

Changes in Retail Business Environment: A Study on the Perception of Unorganised Retailer

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ABSTRACT

The retail sector in India is dominated by large number of unorganised retailers and it is the biggest employment generating activity in India. Millions of people are working in this sector and which is the only source of livelihood of these people. Unorganised retail sector is going through worst and terrible situation, and is facing competition from both domestic and international organized giants. The purpose of the study is to identify the challenges perceived by unorganized retailers in Kerala and also examine the reasons why this sector is predominating in India. The required data has been collected from both primary and secondary sources. The result shows that increase in cost of operation, emergence of organized retailers and changes in consumer behaviour the most important challenges faced by unorganized retailers in Kerala.

1. Introduction

Here introduce Retailing occupies a pre-eminent position in the economies of all modern societies. It is not only an integral part of our economic structure but also shapes, and is shaped by, our way of life. Even in 1960s, retailing was predominately seen as having a smaller and significantly less important role than other industries such as manufacturing. However, nowadays the retail sector is increasingly being viewed as an important activity in the economy and its impact on society in general is readily acknowledged (Gilbert D., 2003). The word retail is derived from the French word *retailier*, which means to cut off a piece or to break bulk. Retail may be defined as a 'dealer or trader who sells goods in small quantities or one who repeats or relates. It may be understood as the final step in the distribution of merchandise for consumption by the end consumers (Pradhan S., 2004). Kotler (2003) states retailing includes all the activities involved in selling goods or services to the final consumers for personal, non-business use. A retailer or retail store is any business enterprise whose sales volume comes primarily from retailing. Any organization selling to final consumers whether it is a manufacturer, wholesaler or retailer is doing retailing and it does not matter how the goods or services are sold.

The retail business has become one of the most important and self-motivated business growing sectors in time immemorial and always an integral part of social and economic development. It contributes to the development by meeting the individual requirements of the population with the help of producers and suppliers of goods (Ceasar J. & Mariappan P., 2014). The Indian retail industry has emerged as one of the most dynamic and fast-growing industries due to the entry of several new players in the recent times along with rising income levels, growing aspirations, favourable demographics and easy credit availability. It constitutes over 10% of the country's Gross Domestic Product (GDP) and around 8% of the employment. India is fifth-largest global destination in the retail space and is growing at a rate of 12% per annum. Over the last two decades, the size, scope and complexity of retailing has undergone

considerable change (CARE Rating, 2017). The retail sector in India is emerging as one of the largest sectors in the economy. The total market size was estimated to be around US\$ 672 billion in 2016, thereby registering a CAGR of 7.74 per cent since 2000. India is among the highest in the world in terms of per capita retail store availability. India's strong growth fundamentals, along with increased urbanisation and consumerism, offer immense scope for retail expansion for foreign players. With the allowance of 100 per cent FDI in single brand retail investor sentiment will get further push. India has occupied a remarkable position in global retail rankings; the country has high market potential, low economic risk and moderate political risk. India is ranked first in the Global Retail Development Index 2017, backed by rising middle class and rapidly growing consumer spending (IBEF, 2018).

Indian retail environment can be divided into two sectors: organised and unorganized sectors. Organized retailing covers supermarkets, hyper-markets and malls. Organized malls are professionally managed and offer a variety of services and products under one roof, whereas the unorganized retail sector consists of small retail stores which have small store area and are usually family owned (Ramakrishnan, 2010). Indian retail is dominated by a large number of small retailers consisting of the local kirana shops, owner-manned general stores, chemists, footwear shops, apparel shops, paan and beedi shops, hand-cart hawkers, pavement vendors, etc. which together make up the so-called "unorganized retail" or traditional retail. Organized retail or modern retail is usually chain stores, all owned or franchised by a central entity, or a single store that is larger than some cut-off point. The relative uniformity and standardization of retailing is the key attribute of modern retail. The size of each unit can be small so that a chain of convenience stores is modern retail. A single large department store is also modern retail (Joseph et al, 2008). The Indian retail landscape has been dominated by small retailers and most Indians prefer to do their household shopping from such outlets. India has the highest retail density in the world and only four percent of these outlets

are more than 500 sq.ft. in size; almost all are family-owned shops and establishments (Mukherjee & Patel, 2005).

Unorganized retailers play a vital role of the economic development of a country and also distributing goods and services. They consist largely of independent and self-employed retailers operating small retail business in India and also they are unregistered and unrecorded in official register in our country (Ceasar J. & Mariappan P, 2014). The Indian retail market is in its nascent stage; unorganised players accounted for 93 per cent of the market during FY 2016-17. There are over 15 million mom-and-pop stores. The organised retail in India is growing at a CAGR of 20-25 per cent per year. In 2020, it is estimated that organised retail penetration share would reach 10 per cent and unorganised retail penetration would hold a major share of 90 per cent. Organised Retail Penetration (ORP) in India is low (7 per cent) compared with that in other countries, such as the US (85 per cent). This indicates strong growth potential for organised retail in India (IBEF, 2018).

2. Literature Review

SMEs are considered as vital for growth across local communities and economies; they are also a major source of job creation and revenue generation, particularly in market economies (Henderson & Weiler, 2010). SMEs often occupy niche markets and promote innovation, economic variety and integration, and social stability as well as activating competition (Franco & Haase, 2010; Omri & Farika, 2014). Many people depend directly or indirectly on small businesses for their livelihood (Bracker & Pearson, 1986). Retail activities are an integral part of the economy, and in many communities SME retailers are an important part of the social fabric and local culture (Findly & Sparks, 2002; Tajeddini et al., 2013). Unorganized retailing is the most productive and noticeable form of retailing in India. These retailers perform a very vital role in our economy as it is considered as the only source of livelihood for millions of people and thus provide employment generation and contributes verily to GDP of the nation. Most of the retail sector in India is dominated by unorganized sector as it is one of the simplest ways to generate self-employment as it requires minimum investment in terms of land labour and capital. The main advantage in unorganized retailing is consumer familiarity that runs from generation to come. Traditionally, small-store retailing in India has provided a viable avenue for self-employment due to limited investment required in land, capital and labour in this line of business (Pandya M., 2016). Unorganized retailers play a strategic role and the importance of these retailers cannot be neglected in the Indian retail environment (Koul S. et al., 2017).

Previous researches conducted in India are mostly on impact of organized retailing on unorganized retailing. This includes study titled as "impact of malls on small shops and hawkers" done by Kalhan A. (2007) which results that fifty percent of the respondents experienced decline in their sales volume and in the urge of closure. Only 14 percent of the sample shops have so far been able to respond to the competitive threat of the mall. Devika L. & Sasikumar (2011) examined impact of organized retailing on small retailers in Kerala. The result shows that 80 percent of the small retailers reported a drop in sales since the upcoming of the organized

retail formats in the city. The survey results show that 70 percent of the small retailers feel threatened by the upcoming of organized retail formats resulting in a major decline in their business. It also shows that 76 percent of the small retailers opinioned a loss of high value customers after the entry of modern retail outlets in the city. Similarly the study conducted by Singh A. & Ansal G. (2011) shows the same result. The majority of the retailers saying that their business are affected and had huge effect on their sales in the market due to presence of organized retail outlets in the city. Thus emergence of organized retail becomes a threat to unorganised retailers.

The problems faced by small retailers other than competition from organized retailers also discussed in existing literature. Many small shops suffer from a variety of problems and difficulties (Smith, A. & Sparks, L, 2000). The main problems identified are inadequacies in the trading environment, inadequacies in the retail form and inadequacies in management, where the factor such as inadequacies in the trading environment include problems like economic and social change, competition from multiple retailers and locational difficulties. Inadequacies in the retail form include operating cost, investment capital availability and supply problems. Inadequacies in management include lack of management expertise and techniques and entrepreneur's age. Some of the studies conducted in various parts of India have identified the various problems faced by unorganized retailers are discussed here. Lack of latest technology, low investment, higher discounts and offer, unfavourable government policy formation, labour challenges, sources of finance, growth of organized retailers in India, impact of FDI policy, cost of operation, competition between other kirana retailers and inefficient distribution channels (Dash M. & Chandy S., 2013; Ceasar J. & Mariappan, 2014; Bhatnagar S., 2015). By analyzing the existing literature, it can be identified that only very little studies have been conducted in Kerala regarding the unorganized retailers and most of them examined the impact of organized retailing on unorganized retailers. There are no studies which exclusively look for the problems of unorganized retailers other than competition. Hence, the present study discusses the roles and explores the challenges faced by unorganized retailers in Kerala in the context of changing business environment.

3. Statement of the Problem

The independent small shop has been the numerically dominant retail form in many countries for a very long time. These small shops have provided a sense of location and locale and have often been identified with ways of life and social and community infrastructures. Competitive pressures on certain locations and economic and social change generally have led to a variety of spatial and economic outcomes for independent small shops (Smith A. & Sparks L., 2000). In the Indian retailing scenario, unorganised retailers are very large in number. The business potential that exists in this segment has begun to interest business offering branded products because urban markets have become highly competitive for brands (Burgess & Steenkamp, 2006). Small retailers face a complex and changing environment and this considerably varies from one store to another. Responsiveness to the local market environment is an important dimension of market orientation for small retail operations (Kara, Spillan & DeShields Jr., 2005).

Like other developing countries, there are various barriers that inhibit the growing of independent retailers. Various sources of literature have identified key variables that inhibit the growth and survival of independent retailers. These are linked to business management skills, human resources, unavailability of suppliers, finance and marketing (Makhitha K. M., 2016). Similarly, the problems faced by small retail firms includes economic issues, locational difficulties, competition from larger firms, operating costs, supply problems, availability of capital, and management expertise and knowledge (Findly & Spark, 2002) and (Dawson et al., 2008). The current research adds to the existing research on unorganised retailers' problems and challenges in India. Apart from competition from organized retailers, the unorganized retailers face many other problems due to changes in retail market environment. Hence this paper aims to examine the challenges faced by retailers in the changing business environment and thus help the retailers to undertake effective measures for survival.

4. Objectives of the Study

The aim of the study is to examine the reasons why unorganised retailers are predominating in Indian retail sector and identify the challenges faced by retailers in the unorganised sector in changing business environment.

5. Methodology

The nature of the study is descriptive cum analytical where the required data has been collected from both primary and secondary sources. Secondary sources include various websites, different journals, annual reports published by various research companies, and consultancies. Primary data collected from 60 unorganised retailers of Trivandrum district by using structured interview schedule with five point Likert type scale ranging from major affect to no affect. Convenience sampling method is adopted for selecting the sample respondents. Out of 60 retailers, 20 each from rural, semi urban and urban which belongs to four category of food & grocery, fruits & vegetables, textiles & readymade and bags & footwear are surveyed. One way ANOVA is used to examine the perception of unorganized retailers towards business challenges among different regions.

6. Analysis and Discussion

6.1. Why unorganised retail sector is predominating in India?

Small and independent retail stores are considered as very vital for the social and economic health of a society. It provides valuable contribution to the economic and social wellbeing of a nation. Small stores particularly make a unique contribution by satisfying the needs of a variety of consumers. Over the last two decades, retail strategy and environmental changes have been a major research area in the retail and within this, there has been a serious concern about the decline of small stores especially independents (Clarke, I., & Banga, S., 2010). The major causes for this decline have been identified as the large retailers superstores erode the local market by expansion programme and entered into the convenience store sector and the perceptions of customers who viewed small independent stores as having ageing infrastructures and unadventurous

shopping environments (Paddison and Calderwood 2007). Closure of small community shops has been shown to lead to a reduction in social contact and more fragile local economies, especially in inner-city communities.

It can be possible to identify a considerable number of roles performed by the independent small shop retailers (Dawson and Kirby, 1979; Davies and Harris, 1990; Howe, 1992). It is not suggested that all such shops perform all such roles all the time nor that they all perform these roles well. The roles include consumer supply of products and services, provide diversity, colour and choice, provide dynamism and local adaptation, having economic linkages with business and employment generation and maintenance (Smith A. & Sparks L., 2000). The retail sector in India is dominated by large number of unorganised or traditional small shops. It includes family-run neighborhoods, independent unit stores and open markets. India has been called as 'Nation of Shopkeepers' as small kirana shops are largely shown in rural as well as urban areas.

Unorganised retailing has been there in India for centuries. It refers to the traditional form of low cost retailing such as local kirana shops, owner operated general stores, chemists, footwear shops, apparel shops, hawkers, pavement vendors etc... They are mostly owner operated, small in size and keep only limited stocks. These traditional outlets are run locally by the owner or the caretaker of the shop which lacks technical and accounting standardization. The supply chain and sourcing are also done locally to meet the local needs. It has negligible real estate, labour costs and little or no taxes to pay. The origins of retailing in India can be traced back to the emergence of kirana stores or Mom- and- Pop stores. Kirana store retailing has been one of the easiest ways to generate self-employment, as it requires limited investment in land, capital and labour. It is generally family run business with lack of standardization and the retailers who are running this store are lacking education, experience and exposure. In smaller towns and urban areas, there are many families who traditionally using these kirana / Mom and Pop stores as their source of livelihood.

Unorganised retail outlets in both rural and urban area are occupying significant status. The major highlight of unorganized retail in India is that it is a large complex network of independently owned retailers and distribution carrying primarily local or regional brands and it reaches the largest share of consumer population. These retailers have inseparable affinity with local people and owners are familiar with every face in that locality. Consumer familiarity that runs from generation to generation is one big advantage for the traditional retail sector. Similarly, low capital, small space, reasonable prices, credit facility and personal attention are the successful pillars of traditional small shops.

Unorganized retail sector is still predominating over organized sector in India, unorganized retail sector constituting 93% of total trade, while organized trade accounts only for 7%. The reasons might be-

- In rural and urban areas, there are many families who are traditionally using these kirana shops/ 'mom and pop' stores offering a wide range of merchandise mix. Generally these kirana shops are the family business

of these small retailers which they are running for more than one generation.

- These unorganised retail shops have their own efficient management system and with this they very effectively fulfilling the needs of the customer. This is one of the good reasons why the customer doesn't want to change their old loyal kirana shop.
- A large number of people in India is working on daily wage basis, at the end of the day when they get their wage, they come to this small retail shop and purchase wheat flour, rice etc. for their supper. For them this the only place to have those food items because purchase quantity is so small that no big retail store would entertain this.
- Similarly there is another consumer working class who are the seasonal worker. During their unemployment period they use to purchase from this kirana store in credit and when they get their salary they clear their dues. Now this type of credit facility is not available in corporate retail store, so this kirana stores are the only place for them to fulfill their needs.
- Another reason might be the proximity of the store. It is the convenience store for the customer. In every corner the street an unorganized retail shop can be found that is hardly a walking distance from the customer's house. Many times customers prefer to shop from the nearby kirana shop rather than to drive a long distance organized retail stores.
- These unorganized stores are having n number of options to cut their costs. They incur little to no real-estate costs because they generally operate from their residences. Their labour cost is also low because the family members work in the store. Also they use cheap

child labour at very low rates. As they are operating from their home so they can pay for their utilities at residential rates. Even they cannot pay their tax properly.

6.2. Challenges faced by unorganised retailers:

The trading environment is argued to be a significant factor in determining the success of every organisation. All organisations, large and small, are today struggling to growth in an external operating environment which is characterised by turbulence and uncertainty. It is therefore necessary for a businessman to monitor the environment of his business in order to identify the opportunities and challenges. By understanding their environment, business operators gain information they need to understand the present and predict the future. For the retailing industry, the environmental changes that affect unorganized retailers are identified and described in the following subsections.

Hypothesis has been framed and tools such as one-way ANOVA has been used to study the perception of urban, semi urban and rural unorganized retail traders towards the challenges faced. The variables used for measuring the opinion were a) Unavailability of affordable suppliers, b) Delay in delivery of goods, c) Changes in consumer behaviour, d) Bad debts, e) Shop lifting) Difficulty in obtaining finance, g) High rental cost, h) Increase in cost of transportation, i) High inventory cost, j) Emergence of organised retailers, k) Shortage of skilled labour, l) Lack of ability to use information technology.

H0: There is no significant difference between the perception of urban, semi-urban and rural unorganised retailers towards various challenges in the business environment.

Table-1 Challenges perceived by unorganised retailers

Challenges	Area of operation	Mean	Std. deviation	F	Sig.
Unavailability of affordable suppliers	U	2.400	1.273	.371	.774
	S	2.450	1.146		
	R	2.750	1.293		
	T	2.533	1.228		
Delay in delivery of goods	U	1.500	0.827	2.234	.094
	S	2.100	1.021		
	R	2.250	1.118		
	T	1.950	1.032		
Changes in consumer behaviour	U	4.150	0.933	.827	.484
	S	4.150	1.039		
	R	3.950	1.099		
	T	3.583	1.292		
Bad debts	U	1.450	0.759	6.746	.001
	S	1.600	0.820		
	R	2.150	1.089		
	T	1.733	0.936		
Shop lifting	U	2.900	1.410	5.107	.003
	S	3.000	1.169		
	R	3.050	1.503		
	T	2.983	1.346		
Difficulty in obtaining finance	U	2.500	1.395	5.906	.013
	S	3.150	1.225		
	R	3.550	1.356		
	T	3.066	1.376		
High rental cost	U	4.650	0.489	.572	.636
	S	3.750	1.332		
	R	3.100	1.651		
	T	3.833	1.392		

Increase in cost of operation	U	4.100	1.020	4.564	.006
	S	4.050	0.394		
	R	4.300	0.978		
	T	4.150	0.840		
High inventory cost	U	3.700	1.301	2.855	.045
	S	3.650	1.182		
	R	3.450	1.050		
	T	3.600	1.167		
Emergence of organised retailers	U	4.400	0.598	1.874	.144
	S	4.100	1.293		
	R	2.400	1.046		
	T	3.633	1.339		
Shortage of skilled labour	U	3.200	1.472	1.576	.205
	S	3.450	0.998		
	R	2.950	1.356		
	T	3.200	1.286		
Lack of ability to use information technology	U	2.900	1.209	1.454	.232
	S	2.800	1.507		
	R	2.000	0.973		
	T	2.566	1.293		

Source: primary data

Analysis revealed that emergence of organized retailers were seriously affected the operations of the urban (mean score=4.40), moderate affect on the semi urban (mean score=4.10) and minor impact(mean score= 2.4) on the rural unorganized retailers, increase in transportation costs (mean score= 4.15), increase in rental cost and high inventory cost were showing high mean score 4.15, 3.83 and 3.60 respectively as it shows a moderate affect on the operations of the unorganized retailers as whole. Along with this emergence of organized retailers (3.60) and changes in consumer behavior also had moderate impact on unorganized retailers operations. Delay in delivery of goods (Urban= 1.50, Semi urban= 2.10, and Rural= 2.25) and bad debts (Urban= 1.45, Semi urban= 1.60, Rural= 2.10) were minor impact on the operations of the unorganized retailers as it have minor impact on the business. Changes in consumer behavior (Means score = 2.45) and emergence of organised retailers (Mean score=2.40) had neutral affect on the operations of the rural unorganized retailers. Shop lifting, difficulty in obtaining finance, shortage of skilled labours and lack of ability to use Information technology moderately affect the business operations of the unorganized retailers.

The ANOVA result shows that there was a significant difference between the perception of unorganized Urban, Semi Urban and Rural retail traders towards various challenges in the business environment i.e., bad debts (.001), shop lifting (.003), difficulty in obtaining finance (.013), increase in cost of transportation (.006), High inventory cost (.045) as it p value is less than 0.05 hence null hypothesis was rejected. There was no significant difference between the perception of unorganized urban, semi urban and rural retailers towards the challenges like unavailability of affordable suppliers (.774), delay in delivery of goods (.094), changes in consumer behavior (.684), high rental cost (.636), emergence of organized retailers (.144), shortage of skilled labours (.205), lack of ability to use information technology (.232) as its p value is more than 0.05 hence null hypothesis was accepted.

7. Findings of the study

Even though retail sector in India is going through significant transformation in the form of growth of organized and online retailers, unorganized retail sector is still predominating in the total retail share with a 93 percent. There some reasons for their large share. It includes proximity of the store as many of these shops have in a walkable distance from the house and consumer familiarity that runs from generation to generation. Another reason is that they require only limited capital, run on very low cost and they can cut their cost in many ways like employing family personnel. Similarly the nature of working class also an important reason as many of the people are daily wage employees or seasonal workers and they mostly depend on these shops for their daily needs.

Unorganized retailers contribute a major share of total retail market in India. The sector is going through significant environmental changes during last few years. The study conducted to identify the major challenges faced by unorganized retailers in Kerala shows that increase in cost of operation, emergence of organized retailers and changes in consumer behavior were most important problems faced by them. Shortage of skilled labour and difficulty in obtaining finance were also have moderating affect on retailers' performance whereas bad debts and delay in delivery of goods are the least problems faced by them.

The area wise analysis shows that the very important challenges faced by urban unorganized retailers were emergence of organized retailers, changes in consumer behavior and increase in cost of transportation. Semi urban area results also show the same result. Thus it can say that, this result supports the existing literatures views as, after winning in urban market, organized retailers now more focused on semi urban market. Where as in rural area the most important challenges faced by them were difficulty in obtaining finance, increase in cost of transportation which is followed by high inventory cost and shop lifting. It is very important to note that emergence of organized retailers and

changes in consumer behavior have only a minor affect on unorganized retailers' performance.

8. Conclusion

Retail sector in India is dominated by large number of small independent shops called unorganized retailers for decades now. But their dominance is under attack from the increasing number of big organized retailers who are trying to make their mark in the Indian retail sector. The present study conducted among 60 unorganized retailers from Trivandrum district in Kerala. The study results shows that emergence of organized retailers and change in consumer behavior are the most important challenges faced by urban and semi urban retailers where as in rural areas the most important problems are increase in cost of operation, difficulty in obtaining finance. Unorganized retailers need to create strategies that provide effective ways to overcome this identified challenges. They

have to use all the available resources very effectively to remain competitive in the market. Strategies like more customer service, upgrading technology can be adopted to tackle competition.

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