Chapter-1

Introduction

1.1 Retail sector in India.

The word retail is derived from a French word with the prefix re and the verb tailor meaning to cut again. Evidently, retail trade is one that cut off smaller portions from large lumps of goods. It is a process through which goods are transported to final consumers. In other words, retailing consists of the activities involved in selling goods directly to the ultimate consumer for personal, non-business use etc.

Retail sector of Indian economy has grown substantially and rapidly during the past few years. India is known as Nation of shop keepers, has the highest shop density in the world- one retail outlet for around 90 persons. As much as 92 per cent of the 5 million-plus outlets are smaller than 500 square feet in area. This means that in India per capita retailing space is about 2 square feet (compared to 16 square feet in the United States). India's per capita retailing space is thus the lowest in the world. Indian retail market accounts for 22% of GDP and it contributes 8% of total employment (A.T. Kearney's 10th annual global development index). The national and international retailing industry is moving towards offering more and more innovative and attractive retail formats to consumers. Even though the formats can be called in some uniform names, it varies from nation to nation or location to location. The retail sector is mainly divided into: - Organized and Unorganized Retailing. Organized retailing refers to trading activities undertaken by licensed retailers, that is, those who are registered for sales tax, income tax etc. These include the corporate-backed hypermarkets and retail chains, and also the privately owned large retail businesses. Unorganized retailing, on the other hand, refers to the traditional formats of low-cost retailing, for example, the local 'kirana' shops, owner manned general stores, paan/ beedi shops, convenience stores, hand cart, pavement vendors, etc.

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1 Source: KSA Technopak (I) Pvt Ltd, the India operation of the US-based Kurt Salmon Associates
An important aspect of current economic scenario in India is the emergence of organized retailing. The Entry of organized retail in India marked since 1990s but it got a boost with the FDI policy 2005-06, allowing single brand foreign retailers to take up to 51% of stake in a joint venture with a local firm. With the introduction of this new policy, a group of new organized retailers entered in to Indian retail market. Most of these organized retail shops are owned by Indian corporate companies. There has been a considerable growth in organized retailing business in recent years and it is poised for much faster growth in the future. In recent years, new organized retail stores/super markets/shopping malls are being opened up at a frenetic pace in different small cities and towns throughout the country. The country faced profound changes in the retail landscape. Increased urbanization and growth of small towns throughout the country coupled with increased income level, diversified food habits, growth of working women outside home, liberalization policies of the government enabled the growth of organized retailing in India.

China and India are late comers in the diffusion of modern retailing. The main reason why they lagged behind was the restrictions on foreign direct investment (FDI) in retailing. In China and Russia these restrictions were relaxed progressively in 1990s and in India partially in 2000. In January 2006, India allowed foreign companies to own up to 51% in single brand retail joint ventures (JVs) and up to 100% in multi-brand retailing.

The acceptance of retail stores depends on the degree to which a store satisfies the specific needs of the consumer. The organized retail sector constitutes 8% the total retail market, and is expected to grow at a faster rate than the traditional unorganized retail sector. Over 65% of the retail investment in the next few years will be from Indian corporate companies. The growth of retail trade in India is associated with the overall growth in the Indian economy. In fact retail sector in India is expected to grow at a higher rate than GDP, driven by changing lifestyle, strong income growth and favourable demographic patterns. \(^2\) Gross domestic Product grew by an annual rate of 6.6% during 1994-2000 but the

\(^2\) Source: Economist Intelligence unit.
growth slackened to 4.7% per annum during the next three years before the growth remarkably rose to 8.7% per annum in the last four years. This means a substantial rise in disposable income of Indian households since the mid-1990s. The data from the central statistical organization (CSO) shows, the growth of real private final consumption expenditure, dipped from an average of 5.7% per annum during 1994-2000 to 4% per annum during 2000-03, shot up to 6.7 per annum during 2003-07. Retail sales (in normal terms) in the country also followed a similar pattern: a high annual growth of 13.6% during 1994-2000, a low growth of 4.8% during 2000-03 and a smart pick up in the last four years, at around 11%. Private consumption expenditure and retail sales follow same pattern of growth proportionate to GDP growth. According to the Market Information Survey of Households (MISH) of National Council of Applied Economic Research (NCAER), the number of people in the income groups of “aspirers” and middle class doubled from 157 million to 327 million during last decade 1995-96 to 2005-06.

Over the years the demand for consumer durable goods increased with the rising levels of incomes, double income families, changing lifestyles, availability of credit, increased consumer awareness and introduction of new models by the Indian as well as multinational companies. Consumer durable goods were once considered as a luxury item with targeting the upper middle class for consumption. With increasing competition, price wars, branding and promotional strategies, the concept has melted down to the masses and has become a part of household necessities even among the lower-middle class and rural consumers of the country. Continuous economic growth and higher income levels will drive growth in volumes, any reduction in the duties will lead to lower down of the values and this will bring more consumers for the durable products. The biggest attraction for Multinational companies producing consumer durable goods is the growing Indian middle class. Before the entry of the organized retail shop Indian retail sector for durable goods was fully controlled by the unorganized retailers. But the Indian corporate companies changed the outlook of Indian retail
sector by introducing organized retail shops. Since then the organized and unorganized retail shops co-exists in India’s retail market. After almost 10 years of experience, the market share of unorganized retailers is reducing gradually and the organized retailers are becoming powerful in the market.

1.2. Classification of Retail Units

Retail units are classified based on multiple dimensions such as margin, turnover, size, type of products sold, nature of ownership, geographical locations, kinds of customer interaction, level of services provided etc.

Nature of ownership: The three basic legal forms of retail ownership are sole, proprietorship and limited liability Company. (Private and Public)

Operational structure-The retail operational structure can be classified in to the following three types- the independent trader usually operating only one retail outlet; the multiple or chain store; franchising and customer co-operatives.

Length and depth of merchandise- Retail units differentiate themselves on the basis of the range and variety of merchandise they maintain in their stores. Some retail business offers a wide range of goods. On the other hand some deal only a specific product category with a minimum range of merchandise within that product category.

Nature of service - With the growing emphasis of retailers on service mix in their operation, they are classified on the basis of level or the kind of services extended to their customers. Recently in India many retail outlets have been converted in to or built as self-service units, and are providing services such as delivery, credit, gift-wrapping, repairs, free service etc. Retailers are now looking at ways of gaining competitive advantage by adding new customer services.

Type of pricing policy- Some retailers choose to emphasis the low price rather than the service element of their retailing mix. Others choose to price their offerings above the

3 Chetan Bajaj, Rajnish Tuli, Nidhi v Srivastava-Retail Management, Pg No: 60
competition price, knowing that they will generate business on the basis of some other attributes such as convenient location premium merchandise mix, distinctive image etc.

**Type of retail location**-Under this, retailers are classified according to their geographical location. With the increasing cost of central sites, limited parking facility, and traffic congestion, many retailers have out of town locations; while others have preferred to locate in ‘cluster’ locations in down town centers.

**Method of customer interaction**-Traditionally most of the retail interactions have been conducted by face to face contact in retail stores. However a significant number of retailers are generating retail sales by non-store retailing operations such as mail order catalogues, telephone selling, door-to-door selling or mobile vendors.

### 1.3 Organized and unorganized retail units-

Based on the above parameters, the organized retailers can be defined as a corporately owned multiple chain store, with a merchandise of a variety of goods or a specific product category. They also include self service units providing home delivery, consumer credit, repairers etc. Organized retail location mostly depends on space availability, in order to provide parking facility to the consumers and avoid traffic congestion. Consumer interaction has been conducted mostly by advertisements and face to face contact in organized retail units. The unorganized retail shops are run by independent trader or partnership, usually operating one retail outlet, with a minimum range of merchandise, with independent pricing policy and prefer to locate in cluster locations.

#### 1.3.1. Definition to organized and unorganized retailing-

`^4`Organized retail or modern retail is usually chain stores all owned and franchised by 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 the chain of convenience stores is also a modern retail. A single large department store is also modern retail.

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`^4`Source: The ICRJER survey (2009)
Organized retailing refers to companies managing huge retail outlets, individual or chain stores within a city or across cities, using carefully selected and trained personals on a large scale with high volumes. Their volumes and profits are high, management is professional, competition is tough and return is high. They are managed by organizations instead of individuals.

Unorganized retailing refers to a situation where there are large number of individual small retailers operating in the market each with limited number of customers, product range, services efficiency and expertise.

1.4 Consumer durable goods

Consumer goods like washing machines, T.V. sets, audio-video systems etc, which yield services or utility overtime rather than being completely used up at the moment of consumption can be termed as consumer durables. Most consumer goods are durable to some degree, and the term is often used in a more restricted sense to denote relatively expensive, technologically sophisticated goods. The consumer durables segment can be segregated in to consumer electronics (TVs, VCRs audio systems), consumer appliances, also known as white goods (Refrigerators /washing machines, Air conditioners) and Brown goods (Microwave ovens, Vacuum cleaners, cooking range). (Table-1.1)

<table>
<thead>
<tr>
<th>Types of Consumer durable goods</th>
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<tbody>
<tr>
<td>Consumer Electronics</td>
</tr>
<tr>
<td>Mobile Phones</td>
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<tr>
<td>T Vs</td>
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<tr>
<td>M P3 Players</td>
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<tr>
<td>Laptop</td>
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<tr>
<td>White goods</td>
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<tr>
<td>Refrigerators</td>
</tr>
<tr>
<td>Washing Machines</td>
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<tr>
<td>Air Conditioners</td>
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<tr>
<td>Brown Goods</td>
</tr>
<tr>
<td>Mixers</td>
</tr>
<tr>
<td>Grinders</td>
</tr>
<tr>
<td>Microwave Ovens</td>
</tr>
<tr>
<td>Cooking Range</td>
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<tr>
<td>Electric Fans</td>
</tr>
<tr>
<td>Chimneys</td>
</tr>
</tbody>
</table>

Source-India Brand Equity Foundation (IBEF)

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5 M.Prabhakar Reddy-"Problems and prospects of retailing in India"-Retail management: Principles and practices (2006)
1.4.1. Consumer durable goods industries in India-

The Consumer Durables industry consists of manufacturers of durable goods and appliances for domestic use such as televisions, refrigerators, air conditioners, washing machines, cell phones etc. Kitchen appliances like microwave ovens are also included in this category. Before liberalization of Indian economy, only a few companies like Kelvinator, Goderage, Alwyn, and Voltas were the major players in the consumer durable market. After liberalization, foreign players like LG, Sony, Samsung, Whirlpool, Daewoo and Aiwa entered in to the market. This sector has been witnessing significant growth in recent years. One of the factors responsible for this is the emergence of organized retail shops. The other driving factors are such as the emerging retail boom, real estate and housing demand, greater disposable income of the people and an overall increase in the level of affluence of a significant section of the population.

India being the second largest growing economy with huge consumer class has resulted in consumer durables as the fastest growing industries in India. The urban and rural markets in India are growing at an annual rate of 7 to 10 per cent and 25 per cent respectively. One of the key enablers of this growth has been the increasing penetration of organized retail. While there are established distribution networks in both rural and urban India, the well-known brands are increasingly depending on organized sector now- a- days. Around 96 per cent of the more than 5 million retail premises of all types in India are smaller than 50 sq meters. This situation is, however, transforming. Big Shopping malls based on well prepared plans constructed by developers are coming up in Indian cities. Although many of the new organized malls are much smaller than their western counterparts, which provide Indian consumers a far larger number of attractive, comfortable, brand-conscious outlets to shop. This gives a positive impact on the consumer durables industry, as organized retailing would not only streamline the supply chain, but also facilitate increased demand, especially for high-end and branded products.
1.5 Unorganized retail sector deals with consumer durable goods

The Indian retail markets are dominated by unorganized small retailers that constitute nearly 92% of the total market space. Especially in the case of consumer durable goods, the unorganized shops used to support the durable goods industries in the initial stages of introduction of a new product, by enabling them to promote their brands in urban and rural areas. But the situation has been changing gradually since the recent past. The unorganized retail sector is facing many problems. The problems of unorganized retailers are mainly in terms of absence of many factors, such as proper supply chain management, superior vendor relationships, infrastructural facilities, quality customer services, timely promotional campaigns, financial backup etc. The branded companies prefer organized shops than the unorganized shops. The attitude of customers are also gradually changing towards organized market segments mainly due to increased income levels, strong economy, changing life styles and shopping habits of customers etc.

1.6 Emergence of organized retail trade in India-

The emergence of first phase of organized retailing in India can be traced back when a shopping centre came into existence in the year 1869 with Mumbai Crawford Market. After that, in the year of 1874 Hogg market, popularly known as new market came into existence in Kolkata. This shopping centre was designed by East Indian Railway’s Co. Architect R.R. Banya and was named after the then municipal commissioner of Calcutta Sir Stuart Hogg. Today, the New Market continues to be a premier shopping area in Kolkata. Its red-brick Gothic clock-tower today bears testimony to the past grandeur of this first shopping centre in India. Today from linen to cakes and fruits to fishes everything is available at the New Market at a reasonable price and this has made the New Market sustain its popularity among the metro customers of Kolkata. The tenant mix of this first shopping centre is unique as it has around 2000 stalls which are organized in an order of merchandize. The second phase of development of organized retailing can be traced back to the year 1931 when Bata shoe Co.

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took lead in opening its chain stores at various cities & towns. It was followed by DCM and Raymond’s extensively. The earliest seed of the so-called specialty malls can be traced back to shopkeepers who stocked goods of the same product category in a particular locality. The sign of organized retail, to a great extent was visible in the functioning of stores such as ‘Akbarally’ in Mumbai and ‘Nilgiris’ and ‘Spencers’ in Chennai. These stores later evolved into multi chain outlet and were the first to bring on the ‘onset of organized retail’ in India. The evolution of PDS (Public Distribution System) of grains in India having its origin in the rationing system introduced by the British during World War II was an example of single largest retail chain in the country. The canteen stores department and the Post Offices in India are also among the largest network of outlets in the country, reaching populations across state boundaries. The Khadi and Village Industries (KVIC) were set during post Independence and today it has more than 7000 stores across the country. At present India is rapidly evolving in to an existing and competitive market place with potential target consumers in both the rich and middle class segments. Manufacturer owned and retail chain stores are springing up in urban areas to market consumer’s goods in a style similar to that of mall in more affluent countries. Even though big retail chains like Crossroad, Saga and Shopper’s stop are concentrating on the upper segment and selling products at higher prices. A.V Birla Retails, More, RPG’s Spencers, Food World and Big Bazaars are tapping the huge middle class population. There has been tremendous amount of Interest in the Indian retail trade from global majors. Over the years, International brands like McDonalds, Swarovski, Lacoste, Domino’s, Pepsi Benetton, among a host of others have come in and thrived in India.

The Indian retail sector dominated by the unorganized traders is facing strong competition from their organized counterparts. Different shopping experience and availability of variety of products drags the consumers to organized malls. Driving factors for the growth of organized retail shops in India are increasing income levels, changing consumption pattern, new life style trends, urbanization, credit availability, nuclear families etc. The table below shows main players in organized retail sector and their penetration level in different Indian cities.
Table-1.2. Organized retailing in India-

<table>
<thead>
<tr>
<th>Name of the shops</th>
<th>Penetration level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pantaloon Retail Ltd (Future Group venture)</td>
<td>Over 2 million sq ft of retail space spread over 35 cities with 65 stores and 21 factory outlets.</td>
</tr>
<tr>
<td>Shoppers Stop (K Raheja Group venture)</td>
<td>Over 3.21 million sq ft of retail space spread over 23 cities with 51 stores.</td>
</tr>
<tr>
<td>Spencer Retail (part of RP-SG Group)</td>
<td>Retail footage of close to 1 million sq. ft. across 45 cities with 200 stores.</td>
</tr>
<tr>
<td>Lifestyle Retail (Landmark Group venture)</td>
<td>Approximately 15 lifestyle and eight home centre stores.</td>
</tr>
<tr>
<td>Bharti Retail</td>
<td>74 Easy day stores with plans to invest about 2.5 billion USD over the next five years to add about 10 million sq ft of retail space in the country.</td>
</tr>
<tr>
<td>Reliance Retail</td>
<td>700 stores with a revenue of 7,600 crore INR.</td>
</tr>
<tr>
<td>Aditya Birla ‘More’</td>
<td>575 stores with approximate revenue of 2,000 crore INR. Recently, purchased stake in Pantaloon Retail.</td>
</tr>
<tr>
<td>Tata Trent</td>
<td>59 Westside stores, 13 Star Bazaar hypermarkets and 26 Landmark bookstores.</td>
</tr>
</tbody>
</table>

Source: compiled from company websites

1.7. Conceptualization

This study is based on the impact of organized retail shops on the unorganized retail shops deals with consumer durable goods analyzed based on changing consumer behaviour towards organized retailers and unorganized retailers. The new trend of organized retail shops started in Indian economy from 2005 onwards. Big Bazaar, D-Mart, More (Birla
group), Kroma, Star Bazaar, Vijay Sales and Crome are some of the big players in this field. Globalization and Liberalization policies followed by the government also favoured the growth of organized retail sector. The organized retail shops deal with different types of goods like consumer goods, consumer durables and furniture, all available under one roof. This new trend changed the life style of the locals. The increased income levels due to better employment opportunities generated in IT sector also improved the spending pattern of the people. People are very much exposed to the western way of living. Consumers are expecting more and more international brands at reasonable price. Imported goods became part and parcel of the life of every Indian consumer. Consumer behaviour depends on many factors like changing income levels, tastes and habits of the people, price levels etc. But there is a tremendous change in the consumer’s spending behaviour after the entry of modern organized markets. However, opinions are divided on the impact of the growth of organized retail shops in the country. Concerns have been raised initially; growth of organized retailing may have an adverse impact on retailers in the unorganized sector. It has also been argued that growth of organized retailing will yield efficiency in the supply chain, enabling better access to markets for the producers including farmers and small producers and enabling them to get higher prices for their products on the one hand and low priced goods to the consumers. Evidences show that the consumption pattern is changing by way of preference given by the consumers to the organized shops like Big Bazaar, V-star, Crome etc. In the context of divergent views on the impact of organized retail, it is essential to conduct an in-depth study on the possible effects of organized retailing on unorganized retailing in India.

This study is confined to the retailers’ deals with consumer durables operating in Pimpri-Chinchwad area of Pune District. There are around 30 unorganized retailers and 5 organized retailers selling durable goods are operating in the area. Various flex boards and advertisement devices indicate the increasing importance of organized shops in the city. Traditional retail formats like hawkers, grocers and paan shops co-exists with modern formats like super markets and non-store retailing channels such as multilevel marketing and tale-
shopping. Organized retail is fast expanding in upcoming smaller market like Pimpri-Chinchwad that already has outlets of brands such as Big-Bazaar, More, D-Mart, Vijay Sales, Star-Bazaar etc. In this research study, the researcher analyzed the impact of organized retail shops on unorganized retail shops, based on the changing consumer behaviour towards consumer durable goods.

1.8. The importance of the study

1) The study will help to reveal the preference criteria for the purchase of consumer durables. It can also give an insight into the preference of the consumers towards organized and unorganized stores along with reasons, which can become helpful to the marketers to redesign the marketing strategies for consumer durables.

2) The study will help to clarify some facts like, the relation between income and purchase of consumer durables, employment generation, change in purchasing power of the consumers, availability of better quality products, contribution of durable goods industries to the national income etc.

3) There are large number of retail shops in the un-organized sector, such as Grocery, Vegetable shop, consumer durable shops etc. But only about 8% of outlet in the organized sector, such as retail chains, departmental stores, special stores and malls led to a boom in India's retail industry in the past 8-10 years. This study enables to understand the fast growth trend in Indian retail sector.

4) The Indian market comprises of three different types of consumers such as rich consumers having tremendous purchasing capacity, middle class consumers having adequate purchasing power, and the bottom line consumers who possess low purchasing power. Another aspect of study is role of big retailers in changing this consumer's spending behavior.
5) Most of the developed economies are very much relying on their retail sector as an engine of growth. Due to drastic change in the behavior of the consumer in the view of growing economy, the prospects of retail sector to Indian economy also been discussed.

6) The study will help to understand the problems of the unorganized retailers due to the emergence of organized retailing.

7) With a comparative analysis of organized and unorganized retailers, the study will help to learn the role of economies of scale like reducing cost of intermediation and centralized purchase, benefiting both producers and consumers.

8) The study will help to analyze the importance and contribution of consumer durable goods industries in the economic growth of India.

9) The study will help to analyze the change in Marginal Propensity to consume in India over the years and its relation with the growth of consumer durables industries and organized retail sector.

1.9. Scope of the study

The entire retail scenario in India is passing through a transformation phase since the entry of organized retail shops. So it becomes important to understand the changes in consumer behavior and the impact on unorganized shops in India. The scope of the research is to gain an understanding of the actual status of the unorganized retail shops by exploring the changing mindset of the consumer when it comes to his shopping decision. The research is focused on consumer durable goods, which is one of the upcoming segments in India after the introduction of labialization policy. Today the consumer can walk through air-conditioned shops and take his time to select the best brands according to their preferences. But there are some consumers who prefer the old traditional stores due to the trust factor. The criteria
determine consumer’s preference to shop also mentioned in this study. It is the aim of the present research to study the determinants of consumption pattern for durable goods in the context of traditional stores and new modern organized formats. Further aspect of this study is an analysis of the importance of consumer durable goods industries by analyzing use and influence of durable goods. The role of organized retail shops in the growth of durable goods also studied.

1.10. Objectives of the study
1. To study the impact of organized retail shops on unorganized retail shops, in terms of changes in consumer behavior and changes in the percentage sales of unorganized retail shops deals with consumer durable goods.

2. To know the factors attracting the consumer’s preferences towards organized retailing.

3. To study the recent changes in the consumption pattern of the consumers based on their preferences towards organized shops.

4. To study the role of organized retail shops in the growth of consumer durable goods sector.

1.11. Research Hypotheses
1. There is an impact on the unorganized retail shops due to the emergence of organized retailers in terms of consumer behaviour.

2. There is an upward trend in the demand for durable goods sold by organized retail shops.

1.12. Reference Period-
The reference period of the study is 2005 to 2013. In India, the organized retail initiated from 2000 onwards. But it was after 2005, the organized shops occupied the market places of major city centers. In Pimpri-Chinchwad area, the first organized mall was established by Future
Group in the name of Big Bazaar in 2006. So the researcher selected 2005 to 2013 as the suitable time duration to conduct this study.

1.13. Limitations of the study-

1. In India at present there is no official machinery which regularly releases retail statistics. Retail researches are based on some reliable private data sources. The secondary data analysis of the present research study has relied much on data generated by such private sources.

2) The survey has been confined to Pimpri- Chinchwad Municipal Corporation area of Pune district of Maharashtra state only.

3) The sample size was restricted to consumers from 250 households, to represent the entire consumers of the study area.

4) Respondents have replied as per their own perception and experience thereby the possibility of personal bias cannot be ruled out completely.

5) The managers of organized retail shops were not ready to disclose the details of their sales, turnover and overhead expenses accurately. The status of the shops were mentioned by observing shop during peak and festival seasons and by reviewing concerned company's annual reports published in their websites.

6) As per the pilot survey conducted by the researcher, the total numbers of unorganized consumer durable shops are 30. There is no official record available to back this data. The shop act license office does not have the data computerized yet.

1.14. Chapter scheme-

Chapter1-Introduction- This chapter includes definition to organized and unorganized retail units, consumer durable goods and its types, conceptualization, reference period, objectives, hypothesis, importance, scope and limitations of the study.

Chapter2- Research Methodology-This chapter includes methods of data collection, sources of secondary data, research questions and statistical tools applied to analyze and test the hypothesis.
Chapter 3- Profile of the study area - This chapter includes a detailed review of Maharashtra state in which the study area Pimpri-Chinchwad includes. It also includes the history, economic and demographic features of Pimpri-Chinchwad area.

Chapter 4- Review of literature - This chapter includes the review of research work done based on some similar topics. The researcher reviewed 45 research articles, 14 research publications, 2 books and one PhD thesis related to the present research and mentioned research gap also.

Chapter 5- Growth of consumer durable industries and organized retail sector - This chapter gives an idea about the performance of consumer durable industries in India and a review of organized and unorganized retail shops deals with consumer durables. Data collected from various sources also analyzed to give meaningful explanation to various aspects of the study.

Chapter 6- Analysis and interpretation of Primary data - This chapter includes tabular and graphical representation of primary data collected from sample population. The sample population includes consumers, organized and unorganized retailers. Data has been reclassified and interpreted with the help of graphs to justify the objectives.

Chapter 7- Hypothesis Testing- This chapter includes the analysis of hypothesis based on statistical tools like Chi-Square, Proportionality test etc. This chapter also includes theoretical relevance, suggestions, conclusions and future research directions of the study.