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# Potential for New Retail Enterprises having Scope in Raigad District

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**Abstract:** In the present era small scale industries is plying a pioneer role in the development in India as well as every filed. It explains the different techniques of management functions use by various managers for developing their units

Keywords: small scale industries

## I. INTRODUCTION

In the present era small scale industries is plying a pioneer role in the development in India as well as every filed. It explains the different techniques of management functions use by various managers for developing their units. The concept small scale industry covers a wide range of activities and its definition changes from time to time by the government of India. In 1977 a unit having investment of less than Rs.10 lakh were defined as small scale unit while ancillary units was limit Rs. 15 lakh. In 1991 the concept of small scale units were change and consequent to the MSMED act 2006the small and medium unit has been defined as micro- small- and medium enterprises. The new definition as under

#### Manufacturing enterprises:-

- Micro Unit- Investment less than Rs. 25 lakh.
- Small Unit- more than Rs 25 lakh but does not exceed Rs.5 crore.
- Medium- more than Rs.5 crore but not exceed Rs.10 crore.



#### Service enterprises:-

- Micro Unit- Investment less than Rs. 10 lakh.
- Small Unit- more than Rs 10 lakh but does not exceed Rs.2crore.
- Medium- more than Rs.2crore but not exceed Rs.5 crore.

The role of small scale industries in the development of Raigad district economy has been stressed by the government of Maharashtra in its industrial policy and successive five year plan documents. The main advantages of small scale industries are that they provide large scale employment at relatively smaller capital cost.

The main policy of the government of Maharashtra for the development programmers' for small scale industries has been to removes the industrial sickness and generate efficient employment in the Raigad district.

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## II. NEW RETAIL ENTERPRISES IN RAIGAD DISTRICT

Retail shops provide a link between the wholesaler and the consumer, Formerly retail shops were small establishments dealing in a few groceries. By the beginning of this century and in the subsequent two decades weekly bazars assumed importance as regards retail transactions. The rural population used to buy their requirements for the week from the bazars. Petty itinerant traders like retailers used to sell articles like kerosene, groundnut oil, ghee, vegetables, fruits, stationery, cutlery, handloom as well as mill made cloth, etc. Consequently, the retail shops existing then were less in number and small in size. However, since the last two decades the retail shopkeepers have been selling varied articles and the volume of sales has also gone up.

During the last two decades, there was rationing of consumers goods in virtue of which distribution of sugar, rice, wheat, jowar, bajri, flour, kerosene, cloth, etc., was restricted to a few authorized rationing shops. This was in keeping with the shortage of consumable goods due to war. Consequently, volume of sales of the retail shops was small. The following is a description of the various groups of retail shops in Raigad district:—

- *Grocery*.:-Retail shops comprising this group are the most numerous and their turnover is the largest of all in Raigad district. Every town or village has a number of them. They sell rice, wheat, jowar, *tur,dal,gul*, sugar, kerosene, groundnut oil, hydrogenated oils, coconut oil, spices, condiments, soaps, toilets, pencils, tea, coffee, tobacco, bidi, confectionery, etc. A few are found to be keeping stationery and cutlery goods and petty medicines like aspro, anacin, paludrine, comoquin and castor oil. Grocery shops in the towns have assumed a varied nature. Grocers at Karjat, Neral and Panvel bring the goods from Mumbai and Kalyan; those in the rural areas generally do not go beyond the towns in this district only. The annual turnover of a grocer may vary from Rs. 50,000 to Rs. 5,00,000. The grocers generally sell against cash, though some sell on credit to the intimate customers.
- *Cloth, Readymade Clothes and Hosiery.:*-Retailers falling in this group keep coarse, medium and mercerised cloth, and purchase it at Mumbai or the local agents of textile mills at Mumbai. The sale of superfine, mercerised or woollen fabrics is less. Male members use shirts, *dhoti*, cap or turban and trousers; while females use sari, *lugade*, blouse or *choli*. Sale of Banarasi *shaloos* or *khans* is restricted to the marriage season. Among hosiery, the cotton varieties are generally sold, while sale of woollen varieties is limited.Retail shops of cloth are of small size except those at towns like Panvel, Pen, Mahad and Alibag. Their stock-in-trade may vary from Rs. 30,000 to Rs. 10,00,000.
- *Pan, Bidi and Tobacco.:*-They are very small units providing employment to one person or two. Pan, bidi, cigarettes, snuff, cheap cigars, chewing tobacco, betel-nuts, catechu (*kath*) and sometimes confectionery are sold in these shops. The stock-in-trade is obtained from local wholesale dealers. Sale of pan with Poona *masala* is common in this district. Better quality cigarettes are found only in the urban shops. Retail shops of *Pan,BidiandTobacco* are of small size except those at towns like Panvel, Pen, Mahad and Alibag. Their stock-in-trade may vary from Rs. 10,000 to Rs. 1, 00,000.
- Stationery, Cutlery and Bangles. :-Shops falling in this group sell toilet articles, bangles, hosiery, pencils, inks, nibs, fountain pens, cutlery and provision goods. Almost all the goods are brought from Bombay, though the small ones purchase them from the dealers in the towns in this district. Value of goods stored by the smaller and the bigger shops may vary from Rs. 50,000 to Rs. 10, 00,000. Sales decline during periods of vacations and go up in the months of June and July when educational institutions re-open.
- *Footwear and Leathergoods.:*-Shops selling *chappals*, boots, suit-cases, handbags, straps, leather and accessories of shoe-making are few in number in this district and are restricted to towns like Panvel, Pen, Alibag, Mahad and Karjat. The shoemakers make shoes, *chappals* and *vahans*, and go on selling from place to place. Sales at the weekly bazars are, however, most common. They purchase leather at the local bazars. The footwear dealers bring their goods mainly from Bombay, Poona and Kolhapur. The footwear made from *sambar* leather by the shoemakers at Matheran is a fancy variety but well-made and comfortable.
- *Cycle Shops.* :-There is a good number of shops dealing in bicyles, cycle accessories and repairs. Only a few of them deal in new bicycles, while most of them sell cycle accessories, do repairs and give bicycles on hire. New bicycles are brought from Mumbai by the wholesalers. Their business is dull tarming the rainy season.

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• *Sweets and Eatables*.:-Sweetmeat shops sell *pedha, barfi, bundiladu, jilebi, chivda, sev, bhajis*. Some of them sell milk, curd, *chakka,shrikhand,* cakes and biscuits. They are mainly owned by the confectioners. Stock-in-trade of an average shop is about Rs. 25,000 to Rs. 1,50,000. They purchase their equipment and material either locally or from the weekly bazars.

**State-Aid to Retails in Raigad district:-**In order to develop cottage and small-scale industries, then Government of Maharashtra adopted a liberal policy throughout the post1990 period. The Five-Year Plan accorded full support to this policy. To implement this policy the Government established a separate department known as the Department of Industrial Co-operatives and Village Industries. The Department worked out following schemes for giving financial assistance to cottage and village industries and retails in rural has made considerable progress in meeting the financial demands of many artisans and co-operatives.

*Under the* scheme for grant of loans and subsidies to educated unemployed persons and *bonafide* craftsmen for purchase of tools and equipment financial assistance up to Rs50,000 can be sanctioned to educated unemployed persons and financial assistance up to Rs. 25,00,000 to trained and hereditary artisans in the form of loan and subsidy.

*Under the* scheme for grant of loans and subsidies to Backward Class artisans for the purchase of tools and equipment: and for working capital financial assistance is given according to the rules. Preference and concession are given to those who were trained in Government peripatetic schools or institutions recognised by Government.

*Under the* scheme for Grant of loans and subsidies to cooperative societies for purchase of tools and equipment and to serve as working capital co-operative societies whose one-third membership consist of *bonafide* craftsmen can be granted financial assistance up to Rs. 10,000 of which half the amount can be granted in the form of subsidy. Loans are given free of interest to those co-operative societies, the majority of whose members come from backward classes.

THE WORK OF DIRECTORATE OF INDUSTRIES is mainly confined to the development and progress of large scale, small scale and cottage industries in the State. The Department of Industries was reorganized and the Directorate of Industries was formed in August 1960. Control of Cottage Industries was subsequently transferred to the Directorate of Industries with effect from 1st December, 1960.

He is assisted in his work by four Industries Officers placed at Mumbai, Nasik, Jalgaon and Ratnagiri. Karjat, Panvel, Pen, Uran, Alibag and Khalapurtalukas of Raigad district are in charge of the Industries Officer, Mumbai, whereas remaining talukas of the district are in charge of the Industries Officer, Ratnagiri. The Collector of this district is also declared as a Deputy Commissioner of Industries. There are two Junior Industries Inspectors along with two Manual Assistants posted in Raigad district, one each at Panvel and Roha.

#### Industrial Schools Assistance, Loans and Licenses.

Following schemes are undertaken in Raigad district since independence:-

e e	1					
(i) Government Wool weaving school,	Working for two terms.	15 trainees were trained in each term.				
Roha.	Each term for one year.					
( <i>ii</i> ) Leather tanning centre a. Roha.	Do.	15 trainees were trained in each term.				
(iii) Coir works school, Murud-Janjira.	Do.	12 trainees were trained in each term.				
(iv) Umbrella production centre, Karjat. It was started in 1955 for executing orders for supply of umbrellas to						

Government Departments and other Semi-Government bodies. The Centre has been closed and handed over to Industrial Co-operative Societies at Karjat from1961.

Following are the important industries in the district:-

Location
Locution
Uran.
Khalapur.
Khopoli, Roha and andKarjat.
Khopoli.
Mora-Uran.
Khopoli.
Panvel.



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**The Industrial development**: - Raigad district is regarded as an industrially backward district. The rate of industrial development is relatively low. Though several measures have been initiated to accelerate industrial development in the district these include offering investment subsidies, providing basis industrial infrastructure, land, electricity, water, transport facilities and vocational training support and offering concessional finances for small scale unit and tiny units. The existing industrial scenein the district is dotted by the presence of a relatively small number of micro, small and medium scale units, a few number of small units are registered and very large number of unregistered non farm sector units.

Name of area	Area (in Hect.)	No. of plots developed	No. of plots allotted	Prevailing rate per Sq. mtr. ( In Rs)	No. of units production.	
Mahad	471.96	339	337	295/-	136	
Add.Mahad	429.49	139	128	250/-	15	
Roha	244.69	129	129	800/-	97	
Usar	217.19	2	2	335/-	02	
Nagothane	895.33	3	3	875/-	03	
Vile Bhagad	764.16	427	417	635/-	0	
Taloja	863.19	436	423	6645	326	
Patalganga	647.62	017	-	2260/-	-	

#### **Existing Status of Industrial Areas in Raigad District:**

Reference:-Government of India Ministry of MSME- Brief Industrial Profile of Raigad District .2011-12

## Importance of RETAIL in Raigad District:-

Small scale industrial sector and retails requires less capital outlay and at the same time it provides more employment than the large scale sector. This means the organized sector require an investment of Rs. 5 lakh to generating employment to01 person only but in the RETAIL sector generating employment for5 to 7 persons in the same cost.

A RETAIL sector does not require highly sophisticated technology than the large sector.

A RETAIL Unit has been more efficiency unit than vis-à-vis large unit.

The RETAIL is at a distinct advantage as far as the mobilization of capital and entrepreneurial skill is concerned. The relation between the workers and owner in the RETAIL unit is very good healthy and harmonious.

Sr.No. C	Catagory	No of RET.	TAIL Units		No of Employment		
51.110.	Sr.No. Category	Mfg.	Service	Total	Mfg.	Service	Total
1	Micro	1702	391	2093	19673	2093	21766
2	Small	894	123	1017	21055	2092	23147
3	Medium	33	04	37	3383	335	3718
4	Large	254	01	255	37379	501	37880

#### Industrial Scenario of RETAIL in Raigad district. (Up to July 2012.)

Reference:- Government of India Ministry of MSME- Brief Industrial Profile of Raigad District .2011-12

**Major Export Items** from Raigad district are Chemicals, Paints, Pharmaceuticals, Engineering Products, Petrochemicals, Plastics, Food& Agro Products etc.

#### General issues raised by Industries Associations:

Lack of Awareness of Govt. Schemes pertaining to MSMEs such as CLCSS, NMCP schemes etc.

Non receipt of payment from large scale units.

Bankers avoid to accept the cases under DIC, PMRY, CGTMSE specially insist for the collateral security.

Tax, Octroi problems. Not availability of raw material in time.

Transport facilities are not adequate in Raigad district.

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# The major factors attributed to the low development ancillaries in the district are

A majority of the RETAIL units are continuous process units and hence the potential for ancillary development is generally low.

Some of the major RETAIL units are those engaged in the manufacture of Food processiLng, chemical units, fabricated metal products etc.

In the present day context the RETAIL units believe in depending more on enlisted vendors as Items required by M/s. Oil & Natural Gas Corporation of India, M/s. Rashtriya Chemicals Fertilizers Ltd, M/s. Ispat Industries Ltd and M/s. Hindustan Insecticides Ltd are Oil & Grease, Carbon brushes, rubber molded items, cables, fasteners, Washer, Flanges, machine parts, Welding electrodes, High-pressure valves, conveyer belt, pressure casting, cast iron machine parts, hacksaw blades, electrical accessories, FRP tanks nuts & bolts etc.

Small scale unit's suppliers for a large number of products rather than promoting exclusive ancillaries.

# Potential for new RETAIL enterprises having scope in Raigad District

Cold Storage, Processing and preservation of food products, Oil mills, Mushroom Cultivation, Sanitary napkins, Cashewnut processing, Mango Guava, Jam Pickles Juice jelly, Cattle /poultry'sfood, bio-fertilizer, Fisheries, and computer equipment, automobile spares etc.

# **III. CONCLUSION**

The world has now started taking notice of India's progress and importance as aglobal world leader and its contribution to world economy. MNC'S are looking to India's outsourcing and production hub for Asian country because of the Low cost of labor, High rate of growth /development one of the largest consumers marketing of world.

India is growing in economic power and Mumbai is known as the commercial capital of India. Raigad district, which is positioned as an alternate proposition to Mumbai. Raigad district will have unique distinction of being India's well planned district inters of infrastructure, construction, development and transport.

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