

CHAPTER - 4

ANALYSIS AND INTERPRETATION OF DATA

CHAPTER - IV

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4.1 PERSONAL AND FAMILY INFORMATION.

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3.) AGE :

The working efficiency and capacity of the seller mostly depends upon the age. It is a predominant factor in the working capacity of vegetable sellers.

TABLE NO. 4.1.1

AGE PROFILE OF VEGETABLE SELLERS

NO.	AGE GROUP (YEARS)	NO OF SELLERS	PERCENTAGE
1.	20 TO 30	03	10.00
2.	30 TO 40	12	40.00
3.	40 TO 50	10	33.33
4.	50 above	05	16.67
TOTAL		30	100

The total respondents are classified under four age groups viz 20 to 30 years, 30 to 40 years, 40 to 50 years and 50 years and above.

A close look at table 4.1.1. reveals the following.

1. Out of a total number of 30 respondents only 3 belong to the age group 20 to 30 years. The percentage works out to be 10.

2. The number of sellers in the age group of 30 to 40 years is 12 and the percentage is 40

3. Sellers belonging to the age group of 40 to 50 are 10 in number and their percentage is 33.

4. Number of sellers in the age group of above 50 years is 5 and their percentage to the total is 16.67.

From the above data it is clear that there are active participation of young blood as the number of those below 20 years and those above 50 are limited.

b. RELIGION AND CASTE :

Vegetable sellers comes from almost every caste and there is no exception in general that particular caste has given the freedom to women, for jobs outside the family.

TABLE NO. 4.1.2.
CASTE STRUCTURE OF THE RESPONDENTS :

NO.	CASTE	NO OF RESPONDENTS	PERCENTAGE
1.	Maratha	12	40.00
2.	Muslim	06	20.00
3.	Khoshti	02	6.67
4.	Kumbhar	01	3.33
5.	Harijan	02	6.67
6.	Gavli	01	3.33
7.	Teli	02	6.67
8.	Dhor	02	6.67
9.	Dhanger	01	3.33
10.	Chambhar	01	3.33
TOTAL		30	100

1. Table No. 4.1.2 demonstrates that majority of sample respondents i.e. about 40 % belong to Maratha Caste.

Out of total number of 30 respondents 12 belong to the caste of maratha.

2. The number of muslim sellers is 6 rank next and their percentage is 20.

3. Khoshli, Harijans, Telu, Dhor are equal with 2 each and their percentage to the total is 6.67 each.

4. Kumbhar, Bavli, Dhangan, Chambhar are also equal with 1 each and the percentage is 3.33 each.

It is clear from table No. 1.2 that 40 % of the respondents belong to the upper castes, 20 percent belong to the middle caste and remaining 40 % of the respondents belong to the lower castes.

Thus, it is satisfactory thing that, there are not restrictions of a particular caste for accepting the jobs outside the family. Economic compulsions push the upper caste, women as well to take up this business.

C. RESIDENCE

Housing is closely related with the health of the sellers. It creates health, efficiency and welfare of the sellers. The aspects touched are the ownership, number of rooms, facilities, etc.

TABLE SHOWING THE DISTRIBUTION OF HOUSES ACCORDING
TO OWNERSHIP, TYPE NO. OF ROOMS

NO OF ROOMS	NO OF HOUSEHOLD	OWN			ON RENT		
		KACHA	PAKKA	TOTAL	KACHA	PAKKA	TOTAL
Single	07	01	02	03	01	03	04
Double	13	05	05	10	00	03	03
Three or more	10	00	10	10	00	00	00
TOTAL	30	06	07	23	01	06	07
Percentage	(100)	(20)	(56.67)	(76.67)	(3.3)	(20)	(23.33)

The above table shows that the total households 76.67 % having their own houses (23 respondents) and only 23.33 % (respondent's) household has rented house.

For the survey the houses were classified in to two types i.e. Pakka and Kacha. Table No. 1.2 shows that of the total households 23.33 % (7 numbers) house hold having Kacha house and 76.67 having Pakka house.

The data regarding the room wise analysis mentioned in the table No. 1.3 shows that,

1. In single room category of the total 7 households 28.57 % having kacha house while 71.43 % having pakka house.

2. In two room category 13 household, 38.46 % having kacha house while 61/54 % having pakka house.

And in the three room category of the total 10 house-

holds (100 %) having pakka houses.

From the above analysis it is seen that most of the vegetable sellers have their own houses and are living in pakka house. This is due to the fact that many of the vegetable sellers originally hail from the city. Only few members/respondents are living in rented houses because they have newly come from outside places.

TABLE 4.1.4

TABLE SHOWING DISTRIBUTION OF HOUSE ACCORDING TO FACILITIES.

NO	ITEM			PERCENTAGE	
		YES	NO	YES	NO
1.	Electric light	23	07	76.67	23.33
2.	Tap water	15	15	50.00	50.00
3.	Latrine/Toilet	10	20	33.33	66.67

1. The above table No. 4.1.4 shows that of the total households 76.67 percent have lighting as against 23.33 per cent of household who have no lights.

2. It is observed from the above table that in 50 % of the respondents house tap water facility is available and in 50 per cent of the respondent's house it is not available. Public tap is the source of water for such respondents.

Thus, as regards the housing facilities, now situation is changed for the better. Most of the respond-

ents are having electric light, tap water and latrine/toilet facilities. Only few respondents are not having sufficient housing facilities, So it should be improved.

D. EDUCATION

Education is one of the most important indicator of social development. It is one of the factor which affects demographic behaviour by deciding on marriage, fertility, mortality etc.

Education received determines the over all well being and contributions to the family and to the society.

TABLE NO. 4.1.5.

EDUCATIONAL LEVEL OF SELLERS.LS1

LEVEL OF EDUCATION	NO. OF RESPONDENTS	PERCENTAGE
Illiterate	15	50
Primary	11	36.67
Secondary	04	13.33
High-secondary & above	00	00.00
TOTAL	30	100

A close look at table No. 4.1.5 reveals the following.

1. Out of a total number of 50 respondents 15 (50 %) are illiterate.
2. 11 respondents (36.67) have completed primary

education.

3. And only 4 (13.33) respondents have completed secondary education.

4. There are no respondents who have completed Higher secondary education.

Thus the literacy percentage of 50 % these literates could not continue their education for economic and inadequacy of educational facilities.

It is not surprising that many of them are illiterate moreover, the traditional value system in our society does not allow for any encouragement for improving female literacy.

E. ADULT EDUCATION

Adult education has an important role to play in the development of individual. The people have to provided skills, so that they could keep their jobs and improve their quality of life.

TABLE NO. 4.1.6

TABLE SHOWING THE DISTRIBUTION OF RESPONDENTS

ACCORDING TO AWARENESS OF ADULT EDUCATION

Sr NO	RESPONSE	TOTAL NO. OF RESPONDENTS	PERCENTAGE
1	Yes	19	63.33
2.	No	11	36.67
	TOTAL	30	100

Table No.4.1.6 shows that 19 out of 30 respondents constituting 63.33 per cent of the total are aware of the Adult education programme.

As against only 11 with 36.67 per cent who are not aware of the programme.

From this analysis it can be generalised that the Adult education department has entered the life of majority of sellers and has made significant contribution.

But in survey it is observed that total of the 30 respondents, none has participated in adult education. They have no time to learn new skill. But they should participate in this scheme.

F. MARITAL STATUS

It is well known the marital status relates largely with the population growth. It is quite natural that the education and employment of women which gives some economic independence to them and affect their overall life situation. The education especially the higher education helps in increasing the age of marriage. Similarly at least some educated women seek employment before getting married. This also indirectly helps in a further advance in the age at marriage.

TABLE NO. 4.1.7MARITAL STATUS

STATUS	NO. OF RESPONDENTS	PERCENTAGE
Unmarried	01	3.33
Married	20	66.67
Widow	06	20.00
Divorcee	03	10.00
Total	30	100.00

Table No. 4.1.7 demonstrates that of the total respondents 30 one (1) female seller with 3.33 % is unmarried 20 sellers with 66.67 % are married and percentage of widow has at 20 % their number are 6. while only 3 members with 10 % are divorcee.

Observations show that marriages take place early in such families.

In the sample 6 were found widows, who have to earn their own bread not only for themselves but also for their children. These female sellers generally are found to be hard working.

Divorcee women, who have to earn their own bread by this business.

FAMILY

Family is the basic unit of society. Generally the family is identified where at least 2 persons are living together and have same kind of bond or blood relation. The family extends the widest and comprehensive protection and assistance to its members for their mental, physical and psychological growth. A child from a stable and supportive family background has better chance to develop into a healthy and happy human being.

B. MEMBERS IN THE FAMILY

The number of members in the family has an important bearing on the social awareness of the respondents.

TABLE NO 4.1.BFAMILY MEMBERS OF SELLERS

MEMBERS IN FAMILY	NO. OF FAMILY (HOUSEHOLD)	PERCENTAGE
1 TO 2	01	03.33
3 TO 6	18	60.00
7 TO 12	09	30.00
13 & above	02	06.67
TOTAL	30	100

is classified under four class vize below 1 to 2 members, 3 to 6 members, 7 to 12 members and 13 members and above. Table reveals the following.

1. Out of a total households 30 only 1 (03.33 %) households belong to class of 2.

2. Details show that 60 % of households have 3 to 6 members.

3. There are 09 households belong to 7 to 12 class.

4. Only 2 household belong to the household size of above 13.

It is generally assumed that poor families with ignorance and lack of planning tend to be larger in size. However, the present study shows that though from the lower range of society, many sellers have small families. It may be because of the exposure to the urban life.

H. PATTERN OF FAMILY

With the gradual social change in the family living system from joint to nuclear Sellers households, also split from joint in favour of nuclear system.

TABLE NO. 4.1.9

TABLE SHOWING DISTRIBUTION OF FAMILY ACCORDING TO
PATTERN

NO.	PATTERN	NO.OF FAMILY	PERCENTAGE
1.	Joint Family	16	53.33
2.	Nuclear Family	14	46.67
	TOTAL	30	100.00

Table 4.1.9 demonstrates that out of 30 households, 16 families (53.33 percent) are joint families

And remained 14 about 46.67 per cent are nuclear family.

From the table, it is clear that more families are joint families, there is co-operation and understanding between family members.

This indicates that the vegetable sellers come from both types of families. But the dominant number of sellers is from joint family background.

It is also note worthy that many of the sellers also live in nuclear families revealing the change that is taking place.

I. ATTITUDES OF FAMILY MEMBERS

The sellers are in the roles demanding their absence from home for a considerable period of time per day. Since they are earning for the family, it was necessary to know the attitudes of their family members about their jobs.

It is seen that, all the respondents getting favourable support from their family members and are also co-operative and have recognised their contribution to family income.

J. OPINION ABOUT THEIR CHILDREN'S OCCUPATION

The position of women was seen as being crucial to the position of young children. Because they are the ones who work more closely with children. So it was necessary to know the opinion of female sellers about their children occupation.

TABLE NO. 4.1.10

DISTRIBUTION ACCORDING TO OPINION ABOUT ACCEPTANCE OF
SAME OCCUPATION BY CHILDREN :

NO.	RESPONSE	NO.OF RESPONDENTS	PERCENTAGE
1	Yes	09	30
2.	No	18	60
3.	No Response	03	10
	TOTAL	30	100

1. Of the total 30 respondents 9 (30 %) are satisfied with this business and agree to accept same occupation by their children 18 respondents (60%) do not agree in this respect.

2. Only 3 respondents have not responded as they are unmarried.

General observation reveals that majority of sellers want their children to study and take up jobs other than this business, such as Government service, which gives both an assured income and a better status in the society.

While other sellers want that their children do not accept job and continue their traditional business.

4.2 SOCIAL CONDITION:

A. TRADITIONS AND SUPERSTITION

We began with a simple direct question about belief in God. It is a significant fact that all respondents gave positive reply.

Illiteracy and ignorance make individuals to follow the traditional way of life in a blind manner. The inference is that because of the lack of literacy, they have virtually no choice other than to accept the life as it is made up of combination of household and vegetable marketing activities.

FESTIVALS

Festivals are social ceremonies, Every one celebrate it according to his religion and economic condition.

Every religion and every region seems to have some thing to celebrate at some time or the other during the year. The real manifestations of religion however are to be seen outside the home in the form of festival celebrations. There are many variations on the festival theme.

TABLE NO. 4.2.1

TABLE SHOWING DISTRIBUTION ON THE BASIS OF YEARLY
EXPENDITURE ON FESTIVALS

NO.	EXPENDITURE (IN RS)	NO.OF RESPONDENTS	PERCENTAGE
1.	100-1000	03	10.00
2.	1000-2000	10	33.33
3.	2000-3000	05	16.67
4.	3000-4000	03	10.00
5.	above 5000	09	30.00
TOTAL		30	100

Table No.4.2.1 shows the expenditures on festivals

1. The sellers 10 per cent (3) have spent between Rs 100 - 1000 on festivals.

2. About sellers 33.33 per cent of the sellers have spent between 1000 - 2000 Rs. for festivals.

3. Out of the total 30 respondents 5 (16.67) have spent 2000 -3000 Rs. on festivals.

4. 3 respondents (10 percent) have spent 3000 - 4000 Rs. on festivals.

5. There are 9 respondents the have spent more than 5000 Rs as festivals.

From the above table we can interpret that, of the sellers (i.e. 33.33 per cent) have spent their money for festivals, Jile Diwali, Moharom etc. Hence the sellers could not develop to the expected level of habit of savings.

TABLE 4.2.2.

TABLE SHOWING DISTRIBUTION OF SELLERS ACCORDING TO
SALE ON FESTIVAL DAY

NO.	RESPONSE	NO.OF SELLERS	PERCENTAGE
1.	Yes	16	53.33
2.	No	14	46.67
	TOTAL	30	100.00

Table No. 2.2 shows that,

1. Out of the total 30 respondents 16 (53.33) have to

sell vegetables on festival days.

2. 14 respondents (46.67) have not sold vegetable on festival days.

Equity reveals that those who have given favourable reply are of the opinion that the economic need make them to sell vegetables requiring physical strains and continuous attention to the vegetable market. There is rush of consumers for vegetables on festival day 46.67 per cent respondents are not selling on festival day, because of they are enjoying on such festivals.

B. MARRIAGE AND DOWRY

Marriage is such a relationship, which brings together and relates not only two individuals but also their families. Marriage is related broadly with the overall cultural aspects of a society.

By and large, there is no scope for choice or the selection. The bride was more or less forced to accept the bridegroom selected by the elders in the family.

Now a days, the marriage is arranged by the parents, but it is generally not forced upon the unwilling young men and women.

TABLES 4.2.3DISTRIBUTION OF SELLERS ACCORDING TO OPINION ON MARRIAGE

NO.	RESPONSE	NO. OF RESPONDENTS	PERCENTAGE
1.	Yes	11	36.67
2.	No	18	60.00
3.	Other (Unmarried)	01	03.33
TOTAL		30	100.00

Table No. 4.2.3 shows that,

1. Of the total 30 respondents 11 (36.67 per cent) are those whose opinion was taken at the time of marriage.

2. 18 respondents (60 per cent) opinion was not taken at the time of marriage.

3. 1 respondent with 3.33 per cent have not responded as she is unmarried.

General observation reveal that many of sellers have not been given scope for choice and the selection because the marriages are arranged at the very young age of women by their parents.

DOWRY

The dowry, as it involve large amount of money, incash

or any form, to be passed on to the bridegroom as a pre-condition of marriage has assumed its worst and evil form.

In the field survey, the majority of sellers respondents expressed that the custom of dowry should be stopped and unmarried respondents are not willing to give any dowry for their own marriages, of course these are the present opinions. In actual situation women have to change or mould their attitudes and adjust with the prevailing custom.

MARRIAGE OF CHILDREN

They are speaking about the marriage of their children although some of them are prepared to give complete freedom, to their children in the matter of choosing partner. A majority of them desire that their own involvement is necessary at least to some extent.

This indirectly shows that family bonds are still very strong. These married women are also not totally prepared for not accepting dowry in the marriage of their sons. These women feels that, the dowry system is developing in the society day by day due to rich people.

C. FAMILY PLANNING

The awareness of family planning is a significant indicator of the level of modernisation. Awareness of family planning has been examined as shown in table 2.4.1.

TABLE NO. 4.2.4DISTRIBUTION OF SELEERS ON THE BASIS OF FAMILY PLANNING

NO.	RESPONSE	NO.OF RESPONDENTS	PERCENTAGE
1.	Yes	17	56.67
2.	No	12	40.00
3.	No Response (Unmarried)	01	03.33
TOTAL		30	100.00

Table No. 2.4.1 shows

1. 17 respondents have given favourable replies.
2. 12 respondents (40 per cent) have given unfavourable replies and
3. One respondent have not given response as she is not married.

The percentage of favourable replies was more compared to the unfavourable replies.

Enquiry reveals that those who have given unfavourable replies are of the opinion that more the children better are the prospects for improving their income. Some respondents expressed that they are not free to take any decision about family planning operation.

D. WITH CO-SELLERS

We had put direct questions to our respondents about the relations with men at working place, at the time of transport and social relations at work. A majority of the respondents maintain that the relationship is normal.

There is no employer or boss of sellers. They are coming in contact with commission agents and other middlemen in the market. The sellers say that these middlemen are mostly from the muslim community most of them are having fair dealing with sellers. The respondents say that they have good and co-operative experience to the middlemen. But they (Sellers) sometimes try to face disadvantage of their womenhness. They feel that if the middlemen are pleasant they get more benefits from them, in the form of good stock at a reasonable price.

E. OPINION TOWARDS BUSINESS

The personal opinions of the sellers about the business (Vegetable marketing) satisfaction are the most important. In the field survey, it was found that most of the sample sellers were having positive opinion towards this business as there is no employer or boss, they are free to take any decisions about their business.

4.3 ECONOMIC CONDITION

The term conditions is synonymous with status. Status stands for the social and economic position. Economic structure is closely related to the economic status of people, which affects their behaviour and personality.

A. ECONOMIC AFFAIRS OF FAMILY

TABLE NO. 4.3.1

TABLE SHOWING THE MEMBER OF FAMILY WHO IS
RESPONSIBLE FOR FAMILY TRANSACTIONS

NO.	RESPONSE	NO.OF RESPONDENTS	PERCENTAGE
1.	Self	11	36.67
2.	Father	01	03.33
3.	Husband	16	53.33
4.	Other	02	06.67
TOTAL		30	100.00

Table No. 4.3.1 shows

1. 36.67 per cent (11) of the respondents were looked after economic affairs of their family.

2. Only 3.33 % (1) respondent's father look after economic affairs of family.

3. Majority (53.33 per cent) families economic affairs were looks after by respondent is husband.

4. Only 2 families economic affairs by other members mother, brother etc.

From the above table we can interpret that most of respondents family economic affairs were looked after by their husbands. Because of most of the respondents are married and they are depending upon their husbands and only 36.67 per cent are looking after self economic affairs as they are widows and divorcees.

B. EARNING MEMBERS

Number of earners and dependents in the household is an important factor which influences per capital income and the standard of living. A household may have more earners it would have large income.

TABLE NO. 4.3.2

TABLE SHOWING DISTRIBUTION ACCORDING TO
EARNING MEMBERS IN HOUSEHOLD

NO.	MEMBERS	NO.OF HOUSEHOLD	PERCENTAGE
1.	01	04	13.33
2.	02	07	56.67
3.	03	06	20.00
4.	04	03	10.00
TOTAL		30	100.00

Table No. 4.3.2 shows that the earning member of house hold.

1. Out of a total households 30 only 4 (13.33 %) house have one earning member.

2. Details show that 56.67 percent of household have 2 earning members.

3. Only 6 households with the 4 earning members.

4. And there are 3 households have 4 earning members.

Generally there is one member earning for family income. But from the above table 56.67 percent households have more than to 4 earning members. This situation is different than that of white collar families. One member can not earn sufficient income for family so other member also contributes in earning activities.

C. RECORD OF BUSINESS/ACCOUNTING

TABLE NO. : 4.3.3

DISTRIBUTION OF SELLERS ACCORDING TO KEEPING OF RECORD

NO.	RESPONSE	NO.OF RESPONDENTS	PERCENTAGE
1.	Yes	06	20.00
2.	No	24	80.00
TOTAL		30	100.00

Table No. 4.3.3 shows that,

Out of 30 respondents constituting 20 per cent of the total are keeping record of their business.

As against majority 24 with 80 per cent who are not keeping any record of their business as they are illiterate or have no habit.

D. ECONOMIC INDEPENDENCE

Education of women as well as their economic independence through business/employment show the following facts.

TABLES NO. 4.3.4

DISTRIBUTION OF SELLERS ACCORDING TO ECONOMIC INDEPENDENCE

NO.	RESPONSE	NO.OF RESPONDENTS	PERCENTAGE
1.	Completely	10	33.33
2.	Partially	20	66.67
TOTAL		30	100.00

Table No. 4.3.4 demonstrates that,

1. 10 respondents constituting 33.33 per cent are free to spend the money earned by them at their own free will for family needs.

2. In case of a 66.67 percent respondents are not free husbands or parent's consent is a must for spending

money even for husbands requirement.

Thus the female sellers contribute to the family income. But they are deprived of the right to use that money according to their desire. They may be getting some psychological satisfaction that they are economically self right. It is also true that their business is a security for them in case of any eventuality. But more permission or opportunities to work and earn money do not make women free from the traditional male dominance.

E. SUBSIDIARY SOURCE OF INCOME

TABLE NO. 4.3.5

DISTRIBUTION OF SELLERS ACCORDING TO SUBSIDIARY INCOME

NO.	RESPONSE	NO. OF RESPONDENTS	PERCENTAGE
1.	Yes	03	10.00
2.	No	27	90.00
	TOTAL	30	100.00

Table No. 4.3.5 shows that,

1. Out of 30 respondents only 3 (10 %) have subsidiary income.

2. 27 respondents with 90 % expressed that they do not have any subsidiary income.

Subsidiary business is other source of income for family. In the field survey it observed that majority of sellers have no any subsidiary income. They depends only on this business. Those respondents who have given favourable replies, have subsidiary income. From the above table it is clear that these respondents are earning income from only one source (vegetable selling) only 10 per cent respondents have other source of income.

INFORMATION ABOUT BUSINESS

REASON OF ACCEPTANCE OF JOB

The important reasons which motivating the women to work outside family are economic necessity, traditional business, economic independence, creative work, satisfying needs, etc.

TABLES NO 4.3.6

DISTRIBUTION OF SELLERS ACCORDING TO

REASON OF ACCEPTANCE OF BUSINESS

NO.	REASON	NO.OF RESPONDENTS	PERCENTAGE
1.	Traditional	08	26.67
2.	Economic necessity	18	60.00
3.	Other	04	13.33
TOTAL		30	100.00

A close look at table No. 4.3.6 reveals the following

1. Out of the total 30 respondents 8 (26.67 per cent) accepted this business, as this their traditional business.
2. 18 respondents (60 per cent) accept this business because of the economic necessity.
3. Only 4 respondents (13.33 per cent) accept this

business, there are other reason such as economic independence and as they are divorced women.

Our survey has pointed out that seller women used to accept this business mainly because of the economic necessity.

These women are mostly the widows the women who were in economically difficult position. Their husbands income is not sufficient to meet the basic requirements of their families.

THE PERIOD OF BUSINESS

The period of business of the sellers has an important bearing on the efficiency of sellers. Long period give them much experience which beneficial to them. It however causes strain to their health..LS1

TABLE NO 4.3.7

DISTRIBUTION OF SELLERS ACCORDING TO THEIR PERIOD OF BUSINESS

NO. RESPONSE	NO.OF RESPONDENTS	PERCENTAGE
1. Below 5	06	20.00
2. 5 to 10	09	30.00
3. 10 to 15	04	13.33
4. 15 to 20	06	20.00
5. Above 20	05	16.67
TOTAL	30	100.00

The information regarding how many years these women have been in the present job or trading occupation is collected.

1. 20 per cent of the respondent have been doing business for less than 5 year i.e. they are now entrants having taken up this job only recently.

2. When 30 percent (9) of them have been doing business 5 to 10 years.

3. Out of the total 30 respondents only 4 (13.33) percent have been doing business for 10 to 15 years.

4. 20 per cent have been doing the job for 15 to 20 years.

5. Those who have been doing this job for more than 20 years amount to 16.67 per cent.

It is very clear from the above table total experience of the sellers in this business for more than ten years. This is important because these sellers are experienced and it is beneficial to them. This reveals the stability of business of the sellers.

WORKING HOURS

All sellers, irrespective of the nature of their job, are not governed by any statutory regulations regarding the

hours of working on holidays.

Working hours for sellers are not fixed. As such, they have no definite work schedule. They have to be in the market early in the morning for the wholesale purchases of vegetables. The principal market (Shri Chhatrapati Shahu Market Yard) in Kolhapur is the place where the vegetables from different places come for sale. There are commission agents who are the middlemen for such purchases.

The vegetables sellers go in the morning at six and purchase the vegetable for retail sale and start their business at eight in the morning. In the morning till 9.30 to 10.00 a.m. are the peak hours for vegetable business. Then till in the noon there are petty sales. The evening hours for marketing are from 3 to 7. The sales get over for their lunch and rest. However the sellers women are engaged fully throughout the day in marketing activities.

4.4 FINANCE

Finance is the life blood of business. It is required for production as well as for marketing. The financing function in marketing involves the use of capital to finance the marketing agencies (wholesalers and retailers) in their various activities plus the financing of goods moving into and through the channels of distribution. Wholesalers as well as retailers demand credit for financing their marketing operations. Credit is used at all levels of marketing.

Some regular customers are given credit liberally to retain the business relations.

In the field survey, it was observed that the sellers depend not on nationalised or other banks. They depend on money lenders for raising finance. Generally they do not raise finance for this business because agents give them credit facility.

They replied that this is an unstable business of perishable commodities. There is no guarantee about profit, so it is not feasible to take loan for such a business. On the other hand, lack of working capital, does not permit the expansion of the business.

4.5 PURCHASING AND STORAGE OF VEGETABLES

A. PURCHASE OF VEGETABLES

Purchasing or assembling is an important marketing activity. The commodities required come from scattered areas of production. To make them available for use they must be brought together in convenient lots. In the principal market all the commodities are sold in open auction. Here producers bring their produce, which is auctioned by brokers or dalas (commission agents) in lots. Retailers purchase these lots for reselling them in different markets of the city. In this market, vegetables are collected in heaps and then sold by auction lot or heap separately. The highest

bidder gets the lot or heap.

B. WEIGHMENT OF VEGETABLES

All weighment is done in the market yard and at Commission Agent shops.

The committee has adopted a weighment scheme since 1967 in the market, under the scheme all the licenced weighmen work under the direct control and supervision of the committee. Previously they were working independently in a particular shop. There is a special weighment sub committee which executes the scheme of weighment. The weighmen are given equal work and sent in rotation to each commission Agents shop. The Inspector of market committee occasionally and periodically checks and inspects the weighment made by the weighmen.

C. STORAGE OF VEGETABLES

The need of storage arises after selling of vegetables, if vegetables remain stock. Storage helps in the creation of both time and place utilities. Storage is necessary throughout the marketing process. It should be also regarded as an important aid to the equalisation of prices in marketing.

TABLE NO 4.5.1TABLE SHOWING DISTRIBUTION OF SELLERS ACCORDING
TO STORAGE PLACE

NO.	NAME OF PLACE	NO.OF RESPONDENTS	PERCENTAGE
1.	Own Godown	02	16.67
2.	Godown of market	10	33.33
3.	Rented Godown	12	40.00
4.	On market place	06	20.00
TOTAL		30	100.00

The above table 4.5.1 demonstrates that,

1. Out of 30 respondents 2 respondents use their own houses for storing the vegetables.

2. 10 respondents (33.33) store vegetables in godowns of market (provided by Mulhapur Municipal Corporation)

3. 40 per cent respondents store vegetables in rented godowns.

4. 6 respondents (20 %) are facing storage problems, they store their vegetables as the market place, but the method of storage is crude and unscientific.

It is clear from the above table that there is no storage facility available in the market. So sellers have made their own arrangements for storage of vegetables.

D. STORAGE PROBLEMS

Storage facility is not provided in all the seven markets by Kolhapur Municipal Corporation. Now only 3 markets namely Kapritirth, Shivaji and Shahu market are having storage facilities. Every day four rupees as a storage charges is collected by corporation.

TABLE NO. 4.5.2.

DISTRIBUTION OF SELLERS ON THE BASIS OF STORAGE PROBLEMS

NO. PROBLEM	NO.OF RESPONDENTS	PERCENTAGE
1. Lack of space	12	40.00
2. High charges	12	40.00
3. Other (No Problem)	06	20.00
TOTAL	30	100.00

The above table shows -

1. 40 percent sellers have the problem of lack of space.

2. Out of the total 30 nearly 40 percent (12) sellers have the problem of high charges.

3. 6 sellers (20) responded that they do not have any storage problems.

From the above table it is clear that there is no adequate facility of storage in the market. Due to inadequate storage facility, respondents have to pay high charges

for storing vegetable in rented godowns and there are also a possibility of loss.

4.6 TRANSPORT OF VEGETABLES

Transport means physical movement of persons and commodities from one place to another. The problem of distance is overcome by means of transport. Development of transport directly affects expansion of trade and widening of the market. At every stage in the activity of production and marketing of goods transport plays a very important part. It is the element of cost in the production and marketing of good. It enters in the sale price and affects both producers as well as consumers.

A. DISTANCE FROM HOUSES TO WORKPLACE

TABLE NO 4.6.1

DISTRIBUTION ACCORDING TO DISTANCE FROM HOUSE TO WORKPLACE

NO.	DISTANCE IN K.M.	NO.OF RESPONDENTS	PERCENTAGE
1.	Within 1 K.m.	10	33.33
2.	2 to 3	8	26.67
3.	4 to 5	4	13.33
4.	6 to 7	6	20.00
5.	More than 8	2	6.67
TOTAL		30	100.00

The above table shows the distance the respondents have to cover in order to reach their workplace from their own house.

1. 33.33 (10 respondents) percent respondents have to cover a distance only one kilometre.

2. More than one fourth (26.67 per cent) have to cover 2-3 kilometres.

3. Whereas 13.33 per cent have to cover 4-5 kilometres.

4. 20 per cent have to cover 6 to 7 Kilometres and 6.67 percent (2) have to cover more than 7 kilometres.

Though many of the respondents try to have their work place (market) as near as possible, so that commuting regularly would be easy and it could be done by walk. But still some of them have to cover as many as 7 or more kilometres of distance

B. DISTANCE FROM PRINCIPAL MARKET TO WORK PLACE

Every seller has to reach on wholesale market in time for getting fresh vegetables at reasonable rate. For this transport plays a very important role. However municipal corporation has not provided any transport facility to the sellers, so sellers have made their own arrangements for the transport.

6. MEANS OF TRANSPORT

Every seller has to reach market as early as possible in the morning. Because there is higher demand to vegetable in between 8 a.m. to 11 a.m. So means of transport are very essential. Vegetables are transported by different means like tempo, bus, Auto, bullock-carts etc.

Tempo and Auto are the common means of transport used by sellers in Kolhapur city.

TABLE NO. 4.6.2

C. MEANS OF TRANSPORT USED BY SELLERS

NO. MEANS OF TRANSPORT	NO.OF SELLERS	PERCENTAGE
1. Head-Load	03	10.00
2. Auto	12	40.00
3. Tempo	15	50.00
TOTAL	30	100.00

Table No. 4.6.2 shows

1. 10 % (03 Sellers) out of 30 sellers transported their vegetables their vegetables by head load.

2. 12 sellers (40 %) out the total number of 30 respondents transported their vegetables by Auto

3. Majority of the respondents (50 %) have transported their vegetables by Tempo.

Most of the respondents are transporting their vegetables by Auto and tempo as their market place are very only 10 per cent are transported by head load, as they are near principle market.

Means of transport plays an important role in vegetable marketing. Generally sellers are transporting their vegetables by Tempo because it is much better than other means. It's charges are less than Auto and have sufficient space

D. PROBLEMS IN TRANSPORTION

The problem in transportation of agriculture commodities are very serious because of the special factors associated with it for example the perishability of the produce, its' bulkiness and a large number of suppliers and purchasers.

TABLE NO. 4.6.3

DISTRIBUTION OF SELLERS ON THE BASIS OF TRANSPORT PROBLEMS

NO.PROBLEM	NO.OF RESPONDENTS	PERCENTAGE
1. Lack of transport means	0	0
2. Lack of means in proper time	09	30.00
3. High charges	18	60.00
4. Other (No Problem)	3	10.00
TOTAL	30	100.00

Table No 4.6.3 shows the problems, the respondents have to face while transporting their vegetables to workplace (market)

1. None of the respondents face problem total lack of transport

2. 9 respondents (30 per cent) out of the total of 30 respondents face the problem of lack of means in proper time.

3. 18 respondents (60 per cent) face the problem of high charges.

4. Out of 30 respondents 3 (10 %) have not responded as they are selling their vegetable near to the principle market. (Shahu Market)

Municipal corporation of Kolhapur has not provided any transport facility. So sellers have made their own arrangements for the transport. Respondents have to face problem like of means in proper time and high charges transportation. It affects their business and their income.

E. EXPENDITURE ON TRANSPORT

The transportation cost per 100 rupees worth of the product is high. This is zero because of its bulky character and the prevailing practice of fixing charges on the basis of weight or volume rather than on the basis of its value.

TABLE NO 4.6.4DISTRIBUTION ACCORDING TO EXPENDITURE ON TRANSPORT PER DAY

NO.	EXTENDITURE	NO.OF RESPONDENTS	PERCENTAGE
1.	10 TO 20	1	3.33
2.	20 TO 30	14	46.67
3.	30 TO 40	5	16.67
4.	40 TO 50	1	16.67
5.	50 TO 60	2	3.33
6.	60 TO 70 & above	2	6.67
7.	No Expenditure	2	6.67
	TOTAL	30	100.00

Table 4.6.4 shows the expenditure on transport per day

1. The sellers 3.33 per cent (1) have to pay between Rs. 10-20 on transport per day.

2. Many sellers (46.67 per cent) have to pay Rs. 20 to 30 pe day for transportation.

3. Out of the total 30 respondents, 5 (16.67%) are paying Rs. 30 to 40 on transport per day.

4. 5 respondents (16.67 per cent) have to pay between Rs. 40 to 50

5. The respondents 3.33 percent (1) have to pay between Rs. 50 to 60

6. 2 respondents (6.67 per cent) have to pay more than Rs. 60 on transportation.

7. There are only 2 respondents (6.67) have not paid on transport, because they sell their vegetable in Shahu market near to principal market.

From the table No. 4.6.4 interpret that most of the sellers are having high cost of transport because of inadequate facilities of transport and only 10 per cent are having no transport problems due to their market is near by the principle market.

4.7 SELLING OF VEGETABLES

Selling and buying must complement each other. All marketing efforts revolve around the selling and buying functions. Selling is the most important function marketing and its object is to dispose of goods at satisfactory price. Sales provide income to cover costs and yield a profit.

a. Mode of Sale

The success or failure of a retailer stores largely depends upon the skill with which purchases of goods are made. Retailer should not only be able to finance his own operations, but also should be in a position to give credit to his customers in the purchase of his commodities. If he does not exercise proper care in the selection of his clients and extent credit to them it is certain that he must

have to face losses.

TABLE NO 4.7.1

DISTRIBUTION ACCORDING TO THE MODE OF SALE

NO.	MODE OF SALE	NO. OF RESPONDENTS	PERCENTAGE
1.	Cash	18	60.00
2.	Credit	0	0.00
3.	Cash & Credit	12	40.00
	Total	30	100.00

Table 4.7.1 shows the distribution of sellers on the basis of mode of sale

1. Most of the sellers i.e. 60 per cent are (18th sellers) seem to sell the vegetables on cash basis.

2. Out of the total sample of 30, none of the seller sell their produce on credit.

3. Out of the total sample of 30, 12 (40 per cent) are selling their produce on cash and credit basis.

From the above table it is clear that, most of the sellers are selling their vegetables in cash basis i.e. 60 per cent and no body are selling on credit basis

TABLE 4.7.2

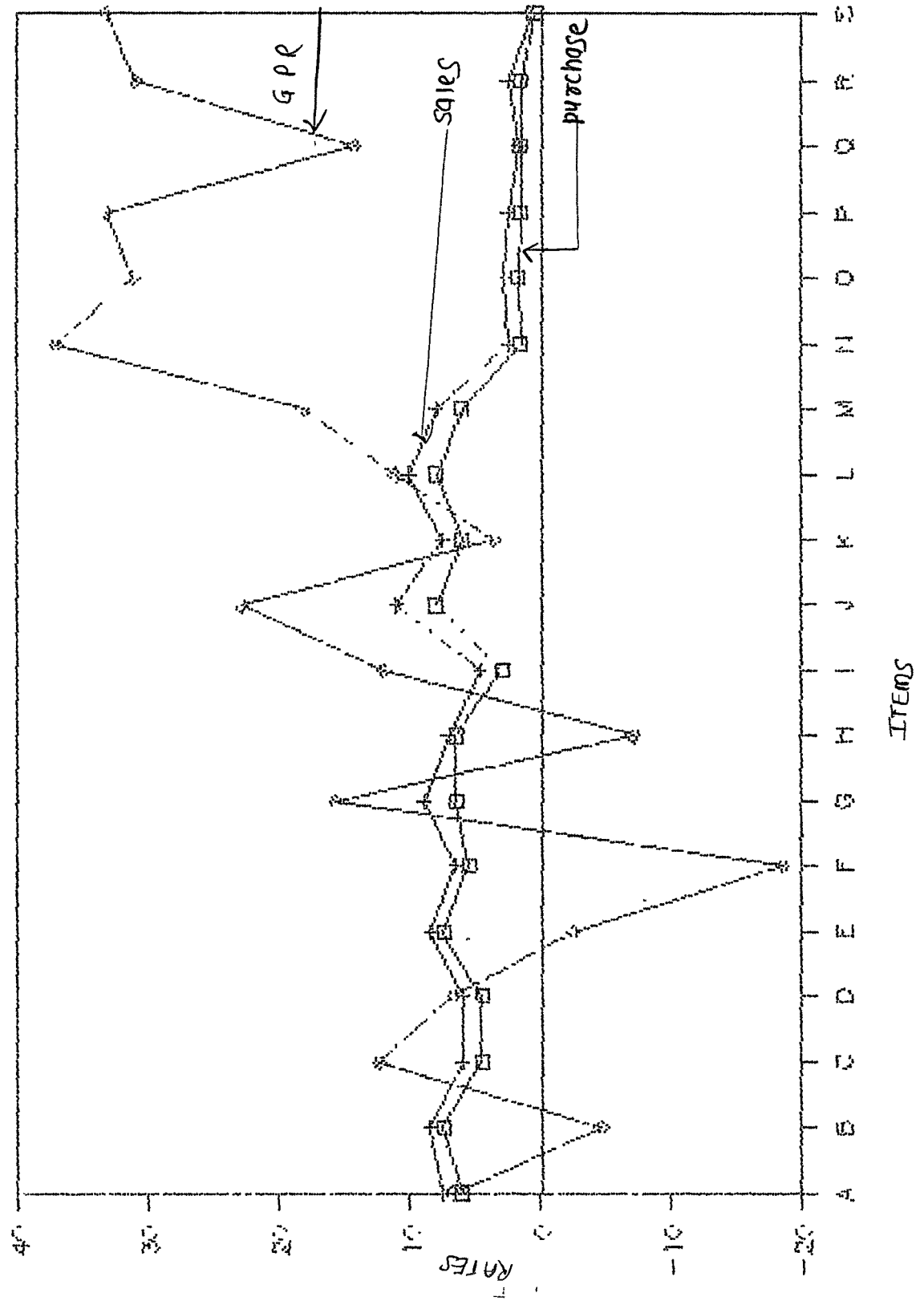
B. Sales per Day (Item wise)

Item	PURCHASE				SALES				S.P. Ratio	
	Qty	Rate	Amount	(2)	(3)	(4)	Qty	Rate	Amount	(7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
A Tomato	635	6.00	3,810.00	545	7.50	4,087.50	277.50			6.79
B Gourd	300	7.50	2,250.00	253	8.50	2,150.50	-99.50			-4.63
C Brinjal	425	4.50	1,912.50	364	6.00	2,184.00	271.50			12.43
D Cabbage	1045	4.50	4,702.50	840	6.00	5,040.00	337.50			6.70
E Cluster bean	210	7.50	1,575.00	181	8.50	1,538.50	-36.50			-2.37
F Beans	175	5.50	962.50	125	6.50	812.50	-150.00			-18.46
G Potato	140	6.50	910.00	120	9.00	1,080.00	170.00			15.74
H Bitter-gourd	75	5.50	412.50	55	7.00	385.00	-27.50			-7.14
I Carrot	165	3.00	495.00	125	4.50	562.50	67.50			12.00

635
277

-99.50
 -18.46
 -7.14
 -2.37

J Breenchilli	210	8.00	1,680.00	198	11.00	2,178.00	498.00	22.87
K Lady's finger	200	6.00	1,200.00	166	7.50	1,245.00	45.00	3.61
L Green pimper	50	8.00	400.00	45	10.00	450.00	50.00	11.11
M Cucumber	60	6.00	360.00	55	8.00	440.00	80.00	18.18
N Fenu-greek	440	1.50	660.00	420	2.50	1,050.00	390.00	37.14
O Radish	200	1.75	350.00	185	2.75	508.75	158.75	31.20
P Spinach	300	1.50	300.00	180	2.50	450.00	150.00	33.33
Q Chick-pea	400	1.50	600.00	400	1.75	700.00	100.00	14.28
R Luffa	155	1.50	172.50	100	2.50	250.00	77.50	21.50
S Corneyar	500	0.50	250.00	500	0.75	375.00	125.00	33.33
Total								
						+ 20,600.75	2,798.25	
						- 4,886.50	- 313.50	
						23,002.50	25,487.25	2,487.75



4.7.2

From the above table we inform that the Fehu-great sale fetches the highest gross profit i.e. 37.14 per cent similarly, we find that the items like spinach, corn-year, radish and luffa fetching good amount of gross profit. The sale of Greenchilli is also quite satisfactory. The other items like cucumber, green - piper carrot potato, brinjal are having a reasonable good amount of sales per day ranging between 11 to 18 % gross profit ratio.

On the other hand the item like beans is incurring the losses. Where the gross profit ratio turns out to be negative i.e. 18.46 % similarly three other items like bitter-gourd, cluster bean and gourd items are also not profitable. Hence we conclude that out of the total 17 items 4 items are sold at a loss. While the rest are having satisfactory sales situation.

PER CAPITA INCOME

Per capita income is a better and more reliable indicator of economic development. Per capita income is accepted to be a measure, however rough it may be of standard of living and thus rise in per capita income indicates rise in the standard of living of people

TABLE NO. 4.7.3TABLE SHOWING DISTRIBUTION OF SELLERSACCORDING TO PER CAPITA INCOME PER DAY

Per capita income (Rs)	No. of respondents	Per centage
Less than	9	30.00
6 to 10	3	10.00
11 to 15	8	26.67
16 to 20	1	03.33
21 to 25	1	03.33
26 to 30	2	06.67
31 & above	6	20.00
Total	30	100.00

The per day, per capita income of the respondents is depicted in the above table

1. 30 per cent earn particular less than 5 Per day
2. 10 per cent get Rs. 6 to 10 as per capital income per day
3. 8 sellers (26.67%) get Rs. 11 to 15

4. 3.33 per cent get Rs. 16 to 20 and 21 to 25
5. Only 2 (6.67 per cent) get 26 to 30 Rs. per day.
6. And 20 per cent get Rs. 31 and more than 31 income pe capita income per day.

Though many of these respondents are working for long hours, they are getting little income from their business. At the most of they get only up to Rs. 31 concerned. It also shows the state of poor economic position of the sellers.

GROSS PROFIT RATIO

Ratio is a numerical relationship between two figures
Gross profit Ratio show the Average margin in sales.

$$\text{Gross Profit ratio} = \frac{\text{Gross profit}}{\text{Net Sales}} \times 100$$

TABLE NO 4.7.4

TABLE SHOWING DISTRIBUTION OF SELLES ACCORDING TO GROSS PROFIT RATIO

Gross Profit Ratio	No of respondents	Percentage
Less than 10	16	53.33
10 to 20	11	36.67
20 to 30	1	3.33
30 to 40	1	3.33
40 & above	1	3.33
Total	30	100.00

It is essential factor now a days. Trade unions have given security to the sellers. Out of ten markets of Kolhapur city, only one market (Kapilthirtha market) has seller's trade union.

Highlights of Kapilthirtha market's seller's Association.

Total member	440
Gents	200
Ladies members	240

Functions of the Association :

1. To think over difficulties of sellers
2. To make easy availability of the facilities given by Kolhapur Corporation for development of market.
3. To solve the problem/tension between Agents and Sellers.
4. In special cases, this Association helps to vegetables sellers.

All the respondents are satisfied about the working of their trade union. According to their opinion, trade union has tried to raise and solve the problem of the seller's relation to facilities, and working conditions.

PRICE OF VEGETABLES

Price plays an important role in marketing in market, prices of fresh vegetables are often controlled by the market functionaries such as traders, commission agents by auction method.

MARKET INFORMATION

Market information is an important marketing function. It is essential at all the stage of marketing market information may be broadly defined as a communication or reception of knowledge or intelligence. It includes all the facts, estimates, opinions and other informat on which affects the marketing of goods and services

It is observed that all sellers are getting information at the principal market. (Shahu Market Yard) about prices due to action.

OPINION ABOUT DEVELOPMENT OF THIS BUSINESS

Respondents expressed that if they get storage facilities, along with working capital the expansion of business is possible . This is a kind of self employment with a few developments in the business and uneducated woman earn her own beead without the support of her husband.