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PORTFOLIO OF INDIAN RETAIL SECTOR

Dr. N. R. Jadhav*
Dhananjay Mohite**

ABSTRACT

Retailing is the process in which all activities involved in selling the products and services to the ultimate end consumers at prices that are competitive and affordable. Retailing has emerged as one of the most dynamic and fast growing industries with several players entering in the market. The Indian retail market is one of the fastest growing industries. The retail industry is changing rapidly, diversifying their inventories and providing a greater variety of services. It has now turned to one of the largest sectors in the global economy, which is going through a transition phase not only in India but the world over. For a long time, the corner grocery store was the only choice available to the consumer, especially in the urban areas. This is slowly giving way to international formats of retailing. India is ranked on top in the world for retail investment. The potential is so vast that the Indian market just cannot be ignored. This paper attempts to give an in depth view of the portfolio of Indian Retail sector and the opportunities for retailing sector in India.

Keywords : Indian Retail Market, Retailing, Retail services

INTRODUCTION

The word "Retailing" has come from a French word "Retaillier" which means to cut off a piece. Retailing includes all activities involved in selling the products and services to the ultimate consumers at prices that are competitive and affordable. Retailing has emerged as one of the most dynamic and fast growing industries with several players entering in the market. India's vast middle class and rapid development in retail industry are key attractions for global retail giants wanting to enter newer markets. Retailing includes all the activities in selling goods or services directly to final consumers for personal, non-business use. It consists of the final activity and steps needed to place merchandise made elsewhere into the hands of the consumer or to provide services to the consumer.

The retail industry is changing rapidly, diversifying their inventories and providing a greater

variety of services. Larger stores are offering amenities such as dining areas, coffee shops and groceries. Changes will continue as competition increases, presenting new opportunities for those with the proper education and skills.

This paper attempts to give an in depth view of the retail management, the scenario of retail in India and the opportunities for retailing sector in India.

INDIAN RETAIL NOW

Retail market in India amounted to about US\$ 1,000 billion in 2025, expanded at an average annual rate of 8% .Indian retail sector will be reflected in rapid growth in sales of supermarkets, departmental stores and hypermarts. Sales from these large-format stores are to expand at growth rates ranging from 25% to 50% per year. Increasing consumer expenditure is by 9% in 2021. India occupies 5th position in Global destination rank in the retail space. India's direct selling industry by 2021 is



US\$ 2.14 billion.

FMCG sector is the fourth-largest sector in the Indian economy, with household and personal care accounting for 50% of FMCG sales.

After an unprecedented decline of 19% in the January-March 2020 quarter, the FMCG industry displayed signs of recovery in the July-September 2020 quarter with a y-o-y growth of 1.6%. The growth witnessed in the fast-moving consumer goods (FMCG) sector was also a reflection of positivity recorded in the overall macroeconomic scenario amid opening of the economy and easing of lockdown restrictions.

Increasing participation from foreign and private players will boost retail infrastructure. Online retail market in India is projected to reach US\$ 350 billion by 2030 from an estimated US\$ 55 billion in 2021, due to rising online shoppers in the country.

OPPORTUNITIES FOR RETAILING SECTOR IN INDIA

Retail industry is growing by 25 per cent yearly due to certain positive changes in the Indian economy like increasing income level of middle class, changing lifestyle of people, favorable changes in demographical and economical factors, increasing disposable incomes, urbanization, changing consumer tastes and preferences etc. Indian retail industry will reach \$ 1.6 trillion by 2026 from \$ 641 billion in 2016. After agriculture, the retail sector is the largest source of employment and provides nearly 8 per cent of the employment GDP from Retail Industry: The retail industry has right of entry into rural India generating more than 10 per cent of India's GDP. The overall consumer retail business is growing at the rate of 12 per cent per annum. Organized retailing is growing to 18% in 2021 from 9 percent in 2017. The organized retail sector is at a nascent stage in India as compared to unorganized retail sector which is comparatively more in percentage till today. It is predictable that organized retailing percentage is less than 5% of today's total market, but is expected to grow between 14% to 18%. The per capita retail store availability in India is highest in the world. The retail development is not only taking place in major cities and metros, but also in villages. India occupies 77th rank in

World Bank's Doing Business 2019. Retail players play a vital role in the Indian economy. There have been a boost to Indian retail industry. A study by Boston Consulting Group shows that the contribution from foreign and private players has boosted up to Indian retail industry. The competitiveness attracts large retail players to sourcing base. Global retailers like Walmart, Tesco and JC Penny are increasing their presence in India and are moving from third-party sourcing to establishing their own wholly owned sourcing and buying offices. Investment in Retail Industry: India's retail sector is expected to reach Rs 1,300 crores (US\$ 18 billion) by 2026. According to Anarock Retail, retail industry, also known as brick-and-mortar, is expected to increase by Rs 10,000 crores (1.39-2.77 billion) in FY20. 3. Retail Industry: As per over view report on Retail Industry which is published in the Retail Industry Government of India has introduced measures to attract Foreign Direct Investment (FDI) in retail. The government has approved 51 per cent FDI in brand retail and 100 per cent FDI in e-commerce. To allow 100 per cent FDI in e-commerce, the government inflow in retail industry in the period from April 2000 stood at US\$ 1.89 billion.

1. Robust Demand:-According to the Retail Association of India (RAI), the retail industry has achieved 96% of pre-pandemic sales by September 2021, driven by the recovery of consumers. Increasing purchase power is leading to growing demand.
2. Innovation in financing:-The retail industry is enabling financial houses and banks to provide credit, enabling consumers to go shopping with easy credit.
3. Increasing Investment: Foreign investment in the Indian market. Cumulative FDI inflows at US\$ 572.8 billion by December 2021. India's retail industry has attracted US\$ 3.75 billion FDI inflows by December 2021.

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4. Policy Support: - 51% FDI in multi-brand retail. 100% FDI in single-brand retail under the automatic route. In November 2021, DPIIT* announced that it is working on a regulatory compliance portal to minimize burdensome compliance processes between industries and the government.
5. India is at the top position amongst 30 emerging markets as per the annual Global Retail Development Index (GRDI) for 2015.
6. India is the world's 4th largest economy in terms of Purchasing Power Parity, after USA, China and Japan.
7. International retail giants like Walmart, Tesco, Spencer, and Sainsburys have openly expressed interest in opening stores in India. The German retailer, Metro, is already operating in India, as a cash and carry business-to-business operator and has been very successful.
8. India has the largest population of young people in the world, with 867 million people under the age of 45. According to the Indian Retail Report 2005 conducted by IMAGES-KSA Technopark India, there will be 550 million people under the age of 20 by 2015. This huge segment of kids and youth will translate to another boom in products targeted specially at them.
9. The internet revolution is making the Indian consumer more accessible to the growing influences of domestic and foreign retail chains. Reach of satellite T.V. channels is helping in creating awareness about global products for local markets. The young population is technology-savvy who watches more than 50 TV satellite channels, and display the highest propensity to spend, will immensely contribute to the growth of the retail sector in the country. As India continues to get strongly integrated with the world economy riding the waves of globalization, the retail sector is bound to take big leaps in the years to come.
10. The number of women workforce has increased during the past decade. Due to independent income and no family responsibilities (due to late

marriages) their shopping habits have a remarkable impact on current retail scenario in India. The demands for products like apparels, cosmetics, watches, accessories and mobile phones etc. has increased dramatically. The average shopping bill for young women is estimated to be \$55-\$60.

11. A study conducted by Fitch, expects the organized retail industry to continue to grow rapidly, especially through increased levels of penetration in larger towns and metros and also as it begins to spread to smaller cities and B class towns. Fuelling this growth is the growth in development of the retail-specific properties and malls. According to the estimates available with Fitch, close to 25mn sq. ft. of retail space is being developed and will be available for occupation over the next 36-48 months. Fitch expects organized retail to capture 15%-20% market share by 2010.
12. The increasing per capita income will lead to a boom in Indian Retail Industry. There is a scope of gains from the cities like Chandigarh, Delhi, Ludhiana, Mumbai, Pune, Shimla and Goa with the highest per capita annual income.

Global Retail Development Index for 2005, India is ranked on top in the world for retail investment. The potential for growth is so vast that the Indian market just cannot be ignored. The Indian Government should formulate favourable rules for this prominent sector as it is the largest creator of employment. A strong retail front-end can also provide the necessary fillip to agriculture & food processing, handicrafts, and small & medium manufacturing enterprises, creating millions of new jobs indirectly. Through its strong linkages with sectors like tourism and hospitality, retail has the potential of creating jobs in these sectors also.

CHALLENGES OF RETAILING SECTOR IN INDIA

Retailing is the ancient most sectors in India. It is a flourishing industry which is facing problems and needs to cross so many hurdles to be most profitable industry in India.

The Indian retailers have to learn the art and



science of organizing, managing and coping up with the changes in Retail Industry.

India is land of variety of cultural variations. The Indian retailers have to learn about the varying demands according to changing consumers attitudes. Retail marketing efforts have to improve in the country - advertising, promotions, and campaigns to attract customers; building loyalty by identifying regular shoppers and offering benefits to them; efficiently managing high-value customers; and monitoring customer needs constantly.

The major challenges to be crossed are :

1. Lack of trained work force and there is no provision for training.
2. Low skill level for retailing management.
3. Absence of developed supply chain and integrated IT management in Distribution; restrictions of purchase and movement of food grains, absence of cold chain infrastructure
4. Multiplicity and complexity in Taxation policies; Differential sales tax rates across states
5. Automatic approval is not allowed for foreign investment in retail. This has largely limited capital investments in supply chain infrastructure, which is a key for development and growth of food retailing and has also constrained access to world-class retail practices.
6. The biggest hurdle is wastage of almost 20-30% of farm produce due to poor transportation infrastructure.
7. The stores should be situated near to the markets but it requires more space to display large variety of things hence it is difficult to find good real estate in terms of location and size.
8. There is backlash from manufacturer's side. They refuse to dis-intermediate and pass on intermediary margins to retailers.

THE MALL PHENOMENON IN INDIA

Ten years ago there was not even a single mall in India. Over the last 2-3 years, the Indian consumer market has seen a significant growth in the number of modern-day shopping centers, popularly known as 'malls'. Factors such as availability of physical space, population

densities, city planning, and have driven the Indian market, to a large extent, its own definition of a demand for quality retail space. The rise of large-format retailers and brand apparel chains, consumer operators.

The urban consumer has driven the retail format and now expects more. Rising affluence level along with an increase in income that rises these expectations. The consumer is rushing in to target, what are the cities like Chandigarh, Bhopal, Ludhiana, Surat, Lucknow, Dehradun, Coimbatore and Vadodra for items like smartphones, consumer durables and

Shopping Malls in India are positioning through the differentiation of product assortment and differentiation to compete effectively in a crowded market. Segmentation in malls, like upmarket malls, etc., proper planning, understanding needs, quality products at low prices, mix, and the right timing, would lead to 'mall revolution' in India.

IMPACT OF COVID-19 ON RETAIL

The retail industry was hit hard by Covid-19 followed by the nationwide lockdown last week of March, 2020. The closure of shopping malls across the country led to a sharp decline in consumer demand. While stores like food and groceries, which were essential function, stores selling non-essential consumer durable etc were closed. When the lockdown was eased in a phased manner, initially grappled with both demand and supply issues. When the shopping malls were allowed to open from June, 2020, people were cautious of stepping out. On the supply side, retail players and some FMCG players participated with players to supply products to



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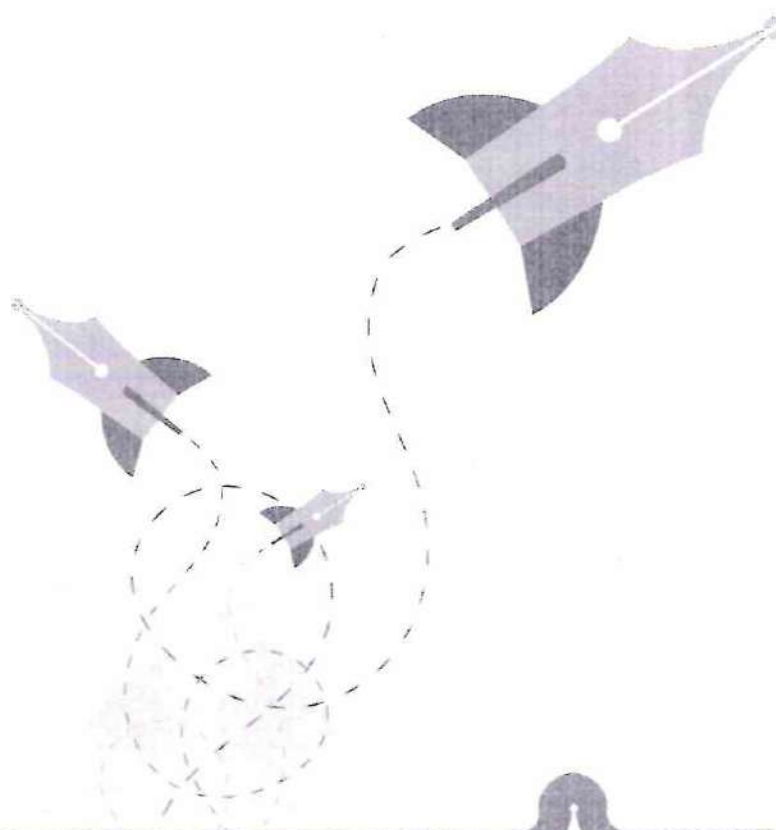
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WORKING WOMEN CONCERNS OF WORK LIFE BALANCE AT INTERNATIONAL LEVEL: A PRAGMATIC STUDY AMID DIVERSE SEGMENTS

□ Vinayak K. Thorat*
Dr. N. R. Jadhav**

ABSTRACT

The intent of this paper is to study the work life balance concerns and an attempt to discover the challenges faced by working women employees of variety of segments at international level. The focus of the study to determine the existence of real problems of work life balance facing by women employees working in different sectors throughout the world. All of we know that encouraging work life balance is very essential for the organizations to increase their productivity and efficiency as well as to attract & retain competent employees to keep their brand image in the international market with great profitability. Globalization and technological advancement have made it an issue to all working women across all levels and all organizations throughout the world. The various factors affecting the work-life balance on working women have been examined in this study.

Keywords: Work life balance, women employees, work life, personal life, WLB concerns

1. Introduction:

The term *work-life balance* means individual's feeling of satisfaction with the way they segregate their time and efforts between job and all the other household activities they need and want to do. Work-life balance is very vital for people of all ages and stages of life.

Women always have to play the multiple roles like daughter, mother, wife, care taker of old in laws, teacher for children and so on, although she has to perform a lot of duties in home and office as well. When working women get married, they have additional responsibilities and as they become mothers, they have to manage the primary care of children and extended family obligations.

2. Objectives:

1. To study the earlier published research articles on WLB to find out real concern of WLB among working women in diverse segments throughout the world.
2. To analyze the outcomes of different researchers regarding WLB.

3. Research Methodology:

As the study is based on analytical review of literature, the data which is required to this study is exclusively collected from the secondary sources like international journals which are available in the form of print as well as online version and some books related to work life balance. The conclusion is drawn

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after rigorous study of well known researchers' findings regarding work life balance of women employees in diverse segments from the every corner of the world.

4. Review of Literature:

N. Krishna Reddy, M. N. Vranda, Atiq Ahmed, B. P. Nirmala and B. Siddaramu (2010) in their research studies seek to identify several variables that influence the level of WFC (Work Family Conflict) and FWC (Family Work Conflict). This study was aimed at exploring the factors which lead to WFC and FWC among married women employees working in different settings. It is observed that women working in hospital setting reported more WFC, whereas FWC was found to be more among those women working in industrial setting.

Ayesha Tabassum, Tasnuva Rahman and Kursia Jahan (2011) aims to make a relative learning of the existing QWL (Quality of Work Life) and problem areas of QWL of the employees in private commercial banks to gain the perception of QWL issues among them in Bangladesh. The study revealed significant differences in overall QWL and the determinants of QWL i.e. compensation, flexibility in work schedule and job assignment, attention to job design, and employee relations among employees in private commercial banks.

T. S. Santhi and K. Sundar (2012) wanted to explore the aspects like the level of satisfaction as perceived by the women employees from leading Information Technology Companies on the varied determinants of work life balance, to identify the major factors that influence on women employees irrespective of their cadres in Chennai City of Tamil Nadu state in India. It was found that the set of factors facilitating work life balance is different for different groups.

J. Godwin Prem Singh and G. Louis Victor (2013) wanted to examine the perception of women employees about work-life balance and its impact on the organizational effectiveness and to identify the factors that

help and hinder work life balance of women employees. Researchers found that, women employees are dissatisfied with their long working hours and suffer from health problems due to workplace demands.

Ojo Ibiyinka Stella, Salau Odunayo Paul and Falola Hezekiah Olubusayo (2014) tried to investigate the work-life balance (WLB) policies and practice in the three sectors of the Nigerian economy namely Banking, Educational and Power Sector. The study examines the understanding and benefits for the implication of WLB policies in these sectors so that they can be used to inform changes to organizational policy and practice to improve the wellbeing of the employee and organizational efficiency and productivity. It was found in the study that the educational sector has a wide range of policies to allow for time flexibility. The Banking sector and power sector, by contrast, has no special policy with regard to work-life balance beyond what is strictly required by the law.

Uzma Hafeez and Waqar Akbar (2015) intend to examine the Impact of work life balance on job satisfaction amongst elementary school teachers of 21st century in Karachi, Pakistan. The study reveals that long working hours impact staff job satisfaction to a greater extent because teachers of Karachi schools have to do work for long hours and give much more priority to their job than their personal life activities.

D.S.R. Adikaram (2016) make an effort to analyze the impact of work life balance on employee job satisfaction in private sector commercial banks of Sri Lanka as well as to identify the factors which influence the employee work-life balance on the job satisfaction. This study has found that there is a significant correlation of work life balance programs on employee job satisfaction in private banking sector.

Fabian O. Ugwu, Lawrence O. Amazue and Nneoma G. Onyedire (2017) sought to determine Nigerian bank employee perceptions of influences of Organizational Citizenship Behaviour (OCB), role overload



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and job stress on Work Interfering Family Conflict (WIFC). The findings of this study indicate that OCB, role overload and job stress are strong predictors of WIFC. The present findings suggest that Nigerian bank employees who engage in extra role behaviours (e.g. OCB) may likely experience WIFC. It is therefore, hoped that the present research findings are not only validate these earlier studies in the developed countries of America and Europe, but also be useful to human resource management in the Nigerian banking industry.

Pui-Yee Wong, Nur Fatihah Abdullah Bandar & Jamayah Salli (2017) tried to examine the relationship between workplace factors and work-life balance among employees in selected services sector in Malaysia. According to the findings, there is a positive relationship between supervisor support, co-worker support and flexible working arrangement with work-life balance. Even though there were past findings which contradict to the current findings, but positive relationships between independent and dependent variables were supported by many past findings.

N. Shanmughavadivu and A. Sethuramasubbiah (2018) attempted research study in identifying the Level of Occupational Stress and Work Life Balance as well as difference between age groups regarding various variables among married women police. The study shows that younger married women police were experiencing high level of occupational stress than their elder counterparts.

5. Major Findings:

1. Researchers in their study on work life balance among married working women have found that the number of hours worked per week, the amount and frequency of overtime, an inflexible work schedule, unsupportive supervisor, and an inhospitable organizational culture for balancing work and family increase the likelihood of women employees to experience conflict between their work and family roles.
2. In QWL study among male and female employees in private and commercial banks in Bangladesh, it was revealed that, there are significant differences in overall QWL and the determinants of QWL i.e. compensation, flexibility in work schedule and job assignment, attention to job design and employee relations.
3. The various life programmes implemented by I.T. firms in Chennai reveal that work life programmes implemented satisfy different categories of employees differently. In other words the set of factors facilitating work life balance is different for different groups.
4. In the study of work life balance among working women in Tiruchirapalli city, it has been recognized that there are negative impacts of work-life conflict on women worker's physical and mental well-being, their ability to care for their children and others, and their ability to carry out other unpaid responsibilities and pursue personal interests outside the workplace.
5. There is a general trust that WLB policies and practices are inclined towards female with more initiatives available for women such as maternity leave, childcare arrangements, parental leave.
6. In schools, work-life balance has not much impact on teachers' job satisfaction, which shows those working hours, work pressure and change of job has a insignificant relationship while working condition has a significant relationship with job satisfaction.
7. Work life balance is significantly positively correlated with job satisfaction so by increasing the work life balance the job satisfaction of employees could also be increased.
8. Role overload and job stress are strong predictors of WIFC. Nigerian bank



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employees who engage in extra role behaviours (e.g. OCB) may likely experience WIFC. In addition, the findings indicate that bank employees who perceive their job roles as beyond their capacities and more than they can handle may likely experience WIFC.

9. There is a positive relationship between supervisor support, co-worker support and flexible working arrangement to work-life balance. The three elements are interrelated since the implementation of the flexible working arrangement highly depends on the coordination of supervisor and co-worker.
10. The married women police were having Moderate level of occupational stress and work life balance. It shows that there is a significant difference found between the personal variables such as age, experience, income, number of children working hours, help from husband and occupational stress and Work life balance.

6. Conclusion:

After widespread review of literature and their outcomes from earlier research, which has been taken in various public and private sectors throughout the world in last decade it is clear that women have to play comprehensive roles at family, society and at work places with unmatched pressures at different levels. It is seen that, the various factors like long working hours, working conditions, shift type, inflexible work schedule, occupational stress, job insecurity, inhospitable organizational culture, non cooperation from workmates and family members, incompetent management policies and job design, work beyond their capacity, inadequate compensation etc. factors seems to be negatively influences on the health, job satisfaction and work performance of the women employees in all kinds of the settings. It results in generating numerous work and family problems and sometimes that leads undesirable consequences.

Considering all the circumstances disclosed in the different researches, researcher can say that work life balance has become a burning concern in an international environment nowadays. Women employees in many organizations like IT, BPO, Banking, Insurance, and Manufacturing etc. are already facing severe work life balance problems. This should be stopped in time or else issues may lead to the burn out. Finally it can be concluded that due to rising work pressure, it becomes extremely difficult for women employees to maintain work – family life. Therefore, all the managements in the worldwide organizations should take a positive step towards making a strong work life balance policies and it is not enough to just making a policy but it is very essential to strict implementation of those policies in their business premises to avoid the further loss of employees as well as of the organizations.

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