

**CHAPTER IV**

**ANALYSIS AND DATA  
INTERPRETATION**

## CHAPTER IV

### DATA PROCESSING AND ANALYSIS

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#### 4.1 Personal and family information:

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

**Table No. 1.1**  
**Age profile of vegetable sellers**

Sr. No.	Age group (Years)	Respondent	%
1.	20 to 30	18	24
2.	31 to 40	27	36
3.	41 to 50	23	30.66
4.	52 to 60	0	0
5.	62 to 70	7	9.34
	Total	75	100.00

Source: Survey of Primary Data

A close look at Table number 4.1.1 reveals the following information:

Out of a total number of (75) respondent only 18 belong to the age group 20 to 30 years, the percentage out of 24. The number in the age group of 31 to 40 years was 27 and the percentage was 36%. Sellers belonging to the age group of 41 to 50 were 23 in number and their percentage is 30.66. Age group of above 61 years was 7 and 9.33%. Number of 51 to 60 age group sellers was not available. From the above data it is clear that, there were active participation of young blood as the number of those age between 20 years to 60 years was about 90.66%.

**b. Religion and Caste:** Vegetables sellers come from almost every caste and there is no exception in several that particular caste has gives the freedom to men and women for job outside the family.

**Table No. 4.1.2**  
**Caste structure of the respondent**

Sr. No.	Caste	No. of respondent	Percentage
1.	Mahar	9	12
2	Chambhar	10	13.33
3	Maratha	25	33.33
4	Nahvi	1	1.33
5	Dhangar	1	1.33
6	Lingayat	11	14.68
7	Muslim	18	24.00
	Total	75	100.00

Source: Survey of Primary Data

1. Table No. 4.1.2 shows that the majority of sample respondent i.e 33.33 belong to caste out of total number of 75 respondent 25 belong to the caste of Maratha.
2. The number of muslim sellers is 18 rank next and their percentage is 24.
3. It is clear from Table No. 4.1.2. that 33.33% of the respondents belong to the upper castes . the remaining 21% of the respondents belong to the lower castes .

4. Thus, it is a 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 as to take up this business.

### C) Education

Education is one of the most important indicators of social development. It is one of the factors which affects demographic behavior by deciding marriage, fertility, mortality. Education determines the overall well-being and contributions to the family and to the society.

**Table No. 4.1.3**  
**Education level of vegetable sellers**

Level of education	No. of Respondent	%
Jiliterate	15	20.00
Primary	16	21.33
Secondary	39	52.00
Higher	5	6.67
	75	100.00

Source: Survey of Primary Data

A close look at table No 4.1.3 reveals the following information.

- 1) out of a total number 75 respondents 15(20%) are literate .
- 2) 16 respondent (21.33%) have completed primary education
- 3) Out of respondent are secondary level education is out of 39 respondent and their percentage is 52.
- 4) There are only 5 respondents who completed higher education and their percentage 6.77.

#### D) Marital status

It is well known that marital status relates largely with the population growth. It is quite natural that the education and employment of a person which gives some economic independence to them and affects their overall life situation. Education, especially higher education, helps in increasing the age of marriage. Also, it indirectly helps in a further advance in the age of marriage.

**Table No. 4.1.4**  
**Marital status**

status	No of respondent	%
Unmarried	10	13.33
Married	58	73.33
Divorce	7	9.34
Total	75	100.00

Source: Survey of Primary Data

A look at the Table No. 4.1.4 reveals the information of marital status. The percentage of unmarried is 13.33, 58 sellers with 73.33% are married and the percentage of divorce is 9.34% with a number of 7.

Observation shows that marriages take place early in such families. These sellers generally are found to be hard working. Divorced women who have to earn their bread by this business.

### e) **Family**

Family is the basic unit of society. Generally the family is identified where at least 2 person are living together and have same kind of band or blood relation . the family extends the widevas and compressive protection and assistance to its members for their mutual, Physical and psychological growth A child from a stable and supportive family Background has better chance to develop in to a healthy and happy human being .

#### **Members in family**

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

**Table No. 4.1.5**  
**Size of vegetable sellers family**

Member in family	No of family (Household )	%
1to2	12	16
3to8	56	74.67
7to12	7	9.30
13above	0	00
Total	75	100

Source: Survey of Primary Data

1. Out of a total household 12 (16%) belong to class of 2.
2. Details show that 74.6% of household have 3 to 6 member.
3. There are 7 household class family are not sample.

It is generally assumed that poor families with ignorance and lack of planning tend to large in size. However the study shows that though from the lower range of society of the exposure to the urban life.

**F. 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. 4.1.6**  
**Table showing family of types**

Types	Respondent	%
Joint family	55	73.33
Nuclear family	20	26.27
Total	75	100.00

Source: Survey of Primary Data

Table 4.1.6 shows that out of 75 household families (73.33) are joint families and remained 20 about 26.27% are nuclear family.

From the table it is clear that more families are joint families there is cooperation and understanding between family members.

This indicates that the vegetables sellers come from both types of families. But the dominant number of sellers is from joint family back ground. It is also note worthy that many of the sellers also living in nuclear families revealing the change that is taking place.



**g. Number of families of vegetables sellers:**

**Table No. 4.1.7**

**Distribution of vegetables sellers in families**

No. of vegetables sellers	Respondent	%
1	63	84
2	9	12
3	3	4
	75	100

Source: Survey of Primary Data

Table No. 4.1.7 shows that the majority 63 (84%) of vegetables sellers belong to 1 member in the sellers family followed by 9 (9%) in the 2 members in the family. Lastly indicate that 3 (4%) in the 3 members in family.

It is observed that the present study vegetables seller selling of the majority by one members in the family.

**4.2 Social condition:**

**A. Tradition and superstition:**

We began with a simple direct question about belief is God. It is a significant fact that all respondent gave positive reply. Illiteracy and ignorance makes individuals to follow the traditional way of life in a blind manner.

## B. Festival:

Festival is social ceremony every one celebrate it according to his religion and economic condition study shows that sellers celebrates these festivals. .

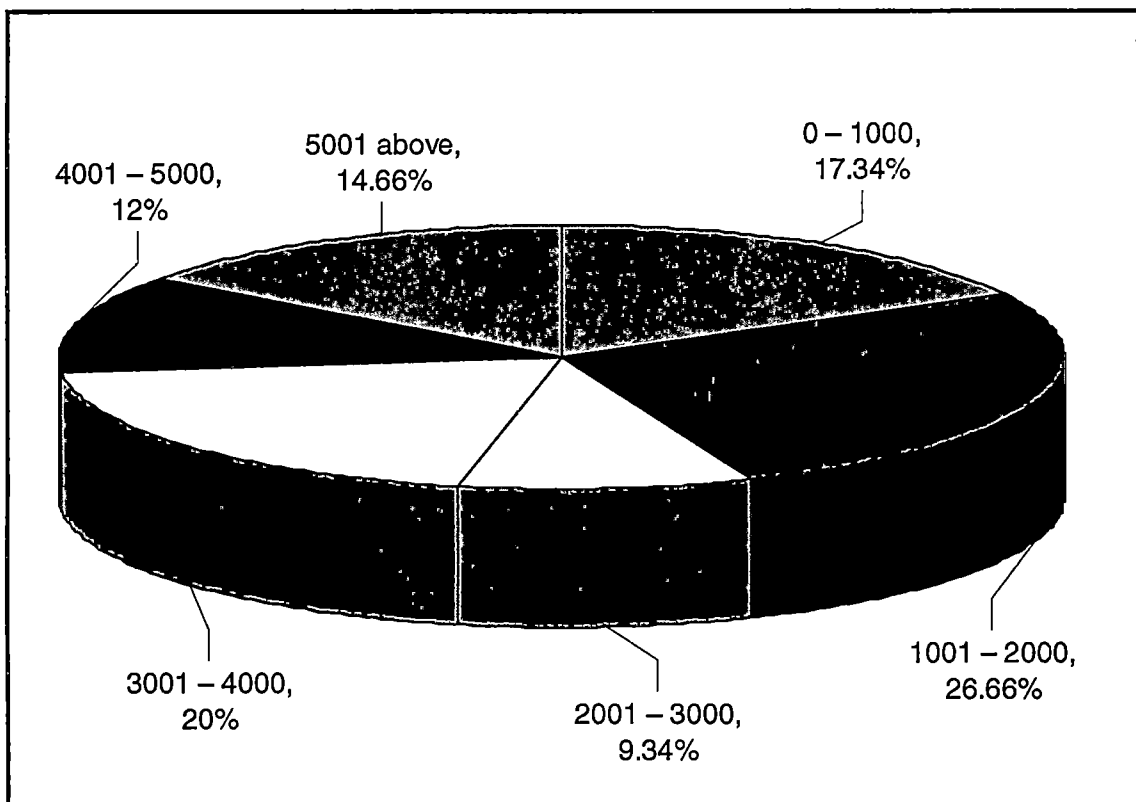
**Table No. 4.2.1**  
**Expenditure on Festival in sample study (in Rs.)**

Range	Respondent	%
0 – 1000	13	17.34
1001 – 2000	20	26.66
2001 – 3000	7	9.34
3001 – 4000	15	20
4001 – 5000	9	12
5001 above	11	14.66
Total	75	100.00
Mean	3669.34	
Mode	2000	
S.D.	274517	
Minimum	500	
Maximum	1500	
Range	14500	

Source: Survey of Primary Data

Table No. 4.2.1 explain that the majority (26 - 66) of vegetables seller belong to 1001 to 2000 expenditure on festival followed by 3001 to 4000 (20%) in the sample study. Table also indicates that percentage of 0 to 1000, 2001 to 3000, 3001 to 4000, 4001 to 5000 and 5001 above vegetables sellers festival expenditure is 17.34%, 9.34%, 12% and 14.66% each in Kolhapur city. Correlation between expenditure on festival and daily income from vegetables is 0.35 there is weak positive correlation.

Fig. No. 4.2.1  
**EXPENDITURE ON FESTIVAL IN SAMPLE STUDY**  
**(IN RS.)**



100% vegetable sellers were engaged in there in the festival during study period. Among them about 42.7% (32) respondent were selling there vegetables on festival day also.

Researcher observed that about 80% (60) vegetables sellers were believe on God remaining 20% (15) were not interested in Godly activities.

### **C. Marriage and Dowry:**

Marriage is such a relationship, which brings together and relates not only too individuals but also their families. Marriage is related broadly with the overall cultural aspects of a society. Now a days the marriage is arranged by the parents but it is generally not forced upon the unwilling young men and women.

General observation reveled that many of sellers have no scope for choice and the selection because the marriage are arranged at the very young age of women by their parents.

### **Dowry:**

The dowry as it involve large amount of money in cash or any from to be passed to the bridegroom as a precondition of marriage. It is assumed as a worst.

**Table No. 4.2.2**  
**Opinion of regarding dowry**

Opinion	Respondent	%
No response	20	20.67
Wrong	47	62.67
Crime	8	10.66
Total	75	100.00

Source: Survey of Primary Data

Table No. 4.2.2 shows that the majority 47 (62.67) or vegetables seller belong to dowry was wrong and 8 (10.66%) vegetables seller dowry was crime.

**d. Family planning:**

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

**Table No. 4.2.3**  
**Vegetables sellers Distribution of the family planning**

Opinion	Respondent	%
Yes	50	66.67
No	25	33.33
Total	75	100.00

Source: Survey of Primary Data

Table No. 4.2.3 shows that the majority 50 (66.67%) of vegetable seller belong to family planning was completely for the 25 (33.33%) vegetable sellers was family planning was incomplete.

Above reveals that those who have given unfavourable replies that of more children are the prospects for improving their income some respondent expressed that they are not free to take any decision that family planning operation.

### 4.3 Economic condition:

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

#### a. Vegetable sellers and dependence

**Table No. 4.3.1**  
**Distribution of vegetables sellers and dependency**

Dependent	Respondent	%
Self	43	57.33
Father	6	8
Husband	26	34.67
Other	0	0
Total	75	100.00

Source: Survey of Primary Data

Table No. 4.3.1 shows that vegetables seller majority 43 (57.33%) of self dependent few vegetables sellers 26 (34.67%) in the sample study. Table also indicate that percentage of father and other dependent sellers was (8%) each in Kolhapur city.

It is observe that the present study was self dependent vegetable sellers. Female seller was independent.

**b. Earning member:**

**Table No. 4.3.2**  
**No. of vegetable sellers in the family**

People	Respondent	%
1	33	44
2	35	46.67
3	5	6.67
4	2	2.66
Total	75	100.00

Source: Survey of Primary Data

Table No. 4.3.2 indicate that in the majority of family only 1 and 2 earned people in the family. There is percentage 44% and 46.67 table also indicate that 3 and 4 vegetable sellers percentage is 6.67 and 2.66 respectively.

**c. Other income source:**

**Table No. 4.3.3**  
**Other income source of vegetable sellers**

Other income source	Respondent	%
No any other income	42	56
Labour	16	21.34
Hamals	2	2.66
Driving	1	1.34
Agriculture	14	18.66
Total	75	100.00

Source: Survey of Primary Data

Table No. 4.3.3 indicate that the majority 42 (56%) of vegetable seller belong to other income source followed by labour (21%) 16 in the sample study.

Table also indicate that percentage of Agricultural Hamals and driving was 18.66% (14), 2.66% (2) and 1.33% (1) respectively.

Susidary business is other source of income for family. In the fields survey it is observed that majority of sellers have other source of income. They depends only on this business. Those respondents who have favourable replies have other income. From the above table it is clear that these respondents are earning income from other source like labour, Hamal, Driving and agricultural 44% respondent have other source of income.

**d. Selling Experience:**

The period of business of the sellers is an important behaving on the efficiency of sellers. Long period gives them much experience which beneficial to them. It however causes star in to their health.

**Table No. 4.3.4**  
**Vegetable selling experience**

Experience	Respondent	%
1 to 5	22	29.34
6 to 10	34	45.34
11 to 15	8	10.66
16 to 20	6	8
20 to above	5	6.66
Total	75	100.06

Source: Survey of Primary Data



Table No. 4.3.4 shows that the majority 34 (45.34%) of vegetable seller belong to 6 to 10 years experience in vegetable selling. New vegetable sellers was 22 (29.34%) in study period. Lastly table indicate that the percentage 11 to 15, 16 to 20 and 20 above vegetables sellers was 10.66%, 8% and 6.66% each in Kolhapur city.

It is very clear from the above table total experience of the sellers in this business is more than 10 years. This is important because these sellers was experienced and it is beneficial to them.

**e. Selling on hours**

The vegetable sellers in morning at six and purchase the vegetable for retail sale and starts their business at eight in the morning till 9.30am to 1.00 pm was the peak hours for vegetable business.

**Table No. 4.3.5**  
**Selling hours of day**

Hours	Respondent	%
1 to 5	9	12
6 to 10	62	82.66
10 above	4	5.34
Total	75	100.00

Source: Survey of Primary Data

Table No. 4.3.5 shows that the majority of 62 (82.66%) of vegetable seller belong to 6 to 10 hours in the vegetables selling. Table also indicate that 1 to 5 and 10 above hours vegetables seller was 12% and 5.34%.

Vegetable seller morning to evening also selling. The sellers takes after noon break for their lunch and rest. However the sellers are engaged throughout the day in marketing activities.

**f) Sale in vegetable:**

Selling and buying must complement each other all marketing efforts revolve around the selling buying function. Selling is the most important function in marketing and its object is to dispose of goods at satisfactory price. Sales provide income to cover costs and yield a profit. A vegetable seller has daily sale monthly sale and annual sale as follows.

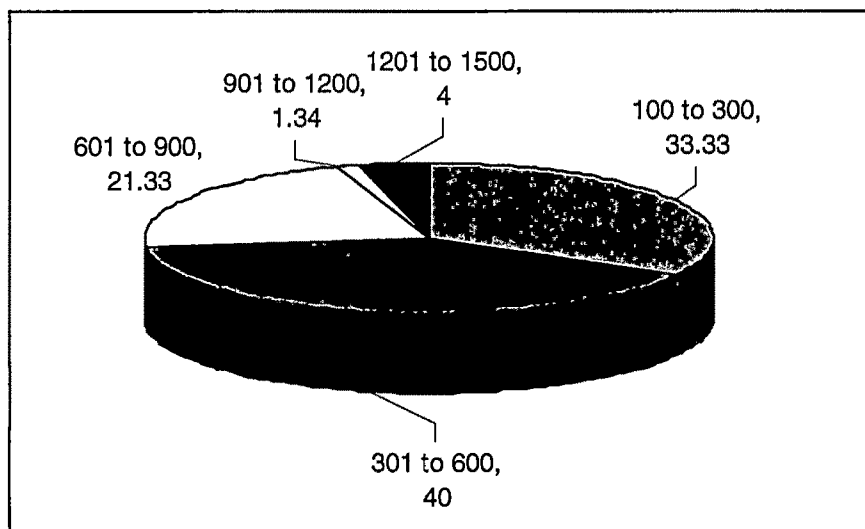
**Table No. 4.3.6**  
**Distribution of vegetable sellers on Basis of the Volume**

Daily sale		Monthly sale		Annual Sale				
Range	Respondent	%	Range (Rs.)	Respondent	%	Range (Rs.)	Respondent	%
100 to 300	25	33.33	0 to 10000	25	33.33	0 to 100000	9	12
301 to 600	30	40	10001 to 20000	30	40	100001 to 200000	45	60
601 to 900	16	21.33	20001 to 30000	17	22.67	200001 to 300000	15	20
901 to 1200	1	1.34	30001 to 40000	0	0	300001 to 400000	3	4
1201 to 1500	3	4	40001 to 50000	3	4	400001 to 500000	0	0
Total	75	100.00	Total	75	100.00	Total	75	100
Mean	505.33		Mean	15160.00		Mean	18192.00	--
Mode	300.00		Mode	9000.00		Mode	108000.00	
S.D.	293.89		S.D.	8816.96		S.D.	105803.60	
Variance	86376.57		Variance	77738918.9		Variance	1.119E+10	
Range	1350.00		Range	40500.00		Range	486000.00	
Mini	150		Mini	4500		Mini	54000.00	
Maxi	1500		Maxi	45000		Maxi	540000.00	

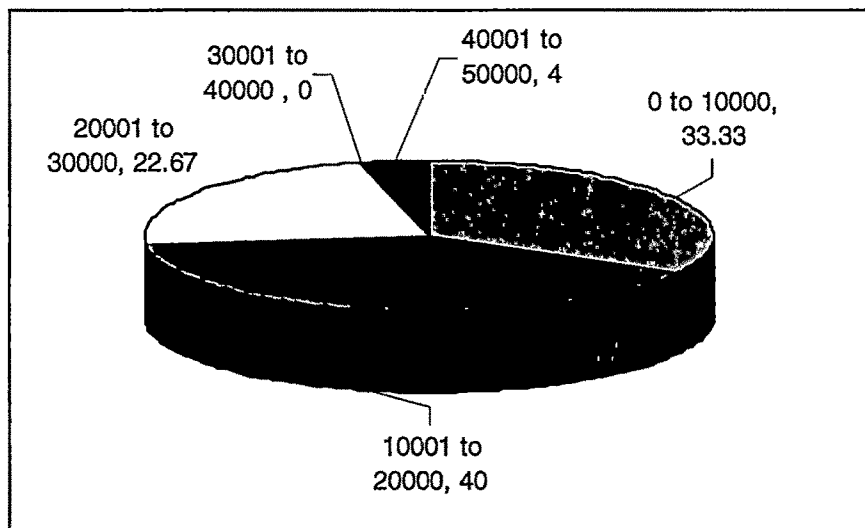
Source: Survey of Primary Data

## DISTRIBUTION OF VEGETABLE SELLERS ON THE BASIS OF VALUME

### Daily Sale



### Monthly Sale



### Annual Sale

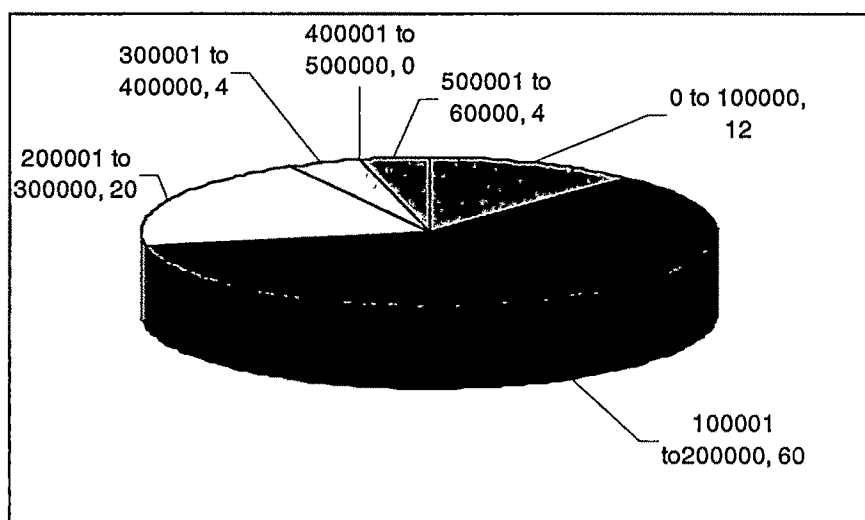


Fig No. 4.3.1

Table No. 4.3.6 shows that the majority 30 (40%) of vegetable seller belong to Rs. 301 to 600 of daily sale followed by Rs. 100 to 300 sale in 25 (33.83%) in the sample study. Tabel also indicated that percentage of 601 to 900, 1201 to 1500 and 901 to 1200 (Rs.) sale was 21.33% (10), 4% and 1.34% (1) respectively.

Lastly table indicate that vegetable sellers daily selling mean was 505.33 mode was 300.00, SD was 293.89 variance was 86376.57 and range was 1350.00.

Table shows that the majority 30 (40%) of vegetable seller belong to Rs. 10001 to 20000 of monthly sale followed by Rs. 0 to 10000 sale in 25 (33.33%) in the sample study. Table also indicate that percentage of Rs. 20001 to 30000 and Rs. 40001 to 50000 vegetable seller selling 22.67% (17), 4% (3) respectively. There was no single sellers who was selling vegetable of Rs. 30001 to 4000.

Lastly table reveals that the vegetable sellers monthly selling means was 15160.00, mode was 108000.00, S.D. was 105803.60 variance was  $1.119E + 10$  and range was 486000.00.

Table reveals that the majority of 45 (60%) of vegetable seller belong to 100001 to 200000 of annual sale followed by 200001 to 300000 (20%) 15 in the sample study table also indicate percentage of 0 to 100000, 30001 to 400000 and 500001 to 600000 vegetable seller selling of 12% (9) and 4% (3) respectively. Table also indicate that 400001 to 500000 annual selling respondent was zero.

Lastly table indicate that vegetable seller annual selling mean was 181920.00 mode was 108000.00, S.D. was 105803.60 variance was 1.19E+10 and range was 486000.00.

It is observed that vegetable sellers daily sale is at low level. So that cleared but average of daily sale is Rs. 1000 was only 3 sellers also monthly and annual sale was same position in daily sale.

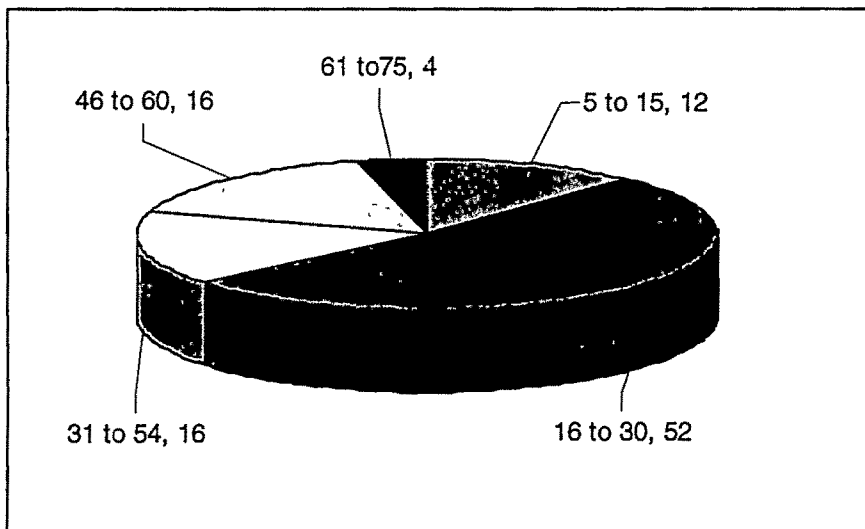
Correlation between daily sale, daily profit and daily saving was 0.92, 0.71 and 0.38 respectively in the sample study. There was strong correlation, positive correlation and weak positive correlation.

**Table No. 4.3.7**  
**Distribution of vegetable seller in transport cost**

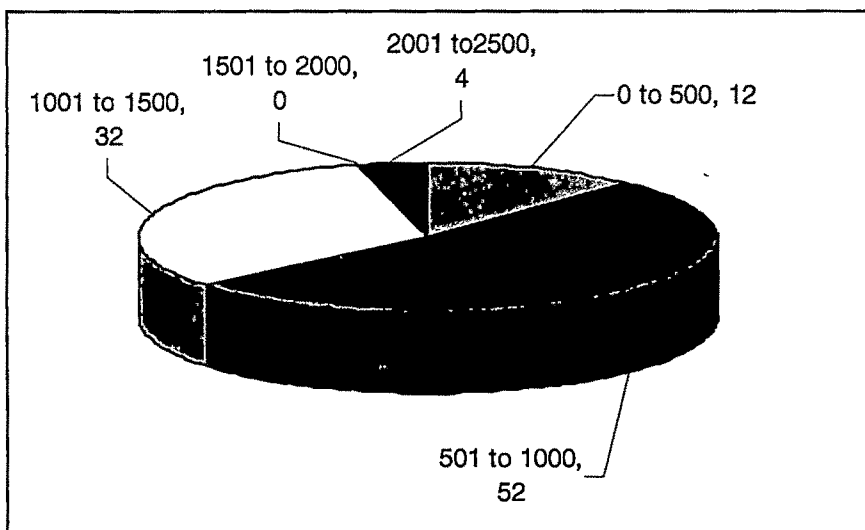
Range (Rs.)	Daily transport		Monthly transport		Annual Transport			
	Respondent	%	Range (Rs)	Respondent	%	Range (Rs.)	Respondent	%
5 to 15	9	12	0 to 500	9	12	0 to 5000	6	8
16 to 30	39	52	501 to 1000	39	52	5001 to 10000	37	49.33
31 to 54	12	16	1001 to 1500	24	32	10001 to 15000	17	22.67
46 to 60	12	16	1501 to 2000	0	0	150001 to 20000	12	16
61 to 75	3	4	2001 to 2500	3	4	20001 to 25000	0	0
Total	75	100.00	Total	75	100.00	Total	75	100
Mean	30.60		Mean	918.00		Mean	11016.00	--
Mode	25.00		Mode	600.00		Mode	7200.00	
S.D.	15.33		S.D.	459.99		S.D.	5519.96	
Variance	235.10		Variance	211597.29		Variance	30470010.8	
Range	65.00		Range	1950.00		Range	23400.00	
Mini	10.00		Mini	300.00		Mini	3600.00	
Maxi	75.00		Maxi	2250.00		Maxi	27000.00	

Source: Survey of Primary Data

**DISTRIBUTION OF VEGETABLE SELLER IN TRANSPORT COST**  
Daily Transport



Monthly Transport



Annual Transport

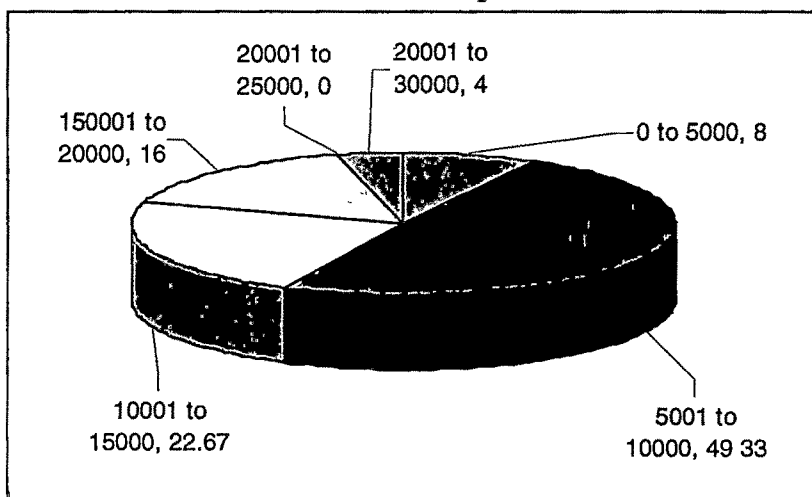


Fig. No. 4.3.2



**g) Distribution Vegetable Sellers in Transport Cost:**

Table number 4.3.7 shows that the majority 39 (52%) of vegetable seller belong to Rs.16 to 30 of daily transport cost followed by Rs. 31 to 45 and Rs. 46 to 60 transport cost 12 (16%) in sample study. Table also indicate that percentage of Rs.5 to 15 and Rs. 61 to 75 daily transport cost was 12% (9) and 4% (3) respectively.

Lastly table reveals that vegetable sellers daily transport costs means was 30.00 mode was 2500, SD was 15.33 variance was 235.10 and range was 65.00.

Table indicate that the majority 39 (52%) of vegetable seller belong to Rs.501 to 1000 of monthly transport cost followed by Rs.1001 to 1500 transport cost 24 (32%) in the sample study. Table also shows that percentage of Rs.0 to 500 and Rs. 2001 to 2500 monthly transport cost was 12% (9) and 4% (3) respectively. There was no single sellers who was vegetable transport cost of Rs. 1502 to 2000.

Last;y table indicate that vegetable sellers monthly transport costs mean was 918.00, mode was 600, S.D. was 459.99, variance was 211597.29 and range was 1950.

Table shows that the majority 37 (49.33%) of vegetable seller belong to Rs. 50001 to 10000 of annual transport cost followed by Rs. 1000 to 15000 transport cost 17 (22.67%) in sample study. Table also indicate that percentage of Rs. 15001 to 20000 Rs. 0 to 5000 and Rs. 2500 to 30000 annual

transport cost was 16% (12), 8% (6) and 4% (3) respectively. There was no single sellers who was vegetable annula transport cost of Rs. 20001 to 25000.

It is observed that the vegetable sellers daily transport cost is 16 to 30 in per day. Vegetable sellers have very short vegetable sales and available transport facilities are available at work place so that transport cost was low only few sellers transport cost was high. Also indicate that monthly and annual transport cost was same position in daily transport.

Correlation between daily expenditure on transport cost and daily profit, monthly expenditure transport cost and monthly profit and annual transport cost and annual profit was 0.73, 0.75 and 1 respectively in the sample study.

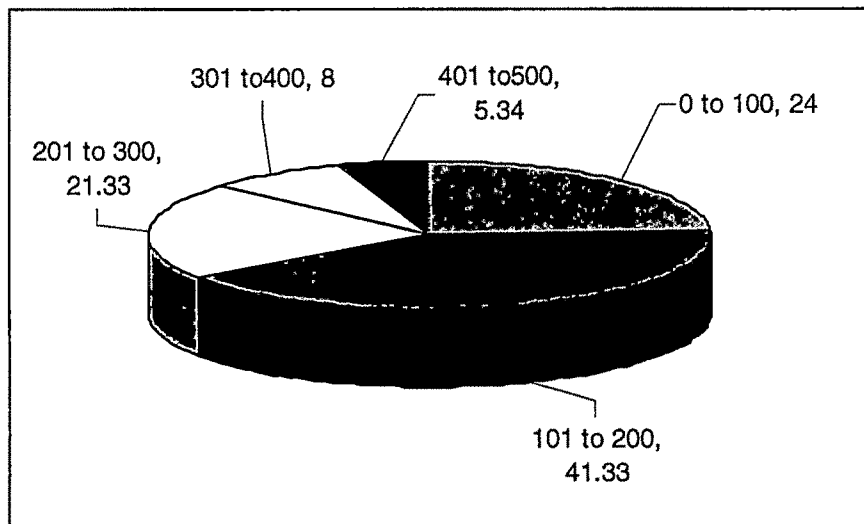
There was positive correlation and perfect correlation.

**Table No. 4.3.8**  
**Distribution of Vegetable Sellers on Profit**

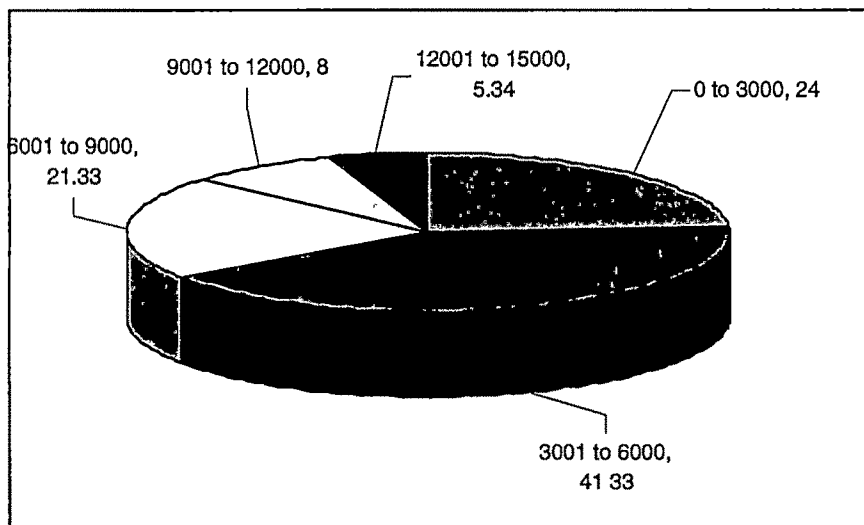
Daily profit		Monthly profit		Annual profit	
Range (Rs.)	Respondent	%	Range (Rs.)	Respondent	%
0 to 100	18	24	0 to 3000	18	24
101 to 200	31	41.33	3001 to 6000	31	41.37
201 to 300	16	21.33	6001 to 9000	16	21.33
301 to 400	6	8	9001 to 12000	6	8
401 to 500	4	5.34	12001 to 15000	4	5.34
Total	75	100.00	Total	75	100.00
Mean	180.40		Mean	5412.00	
Mode			Mode	3750.00	
S.D.	104.78		S.D.	3143.5	
Variance	10979.56		Variance	9881610.00	
Range	410.00		Range	12300.00	
Mini	35		Mini	1050	
Maxi	445		Maxi	13350.00	
			Mean	64944.00	
			Mode	45000.00	
			S.D.	37722.03	
			Variance	142295195.7	
			Range	147600.00	
			Mini	12600.00	
			Maxi	160200.00	
			Total	75	100

Source: Survey of Primary Data

**DISTRIBUTION OF VEGETABLE SELLERS PROFIT**  
Daily Profit



**Monthly Profit**



**Annual Profit**

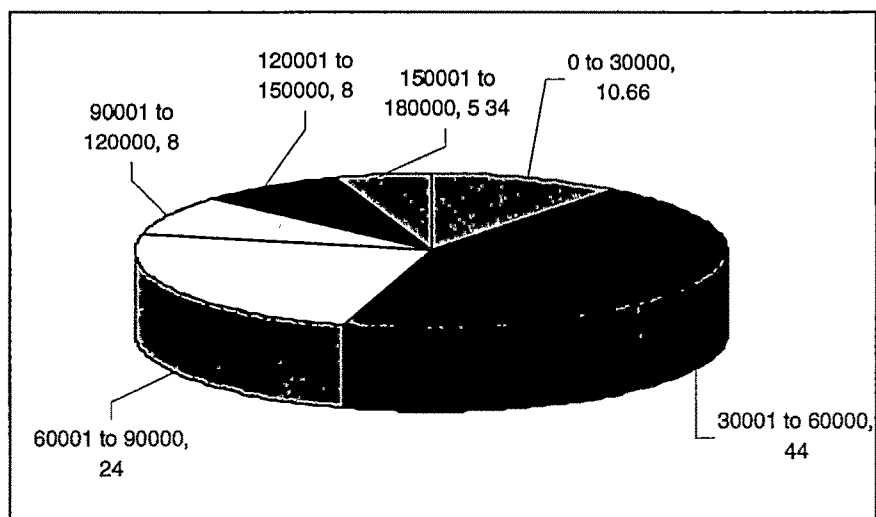


Fig. No. 4.3.3

#### **h) Vegetable Sellers on Profit:**

Table number 4.3.8 shows that the majority 31 (41.33%) of vegetable seller belong to Rs. 300 to 6000 of monthly profit followed by 0 to 30000 in the sample study. Table reveals that percentage of 6001 to 9000, 9001 to 12000 and 120001 to 15000 vegetable sellers selling 21.33% (16), 8% (6) and 5.34% (11).

Lastly table indicate that vegetable seller monthly profit mean was 5412.00, mode was 3750, S.D. was 3143.5, variance was 9881610.81 and range was 12300.00.

Table indicate that the majority 33 (44%) of vegetable seller belong to Rs. 30001 to 60000 of annual profit followed by Rs. 60001 to 90000 (24%) in the sample study. Table also shows that percentage of Rs. 0 to 30000, Rs. 9000 to 12000 and Rs. 12000 to 15000 and Rs. 15001 to 18000 vegetable seller profit of 10.66% (8), 8% (6) and 5.34% (4) respectively.

Lastly table indicate that vegetable seller annual profit mean was 64944.00, mode was 45000.00, S.D. was 37722.03, variance was 142295195.7 and range was 147600.00.

Observed that the vegetable sellers daily profit majority Rs. 100 to 200 in per day. Vegetable sellers low investment only few vegetable sellers per day profit is Rs. 400 to 500. Also indicate that the monthly and annual profit was same position in daily profit.

Correlation between monthly sale monthly profit and monthly saving was 0.75, 0.71 and 0.51 respectively in the sample study. There was all positive correlation.

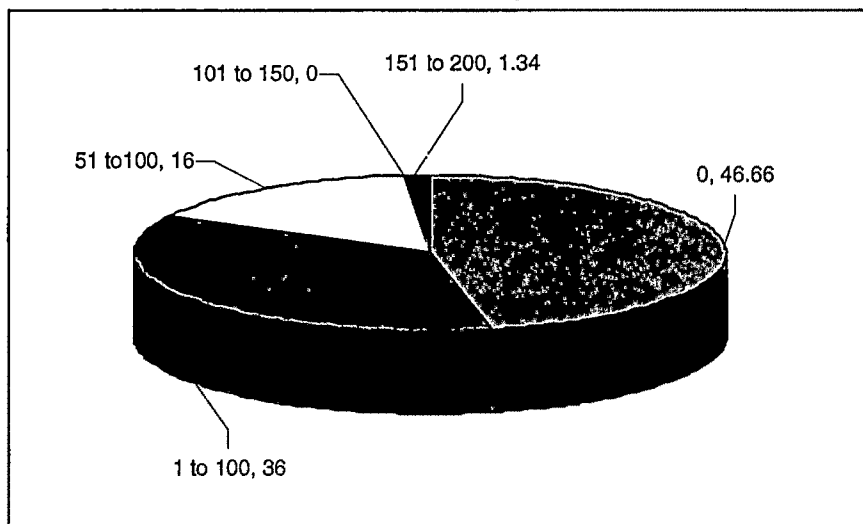
**Table No. 4.3.9**  
**Distribution of vegetable seller in saving**

Daily Saving			Monthly Saving			Annual Saving		
Range (Rs.)	Respondent	%	Range (Rs.)	Respondent	%	Range (Rs.)	Respondent	%
0	35	46.66	0	35	46.66	0	35	46.66
1 to 100	27	36.00	1 to 2000	27	36.00	1 to 30000	27	36.00
51 to 100	12	16.00	2001 to 4000	12	16.00	30001 to 60000	12	16.00
101 to 150	0	00.00	4001 to 6000	1	1.34	60001 to 90000	1	1.34
151 to 200	1	1.34						
Total	75	100.00	Total	75	100.00	Total	75	100
Mean	36.66		Mean	1000.00		Mean	13200	--
Mode	50		Mode	0		Mode	0	
S.D.	41.37		S.D.	1241.18		S.D.	14894.22	
Variance	1711.71		Variance	154054054		Variance	221837838	
Range	200.00		Range	6000		Range	72000	
Mini	0		Mini	0		Mini	0	
Maxi	200.00		Maxi	6000		Maxi	72000.00	

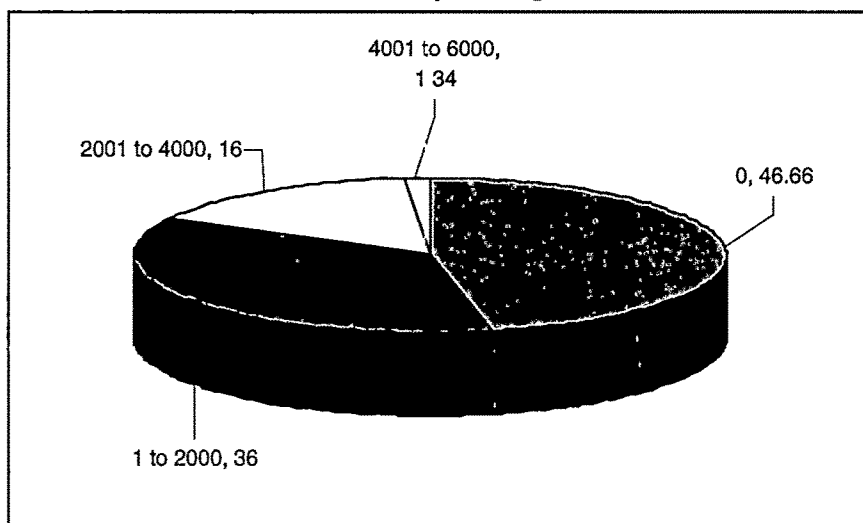
Source: Survey of Primary Data

### DISTRIBUTION OF VEGETABLE SELLER SAVING

Daily Saving



### Monthly Saving



### Annual Saving

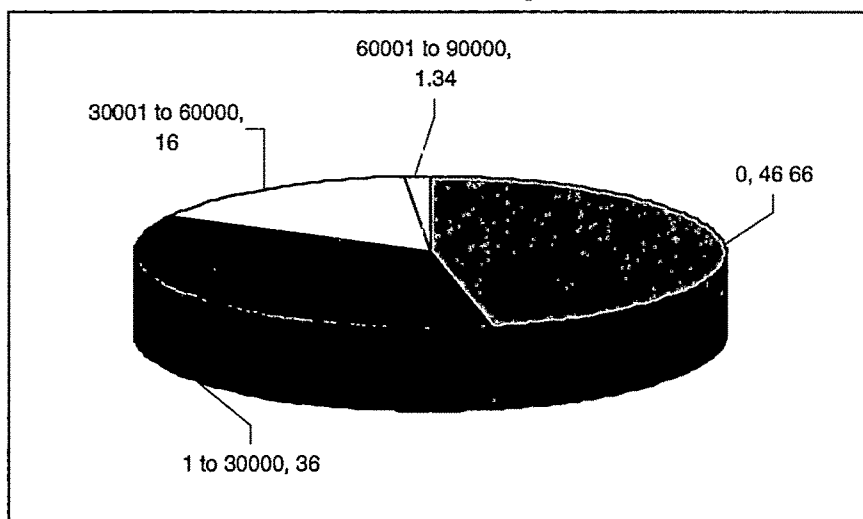


Fig. No. 4.3.4

**i) Distribution Sellers in Saving:**

Table number 4.3.9 shows that the majority of 35 (46.66%) of vegetable seller belong to zero daily saving followed by Rs.1 to 50 27 (36%) in the sample of study. Table also indicate that daily saving was 16% (12) and 1.34% (1) respectively. There was no single sellers who was daily saving of Rs. 101 to 150.

Lastly table indicate that vegetable sellers daily saving means was 36.66, median was 50, S.D. was 41.37, variance was 1771.71, and range was 200.00.

Table shows that the majority 3 (46.66%) of vegetable seller belong to zero monthly saving followed by Rs.1 to 2000 27 (36%) in the sample study. Table reveals that percentage of Rs.2001 to 4000 and Rs. 4001 to 6000 vegetable sellers saving was 16% (12) and 1.34% (1) respectively.

Lastly table indicate that vegetable seller monthly savings mean was 11000.

00 mode was 0, S.D. was 1241.18, variance was 154054054 and rabge was 600000.

Table indicate that the majority 35 (46.66%) of vegetable seller belong to zero annual saving followed by Rs. 1 to 30000, 27 (36%) in the sample study. Table reveals that percentage of Rs. 30001 to Rs. 60000 to 90000 vegetable seller saving was 16% (12) and 1.34% (1) respectively.



Lastly table indicate that vegetable sellers annual saving mean was 13200.00, mode was 0, S.D. was 14894.22, variance was 221837838 and range was 72000.00.

It is observed that the vegetable sellers daily saving is zero. Vegetable sellers income was very low. Vegetable sellers has not saving. The present sample study about sellers saving nearly 50%. Also indicate that the monthly and annual saving was some position in daily saving.

Correlation between annual sale, annual profit and annual saving 0.51, 0.35 and 0.66 respectively in the sample study.

There was positive correlation weak positive correlation and profit correlation.

Correaltion between expenditure on transport and daily profit from vegetable seller was 0.73. There was positive correlation.

#### **4.4 Financial system in vegetable market:**

Finance is the life 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 (Whole sellers/retailers) in their various activities plus the financing of goods moving into and through the channels of distribution some regular customers are given credit liberally to retain the business relation.

**a. Vegetable purchasing at Loan**

**Table No. 4.4.1**  
**Distribution of vegetables purchasing at loan**

Loan	Respondent	%
Yes	29	38.66
No	46	61.34
Total	75	100.00

Source: Survey of Primary Data

Table No. 4.4.1 indicate that the majority 46 (61.34) of vegetable sellers belong to not using of loan.

Table No. 4.4.1 indicate that the vegetable sellers drawing of loan was a les and those ratio was 29 (38.66). But drawing of no loans in high and those ratio was 46 (61.34%).

Above information told that the vegetable sellers on our business depend on his income its ratio is high and the vegetable sellers business depend on loans its ratio is less.

**b. Source:**

Vegetable sellers have various sources for loans like nationalized banks, indigenous bankers and other facilities in market system.

**Table No. 4.4.2**  
**Sellers whom taken of loan**

Source of loan	Respondent	%
Nationalized bank	7	9.34
Cooperative Bank	19	25.33
Money lenders	3	4
No. loan	46	61.33
Total	75	100.00

Source: Survey of Primary Data

Table No. 4.4.2 shows that taking of no loans ratio is high and that ratio is 46 (61.33%).

Table also indicates that cooperative nationalized banks money lenders and others vegetables sellers were 19 (25.33%), 7 (9.34%), 3 (4%) and (0%).

Above information shows that the vegetable sellers business on his own income its ratio is high and cooperative banks taking of loans for our business like it. And other banks or money taking of loans are less.

**C. Rate of interest:**

**Table No. 4.4.3**  
**Distribution of interest rate at loan**

Range	Respondent	%
5 to 10	0	0
11 to 15	22	29.33
15 above	7	9.34
No response	46	61.33
Total	75	100.00

Source: Survey of Primary Data.

Table No. 4.4.3 shows that taking of no interest ratio are high and those are 46 (61.33). Table also indicate that 11 to 15, 15 and above and 5 to 10 vegetables sellers were 22 (29.33%), 7 (9.34%) and 0 (0%).

**d. Opinion of loan:**

**Table No. 4.4.4**  
**Distribution of Loan opinion at vegetables sellers**

Loan Opinion	Respondent	%
Addition loan	3	4.00
Right Time	3	4.00
Long period	3	4.00
Wrong system	23	30.66
No response	43	57.34
Total	75	100.00

Source: Survey of Primary Data.

Table No. 4.4.4 shows that the majority 43 (57.34%) of vegetables seller belong to no response in loan opinion followed by wrong system 23 (30.66%). Table also reveal that addition loan right time and long period all these things of vegetable sellers was 3 (4%).

Researchers observed that loan opinion of vegetable sellers was no response and only few vegetable sellers have wrong system and so all.

**4.5 Infrastructure facilities in market:**

Purchasing or assembling is an important marketing activity. The commodities required come from scattered rare 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 dalals in lots. Retailers purchase these lots for reselling them in different mandaie's of the city.

**a. Business of nature:**

**Table No. 4.5.1**  
**Business of nature in vegetable sellers**

Nature	Respondent	%
Seasonal	18	24
Permanent	57	76
Total	75	100

Source: Survey of Primary Data.

Table No. 4.5.1 shows that the majority 57 (76%) of vegetables seller belong to permanent vegetable selling. And the 18 (24%) vegetables sellers was seasonal vegetables selling.

It is observed that sample study vegetables sellers was permanent vegetable sells. So that vegetable sellers has economic stability.

**b. Source of purchasing:**

**Table No. 4.5.2**  
**Purchasing of vegetable sellers**

Source of purchase	Respondent	%
Farmer	33	44.00
Agent	29	38.66
Sell of vegetable	13	17.34
Total	75	100.00

Source: Survey of Primary Data.

Table No. 4.5.2 indicate that the majority 33 (44%) of vegetable seller was purchasing from the farmer. Followed by agent 29 (38.66%) in the sample study. Lastly 13 (17.34%) respondent was vegetable selling in self agriculture production.

It is Observed that the sample study was vegetable sellers purchasing is from farmer and agent. And they there are few sellers who have self agricultural production for selling.

**C. Weight system:**

**Table No. 4.5.3**  
**Vegetable selling weight method**

Weight method	Respondent	%
Traditional	65	86.66
Modern	10	13.34
Total	75	100.00

Source: Survey of Primary Data.

Table No. 4.5.3 shows that the majority 65 (86.60%) of vegetables sellers belong to traditional method of selling. And only 10 respondent belongs to modern method.

It is observed that sample vegetables sellers was traditional method in selling. So that marketing changing or reforms reforming is needed.

**d. Storage:**

The need of storage arises after selling of vegetable if vegetables remain stock. Storage helps in the creation of both time and place utilizes

storage is necessary through out the marketing process it also regarded as an important to the equalization of prices in marketing.

**Table No. 4.5.4**  
**Storage facility of vegetable sellers**

Storage facility	Respondent	%
Market storage	13	17.33
No storage utility	62	82.67
Total	75	100.00

Source: Survey of Primary Data.

Table No. 4.5.4 shows that the majority 62 (82.67%) of vegetable sellers belong to storage facilities for no use. Only vegetables sellers was 13 (17.33%) use for market storage.

It is clear from the above table that there were storage facility available in the market. So seller have made their one day to purchase and sell so that storage facility for no use in seller

**e. Expenditure:**

**Table No. 4.5.5**  
**Storage charge of vegetables**

Range	Respondent	%
10 to 20	4	5.33 30.77
21 to 40	2	2.66 15.38
40 to 60	7	9.33 53.85
Total	13	

Source: Survey of Primary Data.

Table No. 4.5.5 indicate that storage charge for 10 to 20, 21 to 40 and 41 to 60. They have total (75) respondent only 13 respondent uses storage facilities. Table shows that percentage of 10 to 20, 21 to 40 and 41 to 60 vegetables sellers was 4 (30.77%), 2 (15.38%) and (53.85%) respectively.

According to above information that there was no adequate facility of storage in the market. Due to inadequate storage facilities respondents have to pay charge for storing vegetable in rented godown and there was also a possibility of loss.

#### **Causes of enter into vegetable market:**

In present India quantity of unemployment is very high. This position creates the various problems, person ocady to work in any place due to unemployment person enters in the business of vegetables selling.

**Table No.**  
**Causes of enter in to vegetable market**

Cause of enter	Respondent	%
Not working	10	13.33
Father business	15	20
No employment facilities	21	28
Self business is equal	12	16
House is boring	4	5.33
Self agricultural vegetable selling	13	17.34
Total	75	100.00

Source: Survey of Primary Data.

Table No. 4.5.6 shows that the majority 28 (28%) of vegetables seller belong to enter in vegetables selling followed by no working 15 (20%) and



self agricultural vegetable selling 13 (17.34%) table also indicate that self business vegetable good. Not working and vegetable sellers was 12 (16%), 10 (13.33%) and 4 (5.33%) respectively.

It is observed that the sample vegetable seller was entered in vegetable selling because employment facilities are very less persons are ready to work.

#### **4.6 Transport:**

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 to trade and widening of the market. At every stage in the activity of production and marketing of goods transport plays a very important role. It is the element of cost in the production and marketing of goods. It enters in the sale price and affects both producers as well as consumers.

##### **a. Distance between selling and purchasing**

**Table No. 4.6.1**

#### **Distance between selling and distribution of purchasing**

Range (Km.)	Respondent	%
5 to 10	62	82.66
11 to 15	11	14.67
15 to 20	2	2.67
Total	75	100.00

Source: Survey of Primary Data.

Table No. 4.6.1 shows that the majority 62 (82.66) of vegetables seller belong to 5 to 10 km. in the distance between selling and purchasing.

Followed by 11 to 15 km distance is 11 (14.67%) in the sample only few vegetable seller distance between purchasing is 2 (2.67%)

It is observed that the respondent try to work as near as possible, so that community regularly in contact it could be done by walk. But still some of them have to cover 5 to 10 more km. distance.

**b. Means of transport:**

Every sellers has to reach market as early as possible in the morning. Because there is higher demand of vegetables in between 8am to 11 am. So means of transport are very essential. Vegetables are distributed by different means like tempo, auto KMT etc.

**Table No. 4.6.2**  
**Distribution of means transport**

Means of transport	Respondent	%
Auto	31	41.33
Tempo	40	53.33
KMT	4	5.34
<b>Total</b>	<b>75</b>	<b>100.00</b>

Source: Survey of Primary Data.

Table No. 4.6.2 shows that the majority 40 (53.33) of vegetables seller belong to means transport of Tempo followed by auto 31 (41.33) in the sample study.

Table also indicate that percentage of KMT means transport was 4 (5.34%) respectively.

Means of transport plays an important role in vegetable marketing. Generally sellers are transporting their vegetables by tempo because it is better than other means. Its charges are less better than other means. Its charges are less than auto and have sufficient space.

**Table No. 4.6.3**  
**Daily transport cost in vegetable sellers**

Range (Rs.)	Respondent	%
10 to 20	30	40
21 to 30	18	24
31 to 40	12	16
41 to 50	12	16
51 to above	3	4
Total	75	100%
Mean	30.60	
Mode	20	
S.D.	15.33	
Minimum	10	
Maximum	75	
Range	65	

Source: Survey of Primary Data.

Table No. 4.6.3 indicate that the majority 30 (40%) of vegetable seller belong to 10 to 20 daily transport expenditure. Followed by 21 to 30 (24%) in the sample. Table also shows that the percentage of 31 to 40, 41 to 50 and 51 above vegetable sellers was (12) 16%, 12 (16%) and 3 (4%) respectively.

It is Observed that the vegetable sellers was having high cost of transport because of inadequate facilities of transport there market was near by the principal market.

**d. Problem of transport:**

The problem of transport of agriculture commodities are very serious because of the special factors associated with it for example the perishability of the produce. It is bulkiness and a large number of suppliers and purchaser.

**Table No. 4.6.4**  
**Problems of transportation in vegetable sellers**

Problem of transport	Respondent	%
Lack of transportation	17	22.60
Lack of men in proper time	17	22.60
Higher charge	20	26.66
Other reason (No problem)	21	28.00
Total	75	100.00

Source: Survey of Primary Data.

None of the respondent face the problem of total lack of transport 17 (22.67%) 17 respondent (22.67%). Out of those respondent some faces the problem of lack of means in proper time. 20 respondent has not responded as they selling their vegetable near to the principal market.

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

#### 4.7 Selling of vegetables:

Selling and buying most complement to each other. All marketing afforts review around the selling and buying functions. Selling is the most important function of marketing and its objects is to dispose of goods at satisfactory price. Sales provide income to cover cost and field of profit.

##### a. Mode of sale:

The success of failure of a retailers stores largely depends upon the skill with which purchase of goods are made. Retailers 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**  
**According to the mode of sale**

Mode of sale	Respondent	%
Cash	57	76
Credit	2	2.66
Cash and credit	16	21.34
Total	75	100.00

Source: Survey of Primary Data.

Table No. 4.7.1 shows that the majority 57 (76%) of vegetable seller belong to vegetable seller in cash. Followed by cash and credit 16 (21.34%) vegetable selling in the sample study. Table also indicate that percentage of only 2 (2.66%) vegetable seller are selling on credit.

From the above table it is clear that most of the sellers are selling their vegetables in cash basis.

**b. Price determination:**

Price determination of vegetables plays important role in marketing. Prices of fresh vegetables are controlled by the market functionaries such as traders commission agents by auction method.

**Table No. 4.7.2**  
**Vegetable of price determination**

Price determination	Respondent	%
Bazar	22	29.33
Dalal	55	73.33
Self	21	28.00

Source: Survey of Primary Data.

Table No. 4.7.2 shows that the majority 55 (73.33%) of vegetable seller belong to price determination of dalal. Followed by Bazar and self price determination of 22 (29.33%) and 21 (28%).

Observed that sample vegetables sellers had price determination from dalal's i.e. 55 (73.33%).

**c. Price changing:**

**Table No. 4.7.3**  
**Time of changing vegetable prices**

Month	Respondent	%
March	17	26.66
April	17	26.66
May	59	78.66
June	54	72.00

Source: Survey of Primary Data.

Table No. 4.7.3 indicate that the majority 59 (78.60%) and 54 (72%) of vegetable price changing in May and June. Table shows March and April also price changing in percentage of 17 (26.66) and 17 (26.66).

According to majority of vegetable sellers opinion prices are changes in May and June because this time was summer and rainy.

#### **4.8 Trade Union**

##### **Trade Union:**

It is essential factor how a days trade union have given security to the seller. Out of 10 market of Kolhapur city only one market (Kapilatirtha market) has sellers trade union.

##### **Highlights of Kapilthirtha Markets Sellers Association.**

Total members: 700

Gents: 300

Ladies: 400

**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 vegetable 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 sellers relation to facilities and working conditions.

**Kapiltirtha Market Association:**

In 1975 the old market of Kolahpur city is originated to the seller and to associated a sellers market association. These association to take the survey of justice given by authority and any other problems which created in the market. The Kapiltirtha market association is evaluate to internal ten markets centres. This association to solve the problem of the sellers and associated members. At this time in this association 100 (hundreds) members are given.

This association to collect some amount from the all sellers and try to give the facilities to the sellers in the market area e.g. toilet, drinking water and so on.

This association not only solves the problems of sellers, but it makes available the loan facilities to the sellers and to members.

Corporation collect every day tax to the market place by the sellers. But the all facilities are not given to the sellers. So this association blame to



the corporation. The corporation did not give permission to sit to the sellers in the market place. Then the sellers did not given suitable facilities in the market. This is the main thing created in the market area said by the associates to the Kapiltirtha committee.

#### **4.9 Market reforms for sellers suggestion:**

When the market reforms a very good position then lot of sellers came to market. Thus to collect the primary data the sellers to give a suggestion. In these suggestions implemented that the market process will be very good in position and there atmosphere is very joyful.

To give the suggestions of the sales the surrounding area of market are very clean in area there are also toilet, drinking water facilities and any other facilities to use of the people.

Also in market area out coming sellers gave the facilities like drinking water, restaurant, and to suggest the market price rating board will be given in the market because all out coming sellers to take our complaints to the sellers this is in the winter and summer season. The selling the vegetables and any other material then gives a shade in the market area.

All sellers opinion suggested that the market area have some facilities like toilet, drinking water, restaurant, day to day price rate board, and shades etc. And any other suitable facilities are given in the market area. But these facilities are do not to take carelessly.