

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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A STUDY OF UNORGANISED SECTOR IN INDIA: UNORGANISED RETAIL PERSPECTIVE

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ABSTRACT

Unorganised retail accounts for 97% of the total retail market in India. All the kiriyana stores, paan beedi shops, street vendors and hawkers etc which sell us goods and utilities but are not part of any organised system i.e are basically family owned and managed are known as unorganised retailers. Since this sector is a very large part of the Indian economy and one of its pillar stone as it employs a large number of population. This paper tries to understand various problems related to the unorganised sector including retail and the various problems faced by it and how to overcome the problems.

KEYWORDS

retail market, Indian economy.

INTRODUCTION

As per "Ministry of Labour and Employment " definition: Unorganized sector means an enterprise owned by individuals or self-employed workers and engaged in the production or sale of goods or providing service of any kind whatsoever, and where the enterprise employs workers, the number of such workers is less than ten.

Indian economy is dominated by agriculture sector on employment front with retail sector enjoying the second place. This is in fact the largest private industry in India and poised to witness a major shift on account of the opening of the retail industry to multi-brand foreign direct investment (FDI). Retail sector in India is anticipated to grow around 25-30% annually. The contribution of retail industry to GDP of India was between 8-10 per cent in 2007, and reached the figure of 22 per cent by 2010. The recent decision by Government of India to allow 100 per cent FDI in multi-brand retail has generated a lot of interest amongst all the stakeholders on the likely impact of this decision.

In spite of all these developments taking place on the economic front for the development of organised sector in India we still have a huge unorganised sector which will continue to dominate over the organised sector in the near future and will continue to be a pillar stone for earning livelihood for a large number of population in India, and this sector has its own issues and problems which also need to be looked into and to be sorted out, be it problems faced by the workers or issues related to women workers or any other problem which is being faced by the unorganised sector and which needs to be immediately redressed.

This paper keeping unorganised retail in focus tries to highlight the various problems which are being faced in the unorganised sector and tries to find some feasible solution for the same and what should be done to salvage the situation being faced by the sector and its sub parts on a day to day basis and how they can be mitigated if not removed.

CHARACTERISTIC OF INFORMAL / UNORGANIZED SECTOR

- Low productivity compared to formal sector
- Lower wages to workers
- Poor working conditions
- Excessive seasonality of employment
- Absence of social security measures
- Negation of social standard
- Poor human capital base (in terms of education, skill and training) as well as lower mobilization status of the work force
- Any effective legal action against it is seen as a step of impairing

CHARACTERISTICS OF UNORGANIZED WORKERS (UW)

- Have limited or no education or other skills.
- Are hugely scattered and don't have political pressure groups
- Don't have fixed jobs i.e. have seasonality as compared to formal sector workers.
- Social stratification is more in them in rural areas on the basis of Caste and sub-castes.
- Still today, they act as "bonded labour" in some cases due to low incomes & permanent indebtedness.
- Have insufficient labour laws relating to them.
- Work in very poor working environment.

ISSUES INVOLVED

- Insufficient labour laws
- No social security
- No guaranteed minimum wages
- Bonded labour (they don't complain about this because if they do their master may remove them) considering their ignorance)
- Child Labour (they are the most exploited among them)
- Working Women – issue of harassment at work place
- Low literacy among them
- Low incomes which they don't complain about
- Vulnerable to diseases

CATEGORIES OF TRADITIONAL RETAILERS**• FRUIT AND VEGETABLE SELLERS**

Sells fruit and vegetables.

• Food Store

Reseller of bakery products. Also sells dairy and processed food and beverages.

- **Non -Vegetable Store**

Sells chicken and mutton (supplemented by fish), or predominantly fish.

- **Kirana I**

Sells bakery products, dairy and processed food, home and personal care, and beverages.

- **Kirana II**

Sells categories available at a *Kirana I* store plus cereals, pulses, spices, and edible oils.

- **Modern Independent Stores**

Sells categories available at a *Kirana II* store and has self- service. Operates single or several stores (but not an organized chain of stores).

- **Apparel**

Sells men's wear, women's wear, innerwear, kids' and infant wear.

- **Footwear**

Sells men's wear, women's wear, and kid's wear.

- **CDIT (Consumer Durables & IT)**

Sells electronics, small appliances, durables, telecom, and IT products.

- **Furnishing**

Sells home linen and upholstery.

- **Hardware**

Sells sanitary-ware, taps and faucets, door fittings, and tiles.

- **General Merchandize**

Includes lightning, stationery, toys, gifts, utensils, and crockery stores.

WHAT HAS BEEN AND NEEDS TO BE DONE FOR THE SECTOR

1) Government has formed national commission to address this issue.

2) Social Security measures :- Social Security can be defined as "the provision of benefits to households and individuals through public or collective arrangements to protect against low or declining standard of living arising from a number of basic risks and needs.

Some examples of social security measures:

- Medical care of all sorts
- Provident Funds/Gratuity
- Medical Care of all sorts
- Payment of gratuity Act 1971
- Workmen compensation Act 1923
- Maternity benefit Act 1971
- Employees state insurance Act 1948
- Employees provident fund and the miscellaneous provisions act 1952

3) Introduction of Health insurance scheme – "SWASTHYA BIMA YOJNA"

4) Modernization of Unorganized Retail

The government should launch a time-bound "national *kirana* and wetmarket reform" programme. The key elements of this programme should be the following:

1. Assist the formation of co-operatives or associations of kirana stores, which in turn can undertake direct procurement of products from manufacturers and farmers. By eliminating intermediaries, kirana stores can obtain their supplies at lower prices, while farmers get better prices for their produce. The European and US experience of co-operative retailing needs to be studied in greater detail.
2. Encourage setting up of modern large cash-and-carry outlets, which could supply not only to kirana stores but also to licensed hawkers at wholesale rates. The case in China where the central government is using Metro Cash & Carry to modernize the entire supply chain and source directly from farmers is a case in point.
3. Make available credit at reasonable rates from banks and micro-credit institutions for expansion and modernization of traditional retailers. While a liberal branch expansion for Indian and foreign banks would help, the study recommends the promotion of innovative banking solutions for unorganized retail like Syndicate Bank's lending for small business linked with the collection of daily or weekly pigmy deposits.
4. Convert all uncovered wetmarkets to covered ones and modernize those markets in a time-bound manner with emphasis on hygiene, convenience to shoppers, proper approach roads, entry, exits, etc. PPPs should be formed between the government and existing small shops on the pattern of the "Industrial Infrastructure Upgradation Scheme" being successfully undertaken to improve infrastructure in existing industrial clusters.
5. Facilitate the formation of farmers' co-operatives to directly sell to organized retailers. In this case, while the government could provide tax incentives and capital subsidies, equity support should be avoided.

5) Regulation of organized retail

New restrictions on organized retailers are not advocated as this will dampen the modernization efforts of traditional retail. However, the study stress the need for organized retailers formulating certain "private codes of conduct" governing their relationships with suppliers including manufacturers, wholesalers, and farmers. The experience in Argentina, Mexico and Colombia could be studied in this regard. These steps could be complemented by the Competition Commission enforcing rules against collusion and predatory pricing as in the US, UK and France. The government may also consider enacting legislation if that ensures the implementation of a code of conduct by large organized retailers. Organized retail is subject to a number of licensing requirements at the central, state, and local levels that are cumbersome. A fresh look at the gamut of regulations is called for with a view to simplifying and compressing the time taken for the issue of permits. A move towards a nationwide uniform licensing regime for organized retail in all states and union territories is suggested.

6) Modernization of apmc mandis

Modernization of government regulated markets in the states is suggested on the lines on the NDDB Safal *mandi* model in Bangalore. The infrastructure of these markets needs to be improved by providing closed places for trading, better access roads, and also better hygiene with an effective waste disposal system.

CONCLUSION

Now once we have tried to understand the basics of the unorganised sector, what basically it means, what comes under its preview and how retail is an ntegral part of the unorganised ecosystem, we can safely conclude that unorganised sector is going to remain an pillar stone of or economy for a long time to come because it is part of day to day life of individuals which is difficult to replace easily. Along with this we can also say that there are also a few problems which exist for basically the workers who are in this sector , they have poor policy framework to guard them and minimal social security but the government is trying to do its part by introducing and implementing various laws but they need to improved upon and strictly implemented with modifications so that this sector and its workers continue to contribute their share in the development of the nation.

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