers.
2. It is suggested that to overcome the problems of exploitation of middlemen it is necessary to provide market for produce through co-operative societies and their role should be increased. Due to the negligible performance of Co-operative societies the number of middlemen has increased. These effects directly on customer. The involvement of politicians in co-operative sale-purchase union has defiated the purpose of Co-operative sale-purchase union. To avoid this there should be an amendment in the byelaws of co-operative Fruits & Vegetables sale-purchase union that the office bearers of such union should actually produce atleast 05 Guntas of Fruits or Vegetables. Only active members should be allowed to contest elections. In addition to this there should be control on middlemen through government rules and regulations. There should be the involvement of producers in the activities like trading, provide information to other producers. Further the government should fix digital TV display in each and every villages to inform about market rate, weather etc. Pricing policy and practices should be designed and implemented in uniform way.
3. It is suggested that the government should take some steps for the improvement of transportation facility. Government should give concession on products while transporting by State Transport (ST) then the producer will get more profit. Again Agricultural Produce Market Committees (APMC) should make arrangement of picking the products from farm and supply it in market then more number of farmers may change their selling method and will increase self sell the produce in the market on their own responsibility as well as profit. In village Nandani from Shirol taluka of Kolhapur district there is a cooperative marketing sangh named 'Nandani Fruits and Vegetables Growers Co operative Sangh Ltd., Nandani' which takes care of production and marketing of fruits and vegetables. They collect the products from farm and sell the products in the market and gives the money to farmers. In short, they act as a mediator between farmer and market.

VI.CONCLUSION

1. The interference of middlemen is the main problem of producers. Middlemen exploit the producers as well consumers. The producers get the less prices for their products when they sold to middlemen. The negligible performance of Co-operative societies increases the number of middlemen in the study area. It





is necessary to increase the role of co-operative societies. In addition to that there should be control on middlemen through government rules and regulations.

2. The middlemen take the advantage to exploit the producers as well as consumers. They get almost double margins for sale the products. The government should appoint special officers to check unfair trade practices, exploitation of the farmer by middlemen. It is necessary to promote, and perhaps even enforce through rules or laws by the government. As a result the producer will get more prices to their products and the consumer will get same products at remunerative prices. To tackle these problems government should provide financial assistance, create awareness among the farmers about various subsidy schemes available to encourage them, take initiative for creating the storage facility at taluka levels and provide it with minimum charges to farmers and give subsidy to build up storage facility, etc.

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CHANGING PATIENTS PERCEPTION TOWARDS PRIVATE HOSPITALS

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ABSTRACT

This article begins by defining the perception of the patients. It then proceeds to describe and discuss patient perception about various basic facilities as well as other facilities such as- Emergency services, Reliability, Responsiveness, Assurance, and Empathy. The article explains that the overall conditions prevailing in the study area with respect to medical services are not conducive to the quality and affordable medical care in the interest of patients. Private hospitals are clearly demonstrated both the levity of the concerned authorities and unconcern of the medical profession for proper standards and quality of care for treatment of patients.

Keywords: - Emergency services, Reliability, Responsiveness, Assurance, Empathy

I. INTRODUCTION

Patient's perception is an important component of relationship with the patient. Perceptions vary from person to person. Different people perceive different things about the same situation. But more than that, we assign different meanings to what we perceive and the meanings might change for a certain person. One might change one's perspective or simply make things mean something else. The concept of patient perception does not only relate to individual patient in private hospitals.

II. OBJECTIVES

- To know services provided by Private Hospitals
- To study the changing pattern of perception of patient towards private hospitals

1. Scope:

Geographical Scope:-

Geographical Scope is limited to Private Hospitals in Islampur City.

Conceptual Scope:-

Conceptual Scope is changing patient's perception towards private hospitals.

1) Limitations:

- Only Private Hospitals are taken from Islampur City for present study





- Only 100 Patient taken for study.

2. Research Methodology:

- Primary Data (Proportionate Sampling Method)
- Secondary Data (News Papers, Different *NHS* Report)

1.1 BASIC ASPECTS:

Satisfaction: - What is your opinion about following Basic Facilities?

Table No.: - 1.1

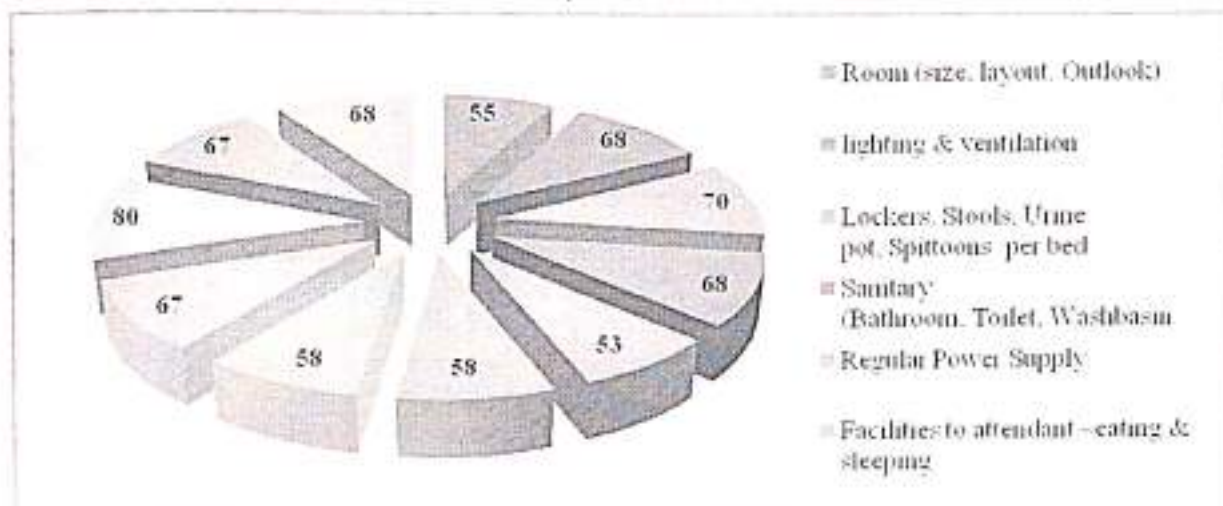
Sr. No	Basic Facilities	Very Good	Good	Average	Poor	Very poor
1	Room (size, layout, Outlook)	30	20	15	15	20
2	lighting & ventilation	40	25	10	10	15
3	Lockers, Stools, Urine pot, Spittoons per bed	35	30	15	10	10
4	Sanitary (Bathroom, Toilet, Washbasin)	30	35	10	9	16
5	Regular Power Supply	30	20	10	30	10
6	Facilities to attendant -eating & sleeping	40	15	10	20	15
7	Regular & Clean Drinking Water	45	10	10	15	20
8	Employee Appearance	40	20	20	15	5
9	Bed and Linen	38	35	20	7	0
10	Canteen	40	20	20	10	10
11	Overall Cleaness	36	25	20	11	8

(Source: Primary Data)





Graph No. 1.1



1.2 OTHER ASPECTS

Satisfaction: - What is your opinion about following other facilities?

Table No.:- 1.2

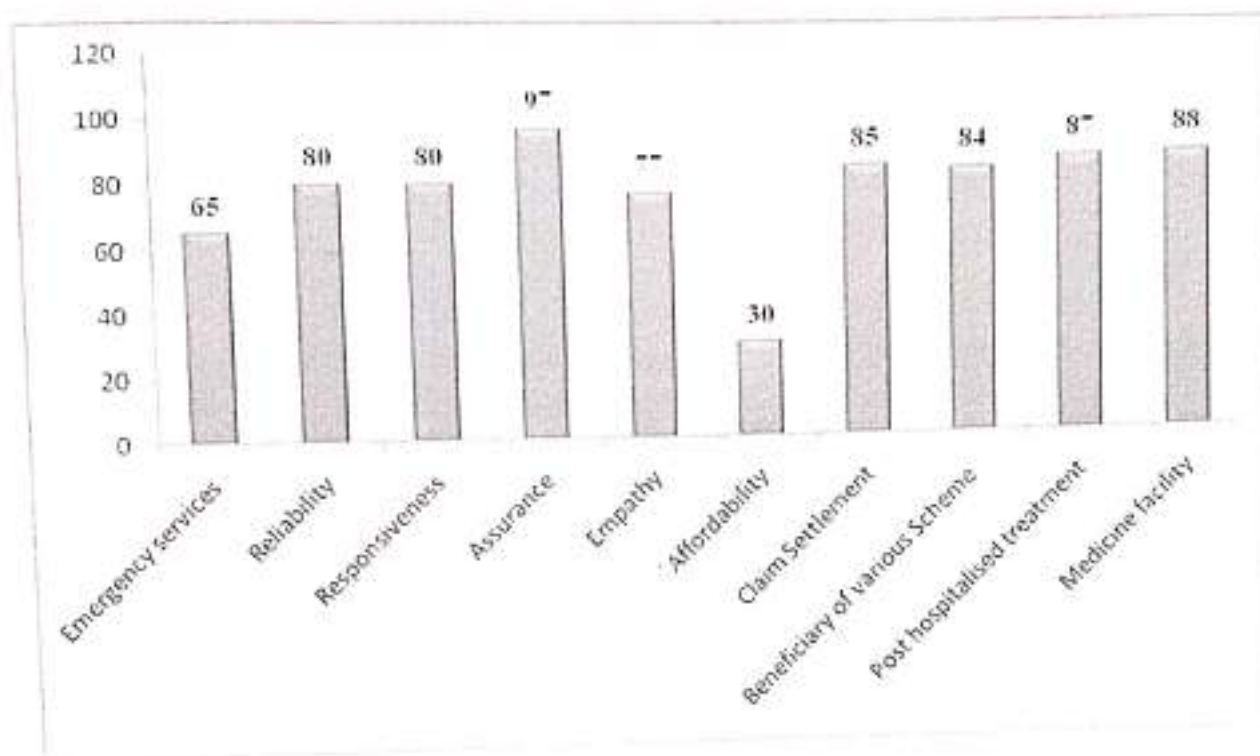
Sr. No	Variable	Delighted	More Than Satisfied	Satisfied	Less Than Satisfied	Disgust
1	Emergency services	30	20	15	35	0
2	Reliability	30	30	20	10	10
3	Responsiveness	45	25	10	15	5
4	Assurance	42	35	20	3	0
5	Empathy	39	28	10	13	10
6	Affordability	5	15	10	45	25
7	Claim Settlement	40	25	20	10	5
8	Beneficiary of various Scheme	43	21	20	12	4
9	Post hospitalised treatment	38	29	20	10	3
10	Medicine facility	48	15	25	10	2

(Source: Primary Data)





Graph No. 1.2



III.FINDINGS

It is found that basic facilities like-lighting and ventilation, facilities to attendant and employee appearance are very good i.e. 40%. It is also found that basic facilities provided by the private hospitals are good. Without providing these basic facilities, the private hospitals are not survived in the cut-throat competition. So they are provided basic facilities better than better.

It is found that other facilities like medicine facility (48%), responsiveness (45%), and claim settlement (40%) are also provided by the private hospitals in the good manner. Researcher has also observed those patients are satisfied with services like Reliability, Emergency services, Responsiveness, Assurance, Empathy, Claim Settlement, Beneficiary of various Schemes; Post hospitalized treatment, Medicine facility.

IV.SUGGESTIONS

It is suggested that private hospitals should minimize their rates so as to affordable for common man.

It is suggested that all private hospital should accepted schemes like-MPJAY Scheme - Rajiv Gandhi Jeevandayee Arogya Yojana for survival of poor patient.





V.CONCLUSION

It is concluded that, the physical infrastructure and the resources made available necessary for providing quality medical services are grossly adequate in almost all Private hospitals. To sum-up, the finding are self explanatory and reflects the existing reality in the study area with respect to medical services making it clear that there are smooth functioning of the private hospitals.

The overall conditions prevailing in the study area with respect to medical services are conducive to the quality and affordable medical care in the interest of patients. There are efficient hospitals in the study area.

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Indian Retail: Yesterday, Today and Tomorrow

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ABSTRACT

Retail is the final stage of any economic activity. Retail means the interface between the producer and the individual consumer buying for personal consumption. It is also the timely delivery of goods and services demanded by consumers at prices that are competitive and affordable. Retail has played a major role in the world's economy. Retail industry has contributed to the economic growth of many countries and is undoubtedly one of the fastest changing and dynamic industries in the world today. The origins of retail are as old as trade itself. The traditional format of kirana shops changed in modern and organized formats like super-markets, departmental stores, hypermarkets, shopping malls. From the age-old kirana shops or mom-and-pop stores, traditional retail in India gave way to modern retail formats. Now, with several changes in retailing as per time, now it becomes e-tailing or the sale of products across media such as the Internet, telephone and television, has emerged as an idea whose time has come. The research is paper tried to study the changes in retail business according to time and also to know the factors behind the changes in retailing.

Key Words: modern format, oldest form, online marketing, retail

1. INTRODUCTION

The trading of goods has always been a part of traditional societies. A major historical reason underlying an importance of retailing is that, its contribution to the economy has much more visible in the modern era than it was in the past. In recent times the buying and selling of goods and products has become a much more formalized and brand-dominated activity. In the past it has been acknowledged as a subject area and now it described the academic study of retailing as 'the Cinderella of the Social Sciences'. The word 'retail' was regularly used as a small shops which was started near by house. But in the globe the word 'retail' is used as an emerging new trend of marketing.

Retail is the final stage of any economic activity. Retail has played a major role in world over in increasing productivity across the board especially in consumer oriented. Consumer is the prime factor for changing attitude of retailing. The retail market is becoming more segmented with focusing on the needs of particular groups. For this it results the development of retail environment is more complex and vital. Retail industry has contributed to the economic growth of many countries and is undoubtedly one of the fastest changing and dynamic industries in the world today.





Retail is the buying and selling of goods and services. It is also the timely delivery of goods and services demanded by consumers at prices that are competitive and affordable. Retailing involves a direct interface between seller and customer buying for personal consumption. Retailing is the co-ordination of business activities from end to end- right from design stage of a product or offering, to its delivery and post-delivery service to the customer. Today, the retailing is contributed to the economic growth of many countries and is undoubtedly one of the fastest changing and dynamic sectors in the world.

II.OBJECTIVES

- 1) To know the present status of retail sector.
- 2) To study the changes of Indian retail sector.



III.RESEARCH METHODOLOGY

The research is paper tried to study the changes in retail business according to time and also to know the factors behind the changes in retailing. This paper is based on descriptive type research and is based on secondary data. Researcher has discussed with various retailers about the changes in retail sector. There are various segments in retail business. But researcher has focused only changes in kirana business or Fast Moving Consumer Goods (FMCG) sector.

In 1365, the word '*retail*' is come from the old French word '*tailor*' in terms of tailoring. It means 'to cut a piece off, clip, pare, and divide or to break bulk'. It was first recorded as noun with the meaning of a "sale in small quantities in 1433 from the Middle French retail, "piece cut off, spread, scrap, and pairing". Retail means the interface between the producer and the individual consumer buying for personal consumption. This excludes direct interface between the manufacturer and institutional buyers such as the wholesalers, Government and other bulk customers. Retailing is the last link that connects the individual consumer with the manufacturing and distribution chain. A retailer is involved in the act of selling goods to the individual consumer at a margin of profit.

Retail has played a major role in the world's economy. Retail is the second-largest industry in the United States both in number of establishments and number of employees. The retail industry employs more than 22 million Americans and generates more than \$399 trillion in retail sale annually. The Retail sales of the United Kingdom (UK) account for 1/5 of its total economy. The retail sector generates almost 8% of the Gross Domestic Product of the UK. Over 3.0 million people were employed by the retail industry. Coming to Europe, retail turnover in the EU is approximately Euros 4000 billion and the sector average growth looks to be following an upward pattern. The impact can be best seen in countries like Mexico, Thailand and more recently China. Economies of countries like Singapore, Malaysia, Hong Kong, Sri Lanka and Dubai are also heavily assisted by the retail sector.



Indian Retail: Yesterday- Traditional Retail

The origins of retail are as old as trade itself. Barter was the oldest form of trade. The early peddler with his trinkets had to go from tribe to tribe and from village to village either on foot or by donkey, as fast moving transport vehicles was not available. In the orient, the camel was used and long caravans loaded with only luxury goods like spices, silks etc. During the time of Roman Empire, shops became numerous in Rome and other cities of the empire. Numerous small shops were set up within veritable shopping centers.

In India, The Rig Vedic period, there are some direct hints to show the state of self-sufficiency of wealth in the early Aryan community. Before the rise of caste system in the Indian society, every family sufficiently produced for their food, clothes, equipment, etc. by adopting occupations relating to agriculture and industry. The origin of markets can be traced to surplus production by farmers. Roads and carts came into existence in the wake of these developments. Boats along the rivers and coasts also came to be employed for the purpose.

Retailing refers to the traditional forms of low-cost retailing such as local kirana shops. Technically an unorganized retail outlet is defined as an outlet run locally by the owner or caretaker of a kirana shop with lacks technical and accounting knowledge. This is unorganized sector. These kirana shops are one of the easiest ways to generate self-employment. It does not require high investment in land and capital. Such kirana shops are their own set of management systems and principles. They are efficiently serving the customers by providing them the required merchandise and the service. In towns/villages and urban areas, most of the kirana shops have been running for more than one generation. These are family owned shops run by the owners themselves. They offer a variety of merchandise. As a result the customers are not very willing to switch from their existing kirana shop. Kirana shops sells to customers' cereals, grains, pulses and cooking-oils as per their demand. Mostly these kirana shops are run by people commonly referred as 'Baniya', who lack professional education, experience and exposure.

Indian Retail: Today- Organized Retail

The traditional format of kirana shops changed in modern and organized formats like super-markets, departmental stores, hypermarkets, shopping malls. Organized retail is nothing but a retail place where all the items are separated and got under one roof. This retailing provides large number of brands available and different types of products at one place. It deals with multiple formats, which is typically a multi-owner chain of stores or distribution centers run by professional management. Today, organized retailing has become an experience characterized by comfort, style and speed. It is something that offers a customer more control, convenience and choice along with an experience.

Modern retailing has entered into India as is observed in the form of sprawling shopping centers, multi-storied malls and the huge complexes that offer shopping, entertainment and food all under one roof. The Indian retail industry has experienced growth of 10.6% between 2010 and 2012 and is expected to increase to USD 750-850 billion by 2015. With the emergence of the big players, the traditional kirana shops have also transformed themselves in different ways. A number of kirana shops have expanded in size allowing self-service and provide





customers with deeper and wider assortments. These transformed kirana shops are now providing facilities like credit, replacement and home delivery. ⁽³⁾

Indian Retail: Tomorrow- Non-Store Retailing

The Indian retail landscape is among the most complex across the globe, but it offers immense potential for the enterprising business person. From the age-old kirana shops or mom-and-pop stores, traditional retail in India gave way to modern retail formats, which elevated customer experience to new levels. Now, with several changes in retailing as per time, now it becomes e-tailing or the sale of products across media such as the Internet, telephone and television, has emerged as an idea whose time has come.

Non-store retailing units such as multi level marketing and teleshopping. On the other side, with the advancement of IT and communication, electronic-retailing became a reality to create a platform to the sellers to sell their products through television channels and internet for which payments can be made through online payments or e-banking. Non-store retailing adopts a direct relationship with the consumer. It can be classified as direct personal contact and direct response marketing.

Direct selling involves making a personal contact with the end consumer, at his home or place of work such as cosmetics, jewelry, home appliances, educational materials, nutritional products, etc. This type of retailing follows the party plan or the multi level network. They display and demonstrate on inviting to customers act like master distributors appointing their customers on commission basis. For example, Eureka Forbes, Amway are some well-known companies involved in direct selling.

In Direct Response Marketing, the customer becomes aware of the products/services offered through a non-personal medium like mail, catalogues, phones, television or the internet. It includes various forms of communication with the consumers like:

a) Mail Order Retailing: this form of retailing eliminates personal selling and store operations. Appropriate for specific products, the key is using customer database to develop target catalogs that appeal to narrow target markets.

b) Television Shopping: In this form of retailing, the product is advertised on television and details about the product features, price, and guarantee/ warranty are explained. Phone numbers are provided for different cities where the products can be ordered and to get them home delivered. For example, the Tele-brands programme, which usually presents the fitness and health related products.

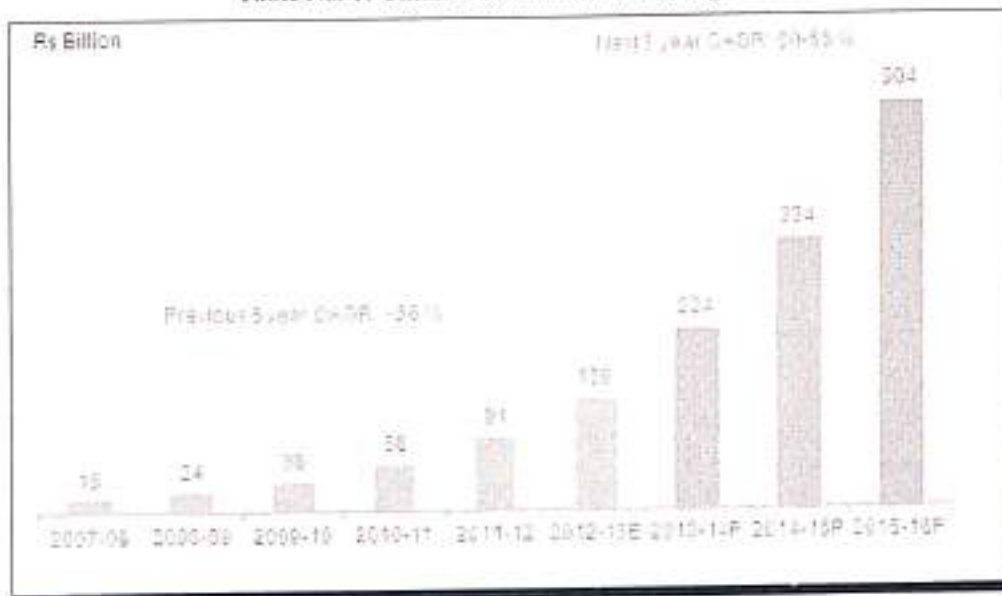
c) Telemarketing: Telemarketing is the process of communicating with customers through the telephone, to promote products or services. The executive contacts customers at a time that is convenient to them. Most companies give their toll-free numbers for customers to respond. For example, various offers are tells by mobile companies to the customers.

d) On-line Retailing: This also known as *e- shopping*. Online retailing defines those companies who are in the primary business of providing web platform(s) and website(s) through which individuals, using a computer or smartphone, can purchase a product or service. This format allows the customer to evaluate and purchase from



the comfort of his home through the web sites using internet. The products are delivered to customers' homes with a strong supply chain and delivery mechanism. After checking the product and then paid the amount.

Table No. 1: Online retail market size and growth



Source: CRISIL Research

India's online retail industry has grown at a rapid pace in the last 5 years from around Rs 15 billion revenues in 2007-08 to Rs 139 billion in 2012-13. It is translating into a compounded annual growth rate (CAGR) of over 56 per cent. The 9-fold growth came on the back of increasing internet penetration and changing lifestyles. It was primarily driven by books, electronics and apparel.

It expects the flexible trend to sustain in the medium term, and estimates the market will grow at a healthy 50-55 per cent CAGR to Rs 504 billion by 2015-16. The entry of new players is in basic segments such as grocery (Wal-Mart, Big Bazaar etc.) jewellery and furniture. In terms of size, India's online retail industry is very small compared with both organized & unorganized retail in the country. This speaks volumes of its potential. Today's share of online retail in the overall retail (organized & unorganized) is just over one per cent. It will expect their revenues to more than double to around 18 per cent of organized retail by 2016 from around 8 per cent in 2013. The share of online retailing is 9-10% in the US and UK, and around 4-5% in China.

IV. CONCLUSION

The Indian retail has undergone a drastic change in last few years. The whole idea of shopping has changed in terms of the format and the buying behavior of the consumers. The Indian retail industry is expected to grow by 25% annually pertaining to a number of reasons such as increase in the purchasing power and disposable income of the people, changing lifestyles of the consumers, favourable demographic patterns and increased development



of retail infrastructure. The Indian retail sector provides employment to around 8% of the total Indian population. With the boom in the Indian economy in last few years, a number of organized players have entered the market on big scale. India has become a highly preferred destination for international players owing to diverse demography and thus presenting opportunity for everyone. Though the current scenario is not very great owing to the global slowdown, the long-term retail outlook still remains very strong. A large, young and increasingly brand and fashion conscious population has spurred the growth of Indian retail. "Retail growth of 14 to 15 percent per year is expected. The increasing income levels, new products, standard of living, competition in the market and increasing consumption patterns have contributed for the demand creation of these varied stores.

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Challenges and Opportunities of Rural Marketing in India

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Abstract

In its broadest sense articles is necessary to make the students of business school familiar with the industrial environment prevailing in the world. To be competitive and work aggressive, students need to know the policies, procedures and the trends going on in the present industrial world. The purpose and objective of this articles is to find out the Where the rural market does offer a vast untapped potential, it should also be recognized that it is not that easy to operate in the rural market because of several attendant problems. Rural marketing is thus time consuming affair and requires considerable investment in terms of evolving appropriate strategies with a view to tackle the problems.

Key words: rural marketing, Challenges of Rural Marketing, Opportunities of Rural Marketing.

1) Introduction

In recent years, rural markets have acquired significance, as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. On account of green revolution, the rural areas have started consuming a large quantity of industrial and urban manufactured products. In this context, a special marketing strategy has emerged which is called rural marketing. The concept of rural marketing in India economy has always played an influential role in the lives of people.

Globalization, liberalization and privatization have transformed the Indian economy into a vibrant, rapidly growing consumer market. As a result the markets are flooded with different kinds of goods and services, substantially effecting and changing the purchasing pattern of the consumers. The rural markets, which were earlier ignored by most of the big international market players, are now being seen as a land of great business opportunity. As the disposable income of the masses is growing, more and more corporate houses are entering into the rural markets with their new goods and products. Due to this reason, the marketing for rural consumers is becoming more complex. The rural market in India brings in bigger revenues in the country, as the rural regions comprise of the maximum consumers in this country.



India's vast rural market offers a huge potential for a marketer facing stiff competition in the urban markets. The rural market environment is very different from the familiar surroundings of the urban markets. Rural consumers have customs and behaviors that the marketers may find difficult to contend with. The rural markets in India have grown size, range and sophistication in recent times. Under the changing Socio-economic scenario, the rural markets have great potentialities in India and offer bright prospects and attraction to the companies. In fact, the rural markets are green pastures for companies today, as they are growing faster as compared to the urban markets. With their huge size and demand base, they offer great opportunities to the marketers. More than three-fourths of country's consumers reside in rural areas and more than half of the national income is generated by them. Due to the global economic downturn, the companies are few facing slower urban sales, prompting them to make a rush towards rural India.

2) Research Objectives

- To know Structure of rural marketing in India.
- To know challenges of rural marketing in India.
- To know Opportunities in rural marketing in India.

3) Research Instruments

The Secondary data will be collected through Internet, books and the materials published in journals.

4) Challenges in Rural Markets

Rural marketing has already arrived in the world of business and is one of the single largest segments of activity. Rural markets are most heterogeneous in nature. Unlike their urban counterparts, where the demand of goods and services are highly concentrated in nature, rural markets tend to be spread out across the country. It's the rural segment of market that contributes more profit than its urban counterpart. Consequently, though many rural markets look good on paper, in reality they are quite expensive to serve. Hence it is very difficult for the marketers to provide service to each and every rural market in a better way.

While it is easier for an organization to market their products and services to urban markets and the top of the pyramid, the challenge faced by them is tapping the rural market potential. Marketing to the urban audience is easier due to their acceptance of media and its various forms that are present in urban areas. Thus they are more susceptible to products that are marketed there. The major challenges faced in rural markets are listed below: -

a) Heterogeneity in rural consumers – The vast rural population with heterogeneous markets spread across in different states poses great difficulty for the marketers. Not only this, the population density is greatly varied in rural regions. Therefore a densely populated country provides ample opportunity for

marketing a variety of latest goods and services on one hand whereas on the other, it poses a great challenge as to what are the kinds of goods and services to be served. On the top of it, the heterogeneity of the population creates problem of segmentation. So it becomes very difficult for marketer to serve the same product with similar price and promotion combination to different people.

b) Difficulty in distribution – Even though, there is a large chunk of consumers living in these remote areas waiting to get served but still most of the times, the efforts to serve them in a proper manner proves futile. An effective distribution system requires village-level shopkeeper, Mandal/Taluka-level wholesaler or preferred dealer, distributor or stockist at district level and company-owned depot or consignment distribution at state level. The presence of too many tiers in the distribution system increases the cost of distribution.

e) Inadequate infrastructure facilities (road, rail, etc.) – Transportation is essential for movement of products from urban production centers to remote villages. Hence, it becomes a vital point for consideration in formulating strategies for rural marketing. The infrastructure is so poor that many a times, even access to remote areas possess a great challenge. Almost half of the total villages in India, for example, are not connected by road at all. Even though the initiative by the Government of India of building roads is well appreciated but then the task is quite. Most of these villages are connected only by kuchha roads. And these roads create a huge problem during monsoon season.

d) Low literacy Level – One can easily ascertain the fact that most of the people living in rural parts of India do not have proper access to education, so the literacy level in these regions is very low.

e) Seasonal Demand of products – Demand for goods in rural markets depends upon agricultural situation, as agriculture is the main source of income in most of the rural areas. Agriculture to a large extent depends upon monsoon and, therefore, the demand or buying capacity is not stable or regular.

f) Inadequate Media Coverage – The reach of formal media is low in rural households. Media have lots of problem in rural areas. Television is a good source to communicate the message to rural people. But due to non-availability of power as well as television sets, majority of rural population cannot get the benefits of various media. So there is a possibility that the rural customer remains ignorant of the new product being launched in the market.

g) Packaging and Pricing – The problem of pricing and packaging for rural customers has to be taken into consideration. As we are well aware of the fact that there exist very large difference in income levels between the rural customers and their urban counterparts, so the marketers have to look for a possible price reduction in majority of the products. Moreover, the low purchasing power of the rural customer makes it very difficult for them to purchase the products as they are sold in urban markets.



h) Language Barrier – As the rural market is heterogeneous, so is the culture of these customers. The languages spoken by them are different. Hence it becomes very difficult for the marketers to advertise their products in one universally spoken language.

i) Inadequate purchasing power and lack of bank finance – As the income of rural customer is very less as compare to their counterparts in the urban areas, there arise great difficulty in purchasing expensive products like Television, Bikes, Refrigerator, DVD Players, etc. for the rural customers. Adding to their grievances, the banks do not support them by providing them loans for purchasing these products.

j) Cultural Factors – Culture is a system of shared values, beliefs and perceptions that influence the behavior of consumers. There are different groups based on religion, caste, occupation, income, age, education and politics and each group exerts influence on the behavior of people in villages.

k) Buying Decisions – Rural consumers are cautious in buying products and their decisions are slow and delayed. They like to give a trial and only after being personally satisfied, do they buy the product.

l) Skilled local talent is hard to find in rural regions – Companies also find that their trained, seasoned staff members are very reluctant to relocate to rural areas. This proves to be one of the major challenges.

m) Warehousing - In the rural areas, there are no facilities for public as well as private warehousing unlike in urban areas. Therefore, marketers face a huge problem of storage of their goods.

5) Opportunities in Rural Markets

Whilst on one hand, there are many challenges in rural marketing, but certainly there also exists infinite opportunities. The rural market is fascinating and challenging at the same time. The marketers have to find out new ways of dealing with the rural customers. As already mentioned, the urban markets are fully saturated, so the easiest and the simplest option available with the marketer are to look towards the rural prospects. These rural people are eagerly waiting to be served. Here are some of the points which the marketers could utilize for marketing their products in rural areas.

a) Huge untapped Potential – As more than 70% of the total India's population dwell in rural areas, the huge population itself speaks of its potential. The rural market offers a great chance for different branded goods as well as services for large number of customers. Penetration levels for many products are low in rural areas. The market has been growing at 3-4% per annum adding more than one million new customers every year.

b) **Impact of globalization** – Globalization had a great impact on target groups like farmers, youth and women. Farmers, today keep in touch with the latest information and maximize both ends. On youth its impact is on knowledge and information and while on women it still depends on the socio-economic aspect.

c) **Effectiveness of communication** – An important tool to reach out to rural audience is through effective communication. The rural audience has matured enough to understand the communication developed for the urban markets, especially with reference to FMCG products. Television has been a major effective communication system for rural mass and, as a result, companies should identify themselves with their advertisements.

d) **Rising rural prosperity and purchasing power** – The agricultural development programs of the government have helped to increase income in the agricultural sector. These in turn have created greater purchasing power in rural markets. Moreover, today rural income generates not only from agricultural section but also from other sections. There is a sizeable salaried class in rural areas. Rural demand in a FMCG products, consumer durables, automobile and retail is growing at a faster pace than anticipated due to rise in its consumption patterns.

e) **Change in rural consumer behavior** – With the economic development of rural areas, disposable income of rural people has gone up. Moreover, with the presence of internet and direct- to- home television connectivity in rural areas; these people have started gaining knowledge about the different brands that are available in urban markets. They are slowly realizing the importance of established brands and have started purchasing these brands. Rural people are now purchasing branded soaps, toothpowder, paste, tobacco products, radio, TV, bicycles, motorcycles, cooking utensils, wrist watch, razor blades, detergents and so on. The rural consumers have become choosy and they have started weighing better options in purchasing products, particularly branded ones. It is a boon to the companies that rural people amidst deficiency spend so lavishly on weddings, ceremonies, rituals and festivals. Mainly through more exposure to urban products and services due to media, literacy, migration, etc., demand for urban type products, aspiration for better quality of life as product become affordable.

f) **Improvement in infrastructure and rural connectivity** – The governments too have realized the importance of huge untapped potential and they are now on the path of making huge investments in rural infrastructure. In India, the eleventh five year plan government has specific focus on the inclusive growth of infrastructure. Several schemes have been launched in last couple of years related to rural housing country. These have considerably improved the communication, drinking water, rural electrification, etc. and consumption for the auto- of rural population and have led to increase in their demand and consumption for the auto-



durable goods such as mobile, television, etc., moreover, improvement of rural infrastructure and greater connectivity with far flung rural areas can stop migration of rural youths. Not only this, agriculture related activities will also get a fillip.

g) **I. Penetration in rural India** – Today's rural children and youth grow up in environment where they have information access to education opportunities, exam results, career counseling, job opportunities, government schemes and services, health and legal services, worldwide news and information, land records, mandi prices, weather forecasts, bank loans, live hood options. If television had change the language of brand communication in rural India, affordable internet connectivity through various types of communication hubs had a great impact on the minds of the rural youth. As the electronic ethos and IT culture moves into rural India, the possibilities of change are becoming visible.

h) **Favorable government policies** – As a part of the process of planned economic development, the government has been making concerted efforts towards rural development. The massive investment in the rural India has generated new employment, new income and new purchasing power. In the recent years, as a part of new farming policies, high support prices are offered for agricultural products. Various measures like tax exemption in rural areas, subsidy, concessions, incentives, assistances, literacy drive in rural areas has rural areas have brought in rapid development of rural markets.

i) **Credit facilities through banks** – With co-operative banks taking the lead in the rural areas, every village has access to short, medium, long-term loans from these banks. The credit facilities extended by public sector banks through rural financing scheme like Kissan Credit Cards help the farmers to buy seeds, fertilizers and consumer durable goods on installments. The introduction of the micro finance proved to be great help to the people living in hinterlands.

j) **Intense Competition in urban markets**- Intensified competition in urban markets is leading in costs and thereby reducing market share. The rural markets are therefore becoming increasingly attractive in comparison to urban markets. The automobile and FMCG market brings this out clearly. Hero Honda motorcycles, Parle, Britannia, brook bond and Maruti Cars, HLL products or Wipro products find ready acceptance in rural markets as compared to urban markets where there is a proliferation of brands.

6) Conclusion

Where the rural market does offer a vast untapped potential, it should also be recognized that it is not that easy to operate in the rural market because of several attendant problems. Rural marketing is thus time consuming affair and requires considerable investment in terms of evolving appropriate strategies with a view to tackle the problems. The rural customers are usually daily wage earners and they don't have monthly

incomes like the ones in the urban areas have. So the packaging is in smaller units and lesser-priced packs that they can afford given their kind of income streams. In advertising local languages can be used to attract more and more viewers.

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7

Scope of Rural Marketing for FMCG Companies

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Abstract

In its broadest sense articles is necessary to make the students of business school familiar with the industrial environment prevailing in the world. To be competitive and work aggressive, students need to know the policies, procedures and the trends going on in the present industrial world. The purpose and objective of this articles is to find out the Where the rural market does offer a vast untapped potential, it should also be recognized that it is not that easy to operate in the rural market to the FMCG companies because of several attendant problems. Rural marketing is thus time consuming affair and requires considerable investment in terms of evolving appropriate strategies with a view to tackle the problems. The objective of this article to know share of FMCG companies in rural markets with their growth prospects in rural market.

Key words: rural marketing, FMCG Companies, Share of FMCG companies in rural markets, Growth Prospects, Market size of FMCG companies, Indian FMCG market

1) Introduction

The rural market of India is fascinating and challenging at the same time. It offers large scope on account of its sheer size. And, it is growing steadily. Even a modest growth pushes up the sales of a product substantially, in view of the huge base. It is attractive from yet another angle. Whereas the urban market is highly competitive, the rural market is relatively quiet. In fact, for certain products, it is totally virgin market. Simultaneously, the market also poses several problems and hurdles. The firms have to encounter them squarely and put in a great deal of effort, if they have to get a sizeable share of the market. Efforts to capture the market with due thought and focus on the constraints with streamlined strategies to overcome the same will tend to define the path ahead for rural marketing in India. A Hindi poet has rightly said, "Bharat ki gharanahi" which means Mother India lives in her villages. According to the 1991 census, India's population is over 850 million, of which 75 percent lived in villages. This is average statistics. There are states like Uttar Pradesh, Bihar, Kerala, Bihar and Orissa where the rural population varies from 80 to 90 percent. The spread of population in 4,200 cities and towns is to the extent of 25 percent, and of the remaining 75 percent is in 5,76,000 villages. This sheer base defines the volume and scope of rural marketing.

Marketing in India has for a long time meant urban marketing. But now rural marketing is being widely researched and discussed. If market potential is considered, the rural market is big with approximately

70 percent of the population still residing in rural areas and with 40 percent the Gross National Product emanating from agriculture.

The following transactions, (which broadly outline the landscape of rural marketing), can be categorized as follows: Marketing of agricultural inputs like fertilizers, pesticides, farm machinery etc; Marketing of products made in urban centers and sold to rural areas like soap, toothpaste, television sets, etc.

2) Research Design

- Overview of Strategies Adopted By Big, FMCG Companies.
- Various Opportunities for the FMCG Companies.
- Comparative Data Analysis, for Different FMCG Companies Share in Rural Market.

3) Research Instruments

The Secondary data will be collected through Internet, books and the materials published in journals.

4) Scope of the Study

The Indian rural market with its vast size and demand base offers great opportunities to marketers. Two-thirds of countries consumers live in rural areas and almost half of the national income is generated here. It is only natural that rural markets form an important part of the total market of India. Our nation is classified in around 450 districts, and approximately 630000 villages which can be sorted in different parameters such as literacy levels, accessibility, income levels, penetration, distances from nearest towns, etc.

The success of a brand in the Indian rural market is as unpredictable as rain. It has always been difficult to gauge the rural market. Many brands, which should have been successful, have failed miserably. More often than not, people attribute rural market success to luck. Therefore, marketers need to understand the social dynamics and attitude variations within each village though nationally it follows a consistent pattern.

While the rural market certainly offers a big attraction to marketers, it would be naive to think that any company can easily enter the market and walk away with sizable share. Actually the market bristles with variety of problems. The main problems in rural marketing are:

- Physical Distribution
- Channel Management
- Promotion and Marketing Communication

The problems of physical distribution and channel management adversely affect the cost aspect. The existent market structure consists of primary rural market and retail outlet. The structure involves stock points in feeder towns to service these retail outlets at the village levels. But it becomes difficult maintaining the required service level in the delivery of the product at retail level.

One of the ways could be using company delivery vans which can serve two purposes- it can take the products to the customers in every nook and corner of the market and it also enables the firm to establish direct contact with them and thereby facilitate sales promotion. However, only the bigwigs can adopt this channel



5) FMCG Consumption

Many Products, the rural market, has overtaken the urban in growth rate -
 A survey by NCAER shows that the rural market is growing faster than the urban market several

products. These include packaged tea, detergent powder, washing sloop, and detergent cake. Growth of motorcycle too has been more in the rural market than the urban market. According to NCAER survey, Rural India's market for consumer durables is estimated at Rs. 4500 crore, with an annual growth rate 8 per cent.

Table No. 1- Ownership of Durables by Rural Consumers

Product	No. of owner per 100 households
Bicycles	55
Fan (ceiling)	19
Fan (table)	13
TV(B&W)	16
Pressure cooker	13
Wristwatch(mechanical)	76
Radio/Transistors	42

(Source: Economic Times)

It can be seen from above table that now every other rural household has a bicycle, every third households has a fan, every sixth has a black and white television set, and every seventh a pressure cooker. Also, nearly 80 per cent of rural holds own a mechanical wrist watch and 42 per cent a radio transistor. Rural India now purchase a third of the color television sets, a fourth of the mixers, grinders and fifth of the refrigerators sold in the country.

Table No. 2-Extent of Rural Sales by Selected Companies

Company	Rural Sales (% share)
HLL	50
COLGATE	50
GODREJ	33
CADBURY	25
SMITHKLINE BEECHAN	25
HEINZ	20
GLAXO	25
CIPLA	18
RANBAXY	17
HERO HONDA	40
KINETIC	30

(Source: Economic Times)



6) Scope of the FMCG Sector

The Indian FMCG sector with a market size of US\$13.1 billion is the fourth largest sector in the economy. A well-established distribution network, intense competition between the organized and unorganized segments characterizes the sector. FMCG Sector is expected to grow by over 60% by 2010. That will translate into an annual growth of 10% over a 5-year period. It has been estimated that FMCG sector will rise from around Rs 56,500 crores in 2005 to Rs 92,100 crores in 2010. Hair care, household care, male grooming, female hygiene, and the chocolates and confectionery categories are estimated to be the fastest growing segments, says an HSBC report.

7) Growth Prospects

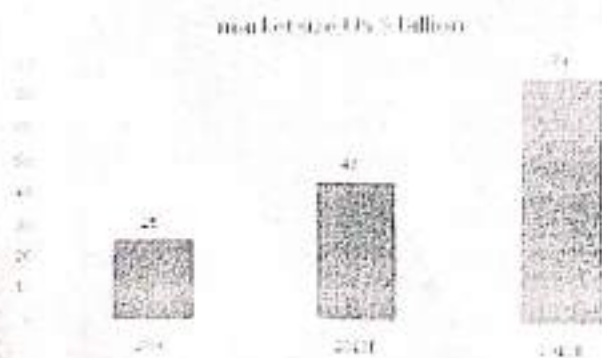
With the presence of 12.2% of the world population in the villages of India, the Indian rural FMCG market is something no one can overlook. Increased focus on farm sector will boost rural incomes, hence providing better growth prospects to the FMCG companies. Better infrastructure facilities will improve their supply chain. FMCG sector is also likely to benefit from growing demand in the market. Because of the low per capita consumption for almost all the products in the country, FMCG companies have immense possibilities for growth. And if the companies are able to change the mind-set of the consumers, i.e. if they are able to take the consumers to branded products and offer new generation products, they would be able to generate higher growth in the near future. It is expected that the rural income will rise in 2007, boosting purchasing power in the countryside. However, the demand in urban areas would be the key growth driver over the long term. Also, increase in the urban population, along with increase in income levels and the availability of new categories, would help the urban areas maintain their position in terms of consumption. At present, urban India accounts for 66% of total FMCG consumption, with rural India accounting for the remaining 34%. However, rural India accounts for more than 40% consumption in major FMCG categories such as personal care, fabric care, and hot beverages. In urban areas, home and personal care category, including skin care, household care and feminine hygiene, will keep growing at relatively attractive rates.

8) Market Overview

Figure No.1- Market Size of FMCG Companies

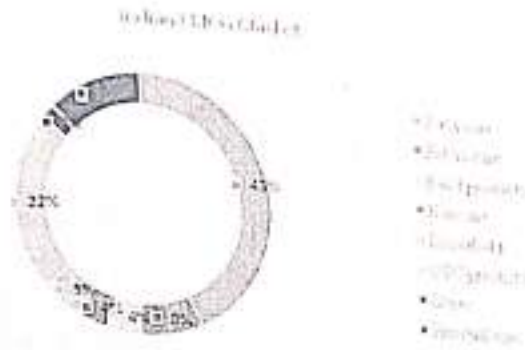
(Sources: *GST, FDI capex studies, FMCG turn-over in 10 yrs.; Survey, by Business Standard, July 9, 2009; Economic Survey 2009-2010)

The Indian FMCG sector, with a market size of US\$ 25 billion (2007-08 retail sales), constitutes 2.15 per cent of India's GDP. A well-established distribution



network spread across six million retail outlets (including two million in 5,160 towns and four million in 627,000 villages), low penetration levels, low operating costs and competition between the organized and unorganized segments are key characteristics of this sector. With the widespread distribution reach, FMCG companies are expected to earn US\$ 18 billion from rural areas in 2010.

Figure No. 2-Indian FMCG Market



(Source: Dabur India Ltd; 5th Motilal Oswal Global Investor Conference, August 2009.)

Food products is the largest consumption category in India, accounting for nearly 21 per cent of the country's GDP. Some of the leading players in this segment include Britannia Industries Ltd, Dabur India Ltd,

GlaxoSmithKline Consumer Healthcare India Ltd and Gujarat Cooperative Milk Marketing Federation (GCMMF).

Table No. 3- Market Share of FMCG Companies in A Few Categories

Market share of companies in a few FMCG categories (as on Mar'13)				
Hair oil	Marico (42%)	Dabur (35%)	Bajaj (8%)	Emami (5%)
Shampoo	HUL (46%)	P&G (24%)	Cavin (10%)	Care Dabur (6%)
Oral care	Colgate (50%)	HUL (23%)	Dabur (13%)	-
Skin care	HUL (59%)	Dabur (7%)	Emami (7%)	Loreal (16%)
Fruit juice	Dabur (52%)	PepsiCo (35%)		

(Source: research report: Indian FMCG Industry July 30, 2013)

Above table shows that market share of FMCG companies in FMCG items like hair oil, Shampoo, Oral care, Skin care, Fruit juice. Overall contribution of HUL company is large than the other FMCG companies HUL contributed 46% in shampoo, 23% in oral care items, 59% in skin care items.



Table No. 4-Extent of Rural Sales by Select Industries

Company	Rural Sales
AUDIO	40%
REFRIGATORS	24%
CTVs	22%
PHARMA	20%
CEMENT	10-20%
PAINTS	10-12%
WASHING MACHINES	9%

(Source: Economic times)

The above table shows that the extents of rural sales by select companies/Industries. Many companies/ Industries have already taken to the rural market in a big way.

It can be shown from above table that in the FMCG Category, half of the revenue of HINDUSTAN LEVER and Colgate's come from the rural market. In the case of another companies too, the countryside accounts for a substantial part (25-30) per cent of the total sales. It can also be seen that about One-Fifth of Pharma sales occur in rural India. Kinetic sells about 30 per cent of its scooters.

Organizations like Hindustan Lever Ltd., Nirma Chemical Works, Colgate Palmolive, Parle foods and Malhotra Marketing have carved inroads into the heart of rural markets. Various categories of products have been able to spread their tentacles deep into the rural market and achieved significant recognition in the country households.

Company	House hold penetration
HLL	86%
Nirma chemical works	56%
Colgate Palmolive	33%
Parle Foods	31%
Category	% volume of local brands/unbranded
Washing cakes/bars	86%
Tea	55%
Salt	33%

Of the expenditure on consumer goods in rural household, approximately, 44% is on food articles such as biscuits, tea, coffee and salt, 20% on toiletries, 13% on washing material, 10% on cosmetics, 4% on OTC products and 9% on other consumables. A number of category products have established themselves firmly in the rural households. It is evident that in the villages low-priced brands are well accepted and one might feel



that a larger proportion of the purchases made in rural market can be attributed to local/ unbranded players. Surprisingly, however, the unbranded/local component contributes to a substantial portion of the volume of only a few of the highly penetrated categories.

Category	Category Penetration	Brand with highest penetration
Toilet Soap	91% _a	Lifebuoy
Washing cakes/ Bars	88% _a	Wheel
Edible oil	84%	Double Iran Mustard
Tea	77% _a	Lipton Tazza
Washing powder / liquid	70% _a	Nirma
Salt	64% _a	Tata Salt
Biscuits	61% _a	Parle G

9) Finding

- 1) Researcher found that nearly 80 per cent of rural holds own a mechanical wrist watch and 42% radio/transistor.
- 2) Researcher found that half of the revenue of HINDUSTAN LEVER and Colgate's come from the rural market.
- 3) Researcher found that the expenditure on consumer goods in rural household, approximately, 44% is on food articles such as biscuits, tea, coffee and salt, 20% on toiletries, 13% on Washing material, 10% on cosmetics, 4% on OTC products and 9% on other consumables.
- 4) Researcher found that unbranded/local component contributes to a substantial portion of the Volume of only a few of the highly penetrated categories.
- 5) Researcher found that in the villages low-priced brands are well accepted and one might feel that a larger proportion of the purchases made in rural market can be attributed to local/ unbranded player.

10) Suggestions

- 1) Advertisements on rural media like radio, press media have been increased.
- 2) Physical Distribution channel must be made strong.
- 3) Awareness about the product must be increased among the peoples.
- 4) Profit -margin percentage of the product for the retailers should be increased.
- 5) The rural customers are usually daily wage earners and they don't have monthly incomes like the ones in the urban areas have. So the packaging is in smaller units and lesser-priced packs that they can afford given their kind of income streams
- 6) In advertising local languages can be used to attract more and more viewers.

11) Conclusion

Where the rural market does offer a vast untapped potential, it should also be recognized that it is not that easy to operate in the rural market because of several attendant problems. Rural marketing is thus a time-consuming affair and requires considerable investment in terms of evolving appropriate strategies with a view to tackle the problems. The rural customers are usually daily wage earners and they don't have monthly incomes like the ones in the urban areas have. So the packaging is in smaller units and lesser-priced packs that they can afford given their kind of income streams. In advertising local languages can be used to attract more and more viewers.

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Opportunities and Challenges for Marketing of Fruits and Vegetables in Sangli and Kolhapur Districts

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ABSTRACT

At present the fruits and vegetables are produced by the farmers who are not much literate or having the scientific knowledge of crop production. Number of primary marketing units yet they have not done much in collection, grading, marketing etc. There is an absence of proper marketing channels as well as direct intervention of the government. Hence, producers as well as consumers are at worst position. Lack of proper marketing management, cold storage facilities, proper physical communication facilities, and also due to low level of literacy, dispersed markets, least care of state and central governments creates the problems. The present study has highlighted the present practices of production and marketing of vegetables and fruits in Sangli and Kolhapur Districts.

Keyword: Marketing and Production of fruits and vegetables, Marketing Channel

I. INTRODUCTION

Agriculture has always remained the backbone of the Indian Economy and despite concentrated industrialization in the last six decades, agriculture still occupies a place of pride and honor. Due to perishable nature and forces of demand and supply the fruits and vegetables cannot provide assured returns to the farmers. The dominance of middlemen could not give the expected profit to the farmer and consumer get it for with higher prices. The interest of farmer and consumer is not conducive due to middlemen. The study examines various aspects of fruit and vegetable marketing such as market infrastructure, marketing practices, marketing costs etc. in the wholesale markets in the selected area.

II. OBJECTIVES

- 1) To study the various government policies and schemes for the production and marketing of fruits and vegetables.
- 2) To study the present demand parameters of fruits and vegetables.
- 3) To analyze opportunities and challenges for marketing of fruits and vegetables.
- 4) To suggest the measures for fair remunerative prices to producers and affordable prices to consumers.

III. ANALYSIS AND INTERPRETATION OF DATA

Table No. 1 Opinion about external factors for fixation of price of produce

Sr. No.	Particulars	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
1	Demand	19 (05%)	53 (13%)	85 (21%)	115 (29%)	128 (32%)	400 (100%)
2	Season	29 (07%)	42 (11%)	70 (18%)	103 (26%)	156 (39%)	400 (100%)
3	Government Policies	24 (06%)	28 (07%)	87 (22%)	142 (36%)	119 (30%)	400 (100%)
4	Transportation	20 (05%)	82 (21%)	95 (24%)	98 (25%)	105 (26%)	400 (100%)

5	Technology	62 (16%)	68 (17%)	78 (20%)	94 (24%)	98 (25%)	400 (100%)
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Table No. 1 give information about various external factors considered for fixing the price. There were various factors considered. 32% of the producers are strongly agree, 29% are agree, 21% are neutral, 13% are disagree and remaining 05% are strongly disagree about demand decides the price. 39% of the producers are strongly agree, 26% are agree, 18% are neutral, 11% are disagree and remaining 0% are strongly disagree about season decides the price. 36% of the producers are agree, 30% are strongly agree, 22% are neutral, 07% are disagree and remaining 05% are strongly disagree about government policies decides the price. 26% of the producers are strongly agree, 25% are agree, 24% are neutral, 21% are disagree and remaining 05% are strongly disagree about transportation decides the price. 25% of the producers are strongly agree, 24% are agree, 20% are neutral, 17% are disagree and remaining 16% are strongly disagree about technology decides the price.

It is also clear that at the time of production and selling the producers have to give attention on these factors. If they give full attention towards these factors then it helps them in getting more price and it reduces loss. If they plan according to these factors then it will help them in production as well as in selling functions. Due to improvement in technology it is possible to provide fresh products year around, so it also affects on price.

The role of government is very important. The prices of fruits and vegetables are mostly decided by bargaining power. From the government side there are no rules and regulations for price fixation of produce therefore there are many variations in the prices of fruits and vegetables.

Table No. 2 Knowledge/ use of marketing practices

Sr. No.	Particulars	Not at all	a little	Rather	Much	Very much	Total
1	Grading	103 (26%)	176 (44%)	94 (24%)	23 (06%)	04 (01%)	400 (100%)
2	Segmentation	154 (39%)	145 (36%)	51 (13%)	42 (11%)	08 (02%)	400 (100%)
3	Target to customer	126 (32%)	98 (25%)	154 (39%)	15 (04%)	07 (02%)	400 (100%)
4	Positioning	321 (80%)	52 (13%)	23 (06%)	02 (01%)	02 (01%)	400 (100%)
5	Branding	286 (72%)	56 (14%)	40 (10%)	12 (03%)	06 (02%)	400 (100%)
6	Advertising	321 (80%)	56 (14%)	23 (06%)	0 (0%)	0 (0%)	400 (100%)
7	Self sell	241 (60%)	90 (23%)	21 (05%)	32 (08%)	16 (04%)	400 (100%)
8	Competitors Policy	245 (61%)	59 (15%)	56 (14%)	28 (07%)	12 (03%)	400 (100%)
9	Sell at lean marketing period	300 (75%)	27 (07%)	20 (05%)	28 (07%)	25 (06%)	400 (100%)
10	Market Research	345 (86%)	30 (08%)	10 (03%)	08 (02%)	07 (02%)	400 (100%)

Table No. 2 Give information about knowledge of marketing to the producers. It is observed that in case of grading 44% of the producers said that they have a little knowledge, 24% said not at all, 24% said rather, 06% said much knowledge and remaining 01% said that they have very much knowledge about grading. In case of segmentation 39% of the producers don't have knowledge about segmentation, 36% have little knowledge, 13% said rather, 02% have very much knowledge and only 01% has much knowledge about segmentation. In case of target to customer, 39% of the producer said rather, 32% said not at all, 25% said a little, 04% said much and 02% said very much. 80% of the producers don't have knowledge about positioning, 13% have a little knowledge, 06% said rather, & 02% said much and very much knowledge about positioning. In case of branding, 72% of the producer said that they don't have knowledge about branding, 14% said a little, 10% said rather, 12% said much and remaining 02% said very much



knowledge. 80% of the producer said that they have not at all knowledge about advertising, 14% said a little, 06% said rather and no one said much and very much knowledge about advertising. In case of self sell 60% of the producer don't use self sale practices. 23% a little use, 08% said much use, 05% said rather and remaining 04% said very much use of self sell. 61% of the producers said not at all knowledge about competitor's policy, 15% said that they have a little knowledge, 14% said rather, 07% said much and 03% said very much knowledge about competitors policy. 75% said that not at all, 07% said much and a little each, 06% said very much and remaining 05% said rather use the technique like sell at lean marketing period. And in case of market research 86% of the producers don't know about market research. 08% have a little knowledge, 10% have rather and 02% have much and very much knowledge about market research each.

From the above analysis it is clear that, the producers are unaware about marketing knowledge or very few producers use these marketing practices. Lack of these knowledge leads to suffer losses by getting less prices to their produces. So, it is necessary to make awareness about these practices in producers mind.

IV. FINDINGS

1. It is found that 90% of the middlemen grade their produce. By keen observation the researcher has found that the middlemen grade their produce at the time of selling not at the time of purchasing from producer. i.e. by grading the produce the middlemen fix their prices for consumers not for the producers. It results in, the producer get same price for all quality produce and the middlemen get more prices for good quality produce as well as average price for low quality produce than the producer. It means that the middlemen always in profit.
2. It is found that 57% of the respondents provide transportation facility to producers, and 25% provide credit facility. The lack of transportation and unavailability of credit facility are the main problems of producers. The middlemen take the advantages of these problems and provide transportation and loan facilities and purchase products at low prices.
3. It is found that 90% of the middlemen grade their produce. By keen observation the researcher has found that the middlemen grade their produce at the time of selling not at the time of purchasing from producer. i.e. by grading the produce the middlemen fix their prices for consumers not for the producers. It results in, the producer get same price for all quality produce and the middlemen get more prices for good quality produce as well as average price for low quality produce than the producer. It means that the middlemen always in profit.
4. It is found that there are several reasons of losses. 75% of respondents said that the main reason is perishable nature of produce; 58% of them said low market d; 40% gave other reasons like bad weather, natural calamities, 25% said loading/unloading; 22% said that improper product handling; and the remaining 17% said that transportation is the main reasons behind losses.

V. SUGGESTIONS

1. It is suggested that the government should control on the artificial shortage made by fertilizer stockiest. After shortage they sell these fertilizers at higher prices. Stockiest follows partiality between well known farmers and common farmers. There should be strict watch on distribution pattern of fertilizers.
2. It is suggested that to overcome the problems of exploitation of middlemen it is necessary to provide market for produce through co-operative societies and their role should be increased. Due to the negligible performance of Co-operative societies the number of middlemen has increased. These effects directly on customer. The involvement of politicians in co-operative sale-purchase union has defented the purpose of Co-operative sale-purchase union. To avoid this there should be an amendment in the byelaws of co-operative Fruits & Vegetables sale-purchase union that the office bearers of such union should actually produce atleast 05 Guntas of Fruits or Vegetables. Only active members should be allowed to contest elections. In addition to this there should be control on middlemen through government rules and regulations. There should be the involvement of producers in the activities like trading, provide information to other producers. Further the government should fix digital TV display in each and every villages to inform about market rate, weather etc. Pricing policy and practices should be designed and implemented in uniform way.
3. It is suggested that the government should take some steps for the improvement of transportation facility. Government should give concession on products while transporting by State Transport (ST) then the producer will get more profit. Again Agricultural Produce Market Committees (APMC) should make arrangement of picking the products from farm and supply it in market then more number of farmers may benefit. In village Nandani from Shirol taluka of Kolhapur district there is a cooperative marketing society named 'Nandani Fruits and Vegetables Growers Co operative Sangh Ltd., Nandani' which takes care of production and marketing.

of fruits and vegetables. They collect the products from farm and sell the products in the market and gives the money to farmers. In short, they act as a mediator between farmer and market.

CONCLUSION

1. The interference of middlemen is the main problem of producers. Middlemen exploit the producers as well consumers. The producers get the less prices for their products when they sold to middlemen. The negligible performance of Co-operative societies increases the number of middlemen in the study area. It is necessary to increase the role of co-operative societies. In addition to that there should be control on middlemen through government rules and regulations.
2. The middlemen take the advantage to exploit the producers as well as consumers. They get almost double margins for sale the products. The government should appoint special officers to check unfair trade practices, exploitation of the farmer by middlemen. It is necessary to promote, and perhaps even enforce through rules or laws by the government. As a result the producer will get more prices to their products and the consumer will get same products at remunerative prices. To tackle these problems government should provide financial assistance, create awareness among the farmers about various subsidy schemes available to encourage them, take initiative for creating the storage facility at taluka levels and provide it with minimum charges to farmers and give subsidy to build up storage facility, etc.

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Changing Patients Perception towards Private Hospitals

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ABSTRACT

This article begins by defining the perception of the patients. It then proceeds to describe and discuss patient perception about various basic facilities as well as other facilities such as- Emergency services, Reliability, Responsiveness, Assurance, and Empathy. The article explains that the overall conditions prevailing in the study area with respect to medical services are not conducive to the quality and affordable medical care in the interest of patients. Private hospitals are clearly demonstrated both the laxity of the concerned authorities and unconcern of the medical profession for proper standards and quality of care for treatment of patients.

Keywords: - Emergency services, Reliability, Responsiveness, Assurance, Empathy

I. INTRODUCTION

Patient's perception is an important component of relationship with the patient. Perceptions vary from person to person. Different people perceive different things about the same situation. But more than that, we assign different meanings to what we perceive and the meanings might change for a certain person. One might change one's perspective or simply make things mean something else. The concept of patient perception does not only relate to individual patient in private hospitals.

II. OBJECTIVES

- To know services provided by Private Hospitals.
- To study the changing pattern of perception of patient towards private hospitals.

1. Scope:

Geographical Scope:-

Geographical Scope is limited to Private Hospitals in Islampur City.

Conceptual Scope:-

Conceptual Scope is changing patient's perception towards private hospitals

1) Limitations:

- Only Private Hospitals are taken from Islampur City for present study
 - Only 100 Patient taken for study

2. Research Methodology:

- Primary Data (Proportionate Sampling Method)
- Secondary Data (News Papers, Different NHS Report)

LIBASIC ASPECTS:

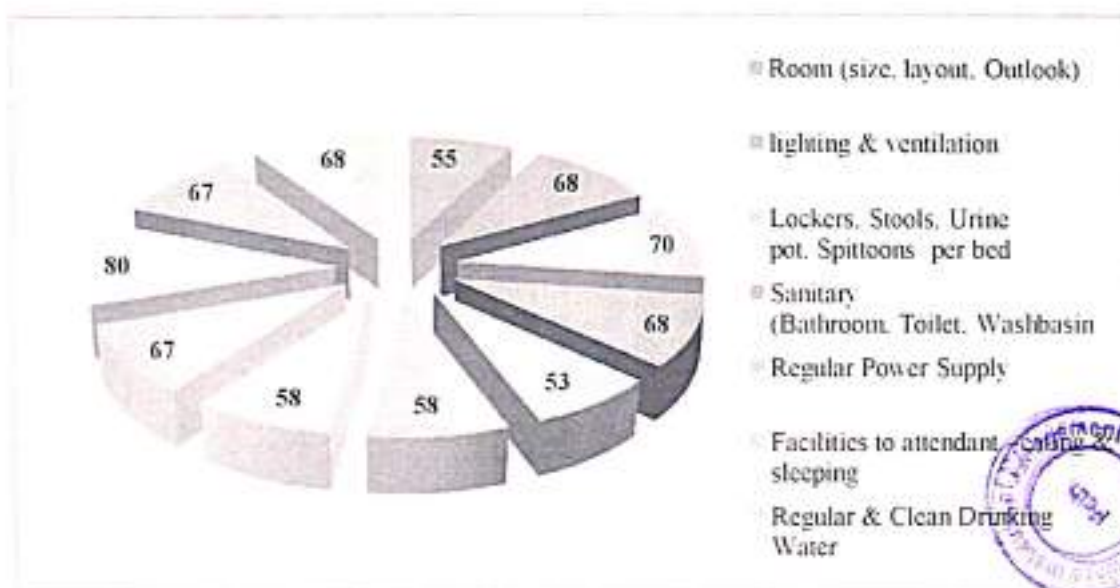
Satisfaction: - What is your opinion about following Basic Facilities?



Table No.: - I.1

Sr. No	Basic Facilities	Very Good	Good	Average	Poor	Very poor
1	Room (size, layout, Outlook)	30	20	15	15	20
2	lighting & ventilation	40	25	10	10	15
3	Lockers, Stools, Urine pot, Spittoons per bed	35	30	15	10	10
4	Sanitary (Bathroom, Toilet, Washbasin)	30	35	10	9	16
5	Regular Power Supply	30	20	10	30	10
6	Facilities to attendant –eating & sleeping	40	15	10	20	15
7	Regular & Clean Drinking Water	45	10	10	15	20
8	Employee Appearance	40	20	20	15	5
9	Bed and Linen	38	35	20	7	0
10	Canteen	40	20	20	10	10
11	Overall Cleanness	36	25	20	11	8

(Source: Primary Data)



Graph No. I.1

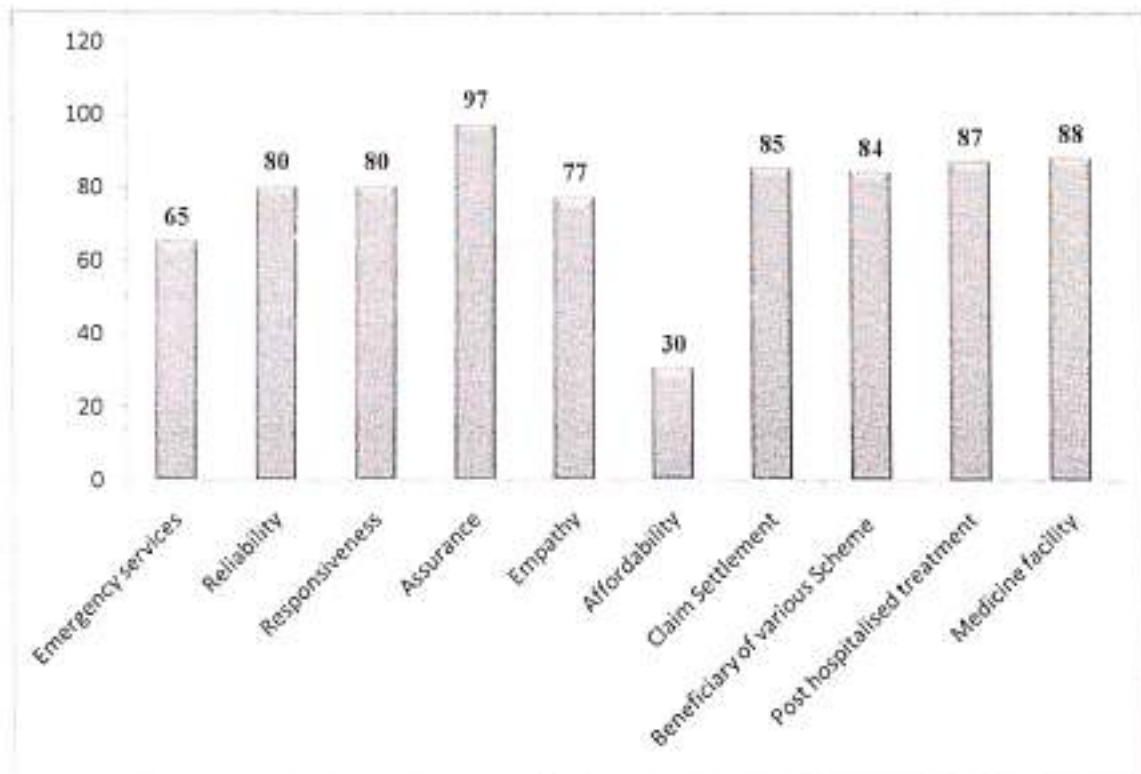
1.2 OTHER ASPECTS

Satisfaction: - What is your opinion about following other facilities?

Table No.:- 1.2

Sr. No	Variable	Delighted	More Than Satisfied	Satisfied	Less Than Satisfied	Disgust
1	Emergency services	30	20	15	35	0
2	Reliability	30	30	20	10	10
3	Responsiveness	45	25	10	15	5
4	Assurance	42	35	20	3	0
5	Empathy	39	28	10	13	10
6	Affordability	5	15	10	45	25
7	Claim Settlement	40	25	20	10	5
8	Beneficiary of various Scheme	43	21	20	12	4
9	Post hospitalised treatment	38	29	20	10	3
10	Medicine facility	48	15	25	10	2

(Source: Primary Data)



Graph No. 1.2

III. FINDINGS

It is found that basic facilities like-lighting and ventilation, facilities to attendant and employee appearance are very good i.e. 40%. It is also found that basic facilities provided by the private hospitals are good. Without providing these basic facilities, the private hospitals are not survived in the cut-thought competition. So they are provided basic facilities better than better.

It is found that other facilities like medicine facility (48%), responsiveness (45%), and claim settlement (40%) are also provided by the private hospitals in the good manner. Researcher has also observed those patients are satisfied with services like Reliability, Emergency services, Responsiveness, Assurance, Empathy, Claim Settlement, Beneficiary of various Schemes, Post hospitalized treatment, Medicine facility.

IV. SUGGESTIONS

It is suggested that private hospitals should minimize their rates so as to affordable for common man.

It is suggested that all private hospital should accepted schemes like-MJPJAY Scheme - Rajiv Gandhi Jeevandayee Arogya Yojana for survival of poor patient.

CONCLUSION

It is concluded that, the physical infrastructure and the resources made available necessary for providing quality medical services are grossly adequate in almost all Private hospitals. To sum-up, the finding are self explanatory and reflects the existing reality in the study area with respect to medical services making it clear that there are smooth functioning of the private hospitals.

The overall conditions prevailing in the study area with respect to medical services are conducive to the quality and affordable medical care in the interest of patients. There are efficient hospitals in the study area.

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Uses of Technology in Logistics and Supply Chain Management

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Abstract:-

The word logistics has its origin from Greek word "logistike" which means the art of calculating. However, the modern interpretation of the term logistics has its origin in the military, where it was used to describe the activities related to the procurement of ammunitions, and essential supplies for troops located at the front. Logistics not only includes activities related to the physical movements of the goods but also manages relationship with suppliers and customers. The main objective of the paper is to determine the various technology used in logistics and supply chain management including information technology, communication technology and automatic identification technology.

The creator basically centers on the auxiliary information for gathering information identifying with different innovation utilized in logistics and store network the board. The creator reaches determination that Technology is a vehicle to upgrade store network intensity and execution by improving the general viability and productivity of logistics framework. In addition different advancements in innovation have made the undertaking simpler and quicker other than being less arduous.

Keywords: logistic management, SCM, Technology, Innovation

Introduction :

The council of logistic management defines logistics as "that part of supply chain process that plans, implements, and controls the efficient, effective, forward and reverse flow and storage of goods, services, and related information between the point of origin and the point of consumption in order to meet customer requirement". In ordinary language the same can be defined as right product, at the right place, in right time, and in right condition. However supply chain consists of all stages that are required to satisfy the customer request. It starts from supplier passes through manufacturer, distribution, and retailer and finally reaches the customer. The supply chain management is the oversight of materials, information and finances as they move in the process from supplier to manufacturer to wholesaler to retailer to customer. The emerging new technologies are creating strategic opportunities for the organizations to build competitive advantages in various functional areas of management including logistics and supply chain management. However the degree of success depends on the selection of the right technology for the application, availability of proper organizational infrastructure, culture and management





policies. In logistics, information, communication and automation technologies has substantially increased speed of identification, data gathering, processing, analysis and transmission, with high level of accuracy and reliability. Technology is a means to enhance business competitiveness and performance. It plays a major role in success of supply chain by enhancing the overall effectiveness and efficiency of the logistics system. In logistics many new technologies are used in developed country while in India adoption process is very slow. However due to liberalization of the Indian economy the competitive pressure is building up and the only option to face the competition is to go in for technology enabled operations.

The latest technologies being used in logistics and supply chain management are segregated into

- Automatic Identification Technology
- Communication Technology
- Information Technology

Objectives

1. To determine the various technology used in logistics and supply chain management.
2. To discuss the impact of technology on logistics and supply chain management.
3. To assess technology used in logistics and supply chain management

Automatic Identification Technology

Programmed Identification (Auto ID) is the term used to depict the immediate passage of information or data in the PC framework, programmable rationale controllers or any microchip controlled gadget without working a console. These innovations incorporate Bar Coding, Radio Frequency Identification (RFID) and Voice Recognition. Auto ID can be utilized for following the compartments, bundles, containers or a truck conveying the products on time bound dispatches to the clients. The advantages of Auto ID incorporate precision, cost sparing, speed and accommodation of information stockpiling and preparing of data.

The significant Automatic Identification technologies in use are –

- **Bar Coding**

Bar coding is a succession of parallel lines of various thicknesses with spaces in the middle. These bars are only the things of data in the arranged structure, which can be perceived with the assistance of a scanner. Verifiably standardized identifications was first utilized in quite a while in USA in 1952. The data imprinted in scanner tag incorporate, nation code, maker name, item subtleties, date of production, material substance etc. These subtleties are required at client end for stock administration. The standardized identifications are utilized in assorted enterprises, for example, retail, pharmaceutical, customer merchandise, hardware, cars and so forth.

The bar coding offers the following advantages.

- Ease in identification of inventory items during storage, retrieval, pickup, inspection and dispatch.
- Reduce paper work and processing time leading
- Reduce human error
- Increases logistics system productivity through speed, accuracy and reliability.





Impact of Bar code technology on operations of logistics and supply chain management

- **Procurement Operation**

The parts and segments brought from providers are allocated standardized identifications, which contain data on thing name, clump number, date of production, request no, sequential no and so on. The data in scanner tag helps in recognizing and following the segment. In the stockroom, when the merchandise enter through a transport, they are additionally checked by the hand held scanner or scanner fixed nearby the transport. The data decoded by the scanner is promptly signed in the focal PC which assists genuine with timing update of stock records.

- **Processing**

During the request handling the standardized tag will help in keeping distinguishing proof of things dependent on their date of section into the distribution center or store. This will ease material stockpiling, retrieval and dispatch in FIFO (First in First out) stock administration framework.

- **Production Operation**

During the generation procedure the distinguishing proof of in-process and completed things become simpler because of bar coding. The different washes at various phases of creation can be effectively followed.

- **Distribution Operation**

During dispersion, standardized identification helps in distinguishing and following the travel of completed products to the clients.

Barcode



- **Radio Frequency Identification (RFID)**

RFID is an Automatic Identification and Data Capture (AIDC) innovation. RFID first showed up in following and access applications during 1980. RFID-based frameworks take into consideration non-contact perusing and are successful in assembling and other antagonistic condition where scanner tags couldn't endure. These are utilized as an option to Barcodes to convey the stock information through radio waves. RFID remotely trades data between labeled articles.

An RFID system is compromised of the following components as mentioned below

- One or more tags called Radio Frequency Tags (RFTs), which includes a semiconductor chip and antenna.
- One or more read-write devices also called readers.
- Two or more antennas one on the tag and one on the reader.
- Application software and the host computer system.



RFTs

The reader is connected to the central computer. Radio Frequency Tags (RFTs) are a piece of silicon chip to store data in the microcircuit. The RFTs are programmable with erasable memory. Data is stored in coded form and communicated to the reader through waves. The basic principle of tag is that antenna emits the radio signals. RFTs are very useful to accompany truck shipments. The tag will contain information on consignor, consignee, inventory items, quantity and value, what time the item travelled certain zone; even the temperature etc. The reader receives the tag signal with its antenna, decodes it and transfers the data to the host computer system. RFTs can be attached to virtually anything-from a semi-tractor, to a pallet, containers etc. RFTs will avoid paperwork and can be helpful in custom posts. In the warehouse, the barcodes can be applied to the individual inventory items while RFTs can be applied to pallets, containers etc. These will allow the staff to directly communicate to the warehouse computer.

RFID has significant impact on logistics and supply chain of many sectors

- RFID helps Indian exporters to global retailers like WAL-MART get better and more visibility into movement of their goods within the supply chain and thus become more competitive.
- Improve the ability of manufacturers to better manage the inventory levels.
- Improve the complex distribution system for the Defense operation.
- Improve the complex tracking and distribution operations of the Indian Postal services.
- Improve the tracking, logistics and planning operations of Indian Railways, state public transport agencies
- Implement automatic toll collection on vast network of highways.

1. Communication Technology

The communication, either oral or composed has an exceptionally vital job in business achievement. Coming up next is the couple of rising interchanges advances, which are empowering agents to better client support driving than intensity through the speed and exactness in communication.

- **Electronic Data Interchange (EDI)**

EDI innovation is utilized for move of business records from one PC to other PC. With EDI the business records, for example, solicitations, checks, and challahs are sent electronically starting with one association then onto the next. Actually EDI is a drive towards paperless archive move or exchanges. The contrast between the email message and EDI message is that, E-mail is formed and translated physically, while EDI message is made utilizing one programming and deciphered by other programming. Email information isn't organized while EDI information or message is structured. EDI message has lawful remaining in the courtroom.





The benefits of using EDI technology in logistics and supply chain management involves

- Faster transactions- real time document transfer in the supply chain.
- Just-in-Time manufacturing technique can be adopted.
- Reduction in transaction cost due to paperless operations
- Reduction in order cycle time and inventory that will help to improve the competitiveness of the customers.
- Improve the corporate trading relationships between parties in the supply chain and creating barriers for competitors.

- **Very Small Aperture Terminal (VSAT)**

The satellite communication stations are assuming a significant job progressively information assortment and its trade, which is crucial for client care. To follow and follow the products bearer, a dish radio wire is fixed on the vehicle. This permits the communication between driver, dispatcher and proctor. The genuine – time collaboration helps in having the exceptional data on the area of truck and the conveyance position.

Model – Wal-Mart the retail goliath of USA is utilizing this framework for controlling the stock development.

- **GEOGRAPHICAL POSITIONING SYSTEM (GPS)**

The GPS is progressively exact framework utilized in created nations wherein a vehicle could be followed precisely with the assistance of Geo Stationary Satellites to the exactness of one meter as far as scope and longitude. When the situation of the vehicle is known, it very well may be transmitted to consigner or agent through the transmission organizes for example cell phones or web.

- **Geographical Information System (GIS)**

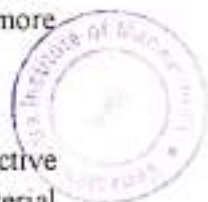
GIS are the product instruments for representation of uncommon area of any element on earth which is put away in databases identifying with geology. This could be regarding physical maps of the outside of earth, design of internal surface of earth or a format of lanes or roads. GIS in joining with GPS is utilized in calculated activity for following and following of the relegation area to the degree of street or road specifically city.

- **Web Based Tracking**

Logistics specialist organizations working in India are expanding the administrations of online following of relegations to their customers. AFL, Fed-Ex, Blue Dart and others are giving the status report of the relegation to their customers. The customers can download this report by associating through the Internet. This data helps in arranging the dispatch plan and furthermore making catch up with customers for installment assortments.

- **Automated Guided Vehicle System (AGVS)**

The framework utilizes attractive or optical direction framework. The attractive framework utilizes stimulated wire laid on the distribution center floor for directing the material taking care of gear. In AGVS administrator is disposed of. The new age AVGS are guided with video and don't pursue the fixed way. AGVS can play out all the material taking care of activity with no human contribution. Robot combined with AGVS is utilized to get precise material prerequisite for a client request.





- **Information Directed System (IDS)**

In this an incorporated PC controls the material taking care of gear. The communication between the gear and the PC is through radio recurrence. The necessary development are sustained into PC and it appoints the occupations to the individual types of gear thinking about its most extreme stacking limit and taking care of speed. IDS can perform assortment of complex material taking care of employments, for example, different request picking or numerous vehicle stacking by a similar material taking care of hardware prompting upgrade in stockroom profitability and adaptability in dealing with assortment of occupations.



- **Information Technology (IT)**

IT comprises of equipment and programming that catches investigations and gives data any place it is required. Since the supply chain management the executives is characterized as system of associations, these associations can't shape a system except if they are associated through IT coming about into straightforwardness in the production network and adjusting the store network exercises towards client. Model – The accomplishment of store network of DELL was because of IT, where web was utilized to gather request from client straightforwardly and imparted the data to the providers with the goal that they can gauge better, and supply to the prerequisite. The IT devices utilized in coordination's and supply chain management the board are-

- **Enterprise Resource Planning (ERP)**

ERP is coordinated programming, enveloping all the business tasks and realize critical change in the manner individual's work. ERP is a business arrangement that delivers to certain recognized business issues. ERP is pricey and complex exercise which requires adequate measure of arranging. In India major ERP being used is SAP, Oracle which has been created by outside organizations to suit the business condition winning in those nations. Be that as it may, some Indian organizations like Ramco Systems created ERP to suit Indian business condition.

Example - The companies like Hindustan Lever, Colgate and Nestle have implemented ERP in their supply chain system resulting in minimum inventory of raw material and finished goods and benefit in terms of cost reduction

- **Distribution Requirement Planning(DRP)**

It is another IT apparatus and furthermore a complex arranging approach that thinks about different dispersion stages and the attributes of the dissemination framework. The completed merchandise stock necessity is controlled by DRP considering the client request at various appropriation focuses situated in various markets. DRP helps in solidifying the shipments to different areas spread over the huge geological territory, and in this manner help in decreasing cargo cost. DRP improves stock deceivability in the production network coming about into decrease in stock level and distribution center space prerequisite.

- **Automated Inventory Tracking System (Aits)**

The AITS is an IT apparatus that gives ongoing status of the stock degrees of the considerable number of things at retail locations, feeder and mother distribution centers. For



renewal of things sold, data is passed on legitimately to the provider after the thing stock level is checked at feeder and mother distribution centers. The provider starts the activity to recharge the stock thing relying upon the thing take-off rate at retail locations, its security stock, stock in travel and so forth consequently advancing the stock in the store network.

Conclusion :

"Technology" is vehicle to upgrade production network aggressiveness and execution by improving the general adequacy and proficiency of coordination's framework. Subsequently picking the correct innovation for different coordination's exercises or sub-forms is pivotal to any business to increase upper hand in the present focused market. Model – A cycle producer must perceive how it can incorporate the littlest part supplier specifically, a brake shoe provider and furthermore the seller at the country focus, so as to improve generation run and hold the client as opposed to losing to the contender. Today combination in the supply chain management is conceivable because of accessible innovation prompting effectiveness in the store network just if the production network accomplices embrace the correct technique.

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Impact of Digital Marketing on Consumer Buying Behaviour

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Abstract:

Digital marketing is the avenue of electronic communication which is used by the marketers to endorse the goods and the services towards the marketplace. The supreme purpose of the digital marketing is concerned with consumers and allows the consumers to intermingle with the product by virtue of digital media. This paper concentrates on the magnitude of digital promotion for both consumers and marketers. This paper covers difference between traditional marketing and digital marketing. We scrutinize the result of digital marketing on the base of firm's sales. 200 respondents opinion are collected to get the clear picture about the present study.

Keywords: Digital marketing, Promotion, Consistent, Interact, Consumer behavior

Introduction

Digital Marketing is the term used for the targeted, measurable, and interactive marketing of products or services using digital technologies to reach the viewers, turn them into consumers, and retain them. The customer also can ask queries or make suggestions about the business products and services.

Digital marketing is often referred to as 'online marketing', 'internet marketing' or 'web marketing'. The term digital marketing has grown in popularity over time, particularly in certain countries.

Objectives Of The Study

1. To recognize the usefulness of digital marketing in the competitive market.
2. To study the impact of digital marketing on consumers purchase.
3. To know the modes of digital marketing.

Methodology Applied

- **Primary Data:** The research is done through observation and collection of data through questionnaires.
- **Secondary Data:** Secondary data is collected from journals, books and magazines to develop the theory.
- **Sample Size:** The sample size is determined as 200 respondent's opinion from the consumers who presently purchasing products with a help of digital marketing.





Traditional Marketing V/S Digital Marketing:

Table 1: Traditional Marketing V/S Digital Marketing

TRADITIONAL MARKETING	MODERN MARKETING
Communication is unidirectional. Means, a business communicates about its products or services with a group of people.	Communication is bidirectional. The customer also can ask queries or make suggestions business products and services.
Medium of communication is generally phone calls, letters, and Emails	Medium of communication is mostly through social media websites, chat, and Email.
Campaigning takes more time for Designing, preparing, and launching	There is always a fast way to Develop an online campaign and carry out changes along its development. With digital tools, campaigning is easier.
It is carried out for a specific audience throughout from generating campaign ideas up to selling a product or a service.	The content is available for General public. It is then made to reach the specific audience by employing search engine techniques.
It is conventional way of Marketing, best for reaching local audience.	It is best for reaching global audience.
It is difficult to measure the Effectiveness of a campaign.	It is easier to measure the effectiveness of a campaign through analytics

Results And Discussions:

Table 2: Profile of the Online Buyers

	Category	No. of Respondents	Percentage of Respondents
Gender	Male	130	65%
	Female	70	35%
	Total	200	100%
Age	Below 18 years	34	17%
	19-30 years	50	25%
	31-45 years	66	33%
	Above 45 years	50	25%





	Total	200	100%
Profession	House Wife	22	11%
	Employee	110	55%
	Business	46	23%
	Students	16	08%
	Any other	06	03%
	Total	200	100%
Monthly Family Income (in Rs.)	Below 10000	42	21%
	10001-15000	90	45%
	15001-30000	50	25%
	Above 30000	18	09%
	Total	200	100%

Table 3: Awareness of Online Shoppers

Particulars	No. of Respondents	Percentage of Respondents
Having knowledge about online shopping	200	100%
Not having knowledge about online shopping	-	-
Total	200	100%

Table 4 Availability of Online Information about Product

Particulars	No. of Respondents	Percentage of Respondents
Excellent	80	40%
Good	64	32%
Average	48	24%
Poor	08	04%
Total	200	100%



Table 5: Reasons for Choosing Online Shopping

Particulars	No. of Respondents	Percentage of Respondents
Wide variety of Products	70	35%
Easy buying Procedures	40	20%
Lower Prices	50	25%
Various Modes of Payments	20	10%
Others	20	10%
Total	200	100%

Table 6: Frequency of Online Purchasing

Particulars	No. of Respondents	Percentage of Respondents
Purchase once Annually	32	16%
2 - 5 Purchases Annually	88	44%
6-10 Purchases Annually	44	22%
11 Purchases and above Annually	36	18%
Total	200	100%

Table 7: Which mode of digital marketing impact more on consumers buying behavior

Particulars	No. of Respondents	Percentage of Respondents
Social Media Marketing	102	51%
Email Marketing	30	15%
Website	40	20%
Affiliate Marketing	16	08%
Other Marketing	12	06%
Total	200	100%

Table 8: Which determinant of digital marketing affect more on consumer buying behavior

FACTORS	MOST PREFER	ONLY PREFER	AVERAGE	OPREFER AGAINST	LEAST PREFER
Marketing Scheme	90	60	20	20	10
Comfort Zone	120	40	15	25	0
Safety	110	50	20	10	10
Used Advertising Method	100	40	30		15
Ability to Compare Prices	100	50	20	10	10





Findings:

1. It is found that Consumers are satisfied through purchasing digital marketing.
2. It is found that People find it safe mode of online purchase.
3. It is observed that Ratio of male consumers is very high in online shopping that is 65%. And Ratio of female consumers is very low in online shopping that is 35%.
4. It is observed that Employees of various companies are purchasing more than others through online shopping that is 55%.
5. It is found that Income of respondents mainly falls in the range of Rs. 10,001 to Rs. 15,000 that is 45%.
6. It is observed that Awareness about online shopping is 100% among the respondents.
7. It is found that 40% of respondents feel that availability of online information about Product & Services is outstanding.
8. It is observed that most numbers of respondents that is 35% feels that online shopping has wide variety of products; others feel that they can have an easy buying procedure, products with lower price, a variety mode of payments etc.
9. It is found that 44% of the respondents purchase the products 2 to 5 times annually.
10. It is found that 51% consumers are purchasing the online products due to social media marketing. While 15% consumers are purchasing the online products due to email marketing as well as 20% consumers are purchasing the online products due to website of the organization. Remaining 08% consumers are purchasing the online products due to affiliate marketing and 06% consumers are purchasing the online products due to other marketing.
11. It is found that 60% consumers are preferred that they are purchasing the online products due to comfort zone. 55% consumers are preferred that they are purchasing the online products because of safety. 50% consumers are giving most prefer to used advertising method and ability to compare price. 45% consumers are most preferred to marketing scheme while they are purchasing the goods through online.

Suggestions:

1. It is suggested that there should be improve technical advancement in promotion of digital marketing Websites.
2. Provide a transparent and good service to the consumer before and after online purchase.
3. Creating awareness among the people about digital marketing.
4. There must be complete description need to provide about the product to the online shoppers.

Conclusion:

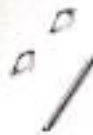
Digital advertising has end up being critical part of approach of numerous organizations. Right now, still for modest business owner close by have a very cheap and equipped technique by utilizing computerized showcasing to advertise their items or administrations in the general public. It has no limitations. Organization can use any gadgets, for example, tablets, advanced mobile phones, TV, PCs, media, online life, email and parcel other to help organization and its items and administrations. Computerized advertising may accomplish something more in the event that it considers purchaser wants as a pinnacle need.



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Impact of Digital Marketing on Consumer Buying Behaviour

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Medium of communication is generally phone calls, letters, and Emails	Medium of communication is mostly through social media websites, chat, and Email.
Campaigning takes more time for Designing, preparing, and launching.	There is always a fast way to Develop an online campaign and carry out changes along its development. With digital tools, campaigning is easier.
It is carried out for a specific audience throughout from generating campaign ideas up to selling a product or a service.	The content is available for General public. It is then made to reach the specific audience by employing search engine techniques.
It is conventional way of Marketing; best for reaching local audience.	It is best for reaching global audience.
It is difficult to measure the Effectiveness of a campaign.	It is easier to measure the effectiveness of a campaign through analytics

Results And Discussions:

Table 2: Profile of the Online Buyers

	Category	No. of Respondents	Percentage of Respondents
Gender	Male	130	65%
	Female	70	35%
	Total	200	100%
Age	Below 18 years	34	17%
	19-30 years	50	25%
	31-45 years	66	33%
	Above 45 years	50	25%



	Total	200	100%
Profession	House Wife	22	11%
	Employee	110	55%
	Business	46	23%
	Students	16	08%
	Any other	06	03%
	Total	200	100%
Monthly Family Income (in Rs.)	Below 10000	42	21%
	10001-15000	90	45%
	15001-30000	50	25%
	Above 30000	18	09%
	Total	200	100%

Table 3: Awareness of Online Shoppers

Particulars	No. of Respondents	Percentage of Respondents
Having knowledge about online shopping	200	100%
Not having knowledge about online shopping	-	-
Total	200	100%

Table 4 Availability of Online Information about Product

Particulars	No. of Respondents	Percentage of Respondents
Excellent	80	40%
Good	64	32%
Average	48	24%
Poor	08	04%
Total	200	100%





Table 5: Reasons for Choosing Online Shopping

Particulars	No. of Respondents	Percentage of Respondents
Wide variety of Products	70	35%
Easy buying Procedures	40	20%
Lower Prices	50	25%
Various Modes of Payments	20	10%
Others	20	10%
Total	200	100%

Table 6: Frequency of Online Purchasing

Particulars	No. of Respondents	Percentage of Respondents
Purchase once Annually	32	16%
2 - 5 Purchases Annually	88	44%
6-10 Purchases Annually	44	22%
11 Purchases and above Annually	36	18%
Total	200	100%

Table 7: Which mode of digital marketing impact more on consumers buying behavior

Particulars	No. of Respondents	Percentage of Respondents
Social Media Marketing	102	51%
Email Marketing	30	15%
Website	40	20%
Affiliate Marketing	16	8%
Other Marketing	12	6%
Total	200	100%

Table 8: Which determinant of digital marketing affect more on consumer buying behavior

FACTORS	MOST PREFER	ONLY PREFER	AVERAGE	OPREFER AGAINST	LEAST PREFER
Marketing Scheme	90	60	20	20	10
Comfort Zone	120	40	15	25	0
Safety	110	50	20	10	10
Used Advertising Method	100	40	30	15	15
Ability to Compare Prices	100	50	20	10	10





Findings:

1. It is found that Consumers are satisfied through purchasing digital marketing.
2. It is found that People find it safe mode of online purchase.
3. It is observed that Ratio of male consumers is very high in online shopping that is 65%. And Ratio of female consumers is very low in online shopping that is 35%.
4. It is observed that Employees of various companies are purchasing more than others through online shopping that is 55%.
5. It is found that Income of respondents mainly falls in the range of Rs. 10,001 to Rs. 15,000 that is 45%.
6. It is observed that Awareness about online shopping is 100% among the respondents.
7. It is found that 40% of respondents feel that availability of online information about Product & Services is outstanding.
8. It is observed that most numbers of respondents that is 35% feels that online shopping has wide variety of products; others feel that they can have an easy buying procedure, products with lower price, a variety mode of payments etc.
9. It is found that 44% of the respondents purchase the products 2 to 5 times annually.
10. It is found that 51% consumers are purchasing the online products due to social media marketing. While 15% consumers are purchasing the online products due to email marketing as well as 20% consumers are purchasing the online products due to website of the organization. Remaining 08% consumers are purchasing the online products due to affiliate marketing and 06% consumers are purchasing the online products due to other marketing.
11. It is found that 60% consumers are preferred that they are purchasing the online products due to comfort zone. 55% consumers are preferred that they are purchasing the online products because of safety. 50% consumers are giving most prefer to used advertising method and ability to compare price. 45% consumers are most preferred to marketing scheme while they are purchasing the goods through online.

Suggestions:

1. It is suggested that there should be improve technical advancement in promotion of digital marketing Websites.
2. Provide a transparent and good service to the consumer before and after online purchase.
3. Creating awareness among the people about digital marketing.
4. There must be complete description need to provide about the product to the online shoppers.

Conclusion:

Digital advertising has end up being critical part of approach of numerous organizations. Right now, still for modest business owner close by have a very cheap and equipped technique by utilizing computerized showcasing to advertise their items or administrations in the general public. It has no limitations. Organization can use any gadgets, for example, tablets, advanced mobile phones, TV, PCs, media, online life, email and parcel other to help organization and its items and administrations. Computerized advertising may accomplish something more in the event that it considers purchaser wants as a pinnacle need.





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IMPACTS OF PRE AND POST COVID-19 PANDEMIC IN INDIA

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Abstract:

Widespread isn't likely to wind down within the adjacent future. preventive activities are prerequisite to forestall disease spread, spare individuals lives conjointly to spare the financial abundance. During this audit, supported the display information and accessible writing, we've got illustrated the various angles of pre-and post-COVID-19 impacts over the social and financial stages round the world. Additionally, the prove based information are summarized with reference to threats, social impacts, logical overhauls, ethical flow, push and adjusting within the pre- and post-COVID-19 circumstances.

Keywords: Human services, Monetary (economy) impacts, Social impacts

Introduction:

The current 2019 Coronavirus Pandemic (COVID19) began in Wuhan, Hubei Province, China in December 2019. The outbreak of the COVID19 pandemic has mainly affected human health and is seriously considered to be one in every of the explanations for the rise within the number of deaths across the country. Additionally to issues that affect people generally, the epidemic has also caused heartbreaking financial and political emergencies in affected countries. Progress.

1. Effect of Covid-19 outbreak:

COVID19 has affected people's daily lives and has put the world economy in trouble. This pandemic has also affected the social lives of individuals everywhere the globe. As per the WHO report, this infection has accelerated in nearly 213 countries round the world and has shown serious

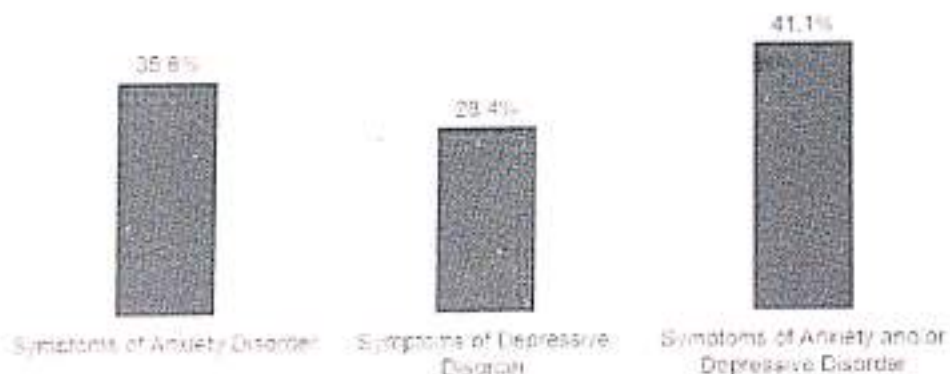
consequences. Regarding the country's economy and health system. Many countries have locked down their facilities, services, educational institutions, industrial sectors, daily markets, etc. to forestall the spread of those infections. The business and commercial sectors are severely laid low with this infection. It also discusses some important health, economic and social life impacts and challenges.

The direct and direct potential impact of COVID19 has led to thousands of deaths and a big increase in medical expenses; however, as mentioned above, the likelihood of the price being exaggerated is extremely high. Die next year may be a very stable curve, which changes once a year. The direct and direct potential impact of COVID19, additionally because the significant increase in medical costs, has caused thousands of deaths. The cost is probably going to be exaggerated

2.1 Human Services (Healthcare) Impacts:

The long-term consequences of COVID19 are already obvious: the psychological damage caused by the fear and grief caused by the virus, continued isolation, and also the associated financial condition. Additionally, since the start of June, all women's anxiety and depression have increased. It set a record high from July 16 to 21, with geographic area, Asia, black, and multi-ethnic communities experiencing the biggest increase.

Share of Adults Reporting Symptoms of Anxiety or Depressive Disorder During the COVID-19 Pandemic



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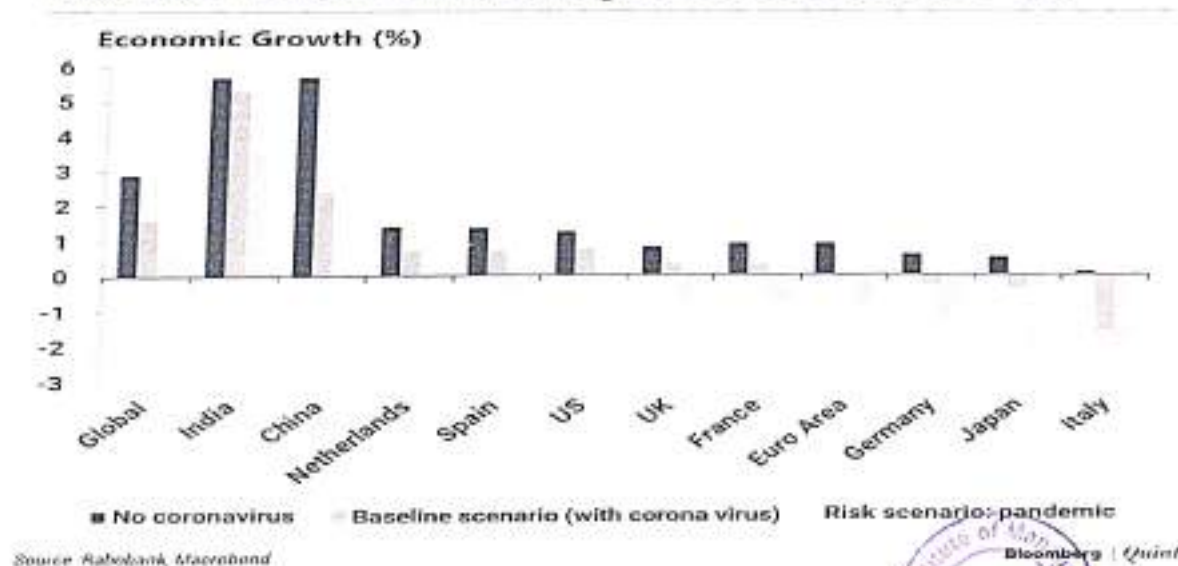
1. it's difficult to spot, isolate and treat suspicious or infected patients.
2. Medical staff and clinical staff are overloaded.
3. Patients affected by or diagnosed with other diseases are littered with ignorance.
4. The amount of pharmacies in medical supply stores has decreased.
5. Need for higher security.



2.2 Monetary (Economy) Impacts:

The economic effect from the pandemic has disproportionately affected some industrial sectors and population groups, and there's a risk of prolonged labour dislocations as a result, unemployment levels that haven't been seen since the nice Depression of the 1930s Workers are evaluating their career choices and work patterns in some circumstances, which could indicate a post-pandemic economy with more diverse labour arrangements and a changed metropolitan environment. Additionally to the prices of greater poverty, lives upended, careers wrecked, and heightened social unrest, the human costs in terms of lives lost will have a long-term impact on global economic process. Concurring to some projections, 95 million individuals may have fallen into extraordinary destitution by 2020, with 80 million more undernourished than your time recently the widespread. Moreover, some projections appear Agreeing to gauges, the worldwide financial lull will cause worldwide commerce to diminish by 9.0 percent or marginally less in 2020wreaking havoc on trade-dependent poor and emerging nations specifically. In industrialised economies, where vaccinations are with a return to pre-pandemic levels of activity, the economic impact of the pandemic is projected to be reduced. As results of the worldwide economic slump, estimates suggest that global commerce will fall by 9.0 percent or slightly less in 2020, wreaking havoc on trade-dependent developing and emerging nations specifically.

Global Economic Impact Of COVID-19



In industrialised economies, where vaccinations are enabling a return to pre-pandemic levels of activity, the pandemic's economic impact is projected to be reduced.

- The buildup of basic products has delayed and decreased.

- Discontinue flexible and varied meals.
- Loss of domestic and world trade.
- Low income within the world market

2.2 Social Impacts:

Swarm uneasiness and trepidation to pre-pandemic behavior were normalized thanks to the infection and consequent lockdowns round the world. Moreover, social change and other stressors have happen in aversion to be comfortable sharing the identical physical space with strangers. In February 2021, Saturday Night Live jabbed fun at "post-COVID dating" after a year of segregation envisioning the "abnormal characteristics and behaviors we've picked up. The impact on personal gatherings has been sturdy as medical experts have suggested, and native authorities usually mandated stay-at-home orders to stop gatherings of any size, not simply the larger events that were at the beginning restricted. Such get-togethers is additionally supplanted by video chat, or in an exceedingly few cases with offbeat tries to need care of social removing with exercises sort of a overhang sing-along for a concert or a "birthday parade" for a celebration Replacements for gatherings are seen as important to psychological state throughout the crisis.

The service department has not found the way to manage your acceptable support.

- Rejected or postponed within the field of international or national sports.
- The tourism industry has been severely affected.
- All public holidays are prohibited.
- Unnecessary arrests of individuals.
- Distance from family, friends and relatives.
- Close cafes, restaurants, shops, entertainment centers, gyms, etc.

3. Conclusion:

This paper may be a summarized work which gives few encounters from the previous reported works related to the issues within the social and financial divisions which will offer assistance common prosperity specialists calm the impact of the current widespread. In specific, we inspected inquire about on peril perception, social setting, science correspondence, altering person and total interface, activity, push and adapting related with the pre-and post-pandemic conditions due to COVID-19.

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“TO STUDY THE FACTORS AFFECTING ON CONSUMER BUYING BEHAVIOR”

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ABSTRACT

This study on the retail industry, attempts to rigorously analyze the factors which influence the consumers to move towards the organized retailing from unorganized retailing. The study also helps the retailers by revealing the facts regarding the most prioritized attributes of the retail stores which attract the consumers towards them. It is also to be noted that in the next level of cities, only departmental stores and supermarkets alone given more priority in organized formats. This study will help the retailers to make an analysis of them and understand where they stand, and in order to move forward in what areas they must focus. It also helps them by providing consumers' expectations towards the organized formats so that they can make appropriate arrangements.

KEY WORDS: influence, retailing, consumer behavior, family, motivation

INTRODUCTION:

The retail sector is expanding and modernizing rapidly in line with India's economic growth. It offers significant employment opportunities in all urban areas. This study on the retail industry, attempts to rigorously analyze the factors which influence the consumers to move towards the organized retailing from unorganized retailing. Retailing is defined as "all the activities involved in selling goods or services directly to final consumers for personal, non-business use." Retailing consists of the final activity and steps needed to place merchandise made elsewhere into the hands of the consumer or to provide services to the consumer. Retailing consists of the sale of goods or merchandise, from a fixed location such as a department store or kiosk, in small or individual lots for direct consumption by the purchaser. Retailing may include subordinated

services, such as delivery. Purchasers may be individuals or businesses. In commerce, a retailer buys goods or products in large quantities from manufacturers or importers, either directly or through a wholesaler, and then sells smaller quantities to the end-user. Retail establishments are often called shops or stores. Retailers are at the end of the supply chain. Manufacturing marketers see the process of retailing as a necessary part of their overall distribution strategy. Retail industry is divided into organized and unorganized sectors. Organized retailing refers to trading activities undertaken by licensed retailers, that is, those who are registered for sales tax, income tax, etc. These include the corporate-backed hypermarkets and retail chains, and also the privately owned large retail businesses. Unorganized retailing, on the other hand, refers to the traditional formats of low-cost retailing, for example, the local Karana shops, owner manned general stores, paan / beedi shops, convenience stores, hand cart and pavement vendors, etc. The study also helps the retailers by revealing the facts regarding the most prioritized attributes of the retail stores which attract the consumers towards them.

NEED OF THE STUDY:

There is a need to study shifting preferences of consumers towards various retail formats. Whether there is any relation between the demographic profile of the consumers and preferred retail format and does income besides other family attributes play a role in selection of the retail formats are some of the questions require a probe in. The problems faced by consumers shopping from organized as well as unorganized retail outlets also need a thorough study.

OBJECTIVE OF THE STUDY:

1) To study the present retail scenario with respect to the share of unorganized retailing.

OVERVIEW OF GLOBAL RETAIL INDUSTRY

Retail has played a major role in world over in increasing productivity across a wide range of consumer goods and services. The impact can be best seen in countries like U.S.A., U.K., Mexico, Thailand and more recently china and India also. 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. Wal-Mart is the world's largest retailer.

INDIAN RETAIL INDUSTRY

Several authorities and surveys conducted by different agencies have given current as well future projections of retail trade in India. Currently, India is one of the fastest growing economies in the world and by 2030, India would be one of the Top 5 economies in terms of GDP. The India retail market is estimated at US\$ 470 Bn in 2011, accounting for ~35% of GDP and is expected to grow to US\$ 675 Bn by 2016, @ CAGR of 7.5%

FACTORS INFLUENCING CONSUMER BUYING BEHAVIOUR:

1. Internal or Psychological factors
2. Social factors



3. Cultural factors
4. Economic factors
5. Personal factors.

1. Internal or Psychological factors :-

The buying behaviour of consumers is influenced by a number of internal or psychological factors. The most important ones are Motivation and Perception.

a) **Motivation** - In the words of William J Stanton, "A motive can be defined as a drive or an urge for which an individual seeks satisfaction. It becomes a buying motive when the individual seeks satisfaction through the purchase of something". A motive is an inner urge (or need) that moves a person to take purchase action to satisfy two kinds of wants viz. core wants and secondary wants. So, motivation is the force that activates goal-oriented behaviour. Motivation acts as a driving force that impels an individual to take action to satisfy his needs. So it becomes one of the internal factors influencing consumer behaviour. A need becomes a motive when it is aroused to a sufficient level of intensity. A motive is a need that is sufficiently pressing to drive the person to act. There can be of types of needs:

b) **Perception** - Human beings have considerably more than five senses. Apart from the basic five (touch, taste, smell, sight, hearing) there are senses of direction, the sense of balance, a clear knowledge of which way is down, and so forth. Each sense is feeding information to the brain constantly, and the amount of information being collected would seriously overload the system if one took it all in. The brain therefore selects from the environment around the individual and cuts out the extraneous noise. Therefore the information entering the brain does not provide a complete view of the world around you. When the individual constructs a world-view, she then assembles the remaining information to map what is happening in the outside world. Any gaps (and there will, of course, be plenty of these) will be filled in with imagination and experience. The cognitive map is therefore not a 'photograph'; it is a construct of the imagination.

2. Social factors -

Man is a social animal. Hence, our behaviour patterns, likes and dislikes are influenced by the people around us to a great extent. We always seek confirmation from the people around us and seldom do things that are not socially acceptable. The social factors influencing consumer behaviour are a) Family, b) Reference Groups.

a) **Family**-There are two types of families in the buyer's life viz. nuclear family and Joint family. Nuclear family is that where the family size is small and individuals have higher liberty to take decisions whereas in joint families, the family size is large and group decision-making gets more preference than individual. Family members can strongly influence the buyer behaviour, particularly in the Indian context. The tastes, likes, dislike, life styles etc of the members are rooted in the family buying behavior.



b) **Reference group** -A group is two or more persons who share a set of norms and whose relationship makes their behaviour interdependent. A reference group is a group of people with whom an individual associates. It is a group of people who strongly influence a person's attitudes values and behaviour directly or indirectly. Reference groups fall into many possible grouping, which are not necessarily to be exhaustive (i.e. non over-lapping).

3. Cultural factors

It is observed that human behaviour is largely the result of a learning process and as such individuals grow up learning a set of values, perceptions, preferences and behaviour patterns as the result of socialization both within the family and a series of other key institutions. From this we develop a set of values, which determine and drive behavioral patterns to a very large extent. This broad set of values is then influenced by the subcultures like nationality groups, religious groups, racial groups and geographical areas, all of which exhibit degrees of difference in ethnic taste, cultural preferences, taboos, attitudes and lifestyle.

4. Economic Factors -

Consumer behaviour is influenced largely by economic factors. Economic factors that influence consumer behaviour are a) Personal Income, b) Family income.

a) **Personal Income** The personal income of a person is determinant of his buying behaviour. The gross personal income of a person consists of disposable income and discretionary income. The disposable personal income refers to the actual income (i.e. money balance) remaining at the disposal of a person after deducting taxes and compulsorily deductible items from the gross income. An increase in the disposable income leads to an increase in the expenditure on various items. A fall in the disposable income, on the other hand, leads to a fall in the expenditure on various items.

b) **Family income** -Family income refers to the aggregate income of all the members of a family. Family income influences the buying behaviour of the family. The surplus family income, remaining after the expenditure on the basic needs of the family, is made available for buying shopping goods, durables and luxuries.

CONCLUSION:

From this study it was observed that due to change life style, increase awareness of quality products as well as disposable income most of the customers switching to organized retail store form unorganized retail store but at present time unorganized retail also captured a high market share in India. many customer thinks that they local Kirana store is the one of the most important factor for their day to day life, they cannot visit organized retail store frequently so we can say that organized retailers have huge opportunities in Indian market but they must open more outlets so that customer visit frequently. At present time some organized retailer's i.e. on door, Best price etc also provide home delivery and online order facilities which is comfortable for customers. For a successful consumer oriented market service provider should work as psychologist to procure

consumers. By keeping in mind affecting factors things can be made favorable and goal of consumer satisfaction can be achieved. Study of consumer buying behaviour is gate way to success in market.

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“UTILITY OF TECHNOLOGY IN LOGISTICS AND SUPPLY CHAIN MANAGEMENT”

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ABSTRACT:-

The word logistics has its origin from Greek word “logistike” which means the art of calculating. However, the modern interpretation of the term logistics has its origin in the military, where it was used to describe the activities related to the procurement of ammunitions, and essential supplies for troops located at the front. Logistics not only includes activities related to the physical movements of the goods but also manages relationship with suppliers and customers. The main objective of the paper is to determine the various technology used in logistics and supply chain management including information technology, communication technology and automatic identification technology.

The creator basically centers on the auxiliary information for gathering information identifying with different innovation utilized in logistics and store network the board. The creator reaches determination that Technology is a vehicle to upgrade store network intensity and execution by improving the general viability and productivity of logistics framework. In addition different advancements in innovation have made the undertaking simpler and quicker other than being less arduous.

Keywords: logistic management, SCM, Technology, Innovation



1. INTRODUCTION

The council of logistic management defines logistics as "that part of supply chain process that plans, implements, and controls the efficient, effective, forward and reverse flow and storage of goods, services, and related information between the point of origin and the point of consumption in order to meet customer requirement". In ordinary language the same can be defined as right product, at the right place, in right time, and in right condition. However supply chain consists of all stages that are required to satisfy the customer request. It starts from supplier passes through manufacturer, distribution, and retailer and finally reaches the customer. The supply chain management is the oversight of materials, information and finances as they move in the process from supplier to manufacturer to wholesaler to retailer to customer. The emerging new technologies are creating strategic opportunities for the organizations to build competitive advantages in various functional areas of management including logistics and supply chain management. However the degree of success depends on the selection of the right technology for the application, availability of proper organizational infrastructure, culture and management policies. In logistics, information, communication and automation technologies has substantially increased speed of identification, data gathering, processing, analysis and transmission, with high level of accuracy and reliability. Technology is a means to enhance business competitiveness and performance. It plays a major role in success of supply chain by enhancing the overall effectiveness and efficiency of the logistics system. In logistics many new technologies are used in developed country while in India adoption process is very slow. However due to liberalization of the Indian economy the competitive pressure is building up and the only option to face the competition is to go in for technology enabled operations.

The latest technologies being used in logistics and supply chain management are segregated into

- Automatic Identification Technology
- Communication Technology
- Information Technology

2. OBJECTIVES

1. To determine the various technology used in logistics and supply chain management.
2. To discuss the impact of technology on logistics and supply chain management.
3. To assess technology used in logistics and supply chain management

AUTOMATIC IDENTIFICATION TECHNOLOGY

Programmed Identification (Auto ID) is the term used to depict the immediate passage of information or data in the PC framework, programmable rationale controllers or any microchip controlled gadget without working a console. These innovations incorporate Bar Coding, Radio Frequency Identification (RFID) and Voice Recognition. Auto ID can be utilized for following the compartments, bundles, containers or a truck conveying the products on time bound dispatches to the clients. The

advantages of Auto ID incorporate precision, cost saving, speed and accommodation of information stockpiling and preparing of data.

The significant Automatic Identification technologies in use are –

- **BAR CODING**

Bar coding is a succession of parallel lines of various thicknesses with spaces in the middle. These bars are only the things of data in the arranged structure, which can be perused with the assistance of a scanner. Verifiably standardized identifications was first utilized in quite a while in USA in 1952 The data imprinted in scanner tag incorporate, nation code, maker name, item subtleties, date of production, material substance etc. These subtleties are required at client end for stock administration. The standardized identifications are utilized in assorted enterprises, for example, retail, pharmaceutical, customer merchandise, hardware, cars and so forth.

The bar coding offers the following advantages.

- Ease in identification of inventory items during storage, retrieval, pickup, inspection and dispatch.
- Reduce paper work and processing time leading
- Reduce human error
- Increases logistics system productivity through speed, accuracy and reliability.

Impact of Bar code technology on operations of logistics and supply chain management

- **PROCUREMENT OPERATION**

The parts and segments brought from providers are allocated standardized identifications, which contain data on thing name, clump number, date of production, request no, sequential no and so on. The data in scanner tag helps in recognizing and following the segment. In the stockroom, when the merchandise enter through a transport, they are additionally checked by the hand held scanner or scanner fixed nearby the transport. The data decoded by the scanner is promptly signed in the focal PC which assists genuine with timing update of stock records.

- **PROCESSING**

During the request handling the standardized tag will help in keeping distinguishing proof of things dependent on their date of section into the distribution center or store. This will ease material stockpiling, retrieval and dispatch in FIFO (First in First out) stock administration framework.

- **PRODUCTION OPERATION**

During the generation procedure the distinguishing proof of in-process and completed things become simpler because of bar coding. The different washes at various phases of creation can be effectively followed.



- **DISTRIBUTION OPERATION**

During dispersion, standardized identification helps in distinguishing and following the travel of completed products to the clients.

BARCODE



- **RADIO FREQUENCY IDENTIFICATION (RFID)**

RFID is an Automatic Identification and Data Capture (AIDC) innovation. RFID first showed up in following and access applications during 1980. RFID-based frameworks takes into consideration non-contact perusing and are successful in assembling and other antagonistic condition where scanner tags couldn't endure. These are utilized as an option to Barcodes to convey the stock information through radio waves. RFID remotely trades data between labeled articles.

An RFID system is comprised of the following components as mentioned below.

- One or more tags called Radio Frequency Tags (RFTs), which includes a semiconductor chip and antenna.
- One or more read/write devices also called readers.
- Two or more antennas one on the tag and one on the reader.
- Application software and the host computer system.



RFTs

The reader is connected to the central computer. Radio Frequency Tags (RFTs) are a piece of silicon chip to store data in the microcircuit. The RFTs are programmable with erasable memory. Data is stored in coded form and communicated to the reader through waves. The basic principle of tag is that antenna emits the radio signals. RFTs are very useful to accompany truck shipments. The tag will contain information on consignor, consignee, inventory items, quantity and value, what time the item travelled

certain zone; even the temperature etc. The reader receives the tag signal with its antenna, decodes it and transfers the data to the host computer system. RFTs can be attached to virtually anything-from a semi-tractor, to a pallet, containers etc. RFTs will avoid paperwork and can be helpful in custom posts. In the warehouse, the barcodes can be applied to the individual inventory items while RFTs can be applied to pallets, containers etc. These will allow the staff to directly communicate to the warehouse computer.

RFID has significant impact on logistics and supply chain of many sectors

- RFID helps Indian exporters to global retailers like WAL-MART get better and more visibility into movement of their goods within the supply chain and thus become more competitive.
- Improve the ability of manufacturers to better manage the inventory levels.
- Improve the complex distribution system for the Defense operation.
- Improve the complex tracking and distribution operations of the Indian Postal services.
- Improve the tracking, logistics and planning operations of Indian Railways, state public transport agencies
- Implement automatic toll collection on vast network of highways.

3. COMMUNICATION TECHNOLOGY

The communication, either oral or composed has an exceptionally vital job in business achievement. Coming up next is the couple of rising interchanges advances, which are empowering agents to better client support driving than intensity through the speed and exactness in communication.

- **ELECTRONIC DATA INTERCHANGE (EDI)**

EDI innovation is utilized for move of business records from one PC to other PC. With EDI the business records, for example, solicitations, checks, and challahs are sent electronically starting with one association then onto the next. Actually EDI is a drive towards paperless archive move or exchanges. The contrast between the email message and EDI message is that, E-mail is formed and translated physically, while EDI message is made utilizing one programming and deciphered by other programming. Email information isn't organized while EDI information or message is structured. EDI message has lawful remaining in the courtroom.

The benefits of using EDI technology in logistics and supply chain management involves

- Faster transactions- real time document transfer in the supply chain.
- Just-in-Time manufacturing technique can be adopted.
- Reduction in transaction cost due to paperless operations

- Reduction in order cycle time and inventory that will help to improve the competitiveness of the customers.
- Improve the corporate trading relationships between parties in the supply chain and creating barriers for competitors.

- **VERY SMALL APERTURE TERMINAL (VSAT)**

The satellite communication stations are assuming a significant job progressively information assortment and its trade, which is crucial for client care. To follow and follow the products bearer, a dish radio wire is fixed on the vehicle. This permits the communication between driver, dispatcher and proctor. The genuine – time collaboration helps in having the exceptional data on the area of truck and the conveyance position.

Model – Wal-Mart the retail goliath of USA is utilizing this framework for controlling the stock development.



- **GEOGRAPHICAL POSITIONING SYSTEM (GPS)**

The GPS is progressively exact framework utilized in created nations wherein a vehicle could be followed precisely with the assistance of Geo Stationary Satellites to the exactness of one meter as far as scope and longitude. When the situation of the vehicle is known, it very well may be transmitted to consigner or agent through the transmission organizes for example cell phones or web.

- **GEOGRAPHICAL INFORMATION SYSTEM (GIS)**

GIS are the product instruments for representation of uncommon area of any element on earth which is put away in databases identifying with geology. This could be regarding physical maps of the outside of earth, design of internal surface of earth or a format of lanes or roads. GIS in joining with GPS is utilized in calculated activity for following and following of the relegation area to the degree of street or road specifically city.

- **WEB BASED TRACKING**

Logistics specialist organizations working in India are expanding the administrations of online following of relegations to their customers. AFL, Fed-Ex, Blue Dart and others are giving the status report of the relegation to their customers. The customers can download this report by associating through the Internet. This data helps in arranging the dispatch plan and furthermore making catch up with customers for installment assortments.

- **AUTOMATED GUIDED VEHICLE SYSTEM (AGVS)**

The framework utilizes attractive or optical direction framework. The attractive framework utilizes stimulated wire laid on the distribution center floor for directing the material taking care of gear. In AGVS administrator is disposed of. The new age AVGS are guided with video and don't pursue the fixed way. AGVS can play out all the material taking care of activity with no human contribution. Robot combined with AGVS is utilized to get precise material prerequisite for a client request.

- **INFORMATION DIRECTED SYSTEM (IDS)**

In this an incorporated PC controls the material taking care of gear. The communication between the gear and the PC is through radio recurrence. The necessary development are sustained into PC and it appoints the occupations to the individual types of gear thinking about its most extreme stacking limit and taking care of speed. IDS can perform assortment of complex material taking care of employments, for example, different request picking or numerous vehicle stacking by a similar material taking care of hardware prompting upgrade in stockroom profitability and adaptability in dealing with assortment of occupations.



- **INFORMATION TECHNOLOGY (IT)**

IT comprises of equipment and programming that catches investigations and gives data any place it is required. Since the supply chain management the executives is characterized as system of associations, these associations can't shape a system except if they are associated through IT coming about into straightforwardness in the production network and adjusting the store network exercises towards client. Model – The accomplishment of store network of DELL was because of IT, where web was utilized to gather request from client straightforwardly and imparted the data to the providers with the goal that they can gauge better, and supply to the prerequisite. The IT devices utilized in coordination's and supply chain management the board are-

- **ENTERPRISE RESOURCE PLANNING (ERP)**

ERP is coordinated programming, enveloping all the business tasks and realize critical change in the manner individual's work. ERP is a business arrangement that delivers to certain recognized business issues. ERP is pricey and complex exercise which requires adequate measure of arranging. In India major ERP being used is SAP, Oracle which has been created by outside organizations to suit the business condition winning in those nations. Be that as it may, some Indian organizations like Ramco Systems created ERP to suit Indian business condition.

Example - The companies like Hindustan Lever, Colgate and Nestle have implemented ERP in their supply chain system resulting in minimum inventory of raw material and finished goods and benefit in terms of cost reduction

- **DISTRIBUTION REQUIREMENT PLANNING(DRP)**

It is another IT apparatus and furthermore a complex arranging approach that thinks about different dispersion stages and the attributes of the dissemination framework. The completed merchandise stock necessity is controlled by DRP considering the client request at various appropriation focuses situated in various markets. DRP helps in solidifying the shipments to different areas spread over the huge geological territory, and in this manner help in decreasing cargo cost. DRP improves stock deceivability in the production network coming about into decrease in stock level and distribution center space prerequisite.

- **AUTOMATED INVENTORY TRACKING SYSTEM (AITS)**

The AITS is an IT apparatus that gives ongoing status of the stock degrees of the considerable number of things at retail locations, feeder and mother distribution centers. For renewal of things sold, data is passed on legitimately to the provider after the thing stock level is checked at feeder and mother distribution centers. The provider starts the activity to recharge the stock thing relying upon the thing take-off rate at retail locations, its security stock, stock in travel and so forth consequently advancing the stock in the store network.

4. CONCLUSION

"Technology" is vehicle to upgrade production network aggressiveness and execution by improving the general adequacy and proficiency of coordination's framework. Subsequently picking the correct innovation for different coordination's exercises or sub-forms is pivotal to any business to increase upper hand in the present focused market. Model – A cycle producer must perceive how it can incorporate the littlest part supplier specifically, a brake shoe provider and furthermore the seller at the country focus, so as to improve generation run and hold the client as opposed to losing to the contender. Today combination in the supply chain management is conceivable because of accessible innovation prompting effectiveness in the store network just if the production network accomplices embrace the correct technique.

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HUMAN RESOURCE DEVELOPMENT

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to

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- Prof. (Dr.) Paul D. Madhale

"Dedicated to

my Mother Smt. Akkatai,

my Wife Mrs. Chaitali,

my Daughter Sanavi and

my late Brother Mr. Subhash

- Dr. Santosh Bhagwant Wadkar

Preface

The field of human resource development encompasses several aspects of enabling and empowering human resources in organisations. The book of "Human Resource Development" explains the fundamental concepts of HRD in a clear and easy-to-read style. This book has been specifically written for students of MBA, Third Semester, Shri. V. P. University, Kolhapur. The contents of the book are divided into four units:

First unit throws light on introduction of HRD.

Second unit informs the reader about training and development.

Third unit gives knowledge regarding performance appraisal, appraisal planning & employee engagement.

Fourth unit explains about auditing and evaluating HRD.

We request our precious readers to do a great favour to us by send their valuable suggestions and critical comments on the book for further improvement in subsequent editions.

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-Dr. Santosh Bhagwant Wadkar

About the Book

This book of *"Human Resource Development"* provides detailed information about the core concepts and implementation of HRD programmes. The content of the book is written in a simple language with detailed information. The text is supported with numerous illustrations to enable practical understanding. This book also contains exercises, model question papers and case studies to assist the students in preparing for the examinations.

About the Author



Dr. Paul D. Madhale is very well experienced in the field of service industry, training and as well as a effective teacher. He has worked in the health service industry for **25 years**, given management training to the health professionals and led the team. He has completed his post-graduation in HRM and Finance and has done Ph.D in Commerce and Management. Last **5 years** he is working as a **Head of the Department** of Management, **Sanjay Bhokare Group of Institutes, Miraj, Maharashtra**. He is Fellow Member of International Society of Management.



Dr. Santosh Bhagwant Wadkar is currently working as **Associate Professor** at **Shri. Venkateshwara Shikshan Sanstha's, Venkateshwara Institute of Management, Peth, Tal.-Walwa, Dist-Sangli (MH)**. He has **13 years** of teaching experience. He has worked on different academic and administrative platforms of Institute and Shivaji University, Kolhapur.

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MARKETING MANAGEMENT

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According to the New Syllabus of 'Shivaji University' Kolhapur

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About the Author



Dr. Pravin Shamrao Jadhav has done his **D.M.E., M.B.A., M.Com., G.D.C.&A., M.Phil., Ph.D.** Currently he is working as **Associate Professor** at **KIT's Institute of Management Education and Research, Kolhapur**. He has **13 years** of teaching experience and **7 years** of Industrial Experience. He is also writing a column in Marathi Daily Newspaper Sakal. His area of specialisation is Marketing and Human Resource Management. He has written various research papers and attended various seminars, conferences.



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STUDY OF RURAL MARKETS



Dr. Avinash M. Kharat

B.Com, B.C.A., PGDBF, M.A.-Economics, M.A.-Psychology
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PREFACE

I give us great pleasure in making this book on Effectiveness of Distribution Channels of FMCG: Study of Rural Markets available to the all research students in any field.

This book is written according to the need of research students including various chapter schemes necessary for research.

I do not claim that the book is exhaustive and complete in all aspects. I, therefore earnestly request the readers to make suggestions for the qualitative improvement and content enrichment of this book.

I am thankful to the publishers for the care they took in the production quality of the book.

DR. AVINASH M. KHARAT

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In completion of this book, I owe the greatest sense of gratitude to my distinguished Research Guide **Dr. R. G. Phadtare**, Former Dean, Faculty of Commerce and Management, Shivaji University, Kolhapur assistance have been of immense value to me in carrying out the book.

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I express my deep sense of gratitude to **Shri. Rahul Mahadik (Dada)**, Secretary, Venkateshwara Shikshan Sanstha, Peth for their support and for providing me the necessary facilities to carry out the book.

Here, I must acknowledge valuable contribution of my parents **Aai Sou. Rajakka**, my beloved father **Shri. M. Y. Kharat**, my wife **Rekha**, my sister **Pushpa**, my brother **Shri. Maruti**, his wife **Sou. Supriya**, my nephew **Master Prajwal** and **Shriyash**, my niece **Pratiksha** and **Sanskruiti**.

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STUDY OF RURAL MARKETS

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This books has been made better equipped to make the learning more systematic. More details are added keeping in mind the need of advanced data analysis in social science research.

This book is intended to serve as a textbook for social science students at all level of students who has having interest in research.

Dr. Avinash M. Kharat working as an Assistant Professor in Venkateshwara Institute of Management, Peth Naka, Sangli, Maharashtra.

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