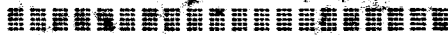


CHAPTER II



**ROLE OF RETAILING IN RELATION WITH
WHOLESALE AND CUSTOMERS IN KARAD TOWN**

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- 2.1 Profile of Karad town
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CHAPTER II

ROLE OF RETAILING IN RELATION WITH WHOLESALER AND CUSTOMER IN KARAD TOWN

2.1 PROFILE OF KARAD TOWN

There are thirty districts in Maharashtra State. Satara district comes under Pune division for administrative purpose. There are eleven talukas in Satara district. Karad taluka is one of them. This taluka is surrounded by Satara, Sangli, Asta, Patan and Koregaon talukas.

It is a small town situated in rural area in Satara district. The main occupation in this town is agriculture. Sugarcane is the main crop and constitutes 70 percent of the total crops. Other products are rice, jawar and wheat. The population of Karad town was 54364 (As per last census).

2.1.1 LOCATION :- The Karad town is located on the confluence of rivers Krishna and Koyana. It lies in the centre of large plain 1850 to 1925 ft. above main sea level. The area of Karad taluka lies between latitude 18°.75' North to 20°.9' North and longitude 77°.10' to East.

2.1.2 AREA :- The total area of Karad taluka covers an area of 1,33,010 Km of which 93,010 Km comprise of rural sector and only 40,000 Km belong to the urban sector. Karad town is the head quarters of Karad taluka. Karad town is situated at a distance of about 55 Km from Satara.



2.1.3 LITERACY :- As far as literacy of Karad taluka is concerned, it was found that 47.25 percent population was literate in the year 1981. It is interesting to note that the rate of literacy has increased in the year 1986 and has reached 51.40 percent.

2.1.4 OCCUPATION :- As regards occupational distribution of Karad population, 69 percent is constituted by Agriculture and labour, 4.80 percent by trade and commerce, 3.20 percent by transport and communication and 23 percent by other miscellaneous occupations.

2.1.5 EDUCATION :- Karad town is well known for its educational facilities. There are 8 colleges which provide education in science, arts and commerce faculties, facility for medical and engineering education are also available.

2.1.6 TRANSPORT FACILITIES :- Modern world is known as a single unit of market because of market facilities. Karad is provided with all types of transport facilities except water transport. Karad is strategically located on the Pune - Bangalore highway (NH-4) which conveniently connects it to important towns such as Satara and Kolhapur. It is also a major station of Southern Central Railways, thus prompting marketing development in Karad.

2.1.7 RIVERS :- Krishna and Koyana rivers are the main rivers in Karad town. These are situated in the southern region. Two rivers viz. Dakshin Mand and Uttar Mand, merge into Krishna river at Umbraj in Karad Taluka. Krishna and Koyana rivers merge at a place in Karad

called as "Pritisangam". These two rivers are the main source of irrigation in Karad. The Koyana hydro-electric project provides power for industry and agriculture.

2.1.8 CLIMATE :- The climatic conditions in Karad are the same as those observed in South Western Maharashtra. Monsoon season extends from June to October, followed by winter which extends upto January / February after which summer sets in.

2.1.9 IRRIGATION :- Karad taluka is irrigated by various types of irrigation facilities, namely, wells, tanks, cannals and rivers. The gross irrigated area was 25,765 hectares, out of the gross cropped area of 79,841 hectares in 1981-86.

2.1.10 INDUSTRY :- In Karad taluka there are two large scale sugar industries, one fertiliser factory, three hundred and sixty five registered small scale industries and two hundred and eighty six household and cottage industries.

2.1.11 BANKING FACILITIES :- The position of Banks and Agricultural Credit Societies in Karad taluka is as follows.

Nationalised Banks	13
Co-operative Banks	14
Co-operative Societies	17
TOTAL	44

These 13 nationalised banks, 14 co-operative banks and 17 Co-operative Credit Societies provide finance to Agriculturists, Businessmen, Workers, Servicemen, etc.

2.2 PROFILE OF SELECTED RETAILERS IN KARAD TOWN

This section highlights the profile of selected retailers in Karad town. It mainly focusses on their age, education, caste, income, investment and turn-over.

(1) Age :- In retail business majority of the respondents (about 70 percent) were middle aged i.e. in the age group of 31 to 50 years. About 20 percent respondents were in the old age group i.e. 51 years and the remaining 10 percent respondents were in the young group i.e. below 30 years.

(2) Education :- It is observed that the educational qualifications of the respondents vary from illiterate to post graduation level. Among the retailers, 20 percent were illiterate, 50 percent were educated upto S.S.C. level whereas 30 percent of the respondents were educated upto the graduate level.

(3) Caste :- Retail business in Karad town is dominated by particular caste people especially, Marwari, Wani, Sali, and Mali. Out of the total respondents, about 40 percent retailers are marwari and 10 percent each of Wani, Mali and Sali, while 20 percent are from the Maratha community.

(4) Income :- It was revealed that 30 percent of the respondents were having income upto Rs. 5000, 40 percent respondents income was in the range of Rs. 5000 to Rs. 10,000 and 10 percent of the respondents income was upto Rs. 20,000. It indicates that the income of 70 percent of the respondents was below Rs. 10,000.

(5) Investment :- The investments of the retailers were studied under two classes, namely trading investment and non-trading investment. The trading investment refers to the investments in goods and services in which the trader deals. About 50 percent of the respondents reported that their trading investment was less than Rs. 40,000 while the remaining 50 percent respondents said that their investments range from Rs. 40,000 to Rs. 3,20,000.

(6) Turnover :- The annual turnover of about 70 percent respondents was Rs. 1,25,000 while 30 percent of the respondents had a turnover in the range of Rs. 5 lakhs to Rs. 7 lakhs.

2.3 WORKING OF SELECTED RETAIL SHOPS

2.3.1 INTRODUCTION :

The present trade is the outcome of the developments made by man over a period of time. In past the trade was carried out on a very small scale. The movement of human beings coupled with the transport media made the trade larger and larger progressively. The developments

in the quality and quantity of goods or commodities have significantly increased their demand. This resulted in increased sale of goods or commodities and render effective after sales service to the ultimate consumers.

In 1950, there were only 5 retail shops in Karad town. At present there are as many as 104 retail shops. This shows the growth rate of over 24 shops per decade. In addition to this, 23 retail shops have been established during the last 40 years period, which are unregistered with the Shop Inspector, Karad.

From the above indicated figures it is clear that the number of retail shops are increasing over a period. This means that there is more market for the commodities and a growing competition in the town. Especially, the process of marketing in Karad town started by the way of retail trade. The number of shops in the decade 1950-1960 were 21. 24 additional retail shops were added in the next decade. Thus the number of retail shops have doubled in 20 years period. Further, in 1971-1980, 28 retail shops were opened of one commodity or other. Within 33 years of independence, 73 retail shops were established and the current number of shops today, in Karad city is 104. In the last decade 31 new shops were opened. The comparative study of the four decades shows that maximum retail shops were introduced in the current decade, 31(29.80 percent) as shown in the Table No. 2.1. (Refer Fig. 2.1).

FIGURE 2.1
PROGRESS OF RETAILING BUSINESS IN KARAD
TOWN

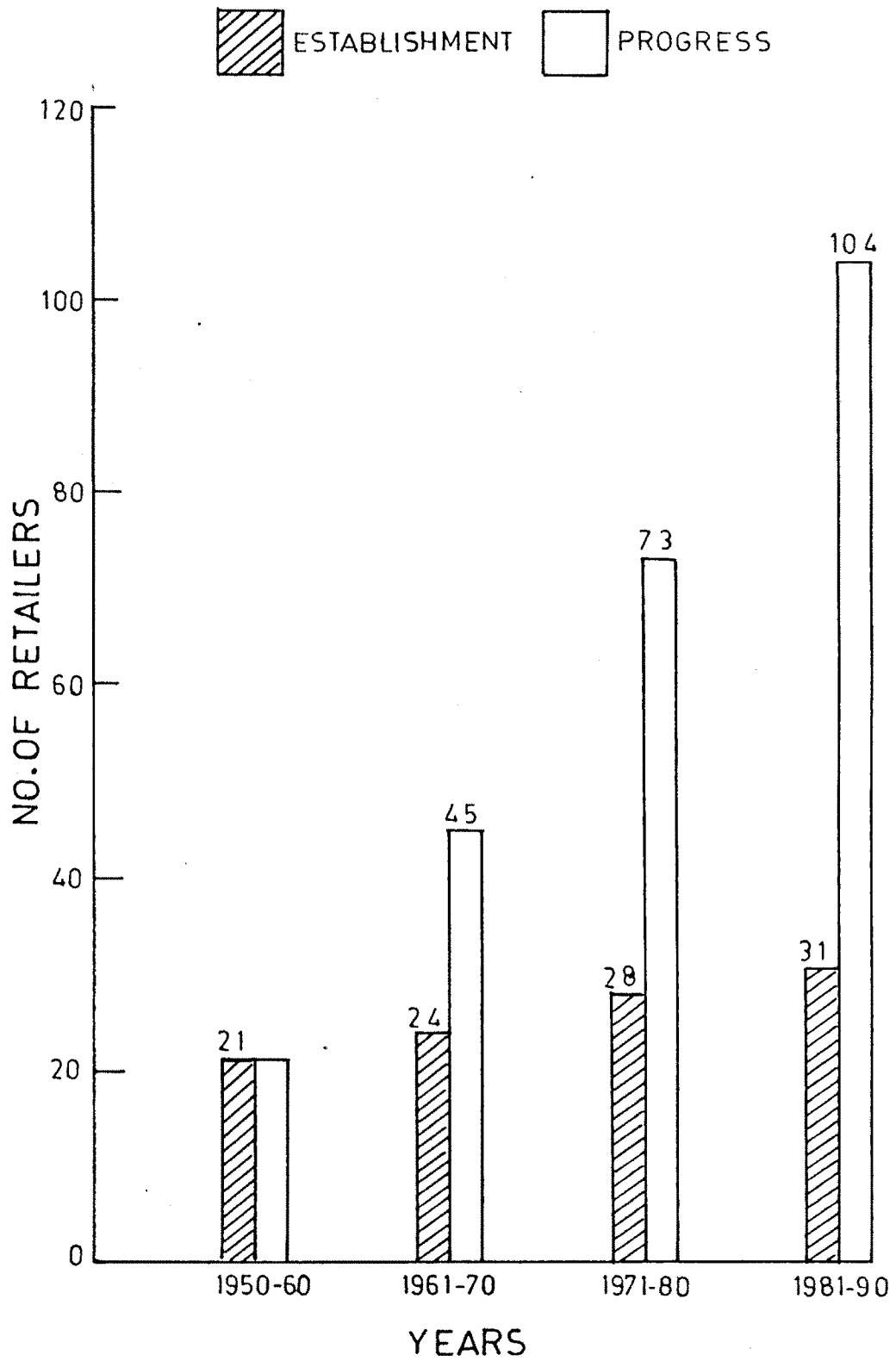


TABLE NO. 2.1 YEAR-WISE PROGRESS OF RETAIL TRADE IN KARAD TOWN

SR. NO.	YEAR	TOTAL NO. OF RESPONDENTS.	PERCENTAGE
1)	1950 to 1960	21	20.20
2)	1961 to 1970	24	23.08
3)	1971 to 1980	28	26.92
4)	1981 to 1990	31	29.80
TOTAL		104	100

2.3.2 PURCHASE POLICY OF RETAILERS

The essential prerequisites of a successful retailer is his ability to make the purchases of the right type of goods, at the right time and from the right source, in proper quantity and suitable conditions. In this regard an attempt was made to study the policies of the retailers in Karad town. However, the study was restricted to the enquiry into the source of supply, place of buying, buying terms and size of purchases of the retailers dealing in 'kirana stores' only.

Table Nos. 2.2 to 2.4 show the details about the buying place of the retailers, buying terms and volume of buying of the retailers. About 30 percent of the retailer respondents were purchasing their requirements from Sangli, about 20 percent each from Satara, Kolhapur and Bombay

and only 10 percent of the respondents make their purchases from Karad town proper.

TABLE NO. 2.2 BUYING PLACE OF RETAILERS

BUYING PLACE	TOTAL RESPONDENTS	PERCENTAGE
Kolhapur	2	20
Sangli	3	30
Satara	2	20
Karad	1	10
Bombay	2	20
TOTAL	10	100

TABLE NO. 2.3 BUYING TERMS OF RETAILERS

BUYING TERMS	RESPONDENTS	PERCENTAGE
Credit	1	10
Cash	2	20
Cash & credit	7	70
TOTAL	10	100

TABLE NO. 2.4 BUYING FREQUENCY OF RETAILERS

FREQUENCY	RESPONDENTS	PERCENTAGE
Week's requirement	1	10
15 days requirement	7	70
One month's requirement	2	10
TOTAL	10	100

From Table 2.3 it is obvious that 70 percent of the retailers were buying goods partly on cash and partly on credit basis. 20 percent of the retailers were buying only on cash terms while 10 percent of them purchased goods only on credit terms.

Further, it is observed from Table No. 2.4 that majority (70 percent) of the respondents purchase their requirements in bulk quantities, i.e. at a time 15 days requirements are purchased.

2.3.3 SELLING POLICIES OF RETAILERS :

An attempt was made to study the selling policies and practices of the retailers. This included their pricing strategy, terms of sale, volume of sale, etc.

Table Nos. 2.5 to 2.7 describe the policies and practices followed by the respondents in Karad town. It was found that 30 percent

retailers were following 'cost plus' method of pricing for the goods and services offered by them, 40 percent of the retailers follow the 'competitive' pricing system/strategy and 30 percent of the respondents follow the 'supply oriented' method of pricing.

TABLE NO. 2.5 PRICING STRATEGY OF RETAILERS

PRICING SYSTEM	RESPONDENTS	PERCENTAGE
Cost plus	3	30
Demand oriented	-	-
Supply oriented	3	30
Competitive	4	40
TOTAL	10	100

TABLE NO. 2.6 TERMS OF SALE OFFERED BY RETAILERS

TERMS OFFERED	RESPONDENTS	PERCENTAGE
Cash terms	8	80
Credit terms	-	-
Cash & credit terms	2	20
TOTAL	10	100

About 80 percent of the retailers sold their goods strictly on cash basis, only 20 percent sold goods on both cash and credit basis.

As regards the volume of daily turnover of sales, majority (70 percent) of the respondents reported that their daily turnover was less than Rs. 400. Ten percent each reported a turnover of upto Rs.800, Rs. 1600, and Rs. 3200 per day.

TABLE NO. 2.7 AVERAGE DAILY TURNOVER OF RESPONDENTS

TURNOVER IN RS.	RESPONDENTS	PERCENTAGE	AVERAGE
Upto 200	3	30	
201 to 400	4	40	
401 to 800	1	10	
801 to 1600	1	10	
1601 to 3200	1	10	
TOTAL	10	100	Rs. 570

The above table also reveals that there are 10 percent respondents each with the turnover of Rs. 401-800, Rs. 801-1600 and Rs. 1601-3200 respectively. The average turnover of all the 10 respondents however, is Rs. 570 per day.

TABLE 2.8 CLASSIFICATION OF RESPONDENTS BASED OF DAILY SALES

DAILY SALES IN RS.	RESPONDENTS	PERCENTAGE	AVERAGE
Upto 400	7	70	
401 to 600	1	10	
601 to 800	-	-	
801 to 1000	-	-	
1001 - 1200	-	-	
1201 - 1400	-	-	
1401 - 1600	1	10	
1601 - 1800	-	-	
1801 - 2000	1	10	
TOTAL	10	100	Rs. 530

In order to calculate the average daily sales, the mid point of the slab i.e. Rs. 200 for the first slab; Rs. 500 for the second and so on were taken. It was found that on an average the daily sales of the retailers is about Rs. 530. Majority (80) percent of the retailers sold upto Rs. 600 daily.

2.3.4 OWNERSHIP PATTERN

In an attempt to study the ownership pattern of the respondents, it was found that majority of them were the sole proprietors of their business. It was also found that retailers owned

the shops as a part of the family inheritance. Table 2.9 shows the classification of the respondents in Karad town on the basis of the ownership pattern.

TABLE NO. 2.9 CLASSIFICATION OF RETAILERS ON THE BASIS OF OWNERSHIP

SR.NO.	TYPES OF OWNERSHIP	RESPONDENTS	PERCENTAGE
1.	Sole Proprietorship	7	70
2.	Partnership	1	10
3.	Family ownership	2	20
TOTAL		10	100

From the above Table it appears that sole proprietorship was the most popular form of organisation and management in Karad.

The services rendered by the retailer to the wholesaler and customers are manifold. On the one hand the retailer has to provide the wholesaler with the market information and help to sell their wares, while on the other hand they have to please the customer with quality goods, according to their choice. They have to maintain a very delicate balance between the two and at the same time they have to carry on their own business and make a profit. The various services rendered by the retailers in are discussed below.

2.3.5 SERVICES TO WHOLESALERS

(1) Access to the Market :- The wholesaler is often not in a position to present his goods to the customers as his job mainly deals with the manufacturing of the goods. Hence, it is only through the retailers that these manufacturers get access to the markets and present their goods to the ultimate customers.

(2) Local Advertisement :- Even though a particular item manufactured by a wholesaler or manufacturer may be good it does not appeal to the customer unless it is presented in a proper manner. This is the basic theme behind marketing by advertisement of any item. The retailer plays a very important role in this aspect by displaying goods in a provocative manner and also by advertising a particular product through personal recommendation and by drawing the attention of the customer to a particular product. Thus this enables a manufacturer to find a market for his products and newly manufactured goods.

(3) Market Information :- Manufacture of new products is usually based on market information. For example we see that even though there are several brands of soaps in the market new ones are still manufacture and absorbed. The manufacture of new products is done taking into consideration the present trend in fashions, needs and opinions of the customers. This valuable market information is available to the manufacturer mostly through the retailers who are in direct contact with the customers and are able to convey their likes, dislikes, etc. to the manufacturer, so that they can plan their production.

(4) Sale of Goods :- The retailers save the wholesalers from the drudgery of selling their goods in small quantities. The manufacturer or wholesaler often does not have time to sell their goods on a small scale. This job is done by the retailer and thus help the wholesaler.

(5) Reduction of Business Risk :- The market information provided by the retailers helps the wholesaler in taking the right decisions regarding disposal of their stocks, types and qualities of the goods, etc. This reduces the business risk to a considerable extent and prevents the wholesaler from financial losses.

2.3.6 SERVICES TO THE CUSTOMERS

Just as the retailer plays an important role in the sale of goods from the wholesaler and provide other services, the retailer also provides a number of services for the customers. These are listed below.

(a) The retailer anticipates the wants of the consumers and then supplies them with the right kind of goods at a reasonable price. His job is to make the consumer's buying as easy and convenient as possible, in other words he acts as a consumers agent.

(b) He performs the service of bulk-breaking, i.e. it is often not possible for the consumer to purchase goods in large quantities at a time and it is the job of the retailer to divide these large quantities

into small units such as individual cans, bottles, boxes, wrappers, packages, etc.. convenient or appropriate for the consumers use.

(c) He offers a large assortment of merchandise of various sizes, colour, design, style and seasonal items to please any taste or want of the consumer. He also offers a variety of goods at one place from daily household requisites to speciality goods.

(d) He creates time and space utility by storing the products in off season and by transporting these goods to the places where they can be readily available to the consumers as and when they are needed.

(e) He also assumes risks by guaranteeing the goods that he sells to his customers and if there is any defect often has to bear the loss and pay back the customer.

(f) He also offers free delivery of goods, credit facilities on open accounts, free alterations, liberal exchange facilities, etc.

(g) He adds to the ease of consumer's purchasing by offering convenient shopping locations, market information, personal salesmen, and other services such as free packing, privileges, children's nurseries, cooking and sewing classes, fashion shows, uniformed doormen, and other facilities as are desired by the customers so as to result in increased patronage.

(h) He acts as a specialist in selling. He offers physical facilities and manpower so that producers and wholesalers can meet the consumers at their doors.

(i) By displaying his goods in an attractive manner he indirectly helps the consumer to make the right choice of purchase and many a times also gives advice on purchase of a particular brand to meet the consumers need.

(j) He enquires into the wants of the consumers and acts as their mediator in conveying their need to the producers so that they can get the desired product as per their needs, likes, opinions and existing fashions or trends.

2.3.7 INVESTMENT PATTERN

The investment pattern of the respondents was studied under two classes, namely trading investment and non-trading investment. The trading investment refers to the investment in the goods and services in which traders deal.

The Table Nos. 2.10 and 2.11 show the classification of the respondents on the basis of their trading investment and the average investment of the retailers in trading investments. It can be seen from the Table No. 2.10 that about 50 percent of the respondents have trading investment less than 40,000 while the remaining 50 percent have invested as high as Rs. 3,20,000 in trading investments.

TABLE NO. 2.10 CLASSIFICATION OF RETAILERS ON THE BASIS OF THEIR TRADING INVESTMENT

TRADING INVESTMENT	RESPONDENTS
Upto 10,000	1
10,001 - 20,000	1
20,001 - 40,000	3
40,001 - 80,000	2
80,001 - 1,60,000	2
1,60,001 - 3,20,000	1
TOTAL	10
AVERAGE	71,000

For computation of the average trading investment of the retailers, the mid-points of the trading investment was considered and the average is calculated accordingly. It is observed that the average trading investment of 10 respondents is Rs. 71,000.

2.3.7 GROWTH PATTERN

It is accepted fact that retailing is one of the best sources of employment that can provide job with minimum investment. Hence an attempt was made to study the growth pattern of the retailers in Karad town.

TABLE NO. 2.11 CHANGES IN TRADING ASSETS OF RETAILERS

PERIOD	INVESTMENT				AVERAGE
	UPTO 50,000	50,001 to 100000	100001 to 150000	150001 to 200000	
Inception	10	-	-	-	25,000
Now	6 (60)	2 (20)	1 (10)	1 (10)	60,000

The above table reveals the growth of trading assets of the retailers from their inception of business upto 1990. It is noticed that 60 percent of the respondents have not increased their assets after inception of their trading activities. Whereas, 20 percent respondents have increased from Rs. 50,001 to Rs. 1,00,000 and 10 percent retailers have increased to Rs. 1,00,000-1,50,000 and Rs. 1,50,001-2,00,000 each. Whereas, the average assets of the respondents at the time of inception has increased from Rs. 25,000 to Rs. 60,000 in 1989-90.

It was also attempted to study the changes in the non-trading assets of the retailers. Table 2.12 below, shows the distribution of respondents in non-trading investment from the time of inception of their trading activities. In contrast to the growth of trading assets, there is marginal increase in non-trading assets of the retailers. Table shows that 60 percent of the respondents have increased their non-trading investment upto 5,000. Whereas, 30 percent retailers have increased their

TABLE NO. 2.12 CHANGES IN NON-TRADING ASSETS

PERIOD	INVESTMENT				
	UPTO 5,000	5,001 to 10000	10,001 to 15,000	15,001 to 20,000	20,001 to 25,000
Inception	9	1	-	-	-
	(90)	(10)			
Now	6	3	-	-	1
	(60)	(30)			(10)

Figures in parentheses denote the percentage to row total

non-trading assets to Rs. 5,001-10,000 and 10 percent of Rs.10,001-25,000. The average increase in non-trading investment however, has increased from Rs. 3,000 at the time of inception to Rs. 6,000 in 1989-90.

TABLE NO. 2.13 ANNUAL TURNOVER OF RETAILERS

NO.	ANNUAL TURNOVER	RESPONDENTS NO.
1	Upto Rs. 1,00,000	5
2	1,00,001 to 3,00,000	3
3	3,00,001 to 5,00,000	1
4	5,00,001 to 7,00,000	1
TOTAL		10

The above table shows the distribution of the turnover of retailers respondents in Karad town. Fifty percent of the retailers turnover is upto Rs. 1,00,000 and three have Rs. 1,00,001-3,00,000. Whereas, there is one respondent each having annual trading turnover between Rs. 3,00,000-5,00,000 and Rs. 5,00,000-7,00,000. Thus, it can be said that the retailers have in general significant level of annual turnover.

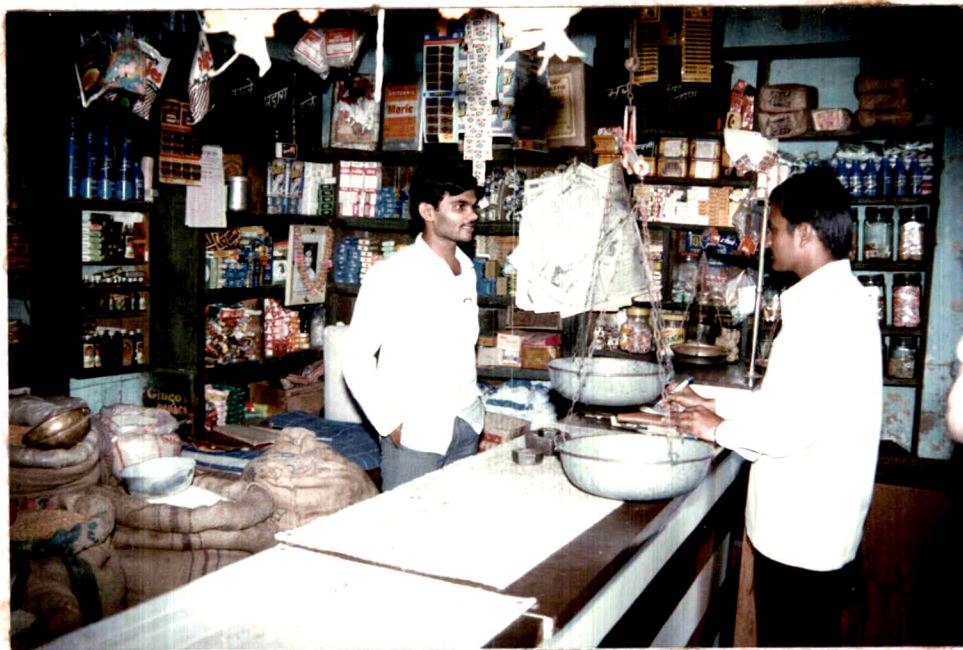
Table 2.14 shows the distribution of retailers according to their income and turnover. It is noticed that the income of retailers vary from Rs. 5,000 to as high as Rs. 35,000. Based on the level of income the turnover of the respondents too, vary in wider range from Rs. 100000 to as high as Rs. 700000.

The average income of 50 percent respondents is Rs. 4,500 and 30 percent retailers is Rs. 10,834. Whereas, 10 percent retailers have average income of Rs. 27,500 and Rs. 32,500 each. On the other hand, the average turnover of 30 percent retailers with income upto Rs. 5000 is Rs. 50,000. There are 40 percent respondents within the income range of Rs. 5,001-10,000 have average turnover of Rs. 1,25,000. There are 10 percent retailers within the income range of Rs. 15,001-20,000 and Rs. 25,001-30,000 and Rs. 30,001-35,000 with average turnover of Rs. 2,00,000, Rs. 4,00,000 and Rs. 6,00,000 respectively.

When one considers a total sample of 10 retailers, the average income amounts to Rs. 5,749 and average turnover of Rs. 92,500.



A VIEW OF A RETAIL SHOP IN KARAD TOWN



A VIEW OF A RETAIL SHOP IN KARAD TOWN



RESPONDENTS EXPRESSING THEIR OPINION



RESPONDENTS EXPRESSING THEIR OPINION

TABLE 2.14 AVERAGE INCOME AND AVERAGE TURNOVER OF RETAILERS

INCOME	T U R N O V E R				TOTAL RESPONDENTS	AVERAGE TURNOVER
	UPTO 100000	100001 to 300000	300001 to 500000	500001 to 700000		
Upto 5,000	3	-	-	-	3	50,000
5,001 to 10,000	2	2	-	-	4	1,25,000
10,001 to 15,000	-	-	-	-	-	-
15,001 to 20,000	-	1	-	-	1	2,00,000
20,001 to 25,000	-	-	-	-	-	-
25,001 to 30,000	-	-	1	-	1	4,00,000
30,001 to 35,000	-	-	-	1	1	6,00,000
TOTAL	5	3	1	1	10	92,500 (AVG.)
AVERAGE INCOME	4,500	10,834	27,500	32,500		5,749 (AVG.)

2.3.8 WAREHOUSING FACILITY

When probed into whether the retailers have a facility of a warehouse for storing their goods, it is noticed that the majority of the respondents (7) have their own facility whereas, 3 do not have any such facility at their disposal.

Further, the storage capacity of the kirana goods seem to depend on the value of the goods. Following table shows the distribution of retailers' storage capacity based on the value of the Kirana goods.

TABLE NO. 2.15 STORAGE CAPACITY OF KIRANA GOODS

<u>VALUE OF GOODS</u>	<u>RESPONDENTS NO.</u>
Upto Rs. 5,000	1
5,001 to 10,000	1
10,001 to 20,000	1
20,001 to 40,000	3
40,001 to 80,000	2
Above 80,000	2
<u>TOTAL</u>	<u>10</u>

The above table reveals that the respondents have varied storage capacity on the Kirana goods in which they trade.

2.3.9 FINANCE

It was intended to know the nature of financing of the trade of retailers in Karad town. It is observed that 50 percent of the sample respondents finance their trading activities from their own sources. Whereas, the rest 50 percent retailers borrow normally from one or the other bank to finance their trade.

2.3.10 OWNERSHIP OF BUSINESS PREMISES

The trading business normally is done in small premises, either own or rented. On investigating the nature of the ownership of business premises of 10 retailers, it was noticed that 6 carryout their trading business on their own premises. Whereas, the rest 4 carry out their trading activities on the rented premises. Further, all the respondents from both the categories were not particular about the selection of site or their premises to carry out the trade. They basically started their business only on the availability of the space or on their own residential premises.

2.3.11 OPINION REGARDING FACILITIES

The researcher requested the respondents to offer their opinion about various facilities they enjoy like banking, transportation, warehousing and advertising in doing the business. The opinion poll is depicted in Table 2.16 below.

TABLE NO. 2.16 OPINION POLL OF RETAILERS ABOUT FACILITIES

TYPE OF SERVICE	SATISFIED	DISSATISFIED	NO REMARK	TOTAL
Banking	4	6	-	10
Transportation	4	5	1	10
Warehousing	7	2	1	10
Advertising	-	-	-	10

Table 2.16 shows that 70 percent retailers are satisfied with the warehousing facility, 40 percent are satisfied with the banking and transportation services existing in Karad town. Whereas, the rest are either dissatisfied or have no remarks to make. As regards advertising is concerned, all the respondents agreed that since they are local and have established for a longer period, they do not feel that they need to advertise their activities to expand business.

2.3.12 AGE AND INCOME PROFILE OF RETAILERS

The profile of the age of the sample farmers along with their income is shown in Table 2.17. It is observed that majority (7) of the retailers belong to middle age group. Whereas, there is only one below 30 years and 2 above 50 years of age. It appears that there is no relation between age of the retailer and his income level.

TABLE NO. 2.17 AGE AND INCOME PROFILE OF RETAILERS

(Income in Rs. & Age in years)

TOTAL INCOME	UPTO 30	31 - 50	ABOVE 50	TOTAL
Upto 5,000	-	1	2	3
5,001 to 10,000	1	3	-	4
10,001 to 15,000	-	-	-	-
15,001 to 20,000	-	1	-	1
20,001 to 25,000	-	-	-	-
25,001 to 30,000	-	1	-	1
30,001 to 35,000	-	1	-	1
TOTAL	1	7	2	10