

CONTENTS

C O N T E N T S

<u>CHAPTER - I. : INTRODUCTION -</u>	<u>PAGE</u>
INDEX OF CONSUMER GOODS	
PRODUCTION IN INDIA. ...	1.
NEED FOR THE STUDY. ...	2.
OBJECTIVES OF THE STUDY. ...	3.
SELECTION OF CENTRES. ...	4.
METHOD OF THE SURVEY. ...	5.
SAMPLING OF SHOPS. ...	7.
SAMPLING OF CONSUMERS. ...	8.
NON-RESPONSE AND OTHER LIMITATION OF THE AREA. ...	9.
MEANING AND IMPORTANCE OF RETAILING. ...	10.
<u>CHAPTER - II. : SILIGURI -</u>	
DESCRIPTION OF THE TOWN. ...	14.
AREA AND POPULATION. ...	14.
TABLE SHOWING INCREASE IN POPULATION OF DARJEELING DISTRICT FROM 1901 TO 1971. ...	16.

	<u>PAGE</u>
TABLE SHOWING GROWTH OF POPULATION OF SILIGURI TOWN SINCE 1931.	16.
CAUSES OF URBAN EXPANSION AT SILIGURI.	17.
RETAIL MARKETS OF SILIGURI.	19.

CHAPTER - III. : DARJEELING DISTRICT -

HISTORY OF THE DISTRICT.	22.
GEOGRAPHIC FEATURES.	24.
ECONOMIC FEATURES.	25.
SOCIAL FEATURES.	26.
POLITICAL FEATURES.	27.
NATURAL RESOURCES.	27.
TRANSPORT AND COMMUNICATION.	28.
ROADWAYS OF THE DISTRICT.	28.
POWER.	29.
TRADE AND COMMERCE.	29.
AGRICULTURE.	30.
INDUSTRY.	30.

CHAPTER - IV. : CHARACTERISTICS OF RETAIL TRADE IN SILIGURI - **PAGE**

OWNERSHIP AND SIZE OF BUSINESS. . .	32
MANAGEMENT OF THE RETAIL SHOPS. . .	33
WORKING HOURS. . .	33
AGE OF RETAIL STORES. . .	34
SOURCES OF SUPPLY. . .	34
FINANCING OF RETAIL TRADE. . .	36
SELLING FUNCTIONS OF THE RETAILERS. . .	37
PRICE POLICY IN RETAILING. . .	38
RETAILERS' RECOMMENDATIONS FOR THE MANUFACTURERS. . .	39

CHAPTER - V. : THE CONSUMER AND HIS IDEAS -

SHOPPING HABITS AND DECISION MAKING. . .	40
BUYING PRACTICE. . .	41
CONSUMERS' IMAGE OF THE RETAILER. . .	42

CHAPTER - VI. : COST AND NET PROFIT **PAGE**
IN RETAILING -

HOW THE CONSUMER'S RUPEE IS USED BY THE RETAILERS ON THE AVERAGE.	...	45
SOME ELEMENTS OF COSTS.	...	46
SALARY.	...	46
RENT.	...	46
TAXES.	...	46
TRANSPORT.	...	47
INSURANCE.	...	47
STORAGE.	...	48

CHAPTER - VII. : RETAILING EFFICIENCY -

IRREGULAR SUPPLY.	...	49
ABSENCE OF MODERN RETAILING TECHNIQUE.	...	50
PRICE VARIATION.	...	51
POOR QUALITY OF THE PRODUCTS	...	51
UNTRAINED SALESMEN.	...	52
SEASONAL CAPITAL SHORTAGE.	...	52
TRANSPORT PROBLEM.	...	53
LARGE FIXED CAPITAL.	...	54

CHAPTER : VIII : CONCLUSION. **...** **55**

FINDINGS OF THE STUDY IN A TABLE FORM.	...	65
---	-----	-----------

	<u>PAGE</u>
<u>APPENDIX-1</u> : QUESTIONNAIRES USED TO COLLECT INFORMATION FROM THE RETAILERS. ...	77
<u>APPENDIX-2</u> : QUESTIONNAIRES USED TO COLLECT INFORMATION FROM THE CONSUMERS. ...	86
<u>APPENDIX-3</u> : <u>TABLE CONTAINING INFORMATIONS COLLECTED FROM THE RETAILERS</u>	

TABLES -

1R. SHOWING THE DISTRIBUTION OF RETAIL STORES ACCORDING TO FORM OF OWNERSHIP. ...	90
2R. SHOWING THE DISTRIBUTION OF RETAIL STORES ACCORDING TO THE YEAR OF ESTABLISHMENT. ...	91
3R. SHOWING THE DISTRIBUTION OF RETAILERS WITH TYPES OF SUBSIDIARY BUSINESS. ...	92
4R. SHOWING THE DISTRIBUTION OF RETAILERS ACCORDING TO NUMBER OF WORKING HOURS OBSERVED IN A WEEK. TABLES	93

APPENDIX - 3 :

PAGE

TABLES -

5R. SHOWING THE DISTRIBUTION OF SALARIED STAFF IN THE RETAIL STORES.	...	94
6R. SHOWING THE PERCENTAGE DISTRIBUTION OF RETAILERS ACCORDING TO MONTHLY SALES.	...	95
7R. SHOWING THE PERCENTAGE OF RETAILERS SELLING IN CASH AND CREDIT.	...	96
8R. SHOWING USE OF INSURANCE BY THE RETAILERS FOR THE RETAIL BUSINESS.	...	97
9R. SHOWING THE PROPORTION OF SALE IN CASH AND CREDIT FOR A MONTH.	...	98
10R. SHOWING THE RELATIVE IMPORTANCE OF DIFFERENT MONTHS ACCORDING TO VOLUME OF SALE BY THE RETAILERS.	...	99

	<u>PAGE</u>
11R. SHOWING THE PERCENTAGE OF RETAILERS HAVING PEAK SELLING TIME AT DIFFERENT PERIODS IN A MONTH.	... 100
12R. SHOWING THE PERCENTAGE OF RETAILERS ACCORDING TO THE PEAK SELLING PERIOD IN A DAY.	... 101
13R. SHOWING THE PERCENTAGE DISTRIBUTION OF RETAILERS ACCORDING TO SIZE OF TOTAL CAPITAL.	... 102
14R. SHOWING THE BREAK-UP OF TOTAL FUND INVESTED IN RETAILING ACCORDING TO SOURCES.	... 103
15R. SHOWING THE PROPORTION OF RETAILERS WHO NEED MAKE ADVANCE PAYMENTS FOR SOME OF THEIR SUPPLIES.	... 104

<u>TABLES :</u>	<u>PAGE</u>
16R. SHOWING THE PERCENTAGE OF RETAILERS OF M_1 ADOPTING VARIOUS MODES FOR CONTACT- ING THE SUPPLIERS. ...	105
17R. SHOWING THE PERCENTAGE OF RETAILERS OF M_2 ADOPTING VARIOUS MODES FOR CONTACT- ING THE SUPPLIERS. ...	106
18R. SHOWING THE PERCENTAGE OF RETAILERS OF M_3 ADOPTING VARIOUS MODES FOR CONTACT- ING THE SUPPLIERS. ...	107
18R1. SHOWING THE PERCENTAGE OF RETAILERS OF M_4 ADOPTING VARIOUS MODES FOR CONTACT- ING THE SUPPLIERS. ...	108
18R2. SHOWING THE PERCENTAGE OF RETAILERS (AVERAGE OF FOUR CENTRES) ADOPTING VARIOUS MODES FOR CONTACTING THE SUPPLIERS. ...	109

<u>TABLES</u> :	<u>PAGE</u>
19R. SHOWING THE DISTRIBUTION OF RETAILERS OF M_1 ACCORDING TO THE MODE OF OBTAINING SUPPLY ADOPTED BY THEM. ...	110
20R. SHOWING THE DISTRIBUTION OF RETAILERS OF M_2 ACCORDING TO THE MODE OF OBTAINING SUPPLY ADOPTED BY THEM. ...	111
21R. SHOWING THE DISTRIBUTION OF RETAILERS OF M_3 ACCORDING TO THE MODE OF OBTAINING SUPPLY BY ADOPTED, THEM. ...	112
21R1. SHOWING THE DISTRIBUTION OF RETAILERS OF M_4 ACCORDING TO THE MODE OF OBTAINING SUPPLY BY ADOPTED, THEM. ...	113

<u>TABLES :</u>	<u>PAGE</u>
21R2. SHOWING THE DISTRIBUTION OF RETAILERS (AVERAGE OF FOUR CENTRES) ACCORDING TO THE MODE OF OBTAINING SUPPLY ADOPTED BY THEM. ...	114
22R. SHOWING THE PERCENTAGE OF SUPPLIES ACCORDING TO SOURCES. ...	115
23R. SHOWING THE DISTRIBUTION OF RETAILERS ACCORDING TO THE SUGGESTIONS GIVEN BY THEM REGARDING MANUFACTURERS' ACTION FOR SALES PROMOTION. ...	116
24R. SHOWING THE DISTRIBUTION OF RETAILERS OF M ₁ ACCORDING TO THE OPINION GIVEN BY THEM ON SUPPLY CONDITION, CONSUMER BEHAVIOUR, QUALITY OF THE GOODS AND BUSINESS TREND. ...	117

TABLES :

PAGE

**25R. SHOWING THE DISTRIBUTION OF
RETAILERS OF M₂ ACCORDING TO
THE OPINION GIVEN BY THEM ON
SUPPLY CONDITION, CONSUMER
BEHAVIOUR, QUALITY OF GOODS
AND BUSINESS TREND. ... 118**

**26R. SHOWING THE DISTRIBUTION OF
RETAILERS OF M₃ ACCORDING TO
THE OPINION GIVEN BY THEM ON
SUPPLY CONDITION, CONSUMER
BEHAVIOUR, QUALITY OF GOODS
AND BUSINESS TREND. ... 119.**

**27R. SHOWING THE DISTRIBUTION OF
RETAILERS OF M₄ ACCORDING TO
THE OPINION GIVEN BY THEM ON
SUPPLY CONDITION, CONSUMER
BEHAVIOUR, QUALITY OF GOODS
AND BUSINESS TREND. ... 120**

<u>TABLES :</u>	<u>PAGE</u>
27R1. SHOWING THE DISTRIBUTION OF RETAILERS (AVERAGE OF FOUR CENTRES) ACCORDING TO THE OPINION GIVEN BY THEM ON SUPPLY CONDITION, CONSUMER BEHAVIOUR, QUALITY OF GOODS AND BUSINESS TREND. . . .	121
28R. SHOWING THE DISTRIBUTION OF RETAILERS ACCORDING TO METHODS OF FIXING PRICE ADOPTED BY THEM. . . .	122
29R. SHOWING THE DISTRIBUTION OF RETAILERS ACCORDING TO THE WORRIES STATED BY THEM. . . .	123
30R. SHOWING CUMULATIVE FREQUENCY IN PERCENTAGES OF SHOPS ACCORDING TO YEAR OF ESTABLISHMENT. . . .	124

<u>TABLES :</u>	<u>PAGE</u>
31R. SHOWING THE PERCENTAGE OF RETAILERS ACCORDING TO MONTHLY RENTAL PAYMENT OF STORES. ...	125
32R. SHOWING THE PERCENTAGE OF RETAILERS ACCORDING TO THE YEARLY PAYMENT TO SALARIED STAFF OF STORES. ...	126

APPENDIX - 4. : TABLES CONTAINING INFORMATION
COLLECTED FROM THE CONSUMERS.

1C. SHOWING THE DISTRIBUTION OF CONSUMERS, ACCORDING TO THE SIZE OF THE FAMILY. ...	127
1(C1). SHOWING THE DISTRIBUTION OF CONSUMERS ACCORDING TO THEIR INCOME IN A MONTH. ...	129
2C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A ₁ ACCORDING TO THEIR INCOME AND TIME OF MARKETING IN A MONTH. ...	129

	<u>PAGE</u>
3C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A_2 ACCORDING TO THEIR INCOME AND TIME OF MARKETING IN A MONTH. ...	130
4C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A_3 ACCORDING TO THEIR INCOME AND TIME OF MARKETING IN A MONTH. ...	131
5C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A_4 ACCORDING TO THEIR INCOME AND TIME OF MARKETING IN A MONTH. ...	132
6C. SHOWING THE DISTRIBUTION OF CONSUMERS ACCORDING TO THEIR INCOME AND TIME OF MARKETING IN A MONTH (AVERAGE OF FOUR CENTRES). ...	133
7C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A_1 ACCORDING TO THEIR EDUCATION AND PROFESSION. ...	134

	<u>PAGE</u>
8C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A_2 ACCORDING TO THEIR EDUCATION AND PROFESSION. . . .	135
9C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A_3 ACCORDING TO THEIR EDUCATION AND PROFESSION. . . .	136
10C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A_4 ACCORDING TO THEIR EDUCATION AND PROFESSION. . . .	137
11C. SHOWING THE DISTRIBUTION OF CONSUMERS (AVERAGE OF FOUR CENTRES) ACCORDING TO THEIR EDUCATION AND PROFESSION. . . .	138
12C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A_1 ACCORDING TO THEIR EDUCATION AND OPINION ON THE HYPOTHESIS " I ENJOY BARGAINING ". . . .	139

	<u>PAGE</u>
13C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A₂ ACCORDING TO THEIR EDUCATION AND OPINION ON THE HYPOTHESIS " I ENJOY BARGAINING " .	140
14C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A₃ ACCORDING TO THEIR EDUCATION AND OPINION ON THE HYPOTHESIS " I ENJOY BARGAINING " .	141
15C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A₄ ACCORDING TO THEIR EDUCATION AND OPINION ON THE HYPOTHESIS " I ENJOY BARGAINING " .	142
16C. SHOWING THE DISTRIBUTION OF CONSUMERS (AVERAGE OF FOUR CENTRES) ACCORDING TO THEIR EDUCATION AND OPINION ON THE HYPOTHESIS " I ENJOY BARGAINING " .	143
17C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A₁ ACCORDING TO THE OPINION GIVEN BY THEM ON DIFFERENT ASPECTS OF RETAIL TRADE.	144

	<u>PAGE</u>
18C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A_2 ACCORDING TO THE OPINION GIVEN BY THEM ON DIFFERENT ASPECTS OF RETAIL TRADE. ...	145
19C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A_3 ACCORDING TO THE OPINION GIVEN BY THEM ON DIFFERENT ASPECTS OF RETAIL TRADE. ...	146
20C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A_4 ACCORDING TO THE OPINION GIVEN BY THEM ON DIFFERENT ASPECTS OF RETAIL TRADE. ...	147
21C. SHOWING THE DISTRIBUTION OF CONSUMERS (AVERAGE OF FOUR CENTRES) ACCORDING TO THE OPINION GIVEN BY THEM ON DIFFERENT ASPECTS OF RETAIL TRADE. ...	148
22C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A_1 ACCORDING TO THEIR INCOME AND OPINION GIVEN ON THE HYPOTHESIS "RETAIL STORES THAT ARE BIG AND HAVE MANY KINDS OF GOODS ARE THE PLACE WHERE PURCHASING IS MOST PLEASANT". ...	149

PAGE

- 23C. SHOWING THE DISTRIBUTION OF CONSUMERS
OF A_2 ACCORDING TO THEIR INCOME AND
OPINION GIVEN ON THE HYPOTHESIS
"RETAIL STORES THAT ARE BIG AND HAVE
MANY KINDS OF GOODS ARE THE PLACE
WHERE PURCHASING IS MOST PLEASANT". ... 150
- 24C. SHOWING THE DISTRIBUTION OF CONSUMERS
OF A_3 ACCORDING TO THEIR INCOME AND
OPINION GIVEN ON THE HYPOTHESIS
"RETAIL STORES THAT ARE BIG AND HAVE
MANY KINDS OF GOODS ARE THE PLACE
WHERE PURCHASING IS MOST PLEASANT". ... 151
- 25C. SHOWING THE DISTRIBUTION OF CONSUMERS
OF A_4 ACCORDING TO THEIR INCOME AND
OPINION GIVEN ON THE HYPOTHESIS
"RETAIL STORES THAT ARE BIG AND HAVE
MANY KINDS OF GOODS ARE THE PLACE
WHERE PURCHASING IS MOST PLEASANT". ... 152

	<u>PAGE</u>
26C. SHOWING THE DISTRIBUTION OF CONSUMERS (AVERAGE OF FOUR CENTRES) ACCORDING TO THEIR INCOME AND OPINION GIVEN ON THE HYPOTHESIS "RETAIL STORES THAT ARE BIG AND HAVE MANY KINDS OF GOODS ARE THE PLACE WHERE PURCHASING IS MOST PLEASANT".	... 153
27C. SHOWING THE TIME OF THE DAY WHEN SHOPPING IS PREFERRED BY THE CONSUMERS.	... 154
28C. SHOWING THE DISTRIBUTION OF CONSUMERS ACCORDING TO PERSON WHO ACTUALLY MAKES THE SHOPPING.	... 155
29C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A ₁ ACCORDING TO THEIR INCOME AND DISTANCE OF THE RETAIL STORES FROM WHERE THEY DO THEIR PURCHASING.	... 156

	<u>PAGE</u>
30C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A_2 ACCORDING TO THEIR INCOME AND DISTANCE OF THE RETAIL STORES FROM WHERE THEY DO THEIR PURCHASING. ...	157
31C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A_3 ACCORDING TO THEIR INCOME AND DISTANCE OF THE RETAIL STORES FROM WHERE THEY DO THEIR PURCHASING. ...	158
32C. SHOWING THE DISTRIBUTION OF CONSUMERS OF A_4 ACCORDING TO THEIR INCOME AND DISTANCE OF THE RETAIL STORES FROM WHERE THEY DO THEIR PURCHASING. ...	159
33C. SHOWING THE DISTRIBUTION OF CONSUMERS ACCORDING TO THEIR INCOME AND DISTANCE OF THE RETAIL STORES FROM WHERE THEY DO THEIR PURCHASING (AVERAGE OF FOUR CENTRES). ...	160

PAGE

340. SHOWING THE DISTRIBUTION OF
CONSUMERS ACCORDING TO THE
MEMBER OF THE FAMILY WHO
MAKES THE DECISION FOR
PURCHASING DIFFERENT
ARTICLES.

...

161