

A STUDY ON PROBLEMS OF RETAIL TRADERS IN TAMILNADU WITH SPECIAL REFERENCES TO KANCHIPURAM DISTRICT

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Abstract

This article inspects the development, mindfulness and brand information among individuals with various monetary foundation in India and critical development in metropolitan and semi metropolitan retail showcases. In India the huge working class and its most extreme undiscovered retail industry are the key alluring powers for worldwide retail goliaths needing to go into more current business sectors, which thus will help the retail business to become quicker. This paper combines the Indication, the Growth, the Etymology, the Indian Scenario, and the Entry of the MNCs, the Challenges and Opportunities of retailing business. Absolute retail work in India, both coordinated and chaotic, represent about 6% of Indian work power right now - the majority of which is sloppy. This about 33% of levels in United States and Europe; and about portion of levels in other arising economies. A total extension of retail area to levels and efficiency like other arising economies and created economies, for example, the United States would make more than 50 million positions in India. Preparing and advancement of work and the board for higher retail efficiency is relied upon to be a test.

Keywords: E-stores, fixed retailers, turnover, profit-margin, window-shopping.

Introduction

Making is a movement that isn't confined to business. At whatever point you attempt to convince someone to do something – give to the Salvation Army, secure a safety belt, bring down a sound system's commotion during study hours in the dormitory, vote in favor of your competitor, you are participating in a promoting movement. So – called non-business associations – they truly are ready to go however don't consider themselves money managers – likewise participate in advertising. Their "item" might be an excursion place they need you to visit, a social reason or a thought they need you to help, an individual they are pushing into the spotlight, or a social establishment they need you to join in. Whatever the item is, the association is participating in advertising. Promoting is an extremely wide based movement, and thusly, it requires an expansive definition, The pith of showcasing is an exchange – a trade – planned to fulfill human necessities and needs. That is, advertising happens any time one social unit (individual or association) likes to trade something of significant worth with another social unit. The wide definition then, at that point is as per the following. Marketing comprises of all exercises intended to create and offices any trade planned to fulfill human requirements or needs. A miniature meaning of promoting – appropriate in a business or non-business association – is as per the following:

Marketing is an absolute arrangement of business exercises intended to design, value guarantee and disseminate need – fulfilling items, administrations, and thoughts to target markets to accomplish authoritative destinations. (Station)

Marketing is	
A system:	of business activities
Designed to:	Plan, price, promote, and distribute
Something of value:	Want-satisfying products, services, and ideas
For the benefit of:	The target market – present and potential household consumers or industrial users
To achieve:	The organization’s objectives

Retailing

We characterize retailing as every one of the exercises associated with selling merchandise or administrations straightforwardly to definite customers for their own, non-business use. Numerous organizations – producers, wholesalers, retailers – do retailing. In any case, most retailing is finished by retailers-organizations whose business come basically from retailing. Also, albeit most retailing is done in retail locations, as of late non-store retailing-selling via mail, by phone, by house-to-house contract, by candy machines, by various electronic means – has developed violently. Since store retailing represents the majority of the retail business, we talk about it first. Then, at that point we take a gander at non-store retailing.

Retail locations come in all shapes and estimates, and new retail types continue to arise. They can be arranged by at least one of a few qualities: measure of administration product offering sold, relative costs, control of outlets, and sort of store bunch. These orders and the relating retailer types are displayed in the accompanying table 1.

Table 1, Different Ways to Classify Retail Outlets

Amount Service	Product Line Sold	Relative Price Emphasis	Control of Outlets	Type of Store Cluster
Self-Service Limited-Service Full Service	Specialty store Department store Supermarket Convenience Store Combination store, superstore, and hypermarket Service business	Discount store Off-price retailers Catalog showroom	Corporate Chain Voluntary chain and retailer cooperative consumer cooperative franchise organization Merchandising conglomerate	Central business district Regional shopping center Community shopping center Neighborhood shopping center.

Various items need various measures of administration, and client support inclinations differ. We talk about three degrees of administration – self-administration, restricted help, and full assistance and the sorts of retailers that utilization them. Self-administration retailing in this nation developed quickly during the Great Depression of the 1930's. Clients were able to play out their own "find analyze – select" interaction to set aside cash. Today, self-administration is the premise of all markdown tasks and is commonly utilized by venders by accommodation merchandise (for instance, general stores) and broadly marked, quick shopping products (for instance, inventory, display areas like Best Products or Service Merchandise).

Restricted help retailers like Sears or J.C. Penney give more deals help since they convey additional shopping merchandise about which clients need more data. They likewise offer extra administrations, for example, credit and product return not generally offered by low-administration stores. Their expanded working costs bring about more exorbitant costs.

In full-administration retailers, for example, uncommonly stores and top-notch retail chains, salesmen help clients in each period of the shopping cycle. Full-administration stores as a rule convey more claim to fame merchandise and more slow-moving things like cameras, adornments, and styles, for which clients like to be "looked out for". They give more liberal merchandise exchanges, different credit plans, free conveyance, home adjusting, and additional items like parlors and eateries. More administrations bring about a lot higher working expenses, costs which are given to clients as greater costs.

- This definition has the accompanying huge ramifications.
- It is an administrative, framework definition.
- The entire arrangement of business exercises should be client – situated. Client's needs should be perceived and fulfilled adequately.
- The advertising plan begins with the item thought and doesn't end until the client's needs are totally fulfilled, which might be some time after the deal is made.
- The definition suggests that to be effective, showcasing should boost beneficial deals as time goes on. Accordingly, clients should be fulfilled all together for an organization to get the recurrent business that normally is so essential to progress.

The American Marketing Association characterizes promoting as the exhibition of business exercises that immediate the progression of labor and products from produce to buyer or client. This definition just accentuation distributive parts of the market, and neglects to pressure administrative part of Marketing under administrative reasoning ought to likewise stretch expense and value thought, request fulfillment or selling, and request creation or deals advancement and advertizing, and advertising examination to coordinate with the stock with client interest. Showcasing should incorporate discovering, making, and fulfilling the client needs and doing it at a benefit. This is the appropriate idea of promoting capacity.

P. Kotler characterizes advertising as "the arrangement of human exercises coordinated at working with and fulfilling trades. The embodiment of showcasing is trade of items and the exchange is to fulfill human necessities and needs. All business exercises helping and advancing the trade work are remembered for promoting."

Advertising is the progressing or persistent interaction of characterizing, expecting, and making client needs and needs, and of getting sorted out every one of the assets of the venture to fulfill client interest at the positive benefit to the firm and furthermore to the client. Promoting is an arrangement of incorporated business exercises intended to foster showcasing plans and projects prompting the fulfillment of client needs. Under the frameworks approach (a framework is a progression of interlocking advances) advertising is characterized as a continuous social interaction for the creation and conveyance of guidelines and styles of life. Showcasing incorporates the accompanying:

Looking for: In this capacity, the point of looking for is to find the client and client needs. The showcasing opportunity is uncovered through an examination of the climate.

Coordinating: Under this coordinating with measure, Customer request must be coordinated with authoritative assets and ecological constraints, like contest, unofficial laws, general monetary conditions, etc.

Programming: An advertising program, which is known as showcasing blend, covers item, value, advancement and circulation techniques (4 P's). They are figured and carried out to achieve the twin destinations of consumer loyalty and benefit.

In the client – situated showcasing approach (advertising idea) and the idea of technique (promoting arranging and control) we may advance an exact meaning of marketing. Marketing is an arrangement of coordinated business exercises intended to foster techniques and plans (advertising blends) as per the general inclination of client needs of chosen market portions or targets. Marketing, in this way, includes an incorporated

arrangement of business exercises to design, cost, advance and circulate labor and products to address purchaser issues inside the constraints of society. There can be a strategy managing the issue of moving enormous volume of items, by anticipating extreme clients and in reverse to providers, and by connecting clients and providers together in a succession of appropriate advances.

Significance of the Study

Retailer is the last individual, to keep the items before they are sold out. He is a significant connection in the channel of circulation. He is the extension between the distributor on one hand and the customers then again. Without go between, the items may not arrive at the purchasers on schedule. He is a fundamental factor in the advertising. He gives the necessary materials to people in general in the necessary amount at sensible costs. It very well may be additionally said that he makes the items accessible before the purchasers. He gives merchandise to the public now and then on money and all the more frequently using a credit card. At the point when he supplies merchandise on layaway, he faces the challenge of recuperation from the clients. Both money and credit exchanges are fundamental for a retailer. He serves himself just as open while doing support. He deals with numerous issues, which has the right to be considered. Thus, the current examination has been attempted to inspect the issues of retailers in a specific region.

Objectives of the Study

- 1.To investigation and analyze the job of retail brokers in showcasing the items.
- 2.To investigation the issues of retail brokers, and propose measures for development

Methodology and Limitations of the Study

It is an unmistakable report. Around 150 retailers have been picked on arbitrary premise and given the survey and the data given in the poll are investigated and deciphered. Midpoints and rates are utilized in the investigation. The examination is limited to just the retailers of Kancheepuram town.

I. Profile of the Retailers

Retailer is the last connection in the channel of dispersion. He is the scaffold between the distributor and a definitive purchaser. Without him, the shoppers won't get the necessary labor and products on schedule. Promoting makes numerous utilities, specifically: a) place utility b) time utility and c) ownership utility.

Marketing gives the merchandise at the necessary spot and time. At the point when the merchandise is moved to the customers, the proprietorship or ownership is likewise moved. This is known as ownership utility. In every one of the circles, and the connections, the retailer's job can't be over accentuated. He is inescapable go between in the promoting field.

In this part, the financial foundation or the profile of the example retailers has been considered, to comprehend their entrance into this line. The accompanying financial variables were taken into study.

Table 2, Showing the Distribution of Retailers on The Basis of Age

Sl. No.	Age of Retailers	Number of Retailers	Percentage of Retailers
1.	20-25 years	6	4.00
2.	26-30 years	30	20.00
3.	31-35 years	54	36.00
4.	36-40 years	36	24.00
5.	41-45 years	12	8.00
6.	46-50 years	0	0.00
7.	51-55 years	6	4.00

8.	56 years and above	6	4.00
	Total	150	100.00

Age is an important factor in the business. The young people are active though not so intelligent than the older people. For purchase, arranging finance and working in odd hours, age factor is more important. In the study, from the table 2, it is evident that most of the retailers (36%) are in the age group of 31-35 years, followed by 24% of the retailers fall in the age group of 36-40 years. Nearly 20% of the retailers are in the age group of 26-30 years. The retailers in the age group of 41 years and above constitute nearly 16% of the sample. In the analysis, the younger people are more than old people.

Table 3, Educational Qualification

Sl. No.	Educational Qualification	Number of Retailers	Percentage of Retailers
1.	Illiterates	36	24.00
2.	5 th Standard - 10 th Standard	58	38.68
3.	10 th Standard – 12 th Standard	30	20.00
4.	Degree Level	26	12.00
	Total	150	100.00

Education plays a key role in transacting a business. Now-a-days, due to advancement of science and technology, education has become the match word for the business people. To understand the marketing environment, competition and latest trends prevailing in the market, basis education is essential. From the study, it is evident that there were nearly 24% who had not educated themselves. Most of the retailers (39%) had studied upto 10th standard. Nearly 20% of the retailers have studied upto 12th standard. The retailers with B.A (Economics), B.A (corporate Secretaryship) and B.Com constitute nearly 17% of the sample.

Table 4, Showing the Previous Experience of Retailers

Sl. No.	Name of Field	Number of Retailers	Percentage of Retailers
1.	Government Services	0	0.00
2.	Private Companies	14	9.32
3.	Relevant Business	118	78.60
4.	No Experience	18	12.00
	Total	150	100.00

The previous experience of the retailers may help them to overcome the difficulties relating to business. Nearly 79% of the retailers were doing some related business before they start the business. Nine percent of them worked in private companies. Twelve percent of them didn't have any experience at all. Generally, for venture taking, some degree of motivation is essential. The sample retailers were asked to indicate their motivational factors for starting the retail business. The following table 5 shows the various motivational factors that have encouraged them the sample retailers to start the business.

Table 5, Motivational Factors to Start the Retail Business

Sl. No.	Motivation Factors	Number of Retailers	Percentage of Retailers
1.	Family Members	62	41.33
2.	Want to Work Independently	26	17.33
3.	Can earn more Money	4	2.67
4.	Bankers Assistance	12	8.00
5.	Safer Self Employment	12	8.00
6.	Demand for the Outlet	12	8.00

7.	Lack of Education	22	14.67
	Total	150	100.00

It is evident from the above table that most of the (41%) retailers were motivated to start the retailing business by their parents and family members. Nearly 17% of the retailers wanted to work independently and hence started the business. Due to lack of education, nearly 11% of the retailers have started the business. Banker's assistance, self-employment and demand for the outlet were the other factors responsible for nearly 18% of the retailers. Without proper amount of investment, no business can survive. Hence an attempt has been made to identify the range of investments made by the retailers. The following table 6 shows the range of investments made by the sample retailers.

Table 6, Investment in Retail Business

Sl. No.	Range of Investment	Number of Retailers	Percentage of Retailers
1.	Below Rs.50,000	48	32.00
2.	Rs.50,001 - Rs.1,00,000	62	48.00
3.	Rs.1,00,001 and above	30	20.00
	Total	150	100.00

It is evident from the above table 3.5 that most of the retailers have invested in the range of Rs.50,000 to a lakh. Nearly thirty two percent of the retailers have invested within Rs.50,000/-. Only 20% of the retailers have invested Rs. 1 lakh and above. The consumers play a vital role in deciding the fate of the business. Hence, it has been studied that which type of consumers are covered by the retail shop. The following table 7 shows the consumers covered by the sample retail shops.

Table 7, Type of Consumers Covered

Sl. No.	Type of Consumers	Number of Retailers	Percentage of Retailers
1.	Aged people	10	7.00
2.	Children	30	20.00
3.	Slum Dwellers	30	20.00
	All Types	80	53.00
	Total	150	100.00

It is evident that most of the retail shops (53%) cover all types of consumers, irrespective of their capacity. The aged people, children, slum dwellers occupy the rest of the (47%) consumers covered by the retail shops. To sustain in any business, the profit is essential. An attempt has been made to find out the profit margin of the sample retailers. The following table 8 shows the various profit ranges of the sample retailers.

Table 8, Percentage of Profit Making in Products

Sl. No.	Range of Profit	Number of Retailers	Percentage of Retailers
1.	Below Rs.50,000	102	68.00
2.	Rs.50,001 – Rs.1,00,000	30	20.00
3.	Rs.1,00,001 – Rs.1,50,000	12	8.00
4.	Rs.1,50,001 – Rs.2,00,000	6	4.00
5.	Rs.2,00,001 – Rs.2,50,000	0	0.00
6.	Rs.2,50,001 and above	0	0.00
	Total	150	100.00

It is evident from the above table 3.7 that majority (68%) of the retailers have earned a profit ranging from

below Rs.50,000. Twenty percent of them earned from Rs.50,001 to Rs.1,00,000 and eight percent of them from Rs.1,00,001 – Rs.1,50,000. The rest (4%) have earned a profit of Rs.1,50,001 – Rs.2,00,000 range. Earning profit alone does not keep the business going. Its sustenance is a key factor to keep the business successfully run. Hence an attempt has been made to study the mode of investment made out of profits earned by the retailers. The following table 9 shows the mode of profit development.

Table 9, Profit Development

Sl. No.	Type of Investment	Number of Retailers	Percentage of Retailers
1.	Buying New Products	24	16.00
2.	Clearing the Debts	72	48.00
3.	Expanding the Shops	36	24.00
4.	Land & House Purchase	4	3.00
5.	Term Deposits	0	0.00
6.	Family Marketing	14	9.00
	Total	150	100.00

It is evident from the above table 9 that most of the retailers (48%) have utilized their profit towards clearing the dues. Nearly twenty four percent of them expanded their shops; sixteen percent of them diverted their profit towards purchasing of new products. Nine percent of them have used their profits for their family improvements. Only three percent of the retail outlets, the retailers have to maintain free flow of working capital. It is often raised from many sources not depending on a single source. The following table 10 shows how the sample retailers have raised their working capital funds.

Table 10, Source of Working Capital Needs

Sl. No.	Name of Sources	Number of Retailers	Percentage of Retailers
1.	Self	76	51.00
2.	Relatives	40	27.00
3.	Private Money Lenders	8	5.00
4.	Commercial Banks	18	12.00
5.	Wholesalers	8	5.00
6.	Others	0	0.00
	Total	150	100.00

It is evident from the above table 10 that majority (51%) of the retailers have used their self-sources including pledging of their jewels to fulfil the working capital needs. Twenty seven percent of them borrowed money from their relatives. The commercial banks have helped twelve percent of the retailers. Private money lenders and wholesalers have helped the sample retailers to the extent 5% respectively. The survival of retail units is restricted by the degree of competition. When it is severe, it will definitely reduce the profits and ultimately send the outlet out of the market. Therefore, the retailers have to be very cautious about the entry of new competitions in their area. The following table 11 shows the degree of competition prevailing in their area.

Table 11, Opinion about Competition

Sl. No.	Opinion	Number of Retailers	Percentage of Retailers
1.	Scope for Developing the Business (Low Competition)	126	84.00
2.	No Scope for Developing (Severe Competition)	24	16.00
	Total	150	100.00

It is evident from the above table 11 that majority of the retailers (84%) have opined that the competition was low and moderate. The retailers have expressed that there is a scope for developing the business. Only sixteen percent of the retailers that the competition in their area is severe and thus the business is affected by the competition. The retailers were asked to give their opinion about their future plan of activities. The following table 12 shows the different types of plans the sample entrepreneurs would like to implement.

Table 12, Future Plan

Sl. No.	Plan	Number of Retailers	Percentage of Retailers
1.	Continue the same business	54	36.00
2.	To expand the business	88	58.70
3.	To start some other business (Diversification)	8	5.30
	Total	150	100.00

It is evident from the above table 12 that majority (58.7%) of the retailers wanted to expand the business. Thirty six percent of them wanted to continue the same business. Only 5% of the retailers wanted to diversify the business. The retailers were asked to state method of maintaining accounts etc. The following table 13 shows the methods of maintaining accounts.

Table 13, Methods of Maintaining Accounts

Sl. No.	Methods	Number of Retailers	Percentage of Retailers
1.	Self	110	73.30
2.	Accountants	40	26.70
	Total	150	100.00

It is evident from the above table that most of the retailers (73%) maintain accounts by themselves. Only 26% of the retailers sought the help of accountants working private companies, who are doing accounts on part time basis. To sum up, the retailers from different age group have invested their funds in the retailing business. Majority of them have used their self-sources to fulfill their working capital needs. Most of the retailers used their profit to clear their debts. Majority of the retailers expressed that the competition is moderate and hence there is a vast scope for future in the business. Most of them maintain accounts by themselves.

The retailers faced many problems in different areas. In particular, they mentioned the following areas:

1. Capital to start the business
2. Working Capital
3. Licensing
4. Rent and rates
5. Competition
6. Local 'Dadhas' - political collection

1. Problems Relating to Rising of Capital to Start the Business

Table 14, Source of Capital

Sl. No.	Particulars	Number of Retailers	Percentage of Retailers
1.	Friends	46	30.67
2.	Relatives	40	26.67
3.	Commercial Banks	38	25.33
4.	Nidhi Companies	26	17.33
	Total	150	100.00

It is evident from the table 14 that most of the retailers have used their friends as a source to raise capital to

start the business. Twenty retailers have borrowed from their relatives while nineteen retailers have received loans from commercial banks. The Nidhi Companies have helped nearly thirteen retailers. It is evident that most of the retailers have borrowed from their own sources than the banks. Even in banks, the retailers were asked to provide security for getting loans. Banks took much of time to process the application and sanction the loan. Thus, insistence of security, low amount of loan, delay are the major problems faced by the retailers. When they raise capital from their relatives and money lenders (pledging of jewels, land etc.) the interest payment become heavy. Though the loans are available immediately, the loan charges are higher than the banks.

2. Working Capital Problem

Additionally, for working Capital likewise, the retailers dealt with issues in getting credits. Greater part of them have collected assets from the private cash moneylenders as the banks were hesitant to give working cash-flow to the retailers beginning that the retailers have no monetary foundation to reimburse the credit.

Without working capital, the retailers couldn't make current buys to fulfill any abrupt need of any item. It is normal discovered that during the spending meeting the costs of retail things like cigarettes, pan Parag, cleansers, match boxes and so on may go up. During this time the retailers might want to stock these things, not exclusively to satisfy the need yet additionally to sell it on greater costs and return high benefits. The business will be substantial in celebration seasons including marriage seasons and social sanctuary celebrations. Subsequently, to fulfill the unexpected need of the market, the retailers might want to have stock with them. This is conceivable just when they got working capital adequately and that too on schedule. The example retailers have raised assets to meet the functioning capital requirements just from the private sources.

3.Licensing from the Corporation and Local Panchayats

The retailers dealt with numerous issues in getting the permit to maintain the business. They regularly need to hang tight for an extensive stretch and they have a ton to get the permit. Time delay, costs are regularly viewed as the serious issues by the retailers while getting the permit.

4.Problems identifying with Rent and Rates

By and large, the retailers involve a more modest bit however purchase they pay greater positions to the proprietors as lease. The greater part of the retailers has communicated that they pay higher rents to the proprietors and the retailers covered by the panchayats are paying sensible rents contrasted with the private convenience. Aside from that different rate like lesser and expenses are gathered perpetually by the authorities. Consistently, a retailer needs to separate some bit of the income towards these the two authority and informal installments. This is an unending issue looked by practically the entirety of the example retailers.

5.Competition Related issues

Contest is the thing to take care of. Regardless of the field of item, the opposition is intense, because of the passage of new individuals. Certain segment of sum must be reserved towards the upkeep of retail shops to draw in the buyers. Quality, amount, cost are the three elements which the customers consider generally significant before they buy. Except if genuinely is kept up with, the shoppers can't be drawn in. Consequently, quality and value factors couldn't be compromised. It requires that the items must be concentrated as far as quality and cost. Consequently, the opposition makes strain to keep great quality items.

6.Local Dadhas and Political Collections

It is normal tracked down that the incredible legislators and neighborhood outfits consolidate and gather 'mamools' from the businesspeople constantly every time when they need cash. This is separated from the right imperial assortments made by the political individuals towards political gatherings, pioneers' birthday events and even here and there death of a political pioneer. Aside from these, regular dangers like floods, downpours, dry spell and mobs additionally hamper the advancement of the retailers. At the point when the items are purchased from the distributor, there is no assurance that they will be sold out. In this manner, the retailers face challenge in

purchasing and selling the item.

SUGGESTIONS

- The extension of organized retailing will help to attract new category of buyer end.
- The establishment of shops on primary trade area will help the retailers to enhance category management practices effectively towards consumer patronization.
- The inclusive retailers of silk sarees can give importance for integrated merchandise management to bring better consumer patronization.
- the large-scale retailers may give importance for low price ranges in their category planning to increase consumer patronization.
- The organized retailers may give importance for local brand and products of co-operative producers in their category planning.
- The focus on minimum assortment planning can be given by both organized and unorganized retailers.
- Category information to consumers should be given due importance during personal selling.

CONCLUSION

To summarize, the retailers have been dealing with tremendous issues identifying with money, advertising and rivalry. Due to unscrupulous individuals, the shoppers are regularly cheated. By value decrease techniques, presently a-days, dealers used to impact the purchasers not fretting over the quality, administration and so forth the business banks are not promptly loaning as they consider the recuperation is troublesome. The public authority has not energized the retailers by showing a few concessions and giving motivations. In this manner, the whole duty of running the unit is in the possession of the retailers. The issues can be diminished when the public authority straightforwardly helps them. The growth of retail formats and organized retailing bring opportunities and threats to existing retailing system. It is applicable to all categories of retail business. Among this, the product category of shopping and specialty need more comprehensive retailing practices for consumer patronization and retention. Moreover, the buying behaviour of consumers towards silk and its related products are falling under specialty purchase and which is based on variety seeking behavior. In order to attract more buyers and increase the selling volume, the organized and unorganized retailers need to focus on category management. The category management comprises various attributes ranging from location index to shelf management. The strategies employed by retailers on every aspect of category management help them to elevate consumer patronization and retention.

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