Understanding Organized Garment Retailing Business in India

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ABSTRACT: *Garment retailing is a sunrise industry in India. However, the industrial competitiveness has posed many challenges for the organized retailers in this sector. In this paper an attempt has been made to identify the challenges based on strong literature support in consultation of practitioners and consultants in this industry. This study has classified the retail challenges for organizing garment retailing into four factors (1) sourcing challenges, (2) locational challenges, (3) environmental challenges and (4) customer challenges. A confirmatory model was also tested using structural equation modeling. This study shall the organized garment retailer to know more about the challenges and devise remedies for them.*

KEYWORDS: *Retail challenges; Organized retailers; sourcing challenges; Environmental challenges, Locational challenges, Customer challenges*

I.   INTRODUCTION

Retailing is the set of activities that markets products or services to the final consumers for their personal or household use. In India this industry is present since ages. The organized garment retailing (OGR) is the sale of garment products to consumers. The concept of organized retailing gained momentum in 1980 and when Mother's Dairy introduced vegetables and milk at the retail outlets in New Delhi. Later, many national and international players entered the arena (Rajmohan, 2007).

The boom in organized retailing came after liberalization in 1991. According to CMIE report the retail growth doubled from 1990 to 1999. In India there are more than 15 million retailers, operating in the form of 'mom pop' outlets spread over more than 31 million square meters area, generating sales of USD 11 billion in 2007-08 (Rajmohan, 2007). The organized retailing which constitutes 6% of the retailing in 2007 has come up with new formats of retailing like supermarkets, hypermarkets, malls, department stores, discount stores, specialty stores, convenience stores, kiosks and food court counters (P. Neetu, 2007).

 Many big industrial houses entered in this business after 1990. The figures show that there were just three shopping malls in 1990 i.e. Spencer Plaza in Chennai, Ansal Plaza in New Delhi and Cross Roads in Mumbai (P. Neetu, 2007). The number of retail formats has grown to, many thousands by the end of 2007. Nowadays it has emerged as a sunrise industry in India. The major retail giants in this industry are; Reliance Retail, RPG Retail, The Tata Group, K Raheja Corporation, Piramyd Retail, Nilgiris', Subhiksha Trading Limited, Trinethra, Vishal Group, and BPCL etc. These players have collaborated with many national and international players like Wal-Mart, Tesco, and Metro etc. to harvest the profits.

The intense market competition and changing customer preferences has made the retailers' job difficult and challenging. The competition has shut down many organized stores. This scenario has attracted the attention of many researchers to find solution for the same. During discussion with the practitioners in the field of OGR revealed the need to study retail challenges for better organizational performance.

In this paper an attempt has been made to identify the retail challenges. The remainder of the paper focuses on these issues. The first section focuses on literature survey on retail challenges. The second section focuses research methodology and data analysis. In the last section the paper ends with discussion, limitation and space for future research. The technique of factor analysis has been applied to classify factors for retail challenges and technique of structural equation modeling has been applied to test the same.

Retail challenges

Organised retail in India is little decade old industry, facing many challenges. Based on literature support (Pradhan, 2007; Newman and Cullen, 2002; Sinha and Uniyal, 2007) and in consultation with consultants and practitioners in this industry, the major retail challenges are shown in Table I and are discussed as follows:

Product Sourcing: The customers' expectation for a wide product variety has complicated the task to manage the products. Despite the big garment production houses managed by the players, still there is a gap in the supply for wide garment variety. It is due the fact that different products have different meaning to the different customers. The product color, size, composition and brand shall quote different meaning to different customers. Product outsourcing helps to arrange and manage inventory for customer satisfaction. Also, the souring from

distributor and whole-seller shall leads to high cost as compared to direct purchase from the farmers. Here, the basic principle of organized garment retailing is to influence a set of supply chain variables in the most economic ways. Nowadays, the retailers have agreements with suppliers to supply for cutting costs. The competition and seasonal acceptability of garment products has projected it as a major challenge for this industry.

Table I: Retail challenges

SN	Author	Retail Challenges
1.	Pradhan (2007)	Retail is not recognized as an industry, High cost of real estate, High stamp duty, Inadequate infrastructure, Multiple and complex taxation system , Competitive forces
2.	Newman and Cullen (2002)	Arson, Criminal damage, Sabotage, Robbery
3.	Sinha and Uniyal (2007)	Unorganized stores, High operational costs, Requirement of specialization, Correct marketing mix, Strong IT support, Unclear industry status
4.	http://www.thus.net/ /retail/challenges.html	Customer loyalty, Customer help, Better supply chain, Better sales performance, Greater productivity
5.	http://www.infisoft.com/novatime /nt_retail.html	Manual collection of labor and job cost related data , Effectively managing the controllable labor cost including overtime, Support multiple job / pay rates for employees, Managing employee schedules and staffing requirements, Providing a self-service portal to boost staff morale
6.	http://www.stonesoft.com/en/products_and_solutions /solutions/industry_solutions/retail/challenges	Higher demand for connectivity, Increased security risks, Payment card security
7.	Jack (2004)	Effectiveness of marketing and Advertisement, Product sourcing, Technological changes, Higher service levels, Transparency, Management skills and capabilities
8.	Kapoor (2007)	FDI in retail, Lack of recognition as an Industry, Difficulty in procurement and movement of goods, Mismatch in demand and supply, Numerous intermediates, Inefficient supply chains, Poor infrastructure, Availability and cost of real estate, Urban land ceiling, Availability of parking
9.	Bhatia & Sharma (2008)	High operational costs, Insufficient investment in strengthening back-end operations, High rate of attrition and retaining a talented workforce

Transparency: It is also one of the major challenges for the organized retailers because the class of customers visiting organized retail stores is qualified enough to compare product quality and cost associated with it. They expect detailed information regarding products to be displayed with full authentication otherwise they shall churn. Also, they have full information regarding the price and quality offered by the competitors. Hence, transparency by taking into consideration the offerings by the competitors plays an important role for the success of this business.

Specialized Skills: The vast variety expectations by the customers need highly skilled staff to convince and satisfy them. It is due to the fact that same/different products have different meanings to different customers. The staff should be trained to convince the customers. Otherwise lost customer shall result into big losses for the organization.

Manpower Management: During the discussion with organized garment players it was observed that highly qualified people were not much interested to join this sector. They leave the job after some experience. Hence, retaining workforce is also one of the major challenges for this sector.

Unorganized stores: These stores are operated by traditional retailers and most of them are either owned or hired at very low rental charges as compared to organized retailers. Also, they are located at very prominent locations near residential areas in large numbers. Acquiring such locations is a big challenge for the organized retailers. Hence, it is also one of the major challenges for the organized retailers.

Multiple Taxes: Multiple taxes are also a problem for the OGR business. It is due to the fact that the record keeping takes much time. On the other hand, traditional retailers do not maintain such records. Hence, the performance of organized retailers is much affected as compared to traditional retailers.

Inadequate Infrastructure: It is also one of the major challenges for the organized fashion retailing. It is due to the fact that the facilities like parking, internet access, and deliveries are not at par with the developed countries like USA, UK etc. So, it adversely affects the organized fashion retailing performance.

Real Estate Cost: The cost of real estate is very high. It has adversely affected the OGR performance. The traditional retailers have already set the retail stores at the prominent locations in the heart of the cities. Such locations are distant dream for the organized retailers. Hence, to meet both the ends i.e. offering products at lower cost and paying high operational cost is the major threat for the organized fashion retailing.

Quick Response: The vast variety expectations and dynamic market pricing has posed major challenges for quick response to the market. Nowadays, the traditional retailers offer wide variety at competitive prices. Also, the many producers directly sell their garments in the market at the competitive prices in large volume. This helps customers to select better product at low cost. In the off-seasons, market rates fall sharply with big discounts. Hence, it is difficult for organized retailers to quick respond to the market dynamics.

Customer Loyalty: The customer segments visiting the organized stores are the qualified people from middle and high income groups. They expect a better match for price and quality otherwise churn rate shall be more. The organization can easily duplicate the marketing policies but, customer loyalty can't be duplicated. Hence, it is also one of the major challenges for the organized fashion retailing.

High Connectivity: It is required to understand the customers' expectations and means to meet them. The dynamic nature of garment retailing business needs high connectivity among customers, markets, and organizations. The failure of which shall result into lost sale and goodwill. Hence, it is also one of the major challenges affecting organized fashion retailing performance.

Operational Cost: The operational cost of organized stores is very high as compared to the traditional retailers. It is due to the fact that the traditional retailers own shops and manage the operations by their own. For traditional retailers the rental charges, manpower cost, and tax burden are very less as compared to organized stores. On the other side all the services need to be paid for the OGR business. Hence, it is also one of the major challenges for the OGR business.

SC Performance: Nowadays the market competition has resulted into SC vs. SC. The organizations collaborate with national and international players to maximized SC performance. This intense competition has made the job of marginal organized retailers challenging. The big industrial houses own production houses and facilities, resulting into cut-throat competition in the market. Hence, it is also one of the major challenges for players in this sector.

Forecasting: Demand forecasting also plays important role for this industry. The price fluctuations, seasonal fluctuations, and changing customer preference has complicated the task. Hence, it is also one of the major challenges for the organized garment retailing.

Government Support: It is also one of the major challenges for the organized fashion retailers. Here, the permission of government to allow foreign direct investment in organized retailing shall attract more customers by offering wide variety.

Operations Management: There are many nodal points in organized garment retailing supply chains. These nodal points include suppliers, warehouses and retail stores. The presence of multiple nodal points makes operations management a difficult task. Hence, it is also a major challenge for this industry
Service levels: The vast variety of the garments helps to attract customers. However, different color combination and stuff makes it difficult to arrange garments for customer satisfaction. Hence, it is also one of the major challenges for this industry.

Product Sourcing: Product sourcing is also one of the major challenges for the OGR organizations. It is due to the fact that different customers expect different branded products. These brands may not be available to all the organized retailers. Also, it is very difficult to maintain the inventory of all the brands. Hence, it is also one of the major challenges for the OGR in India.

II. DATABASE AND METHODOLOGY

This research is based on primary data. The primary data was collected from the OGR organisations with the help of a questionnaire. The questionnaire was developed based on strong literature support in consultation of practitioners and consultants in the field of OGR. The respondents were selected based on: India Retail Report 2007 & 2009, Retail Telephone Directory, PROWESS, and Organization websites etc. The unit of analysis was the OGR organizations operating in the principal cities of Punjab, Chandigarh, and Gurgaon. The reason for selecting this north India belt was due to, good in sale/production and establishment of OGR in large numbers. The pre-pilot and pilot survey was done to improve the questionnaire. Later, large scale survey was done at the top, middle and lower level of OGR organizations by randomly selecting respondents based on telephone addresses. The questionnaires were mailed after telephonic discussion and later, were followed for response. A total of 600 questionnaires were sent with receipt of 384 responses (Top=50, middle=100, lower=134) yielding a response rate of 64%. The technique of factor analysis using principal component analysis with varimax rotation was applied to classify the factors for retail challenges. The technique of confirmatory factor analysis was applied to test and validate the results.

Scale Development

The eighteen-items for RC were selected based on strong literature support in consultation of practitioners and consultants in the field of OGR. Pre-pilot and pilot survey was done to improve the questionnaire. Based on survey comments one item i.e. arson was not found valid for retail challenges in India. Hence, it was deleted yielding the effective RC items to 16. These items were rated on five-point Likert scale on two time horizons to measure the variability in the recorded responses. Later on improved questionnaire was subjected to large scale survey.
Table II: Mean, Standard Deviation and corrected item-to-total correlation for retail challenges

CD	Retail Challenges	Mean	SD	Communality	Corrected item-total correlation
C1	Transparency	3.369	1.157	**.988**	.7198
C2	Specialized Skills	3.445	1.094	.982	.5741
C3	Manpower Management	3.362	1.157	.973	.7117
C4	Unorganized Stores	3.445	1.094	.983	.5640
C5	Multiple Taxes	3.833	.9713	.978	.6095
C6	Inadequate Infrastructure	3.828	.9731	.966	.6177
C7	Real Estate Cost	3.822	.9695	.945	.6047
C8	Quick Response	3.835	.9677	.982	.6226
C9	Customer Loyalty	4.442	.5568	.848	.5118

C10	High Connectivity	4.442	.5568	.841	.5113
C11	Operational Cost	4.442	.5568	.840	.5008
C12	SC Performance	4.442	.5568	.846	.5003
C13	Forecasting	4.744	.8504	.920	.6328
C14	Govt. Support	4.828	.5973	.850	.6172
C15	Operations Management	4.901	.3900	.604	.5244
C16	Service Levels	4.898	.3992	.601	.5790
C17	Product Sourcing	4.734	.8534	.913	.6327
Statistics for Scale: Mean=70.82, Variance= 81.81,SD=9.04, N of Variables=17, N of Case=384, Alpha=0.9040, Kaiser-Meyer-Olkin Measure of Sampling Adequacy= .764, Bartlett's Test of Sphericity: Approx.Chi-Square=1211.586, df=136, Sig.=.000					

Scale Refinement

The questionnaire so developed was tested through pre-pilot and pilot survey. Later on large survey was done. The improved questionnaire responses were subjected to rigorous statistical analysis as follows:

Item and scale reliability analysis was performed to retain and delete the scale items for the purpose of developing a reliability scale. Here, scale reliability (Cronbach's Alpha), communality, item-to-total and inter-item correlation was applied. The items with low correlation were subject to deletion. The corrected-to-total correlation range from 0.5003 to .7198, communality range from 0.601 to 0.988, Cronbach's Alpha=0.9040, and KMO=0.764 (Table II). The inter-item correlation is more than 0.3 as shown in Table III. Here, it is pertinent to mention that communality $\geq$0.5, Cronbach's alpha $\geq$0.7, item-to-total correlation $\geq$0.5 and inter-item correlation $\geq$0.3, and KMO>0.7 is good enough for conducting research in social sciences (Hair et al., 2009). In this phase all the requirements were met for conducting factor analysis. Hence, factor analysis is done as shown in Table IV.

Table III: Inter-item correlation for retail challenges

C1	C2	C3	C4	C5	C6	C7	C8	C9	C10	C11	C12	C13	C14	C15	C16	C17
1.0																
.955	1.0															
.976	.942	1.0														
.955	.978	.942	1.0													
.194	.082	.190	.058	1.0												
.196	.082	.195	.062	.958	1.0											
.198	.065	.178	.045	.939	.931	1.0										
.192	.089	.191	.054	.976	.968	.949	1.0									
.435	.407	.473	.396	.198	.177	.146	.172	1.0								
.470	.446	.452	.450	.154	.145	.113	.140	.810	1.0							
.446	.423	.432	.418	.189	.156	.123	.151	.783	.795	1.0						
.406	.383	.395	.383	.141	.203	.126	.155	.742	.768	.785	1.0					
.341	.135	.329	.124	.528	.500	.549	.515	.311	.287	.257	.221	1.0				
.334	.117	.324	.117	.489	.488	.488	.511	.217	.214	.208	.198	.845	1.0			
.261	.104	.253	.104	.423	.423	.423	.434	.343	.212	.209	.202	.614	.622	1.0		
.217	.056	.210	.056	.372	.372	.372	.383	.125	.301	.116	.109	.620	.627	.455	1.0	
.33	.113	.32	.11	.51	.50	.55	.51	.24	.24	.23	.21	.97	.86	.62	.63	1.0

0		5	9	5	1	2	6	9	2	1	5	8	3	7	3	

Results of factor analysis for Retail Challenges

The item mean for seventeen retail challenges is 70.82. If all the seventeen items were loaded at five the total comes out to be 85. Hence, the challenges covered under the questionnaire explain 83.33% of the constructs. The Bartlett's Test of Sphericity is also significant (Approx. Chi-Square=1211.586, df=136, Sig.=.000). The results for factor analysis are shown in table IV below:

Table IV: Factor analysis for retail challenges

CD	Retail Challenges	Factors			
		Sourcing challenges	Locational challenges	Environmental challenges	Customer challenges
C13	Forecasting	.911			
C17	Product Sourcing	.906			
C14	Govt. Support	.876			
C16	Service Levels	.752			
C15	Operations Management	.687			
C2	Specialized Skills		.964		
C4	Unorganized Stores		.963		
C1	Transparency		.940		
C3	Manpower Management		.932		
C5	Multiple Taxes			.948	
C8	Quick Response			.945	
C6	Inadequate Infrastructure			.941	
C7	Real Estate Cost			.920	
C12	SC Performance				.895
C9	Customer Loyalty				.884
C11	Operational Cost				.884
C10	High Connectivity				.870
Eigen Value		7.134	4.253	1.909	1.717
Percentage Variance		41.96	25.01	11.22	10.10
Commulative Variance		41.96	66.97	78.19	88.29
Scale reliability alpha		0.979	0.984	0.902	0.905

Relults for Factor analysis

The factor analysis has classified the seventeen RCs into four groups. These are explained as follows:

Sourcing challenges: This is the first loading factor accounting for 7.134 of the Eigen value and covers 41.96% of the variance. The five items covered here are Forecasting, Product Sourcing, Govt. Support, Service Levels and Operations management. The factor loading varies from 0.911 to 0.687. The scale reliability here is 0.979 and inter-item correlation (Table III) varies from 0.978 to 0.455.

Locational challenges: This is the second leading factor accounting for 4.253 of the Eigen valued covers 25.01% of variance. The four items covered here are Specialized Skills, Unorganized Stores, Transparency, and Manpower Management. The factor loading varies from 0.964 to 0.932. The scale reliability here is 0.984 and inter-item correlation (Table III) varies from 0.978 to 0.942.

Environmental challenges: This is the third loading factor accounting for 1.909 of the Eigen value and covers 11.22% of the variance. The four items covered here are Multiple Taxes, Quick Response, Inadequate Infrastructure, and Real Estate Cost. The factor loading varies from 0.948 to 0.920. The scale reliability here is 0.902 and inter-item correlation (Table III) varies from 0.976 to 0.931.

Customer challenges: This is the fourth loading factor accounting for 1.717 of the Eigen value and covers 10.10% of the variance. The four items covered here are SC Performance, Customer Loyalty, Operational Cost, and High Connectivity. The factor loading varies from 0.895 to 0.870. The scale reliability here is 0.905 and inter-item correlation (Table III) varies from 0.810 to 0.742.

Confirmatory Model for Retail Challenges

The proposed confirmatory model for RC is shown in Figure I. This model explains the constructs for RC. The sourcing challenges (f1) covers five items i.e., Forecasting, Product Sourcing, Govt. Support, Service Levels and Operations management. The locational challenges (f2) cover four items i.e., Specialized Skills, Unorganized Stores, Transparency, and Manpower Management. The Environmental challenges (f3) covers four items covered here are Multiple Taxes, Quick Response, Inadequate Infrastructure, and Real Estate Cost. The Customer challenges (f4) cover SC Performance, Customer Loyalty, Operational Cost, and High Connectivity. The model shown in Fig. I was not significant as the fit indices were not within the acceptable limits. Hence, we modified the model based on the modification index and covariance matrices. The final modified and significant model (Fig. II) has Chi-square=159.3, Df=112, p=0.00, RMR=0.054, RMSEA=0.051, GFI=0.875, AGFI=0.859, NFI=0.860, RFI=0.850, IFI=0.902, TLI=0.93, CFI=0.912. Here, it is pertinent to mention that all the fit indices are in the acceptable limits as RMR/RMSEA <0.05 and TLI/GFI/IFI/NFI/CFI need to be close to 0.9 (Hair et al., 2009).

The constructs on Sourcing Challenges (f1) are shown in figure II. It has the different loading pattern. The items here load as; forecasting (1.0), product sourcing (0.98), government support (0.60), service levels (0.29), and operations management (0.28). The highest loading of forecasting shows that it is a major challenge for the OGR organizations. It is due to seasonal fluctuation as well and changing customer expectations. The product sourcing is also a major challenge for this industry. It is due to wide variety expectation of the customers.
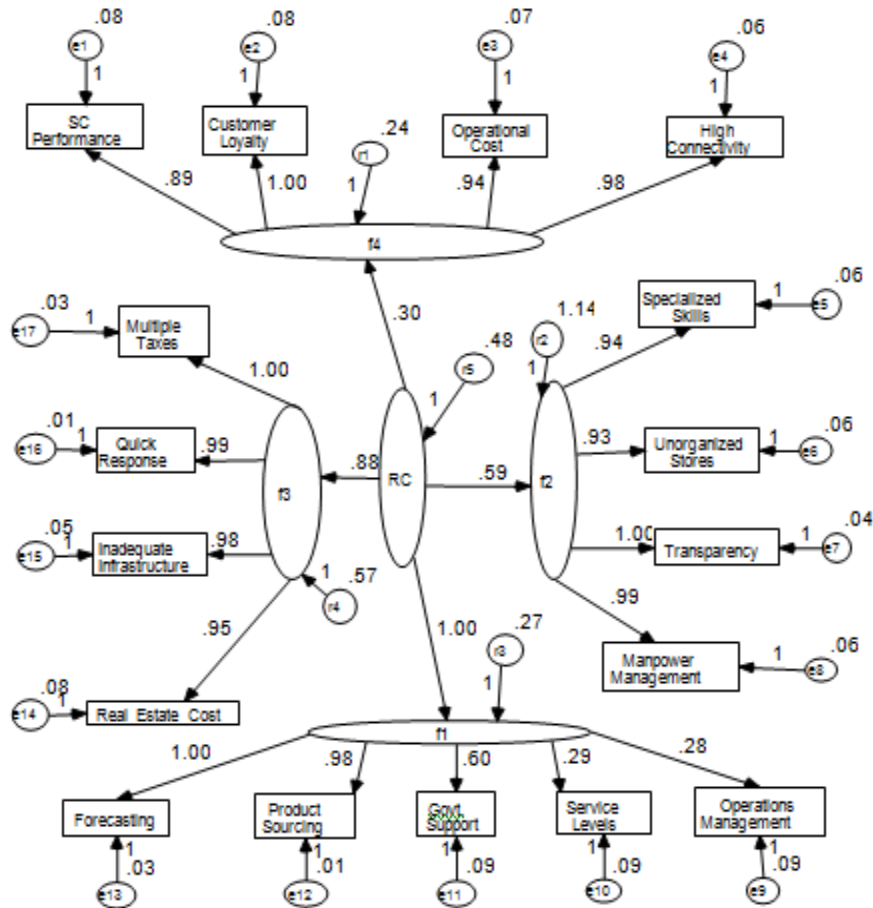

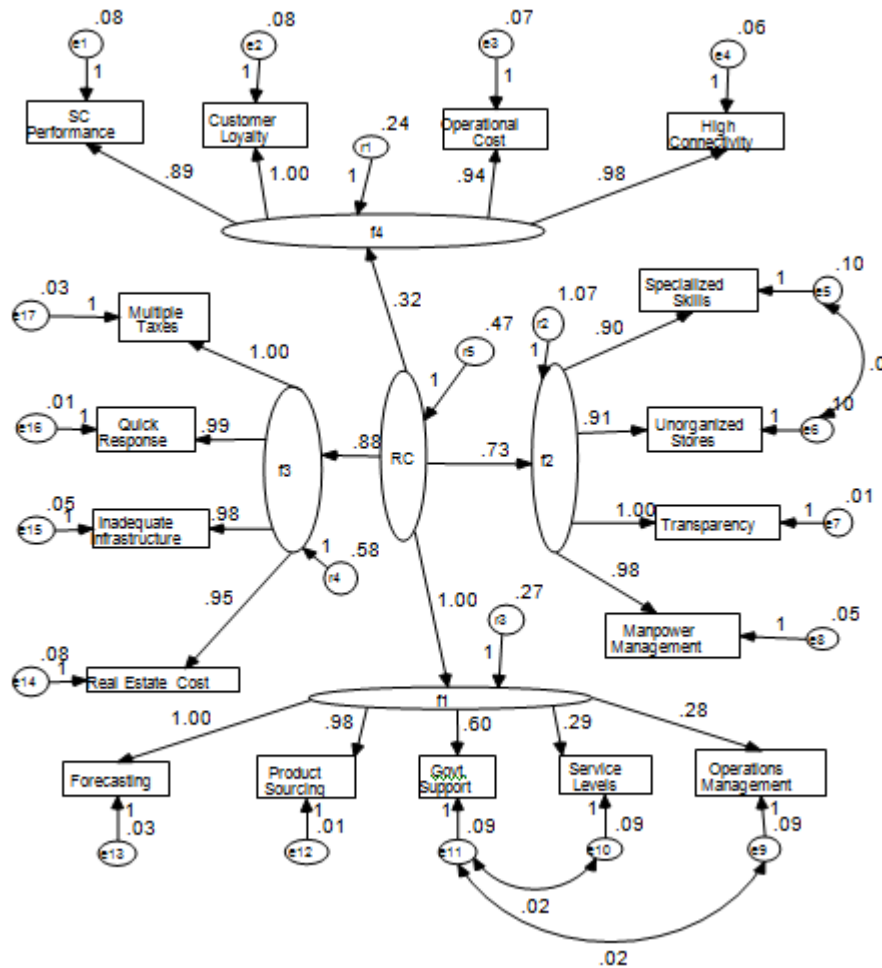Fig. I: Proposed model for retail challenges for organized garment retailing

Fig. II: Modified model for retail challenges in organized garment retailing business

Also, the organized garment retailers has to follow the government rules and regulations. Hence, there are restrictions from the government side as 100% FDI is not allowed in the multi brand organized retailing. It shows that Government support is also needed for smooth running of the business. Service levels also play an important role to attract and retain customers. However, garment retailing need endless variety. Hence, to maintain high service level by maintaing more inventory on one side and offering low cost products is a difficulty task. Also, this business need many supply chainnodal points to be efficiently and effectively executed. Hence, the task of operations mangement is challenging. Aso, if government supports the multi-brand FDI to 100% then it shall be easy for the OGR organizations to maintaion more service levels as well as efficient execution of the operation. The correlation between e11 and e10 as well as e11 and e9 validates this fact.

The loading of items on Locational Challenges (f2) has transparency (1.0), manpower management (0.98), unorganized stores (0.91), and specialized skill (0.90). The maximum loading on transparency shows that organized garment retailers are dealing with the qualified customers. The customers have good knowledge of the products. They also compare quality and price before spending. Hence, maintaining transparency is a major challenge for this sector. The manpower has the feeling of low status while working in the organized stores. Hence, they are more likely to shift to the other sectors making a problem of retaining the workforce. Also, to convince the customers, highly skilled manpower is required. Hence, it is also a major challenge for this sector. On the other side the unorganized garment stores have highly skilled traditional retailers. They have personal knowledge about the customers and their behaviour which is evident from the correlation among e5 and e6. Hence, it is also a major challenge for this sector.

The Environmental Challenges (f3) has the loadings of multiple taxes (1.0), quick response (0.99), inadequate infrastructure (0.98), and real estate cost (0.95). All the loadings are different. The multiple taxes have the maximum loading. It shows that the organized retailers have to keep records more carefully posing a challenge for them. Also, to attract and retain customers quick response is required otherwise it shall result into lost sale as well as goodwill. The inadequate facilities like parking, internet etc. has also complicated the job of

OGR. On the other hand due to high cost of real estate it is very difficult to purchase land and construct building.

The Customer Challenges (f4) has the loadings of customer loyalty (1.0), high connectivity (0.98), operational cost (0.94) and supply chain (SC) performance (0.89). The customer loyalty has the highest loading. It is evident from the fact that marketing strategies shall be easily duplicated but customer loyalty shall not be duplicated. Also, the organized retailers need high connectivity with the customers to their financial base and shape. The organized stores need to be well organized to attract and retain customers. Hence, operational cost to maintain such facilities is also a major challenge for them. In this tough competition to attract and retain customers by offering high quality low cost products has complicated the task of supply chain manager. Hence, maintaining high SC performance is also a major challenge for this business.

III. DISCUSSION OF RESULTS

The total effect estimates are shown in Table V. The model is significant with Chi-square=159.3, Df=112, p=0.00, RMR=0.054, RMSEA=0.051, GFI=0.875, AGFI=0.859, NFI=0.860, RFI=0.850, IFI=0.902, TLI=0.93, FCI=0.912. All the fit indices are within acceptable limits. It shows that the retail challenges (RC) has the loadings of Sourcing Challenges (1.0), Locational Challenges (0.73), Environmental Challenges (0.88), and Customer Challenges (0.32). The high loading of Sourcing Challenges shows that the OGR practitioners has to deal with most difficult tasks such as forecasting, sourcing, managing operations and maintaining records as well as service levels. All these tasks are most important as wrong forecasting shall waste money and resources. Also wrong decision making shall complicate operations execution, record keeping, service levels as well as sourcing. It is due to the fact that OGR is little decade old business and it needs more learning for efficient execution of the business. The Environmental Challenges has also badly pushed this business. It is due to the requirement of very high investment to run the business. Also, the banks are offering loans at very high interest rates making the business more difficult on one side and rising real estate cost on the other side. Hence, it shows that more is needed to collaborate with national as well as international players for want of funds.

Table V: Total effect estimates for retail challenges

		f5	f4	f2	f3	f1
Total Effect	f4	0.875	0.0	0.0	0.0	0.0
	f2	0.733	0.0	0.0	0.0	0.0
	f3	1.000	0.0	0.0	0.0	0.0
	f1	0.319	0.0	0.0	0.0	0.0
Direct Effect	f4	0.875	0.0	0.0	0.0	0.0
	f2	0.733	0.0	0.0	0.0	0.0
	f3	1.000	0.0	0.0	0.0	0.0
	f1	0.319	0.0	0.0	0.0	0.0
Indirect Effect	f4	0.000	0.0	0.0	0.0	0.0
	f2	0.000	0.0	0.0	0.0	0.0
	f3	0.000	0.0	0.0	0.0	0.0
	f1	0.000	0.0	0.0	0.0	0.0
Chi-square=159.3, Df=112, p=0.00, RMR=0.054, RMSEA=0.051, GFI=0.875, AGFI=0.859, NFI=0.860, RFI=0.850, IFI=0.902, TLI=0.93, FCI=0.912. The model is significant						

The Locational Challenges construct shows the need to maintain transparency to maintain customers. It also needs to maintain and retain highly skilled manpower on one side and learning from the unorganized stores on the other side.

Limitations Scope for future research

In this study we fail to contact more respondents from the top as well as middle level. It was due to their highly busy schedule. Also, many respondents hesitate to fill the questionnaire. It was due to the highly complicated procedure to get sanction for the same. Despite these difficulties we were able to get responses for pre-pilot, pilot and large scale survey. During discussion with the OGR practitioners we felt the need to study organized retailers, unorganized retailers and the Government policy makers at the same time for betterment of this business.

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