

A Study on Personal Problems of Retailers in Virudhunagar District

***Prof. M. Gurusamy**

****Dr. M. Anbalagan**

*Head & Associate Prof. in Commerce, Sri Kaliswari College, Sivakasi

**Associate Professor in Commerce, Kalasalingam University, Krishnankoil

Abstract

Retailing is a vast and fast industry. Retailers not only contribute to the general economy, but they are also part of the fabric of society itself. Scope of the study had analyzed the personal problems of retail business in Virudhunagar District.

Introduction

Retailing is the most prominent element of marketing where the marketer meets the ultimate consumer who exchanges value for the product and thus, sanctions the very existence of business. It is the final step in the distribution of merchandise – the last link in the supply chain – connection between the bulk producers of commodities and the final consumers. It covers diverse products such as textiles, food and grocery, consumer durables, footwear, books and music, financial services and leisure. In short, a retailer is a person responsible for making available the desired product in desired size at desired times to a customer. That is the retailer's value proposition to customers. The unorganized retail sector basically includes the local Kiranas, hand cart, the vendors on the pavement etc. This sector constitutes about 98 per cent of the total retail trade. Virudhunagar district is full of unorganized retail sector. Hence, the researcher has chosen Virudhunagar district as a research area to the study the problems and prospects of retail business of the same.

Statement of the Problem under Study

India is a developing country and retail business is an important one to develop a country's economy. Retailers, who are the connecting link between the producer and consumer, face many problems from purchasing to selling their products. At present, the customers are also more dynamic. For a retailer, it is very difficult to retain the potential buyer when the consumers are scattered according to their convenience of purchasing. In order to keep possession of their sales volume, the retailer has to face a stiff competition in the retail business. Due to limitation/lack of resources, the owners themselves have to multitask and perform majority of the work related to their business. So the researcher has made a sincere attempt to analyse the problems and prospects faced by retailers in Virudhunagar district, during the course of starting and managing their retail business.

Objectives of the Study

- ❖ To study the personal problems of retailers
- ❖ To provide suitable suggestions for solving personal problems of retailers
- ❖ To compare the business profile of retailers with their personal problems

Scope of the Study

Scope of the study had analyzed the personal problems of retail business in Virudhunagar District. This study has taken into account both the organized and the unorganized retail sector for analysis. This study will also analyze the opinion of the sample respondents about retail business and the factor which motivate the retailers to take up this business.

Period of the Study

Secondary data are collected for the period of 6 months. The primary data are collected from the respondents through interview schedules from July 2015 to November 2015.

Methodology of the Study

The study is descriptive in nature based on both the primary and secondary data. The research problem, the hypotheses and interview schedule all have been formulated and framed accordingly. The suggestions of the study emerge from the inferences drawn from the sample survey of consumers, retailers and manufacturers in Virudhunagar district.

Plan of Analysis

The data are analyzed by using appropriate statistical techniques such as, Percentage Analysis, Mean and Chi-square Test.

Personal Problems of Retailers

The retailers cannot avoid their personal life from their business. So anything happens to their personal life have definitely affected their business also. Hence, the researcher has studied the existence of any personal problems, which affect the business of retailer. Table 1 narrates the personal problems of retailers.

Table 1

Existence of Personal Problems of Retailer

Sl. No.	Personal Problems	No. of Respondents	Percentage to Total
1.	Existence of personal problems	452	90.40
2.	Non- Existence of personal problems	048	09.60
	Total	500	100.00

Source: Primary Data

Table 1 presents the existence of personal problems in which out 500 respondents, 90.40 per cent have personal problems, while the remaining 9.60 per cent are free from personal problems. It is concluded that the most of the respondents have personal problems.

Types of Personal Problems Faced By Retailer

The personal problems confronted by retailers are acknowledged by the researcher and each problem has been classified under five point scale which has been given in Table 2.

TABLE 2

Types of personal problems faced by Retailer

Sl. No.	Personal problems	V.H	H	M	L	V.L	Total
1	Poor Risk-taking Ability	232 (51.33)	124 (27.43)	60 (13.27)	20 (4.42)	16 (3.55)	452 (100)
2	Lack of proper Training	65 (14.38)	227 (50.22)	110 (24.34)	39 (8.63)	11 (2.43)	452 (100)
3	Lack of Leisure	85 (18.81)	131 (28.98)	176 (38.94)	43 (9.51)	17 (3.76)	452 (100)
4	Health Problems	59 (13.05)	130 (28.76)	123 (27.21)	105 (23.23)	35 (7.75)	452 (100)
5	Excessive Burden of Work and Responsibility	72 (15.93)	123 (27.21)	110 (24.34)	74 (16.37)	73 (16.15)	452 (100)
6	Excessive Tensions and Challenges	59 (13.05)	131 (28.98)	118 (26.11)	106 (23.45)	38 (8.41)	452 (100)
7	Lack of Knowledge about Competition	65 (14.38)	128 (28.32)	136 (30.09)	85 (18.81)	38 (8.40)	452 (100)
8	Lack of Knowledge about the Latest Technology	80 (17.70)	143 (31.64)	102 (22.57)	85 (18.81)	42 (9.29)	452 (100)
9	Occupational Mobility	92 (20.35)	111 (24.56)	107 (23.67)	85 (18.81)	57 (12.61)	452 (100)
10	Dual Duties	74 (16.37)	153 (33.85)	86 (19.03)	83 (18.36)	56 (12.39)	452 (100)
11	Non Co-operation from Family Members	83 (18.36)	103 (22.79)	112 (24.78)	71 (15.71)	83 (18.36)	452 (100)

Source: Primary Data

Note: The figures in the brackets show percentage to total.

(V.H. – Very High, H – High, M – Moderate, L – Low, V.L. – Very Low)

Table 2 highlights the type of problems faced by retailers. Poor risk taking (51.33 per cent) ability occupies major share of personal problem of retailers. High rank is given for lack of poor training (50.22 per cent), health problems (28.79 per cent), excessive burden of work and responsibilities (27.21 per cent), extensive tension and challenges (28.98 per cent), lack of knowledge about the latest technology (31.64 per cent), occupational mobility (24.56 per cent), dual duties (33.85 per cent) and non-co-operation from family members (22.79 per cent). The lack of knowledge about completion scores only moderates number of retailers.

To assign the rank to the personal problem, the score is assigned to the responses. The score for each response is given as follows:

Responses	V.H.	H	M	L	V.L.
Scores	5	4	3	2	1

(V.H. – Very High, H – High, M – Moderate, L – Low, V.L. – Very Low)

On the basis of above score the total and average score for each problem is calculated and the ranks are assigned on the basis of average score.

Ranking Of Personal Problems Faced By the Retailers

Table 3 describes the weighted average scores of individual personal problems faced the retailers.

TABLE 3

Ranking of Personal Problems Faced by Retailers

Sl. No.	Personal problems	V.H	H	M	L	V.L	Total	Total of Respondents	Avg.	Rank
1	Poor risk-taking ability	1160	496	180	40	16	1892	452	4.19	1
2	Lack of proper training	325	908	330	78	11	1652	452	3.65	2
3	Lack of leisure	425	524	528	86	17	1580	452	3.50	3
4	Health problems	295	520	369	210	35	1429	452	3.16	8
5	Excessive burden of work and responsibility	460	412	330	148	73	1423	452	3.15	9
6	Excessive Tensions and Challenges	295	524	354	212	38	1423	452	3.15	9
7	Lack of Knowledge about competition	325	512	408	170	38	1453	452	3.21	6
8	Lack of Knowledge about the latest technology	385	572	306	170	45	1478	452	3.27	4
9	Occupational mobility	460	444	321	170	57	1452	452	3.21	6
10	Dual duties	370	612	258	166	56	1462	452	3.23	5
11	Non Co-operation from family members	415	412	336	142	83	1388	452	3.07	11

Source: Primary Data

(V.H. – Very High, H – High, M – Moderate, L – Low, V.L. – Very Low)

It is understood from Table 3 that “poor risk taking ability” stands first out of the eleven personal problems faced by the retailers followed by “lack of proper training”. Third and fourth ranks have been assigned to “lack of leisure” and “lack of knowledge about latest technology” respectively. Non co-operation from family members occupies the least average (3.07) of all. The excessive burden of work and responsibility and excessive tensions and challenges carried an equal rank of 9. An average weight of 3.21 is scored by both lack of knowledge about the latest technology and occupational mobility.

Chi-Square Test

Chi – square test is one of the simplest and mostly widely used non-parametric tests in statistical work. The χ^2 symbol is the Greek letter Chi. The χ^2 was first used by Karl Pearson in the year 1900. The quantity χ^2 describes the magnitude of the discrepancy between theory and observation. The test statistics of χ^2 has been compound as follows by using SPSS:

$$\text{Chi – Square Test } \chi^2 = \sum \frac{(O-E)^2}{E}$$

$$E = \frac{\text{Row Total} \times \text{Column Total}}{\text{Grand total}}$$

- Df = (r-1) (c-1)
- O = Observed Frequency
- E = Expected Frequency
- Df = Degree of Freedom
- R = Row
- C = Column

The decision criterion to accept or reject the hypothesis is the P value. If P value is less than 0.05, the null hypothesis is rejected otherwise accepted.

Association between Business Profile and Personal Problems: Application of Chi-Square Test

In order to test the relationship between business profile and personal problems of the respondents, the following the null hypothesis was formulated. “*There is no significant relationship between the business profile of retailers and their level of personal problem of retailers*”. The Chi-square test is applied to examine the hypothesis and the computed results are given below:

TABLE 5

Business profile and personal problems: Chi – square test result

Sl. No.	Variables	Chi-Square Value	P Value	Result
1	Area of establishment and Personal Problems	6.911	0.032	Significant
2	Location of business and Personal Problems	3.211	0.360	Not Significant
3	person who initiated the outlet and Personal Problems	0.666	0.985	Not Significant
4	Category of business and Personal Problems	0.672	0.715	Not Significant
5	Forms of organization and Personal Problems	5.934	0.204	Not Significant
6	Year of business functioning and Personal Problems	2.960	0.564	Not Significant
7	Type of product dealt and Personal Problems	12.335	0.419	Not Significant
8	Level of satisfaction and Personal Problems	3.298	0.348	Not Significant

With regard to the business profile and personal problems of the respondents towards the retail business, the P values of Chi-Square for all the problems except area of establishment are more than

0.05, for other problem the P value is less than 0.05. Therefore it is concluded the business profile such as location of business, person who initiated the outlet, category of business, form of organizations, year of business, type of product dealt and level of satisfaction do not influence the personal problems whereas, other profile variable like the area of establishments has some influence on personal problems of retailers.

Suggestions to Overcome the Personal Problems of Retailers

The suggestions given by the respondents to overcome the personal problems of retailers are given in Table 6.

TABLE 6

Suggestions to overcome the personal problems of retailers

Sl. No.	Suggestions	S.A	A	N.O	DA	S.D.A	Total
1	Increase your confidence through expertise knowledge	262 (57.96)	127 (28.10)	36 (7.96)	9 (1.99)	18 (3.99)	452 (100)
2	Attend training programme	83 (18.36)	253 (55.97)	84 (18.58)	18 (3.98)	14 (3.11)	452 (100)
3	Fixed the target run towards	82 (18.14)	128 (28.32)	179 (39.60)	41 (9.07)	22 (4.87)	452 (100)
4	Take care of health thorough medical check-up	70 (15.49)	144 (31.86)	92 (20.35)	113 (25.00)	33 (7.30)	452 (100)
5	Division of work	85 (18.81)	113 (25.00)	94 (20.80)	77 (17.04)	83 (18.36)	452 (100)
6	Proper training	83 (18.36)	123 (27.21)	102 (22.57)	104 (23.01)	40 (8.85)	452 (100)
7	Timely updation on competitions and latest technology	66 (14.60)	139 (30.75)	127 (28.10)	78 (17.26)	42 (9.29)	452 (100)
8	Time management	93 (20.58)	143 (31.64)	110 (24.34)	74 (16.37)	32 (7.08)	452 (100)
9	Maintain the cordial relations between the family member	99 (21.90)	120 (26.55)	92 (20.35)	72 (15.93)	69 (15.27)	452 (100)

Source: Primary Data

Note: The figures in the brackets show percentage to total.

(S.A – Strongly Agree, A – Agree, N.O. – No Opinion, D.A. – Disagree, S.D.A. – Strongly Disagree)

It is clear from Table 6 that 57.96 per cent of the respondent’s strongly agreed to increase the retailer’s confidence through expertise knowledge. 253 of the respondents agreed to attend more number of training programmes. Take care of health thorough medical check-up is supported by 31.86 per cent of the respondents. Only 8.85 per cent of respondents strongly disagrees the concept undergoing of proper training. There is no opinion 24.34 per cent of respondent’s regarding time management. No opinion response (39.60 per cent) was higher fixed the target run towards. Out of the respondents who disagree, a maximum of 113 have been achieved for take care of health thorough medical check-up. 139 of the respondents agreed the timely of updating of competition and latest technology.

Ranking Of Suggestions to Overcome the Personal Problems of Retailers

Table 7 brings the ranks obtained by the individual suggestion offered by respondents to overcome the personal problem of retailers.

TABLE 7

Ranking of Suggestions to Overcome the Personal Problems of Retailers

Sl. No.	Suggestions	S.A	A	N.O	DA	S.D.A	Total	Total of Respondents	Avg.	Rank
1	Increase your confidence through expertise knowledge	1310	508	108	18	18	1962	452	4.34	1
2	Attend training programme	415	1012	252	36	14	1729	452	4	2
3	Fixed the target run towards	410	512	537	82	22	1563	452	3.45	3
4	Take care of health thorough medical check-up	350	576	276	226	33	1461	452	3.23	8
5	Division of Work	425	452	282	154	83	1396	452	3.1	9
6	Proper training	415	492	408	208	40	1523	452	3.45	3
7	Timely updation on competitions and latest technology	330	556	381	156	42	1465	452	3.24	6
8	Time management	465	572	330	148	32	1547	452	3.42	5
9	Maintain the cordial relations between the family member	495	480	276	144	69	1464	452	3.24	6

Source: Primary Data

It is clear from Table 7 that out of 9 suggestions offered by retailers, “Increase the retailer’s confidence through expertise knowledge” occupies the first rank followed by “Attend training programme”. A weighted average score of 3.45 is obtained both third and sixth suggestions. The suggestion of division of work got 3.1 on weighted average rank and placed in the last rank.

Conclusion

We accept that the retailers in Virudhunagar district have the above mentioned personal problems. This study gives a clear picture to minimize such problems after following the suggestions recommended by the researcher. Further they always ready to accept recent changes in technology. This leads to have a bright future to them.