

‘A Study of the Contribution of Poona Merchants Chamber in the Promotion of Whole Sale Grocery Business in Pune City’

1. Introduction

The term ‘business’ refers to the state of being busy, as an individual or society as a whole, doing commercially viable and profitable work. Business also means an organization engaged in the trade of goods, services, or both to consumers.

Right from civilization, business exists as a part of the society and hence is also intimately affected by social, economic and political changes. At the same time, any businessman faces many issues and problems while conducting his business. In dealing with these issues, businessmen realized that they should come together and form their association. Such associations have the following benefits:

1. They provide a common platform to the businessmen to share their experiences.
2. They help to unite the businessmen to fight out problems commonly faced like issues relating to weighing, storage, testing, gaining market information and dispute solving.
3. They provide representation to the local authorities like Municipal Corporation and also state and central government departments, bureaucrats, policy makers and ministries for drafting or amending trade related policies.
4. They help to develop best business practices which would be beneficial in the long run.
5. They also perform other functions like information sharing, providing education by arranging visits and guest lectures, initiating publications and others.

Such organizations take the form of *Trade associations* or *Chambers of Commerce*. *Trade Associations* are formed by businesses that operate in a specific industry. While *Chamber of Commerce* is a local organization of businesses that operate in a specific geographical area i.e. a town, city or at the state or national level. Generally a Chamber of Commerce would have industrialists as its members. A *Merchants Chamber* is related to merchants or trading community of a particular geographical area. It is different from a Chamber of Commerce.

These organizations exist at various levels like:

1. International level , for example World Trade Organization
2. National level, for example NASSCOM, the National Association of Software and Services Companies.
3. State level, for example MACCIA, the Maharashtra Chamber of Commerce, Industry and Agriculture in the state of Maharashtra.
4. Regional level, for example Poona Merchants Chamber, an association of traders dealing in groceries and certain essential commodities.

2. Wholesale Grocery Business

The trade of grocery items is one of the oldest trades in India. In India, traditionally, there have been many middlemen involved in the distribution channel of groceries in the chain from the agriculturist (farmer) to the final consumer. In addition, agents are also involved in the intra and inter-state transportation of agricultural goods to the wholesaler in the cities. Historically, the wholesale grocery trade of Pune too flourished with the development of the city.

Today, the wholesale grocery trade in Pune includes trade in a wide variety of agricultural items like cereals, pulses, edible oil, sugar and jaggery, coconut, dry fruits and also certain processed items like flour, suji, besan and also what is popularly called 'poha' and murmura'. The goods are brought to Pune from all parts of India. In all, there are around 550 wholesale grocery traders in Pune city out of which around 500 wholesale grocery traders are the members of Poona Merchants Chamber. Earlier the market for wholesale grocery items was spread in the heart of the city like Nanapeth, Ganesh peth, Bhavani peth and other areas, but in the year 1975, the Agricultural Produce Marketing Committee (APMC) shifted the entire market to Market Yard and hence now most of the wholesalers operate from the Market Yard only. Yet there are certain traders who still operate from the previous areas also.

3. The Poona Merchants Chamber

The Poona Merchants Chamber is a non-profit organization, acting as a representative of traders dealing in grocery items. It was established in the year 1949 as a non-profit making company under section 25 of the Indian Companies Act. Today, the Chamber has 495 traders as its members and there are innumerable business associations of

Maharashtra associated under the leadership of the Chamber. The main objectives of the Chamber are:

- Protection of traders' interest and fighting against injustice.
- Bringing about unity amongst the traders and ensuring the further growth of the trade.
- Promoting awareness amongst the traders regarding legal and other relevant issues pertaining to the trade.
- Undertaking activities as a contribution to society.

At the same time, it also ensures that the interests of the customer and the farmers are not violated.

All alone, an individual trader becomes ineffective, his resources, knowledge, capacity to fight against injustice is limited. **Hence the Chamber has designed its motto '*United we stand, divided we fall*'.**

4. Statement of the Problem:

The Poona Merchants Chamber has been working for the promotion of the wholesale grocery business since the year 1949, and continues to do so even today. During the long span of its fruitful existence, it has provided many services to its members, represented the wholesale grocery traders before the government and also provided leadership to the other trade associations in the State of Maharashtra. Today there are around 550 wholesale grocery traders operating in Pune city out of which 495 are the members of the Poona Merchants Chamber. Thus it would be worthwhile to study the organization and working of the Poona Merchants Chamber and to evaluate the role and contribution of the Chamber for the promotion of wholesale grocery business in Pune City. Thus the Study has been titled as: '*A Study of the Contribution of Poona Merchants Chamber in the Promotion of Whole Sale Grocery Business in Pune City*'

5. Relevance of the Study-

The present study of the contribution of Poona Merchants Chamber in the promotion of wholesale grocery business in Pune city is quite relevant in the present context.

➤ **General relevance:**

Grocery items are the basic necessity of mankind besides clothing and shelter. This research work starts with the Literature review on Trade and Commerce, need for Trade Associations and Chambers of Commerce. The profile of Agriculture sector in India and in Maharashtra State shows the need for establishing a solid distribution

channel of grocery items from the agriculturist to the end-user or consumer. Poona Merchants Chamber was established in the year 1949 as a body of Wholesale Merchants. It is an important pioneering organization of Wholesale traders.

In the first part of this research work, the organization structure of the Chamber, its functions and activities, intermediaries in the wholesale grocery market like agents, 'adatiya', 'tolari' and others have been explained. Today the Chamber mainly operates from the Market Yard area.

➤ **Special Initiatives and Leadership of the Poona Merchants Chamber-**

In the second phase of this research work, the Poona Merchants Chamber is explained more in detail. There are a number of special initiatives undertaken and continued successfully by the Chamber over the last several years. Conferring awards on successful traders, recognizing journalists in the field of agricultural marketing, continued healthy relations with the 'hamaals', 'Stree Kaamgaar Kalyan Yojana', 'Ladoo-chivda program' etc. are some of them. The Poona Merchants Chamber is not only a body of wholesalers, but also respected by other stakeholders. The Poona Merchants Chamber has been providing up-to-date information, creating a platform for representation with the government and settling many important issues. Hence it has been the leader for other Trade Associations and Chambers in the state. Even in the policy framing of the government, the Chamber is invited to express its views.

➤ **Academic relevance-**

This research work makes an overall, indepth study of the Poona Merchants Chamber. Similar study can also be conducted for other Chambers of Commerce or other bodies. Even the points of suggestions made for the further development of Poona Merchants Chamber would help in enhancing the working of Poona Merchants Chamber in future.

Thus this research work has been a completely relevant exercise for the students and faculty in Commerce education.

6. Objectives of the Study-

The Objectives of the present Study are:-

1. To study the organization and working of Poona Merchants Chamber and its contribution in the promotion of the wholesale grocery business in Pune city.

2. To evaluate the role and contribution of Poona Merchants Chamber in terms of
 - (i) Protecting the interest of members.
 - (ii) Representing before the government in policy making.
 - (iii) Undertaking activities for member education and providing a common platform for members.
 - (iv) Social contribution.
3. To enlist the various problems faced by the Poona Merchants Chamber.
4. To suggest measures to address these problems and enhance the level of performance of the wholesale grocery business.

7. Justification of the Objectives

The Poona Merchants Chamber has been consistently working since the year 1949 for assisting the traders in dealing with these issues. The help provided by the Chamber enables the wholesale grocery trader to carry on his business smoothly which can also lead to increase in turnover. Thus the Poona Merchants Chamber contributes in the promotion of the wholesale grocery business in Pune city. In addition, the fact that the Poona Merchants Chamber still exists, still has majority of wholesale grocery traders as its members, and is relevant even today points out to its successful working.

Thus the researcher intended to study the organization and working of the Poona Merchants Chamber, evaluate its role and contribution in the promotion of wholesale grocery business and also the problems that the Chamber faces in fulfilling its functions. Then appropriate suggestions are also offered to improve the functioning and effectiveness of the Chamber.

8. Statement of the Hypothesis

The following hypothesis has been framed for the purpose of the research study:-

Hypothesis 1

“Poona Merchants Chamber has helped in improving the structure and systems of Wholesale grocery business in Pune city”.

Hypothesis 2

“The member-traders of Poona Merchants Chamber are generally satisfied with the working and services of the Poona Merchants Chamber”.

9. Scope and Limitations of the study

- a. Geographical scope- This study is restricted to Pune city only.
- b. The focus is on the wholesale grocery traders who are members of Poona Merchants Chamber. The other wholesale grocery traders are excluded.
- c. Researcher has considered the other stakeholders for opinion purpose only.
- d. For the historical data, scope is restricted to records of Poona Merchants Chamber and availability of other documents.
- e. The researcher has used observation method also as a part of research methodology. However these are personal observations of the researcher, which may be biased.
- f. This research work has been completed by the researcher alone. Hence there are obvious time constraints, monetary limitations and physical limits.

10. Research Methodology and Sources of data

The following methods are used for collecting the information and data required for the study:-

a. Survey and Questionnaire Method

The Primary data is collected through the appropriate questionnaire prepared for the Member-traders of the Poona Merchants Chamber. In addition, a separate questionnaire has also been prepared to collect data from the various stakeholders of the Poona Merchants Chamber.

b. Interview Method

In order to support the Survey and Questionnaire Method, in-depth interviews of the current as well as former Office-bearers of the Poona Merchants Chamber like President, Vice President and Secretary were conducted. In addition, interviews of some eminent personalities associated with the wholesale grocery business as well the Awardees of the Poona Merchants Chamber were also conducted.

c. Observation Method

The day-to-day working and activities of the Poona Merchants Chamber were observed by the researcher carefully. In addition, the special events of the Chamber were also attended and observed by the researcher. Also, the working of the wholesale grocery market, its structure and systems and its various intermediaries were also carefully observed.

d. Library Method

The secondary data is collected from books, newspapers, journals, websites, monthly magazine of the Poona Merchants Chamber –‘VanijyaVishwa’ as well as special memoirs published at the time of the golden jubilee of the Chamber and also the Memorandum and Articles of Association of the Chamber. In addition, the data about the wholesale grocery business at Pune APMC office has also been collected.

11. Population and Sample

1. Member-traders

The list of member-traders of Poona Merchants Chamber, ending on 31st March, 2015 was considered. It consisted of 495 member-traders. In the initial survey of few traders, it was observed that the traders deal in many commodities, not only one. Since the population is homogenous in respect of association with Poona Merchants Chamber, it was decided to have a sample of 100 traders. For selection of sample, simple random sampling method was adopted. Care was taken to include traders of various commodities like rice, wheat, spices and dry fruits, jowar, bajri, pulses and ‘dals’, jaggery, sugar, tea-coffee, so as to have a fairly representative sample.

2. Stakeholders

The stakeholders of wholesale grocery business include officials of Pune APMC, ‘hamaals’ or porters, commission agents, consumers, farmers and ‘stree kaamgaar’ or female workers in the wholesale grocery market.

The exhaustive list of stakeholders was not available anywhere. These stakeholders are not directly associated with the Chamber. Hence it was decided to have interviews with various stakeholders to know about their opinion about the Chamber. Sixty such

stakeholders were selected by convenience sampling method and their interviews were conducted.

3. Office Bearers

In order to have an in depth account of the internal working of the Chamber and the problems faced by it, interviews of 11 office bearers, present and past, were conducted. For this, Convenience Sampling method was used to collect the opinions of office bearers like President, Vice-President and Secretary.

4. Eminent persons

Eminent persons associated with the field of wholesale grocery business as well as the Awardees of Poona Merchants Chamber were identified and interviewed. Interviews of nine such persons were conducted.

12. Analysis and Interpretation of Data

i) Initiatives undertaken for improving the structure and systems of wholesale grocery business

From the primary and secondary data collected by the researcher, it was observed that the Poona Merchants Chamber has successfully undertaken the following initiatives during the past decades for improving the structure and systems of the wholesale grocery business-

- a. Constituting and effective functioning of the Dispute Redressal Committee to resolve disputes among the traders.
- b. Constituting and effective functioning of Co-ordination Committee to maintain co-ordination between the member-traders and ‘hamaals’ of the wholesale grocery market.
- c. Initiating a licensing system for ‘dalals’ or commission agents in the wholesale grocery market.
- d. Constituting and effective functioning of ‘Stree Kaamgaar Kalyan Yojana’ for the female workers in the Market Yard.
- e. Successful publication of monthly magazine ‘Vanijya Vishwa’ and providing it free of cost to all the members.
- f. Provision of Centrax facility for all the Member-traders in the Market Yard.

g. Providing strong leadership and effective representation for solving the problems of wholesale grocery traders, not only in Pune city, but also in the state of Maharashtra, right from the its inception in 1949.

ii) Opinion of stakeholders about the Poona Merchants Chamber

From the analysis of opinions of stakeholders of Wholesale grocery business, the following information was obtained:-

Whether Poona Merchants Chamber has contributed in the promotion of wholesale grocery business in Pune city

Opinion	Percentage of respondents
Yes	82
No	8
Not Aware	10

Extent of contribution of Poona Merchants Chamber in the wholesale grocery business in Pune city

Opinion	Percentage of respondents
High contribution	15
Medium contribution	72
Low contribution	13

Thus the stakeholders too have a positive image of Poona Merchants Chamber.

iii) Opinions / Interviews of Office Bearers

The following were the main observations of the researcher from the interviews of past and present office bearers of Poona Merchants Chamber:-

- a. Poona Merchants Chamber enjoys respect with the government, not only at the regional and state level, but also at the level of central government.
- b. Challenges/ Problems before the Poona Merchants Chamber
 - Low membership fees
 - Problems related to the APMC
 - Saturation in the wholesale grocery business
 - Different and opposite expectations of members

iv) Opinions of Member-traders about the Chamber

The data about the opinions of Member-traders about the Poona Merchants Chamber and their level of satisfaction regarding the functions performed by the Chamber like Representation, Information, Promotion, Common Service, Social Welfare, Image Building and Maintaining relations with other trade associations and chambers of commerce was analysed. Out of this data, the opinion about one function has been given below:-

a. Information function

Opinion regarding the performance of the Poona Merchants Chamber in the function of providing information.

Opinion	Percentage of members
i) Highly satisfactory	28
ii) Satisfactory	70
iii) Not satisfactory	2

In a similar way, the opinions of member-traders regarding the other functions performed by the Chamber were analyzed. It was found that more than 75% of the members are satisfied with the functions performed by the Chamber like Representation, Information, Common Service, Promotion, Social Welfare, Image Building and Maintaining relations with other trade associations and chambers of commerce.

v) Opinions of eminent persons and awardees

From the interviews conducted of eminent persons and awardees like reporters of newspapers like ‘ Sakal’, ‘ Loksatta’, the following points were observed:-

- a. Poona Merchants Chamber is looked upon with respect for its strong leadership, ethical practices, historical standing and social service.
- b. A unique feature of the office bearers of the Chamber is that they are personally present for all the activities of the Chamber and they collectively undertake representation with the government and thus they adopt the principle of unity and brotherhood, for solving common problems.

- c. Poona Merchants Chamber has always enjoyed respect not only at the government level, but also with the press, and hence has always enjoyed positive publicity.

13. Testing of Hypothesis

- a. On the basis of the main observations from the primary and secondary data collected by the researcher, it was found that the data supports and proves the first hypothesis :-

“Poona Merchants Chamber has helped in improving the structure and systems of Wholesale grocery business in Pune city”.

- b. The Statistical hypothesis was taken as follows,

‘If atleast 75% of members are satisfied with the individual functions, then they are generally satisfied with the working and services of the Poona Merchants Chamber’.

Using Z test for proportion, it was proved that more than 75% of the members of Poona Merchants Chamber are satisfied with the functions of Representation, Information, Common Service, Promotion, Social Welfare, Image building and Maintaining cordial relations with other trade associations and chambers of commerce.

Thus the data supports and proves the second hypothesis also:-

“The member-traders of Poona Merchants Chamber are generally satisfied with the working and services of the Poona Merchants Chamber”.

14. Findings and Interpretations

a. General Findings

(i) Wheat and Rice are the principal commodities traded by the members of Poona Merchants Chamber in the wholesale grocery business in Pune city.

(ii) 40% of the members have been the members of the Chamber for more than 30 years.

(iv) About 43% of the members have annual turnover more than Rs. 5 crores.

b. Opinion regarding importance of various functions of Poona Merchants Chamber

(i) According to the members' viewpoint, Representation function is the most important, followed by Information function and Common Service functions.

If the first three functions are performed effectively, it automatically results in the promotion of the wholesale grocery business in Pune city.

Also, Image Building and maintaining relation with other trade associations and chambers of commerce are also important, but more from the viewpoint of the Chamber itself.

This is followed by the Social welfare work performed by the Poona Merchants Chamber.

c. Level of satisfaction regarding the functions performed by Poona Merchants Chamber

From the primary data collected by the researcher, it was found that atleast 75% of the member-traders are satisfied with the functions of the Poona Merchants Chamber like Representation, Information, Common Service, Promotion, Image Building, Maintaining relations with other trade associations and chambers of commerce and Social Welfare. Thus we can conclude that "The member-traders of Poona Merchants Chamber are generally satisfied with the working and services of the Poona Merchants Chamber".

d. Issues and Problems faced by the Member-traders in their wholesale grocery business

(i) Illegal retailers and wholesalers in the Market Yard i.e. Traders operating without license. In addition, the APMC has issued many licenses to traders who operate from outside the Market Yard. This has resulted in substantially reduced business for the traders in the Market Yard. In addition, there is no effective control and regulation over such traders and there is laxity in collection of cess. While the traders in the Market Yard face harassment over even their petty mistakes. (for example, if there is no stamp on the bill). In addition, all traders are expected to deal only with traders holding a valid license. Sometimes, if any trader does not renew his license, and unknowingly, other traders deal with him, then the honest traders are penalized, for no fault of theirs.

(ii) Changes in the APMC Act, other laws of the Central and State government, and particularly changes in taxes like Value Added Tax, Local Body Tax as well as documentation involved and others.

(iii) Lack of proper infrastructure in the Market yard like power failure, problems of piling garbage, shortage of warehousing facilities, drainage facilities, toilets, frequent traffic jams, lack of internet facilities and others.

(iv) Common business problems like attrition of employees and others.

(v) How to expand in related businesses.

e. Expectations of Member-traders from the Poona Merchants Chamber

(i) Solving their common problems through effective representation with the relevant authorities.

(ii) More information about the various laws related to the wholesale grocery trade, direct and indirect taxes, documentation involved etc. by appointing experts in the field.

(ii) Information about opportunities in businesses related to the wholesale grocery business like food processing business.

(iii) How to take advantage of opportunities offered by the changes in the APMC Act like private market, online sale of grocery items and others.

f. Challenges in the wholesale grocery business in Pune city

i) Changing regulatory environment like introduction of the Model APMC Act, Private Market, Farmer-consumer markets, changes in the provisions of Value Added Tax, Local Body Tax and others.

ii) Change in demand and customer expectations- Customer want goods in small packaging and smaller quantities.

iii) Shortage of physical infrastructure like power failure, problems of piling garbage, shortage of warehousing facilities, frequent traffic jams, lack of internet facilities and others.

iv) Advancement in technology- Emergence of online purchase of grocery items.

g. Opportunities in the wholesale grocery business in Pune city

- i) Expanding food processing industry like production of various flours, pickles, ready-to-eat items and others.
- ii) Increasing demand for imported food products like imported herbs and spices and others.
- iii) Increasing demand for organic food products

h. Challenges/ Problems before the Poona Merchants Chamber

- i) Conflicts among the members

The recent issue of the retailers in the Market Yard has brought to the fore differences of opinion amongst the members of the Poona Merchants Chamber.

- ii) Changing macroeconomic environment
- iii) Less amount of resources

i. Opinion of Stakeholders about the Poona Merchants Chamber.

i) 82% of the respondents had the opinion that the Poona Merchants has contributed in the promotion of Wholesale Grocery business in Pune city. While only 8% had a negative opinion. 10% of the respondent stakeholders were not aware of the various activities of the Poona Merchants Chamber. This shows that the Poona Merchants Chamber has a positive image, not only amongst the members, but also among the stakeholders.

15. Suggestions

a. Suggestions for the Poona Merchants Chamber

The table given on the next page shows the gist of various suggestions for the Poona Merchants Chamber:-

Suggestions for the Poona Merchants Chamber

1. Representation function	2. Information function	3. Common Service function
<p>Representation for</p> <p>(i) Simplification of procedure for obtaining and renewal of licence for operating in the Market Yard and also for transfer of license to successor</p> <p>(ii) Removal of cess on sale</p> <p>(iii) Making the Market area Wi-fi enabled</p> <p>(iv) Improving the infrastructure in the Market Yard</p> <p>(v) Abolishing illegal retail sales in the Market Yard</p> <p>(vi) Expansion and growth of the Wholesale Grocery Business</p>	<p>Information about</p> <p>(i) Provisions of the current APMC Act and changes therein</p> <p>(ii) Businesses related to the wholesale grocery business</p> <p>(iii) Taxation aspects of the wholesale grocery business</p> <p>(iv) Documentation involved under the provisions of various laws</p> <p>(v) Creditworthiness of the members</p>	<p>(i) Providing Wi-Fi facility in the Market Yard</p> <p>(ii) Solving the problems of infrastructure in the Market Yard</p> <p>(iii) Starting Informal Employment Exchange</p>

Suggestions for the Poona Merchants Chamber (contd....)

4. Promotion of Wholesale Grocery Business	5. Social Service	6. Image building and maintaining cordial relations with other trade associations and chambers of commerce	7. Other suggestions
<p>(i) Guidance about the new opportunities arising because of changes in the APMC Act and how to cash in on them.</p> <p>(ii) Organization of Trade fairs and Exhibitions.</p> <p>(iii) Providing information about exports</p> <p>(iv) Providing help in arranging Finance</p> <p>(v) Creation of Virtual Trading Platform for Grocery Items</p> <p>(vi) Maintaining co-ordination and unity among the members</p> <p>(vii) Providing individual attention to each category of items in the wholesale grocery business.</p>	<p>(i) Promotion of Commerce Education</p> <p>(ii) Continuation of the existing programs of providing social service.</p> <p>(iii) Concentrate on corporate orders of 'Ladoos' for the 'Ladoo-Chivda Program'.</p> <p>(iv) Increase the geographical scope of the 'Ladoo-Chivda Program'</p>	<p>(i) Continuing the existing programs of image building.</p> <p>(ii) Ensuring 'visibility' of the Poona Merchants Chamber</p> <p>(iii) Publicity of goal attainment</p> <p>(iv) Use of information technology to improve the relations and co-ordination with other trade associations and Chambers of Commerce</p>	<p>(i) Efforts to stop hoarding amongst the traders.</p> <p>(ii) Liasion with social and educational institutions.</p> <p>(iii) Adoption of Professional style of working.</p> <p>(iv) Increase in the Membership fee & efforts to increase number of members.</p> <p>(v) Enhancing the participation of a large number of members in the working.</p> <p>(vi) Adoption of new infrastructure.</p> <p>(vii) Establishment of private online community.</p> <p>(viii) Creating a Community Calendar.</p> <p>(ix) Showcasing the successes and accomplishments of the Chamber.</p> <p>(x) Maintaining the personal touch.</p>

b. Suggestions to the government/ Agricultural Produce Marketing Committee, Pune

- (i) Provision of proper and adequate infrastructure in the Market Yard.
- (ii) Regularizing the side shed of shops in the Market Yard.
- (iii) Abolishing illegal retailers and wholesalers in the Market Yard. .
- (iv) Proper planning should be made in association with the traffic department and the Municipal Corporation to solve the problems of traffic jams in the Market yard. New roads or flyovers or proper traffic management can be done for this purpose.
- (v) Provision of internet facility to all the licensed traders and agents in the Market Yard.
- (vi) The government should shed the unwarranted obsession regarding the removal of middlemen in the distribution channel of grocery items. In addition, the traders should not be blindly held responsible for price rise in agricultural commodities.
- (v) The traders should be taken into confidence and their opinions should be considered while framing policies relating to the trade in agricultural items particular grocery items.
- (vi) Actual business situation should be considered while framing rules and laws. In addition the opinion of all stakeholders should be considered while framing the rules and laws. Undue harassment of traders for petty and bonafide mistakes should be stopped. For example, many stock limits have been imposed, which are not realistic. Hence changes should be made in them.
- (vii) The government should take proactive steps to smoothen internal trade along with international trade. Undue interference, outdated laws or laws which are out of touch with the ground realities of a particular trade should be removed. In addition, the government must simplify the documentation involved for the rules and laws.

15. Scope for further Research

- a. Such kind of research can be conducted for other Chambers of Commerce or Merchant Chambers of grocery items in other cities of Maharashtra or other parts of India.
- b. Such type of research can also be conducted for trade associations or Merchant Chambers in other commodities in Pune city.

c. Research can also be conducted to know the in depth opinions of all stakeholders of wholesale grocery business regarding the activities of Poona Merchants Chamber.

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Research Guide